

**OHIO
AUTO
PRODUCER MANUAL**

Bankers Standard Insurance Company

**Automobile Underwriting Guidelines
(New Exposures To Inforce Business)**

BANKERS STANDARD INSURANCE COMPANY

No new business with effective dates on or after 03-01-16 is eligible.

Prior Approval Required

Any vehicle, including private passenger, motorhomes, and trailers, with a current market value of \$100,000 or greater

Vans and pickups used for business

Motor Homes (both pleasure and non-pleasure use)

Prior Insurance

Required, with no lapse in coverage, except in cases where there is no need for prior insurance.

Driving Record

No major violations in the past five years

No at-fault accidents or moving violations in the past three years

No more than one not at-fault accident or comprehensive claim in the past three years

No operator in the household currently holds a suspended drivers license

Driving Experience

Verifiable three year driving record required for all drivers

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Territory Definitions

TERRITORY RULES:

1. A municipal corporation is a city or village that is incorporated under the provisions of Title VII of the Ohio Revised Code. All land not within the limits of a municipality is part of the township and part of the county in which it lies.
2. Territory is assigned based on:
 - specific municipality
 - specific township
 - specific county
3. Any municipality not listed in a county definition but falling within its boundaries shall take the territory of the township from which the majority of the municipality was formed.
4. All municipal corporations shall be rated as part of the same territory in accordance with OHIO REV. CODE ANN. § 3901.21 (Y). If a municipality annexes land from other counties that results in the municipality falling into more than one territory, the municipality shall retain the territory assignment of the municipality prior to the annexation.

TERRITORY DEFINITIONS

COUNTY (Entire County):

COUNTY	TERR	COUNTY	TERR	COUNTY	TERR
Adams	31	Hancock	34	Pike	31
Ashland	29	Hardin	31	Putnam	34
Athens	31	Harrison	31	Ross	31
Auglaize	31	Henry	34	Scioto	31
Belmont	31	Highland	31	Seneca	34
Brown	31	Hocking	31	Shelby	31
Carroll	31	Jackson	31	Tuscarawas	31
Champaign	31	Jefferson	31	Vinton	31
Clinton	31	Lake	16	Washington	31
Columbiana	31	Lawrence	31	Williams	34
Coshocton	31	Logan	31	Wyandot	34
Crawford	34	Marion	31		
Darke	31	Meigs	31		
Defiance	34	Mercer	31		
Fayette	31	Monroe	31		
Fulton	34	Morgan	31		
Gallia	31	Muskingum	31		
Guernsey	31	Noble	31		
		Ottawa	33		
		Paulding	34		
		Perry	31		

Territory Definitions

COUNTY: ALLEN

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Beaverdam	34	Amanda	34	Spencer	34
Bluffton ¹	34	American	18	Sugar Creek	34
Cairo	34	Auglaize	34		
Delphos ²	34	Bath	18		
Elida	18	Jackson	34		
Fort Shawnee	34	Marion	34		
Harrod	34	Monroe	34		
Lafayette	34	Perry	34		
Lima	18	Richland	34		
Spencerville	34	Shawnee	34		

¹ Also in Hancock County² Also in Van Wert County

COUNTY: ASHTABULA

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Andover	211	Andover	211	Morgan	211
Ashtabula	16	Ashtabula	16	New Lyme	211
Conneaut	16	Austinburg	211	Orwell	211
Geneva	16	Cherry Valley	211	Pierpont	211
Geneva-on-the-Lake	16	Colebrook	211	Plymouth	211
Jefferson	211	Denmark	211	Richmond	211
North Kingsville	211	Dorset	211	Rome	211
Orwell	211	Geneva	16	Saybrook	16
Roaming Shores	211	Harpersfield	211	Sheffield	211
Rock Creek	211	Hartsgrove	211	Trumbull	211
		Jefferson	211	Wayne	211
		Kingsville	16	Williamsfield	211
		Lenox	211	Windsor	211
		Monroe	211		

COUNTY: BUTLER

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
College Corner ²	302	Fairfield	15	Oxford	302
Fairfield ¹	15	Hanover	301	Reily	302
Hamilton	15	Lemon	15	Ross	15
Jacksonburg	302	Liberty	15	Saint Clair	15
Middletown ³	15	Madison	15	Union	301
Millville	301	Milford	302	Wayne	301
Monroe ³	15	Morgan	301	West Chester	301
New Miami	15				
Oxford	302				
Seven Mile	15				
Sharonville ¹	102				
Somerville	302				
Trenton	15				

¹ Also in Hamilton County² Also in Preble County³ Also in Warren County

Territory Definitions

COUNTY: CLARK

CITY/VILLAGE	TERR	TOWNSHIP	TERR
Catawba	301	Bethel	301
Clifton ¹	301	Greene	301
Donnelsville	301	Harmony	301
Enon	301	Mad River	301
Lawrenceville	301	Madison	301
New Carlisle	301	Moorefield	301
North Hampton	301	Pike	301
South Charleston	301	Pleasant	301
South Vienna	301	Springfield	301
Springfield	301	German	301
Tremont City	301		

¹ Also in Greene County

NOTE: Balance of County will be placed in territory 301

COUNTY: CLERMONT

CITY/VILLAGE	TERR	TOWNSHIP	TERR
Amelia	301	Batavia	301
Batavia	301	Franklin	301
Bethel	301	Goshen	301
Chilo	301	Jackson	301
Felicity	301	Miami	301
Loveland ¹	301	Monroe	301
Milford ²	301	Ohio	301
Moscow	301	Pierce	301
Neville	301	Stonelick	301
New Richmond	301	Tate	301
Newtonsville	301	Union	301
Owensville	301	Washington	301
Williamsburg	301	Wayne	301
		Williamsburg	301

¹ Also in Hamilton and Warren Counties ² Also in Hamilton County

NOTE: Balance of County will be placed in territory 301

Territory Definitions

COUNTY: CUYAHOGA

CITY/VILLAGE	TERR	CITY/VILLAGE	TERR	TOWNSHIP	TERR
Bay Village	121	Maple Heights	122	Chagrin Falls	121
Beachwood	13	Mayfield	121	Olmsted	121
Bedford	122	Mayfield Heights	121		
Bedford Heights	122	Middleburg Heights	122		
Bentleyville	121	Moreland Hills	121		
Berea	122	Newburgh Heights	10		
Bratenahl	10	North Olmsted	121		
Brecksville	121	North Randall	13		
Broadview Heights	121	North Royalton	121		
Brook Park	11	Oakwood	122		
Brooklyn	11	Olmsted Falls	121		
Brooklyn Heights	11	Orange	121		
Chagrin Falls	121	Parma	11		
Cleveland	9	Parma Heights	122		
Cleveland Heights	13	Pepper Pike	121		
Cuyahoga Heights	11	Richmond Heights	122		
East Cleveland	10	Rocky River	121		
Euclid	11	Seven Hills	121		
Fairview Park	122	Shaker Heights	13		
Garfield Heights	11	Solon	121		
Gates Mills	121	South Euclid	122		
Glenwillow	121	Strongsville	121		
Highland Heights	121	University Heights	13		
Highland Hills	121	Valley View	122		
Hunting Valley ¹	211	Walton Hills	122		
Independence	121	Warrensville Heights	13		
Lakewood	11	Westlake	121		
Linndale	122	Woodmere	13		
Lyndhurst	121				

¹ Also in Geauga County

COUNTY: DELAWARE

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Ashley	303	Berlin	303	Marlboro	303
Columbus ¹	27	Berkshire	303	Orange	303
Delaware	303	Brown	303	Oxford	303
Dublin ²	2	Concord	303	Porter	303
Galena	303	Delaware	303	Radnor	303
Ostrander	303	Genoa	303	Scioto	303
Powell	303	Harlem	303	Thompson	303
Shawnee Hills	303	Kingston	303	Trenton	303
Sunbury	303	Liberty	303	Troy	303
Westerville ³	2				

¹ Also in Franklin and Fairfield Counties ² Also in Franklin and Union Counties ³ Also in Franklin County

Territory Definitions

COUNTY: ERIE

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Bay View	20	Berlin	20	Milan	20
Bellevue	34	Florence	20	Oxford	20
Berlin Heights	20	Groton	20	Perkins	20
Castalia	20	Huron	20	Vermillion	20
Huron	20	Margaretta	20		
Kelleys Island	20				
Milan	20				
Sandusky	20				
Vermillion	20				

COUNTY: FAIRFIELD

CITY/VILLAGE	TERR	CITY/VILLAGE	TERR	TOWNSHIP	TERR
Amanda	301	Pickerington ²	301	Amanda	301
Baltimore	301	Pleasantville	301	Berne	301
Bremen	301	Reynoldsburg ⁴	2	Bloom	301
Buckeye Lake ¹	301	Rushville	301	Clear Creek	301
Canal Winchester ²	2	Stoutsville	301	Greenfield	301
Carroll	301	Sugar Grove	301	Hocking	301
Columbus ³	27	Tarlton ⁵	31	Liberty	301
Lancaster	301	Thurston	301	Madison	301
Lithopolis	301	West Rushville	301	Pleasant	301
Millersport	301			Richland	301
				Rush Creek	301
				Violet	301
				Walnut	301

¹ Also in Licking County ² Also in Franklin County ³ Also in Delaware and Franklin Counties

⁴ Also in Franklin and Licking Counties ⁵ Also in Pickaway County

COUNTY: FRANKLIN

CITY/VILLAGE	TERR	CITY/VILLAGE	TERR	TOWNSHIP	TERR
Bexley	2	Minerva Park	3	Blendon	3
Brice	2	New Albany ⁵	301	Brown	2
Canal Winchester ¹	2	New Rome	2	Clinton	3
Columbus ²	27	Obetz	3	Franklin	3
Dublin ³	2	Pickerington ¹	301	Hamilton	3
Gahanna	2	Riverlea	3	Jackson	2
Grandview Heights	3	Reynoldsburg ⁶	2	Jefferson	2
Grove City	2	Upper Arlington	2	Madison	3
Groveport	2	Urbancrest	2	Miffin	3
Harrisburg ⁴	2	Valleyview	2	Norwich	2
Hilliard	2	Whitehall	3	Perry	3
Lockbourne	2	Worthington	2	Plain	301
Marble Cliff	2	Westerville ⁷	2	Pleasant	2
				Prairie	2
				Sharon	3
				Truro	2
				Washington	2

¹ Also in Fairfield County ² Also in Fairfield and Delaware Counties ³ Also in Union and Delaware Counties

⁴ Also in Pickaway County ⁵ Also in Licking County ⁶ Also in Licking and Fairfield Counties ⁷ Also in Delaware County

Territory Definitions

COUNTY: GEAUGA

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Aquilla	213	Auburn	213	Middlefield	213
Burton	212	Bainbridge	213	Montville	213
Chagrin Falls	213	Burton	212	Munson	212
Chardon	212	Chardon	212	Newbury	212
Chesterland	212	Chester	212	Parkman	213
Middlefield	213	Claridon	212	Russell	212
Novelty	212	Hambden	212	Thompson	213
South Russell	212	Huntsburg	213	Troy	212
Hunting Valley	211				

NOTE: Balance of County will be placed in territory 211

COUNTY: GREENE

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Beavercreek	321	Bath	301	New Jasper	301
Bellbrook	321	Beaver Creek	321	Ross	301
Bowersville	301	Caesar Creek	301	Silver Creek	301
Cedarville	301	Cedarville	301	Spring Valley	321
Clifton ¹	301	Jefferson	301	Sugar Creek	301
Fairborn	301	Miami	301	Xenia	301
Jamestown	301				
Kettering ²	31				
Spring Valley	321				
Xenia	301				
Yellow Springs	301				

¹ Also in Clark County ² Also in Montgomery County**COUNTY: HAMILTON**

CITY/VILLAGE	TERR	CITY/VILLAGE	TERR	TOWNSHIP	TERR
Addyston	26	Lockland	101	Anderson	101
Amberley	101	Loveland ²	301	Colerain	26
Arlington Heights	101	Madeira	102	Columbia	101
Blue Ash	102	Mariemont	102	Crosby	25
Cheviot	26	Milford ³	301	Delhi	26
Cincinnati – Zip 45208	102	Montgomery	102	Green	26
Cincinnati - Remainder	24	Mount Healthy	25	Harrison	25
Cleves	26	Newtown	101	Miami	26
Deer Park	102	North Bend	101	Springfield	25
Elmwood Place	24	North College Hill	25	Sycamore	102
Evendale	101	Norwood	101	Symmes	101
Fairfax	101	Reading	101	Whitewater	25
Fairfield ¹	15	Sharonville ¹	101		
Forest Park	25	Silverton	102		
Glendale	101	Springdale	25		
Golf Manor	101	St Bernard	24		
Greenhills	25	Terrace Park	102		
Harrison	25	Woodlawn	101		
Indian Hill (The Village of)	102	Wyoming	101		
Lincoln Heights	101				

¹ Also in Butler County ² Also in Warren and Clermont Counties ³ Also in Clermont County

Territory Definitions

COUNTY: HOLMES

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Baltic ¹	31	Berlin	31	Paint	31
Glenmont	31	Clark	31	Prairie	31
Holmesville	31	Hardy	31	Richland	31
Killbuck	31	Killbuck	31	Ripley	31
Loudonville ²	29	Knox	31	Salt Creek	31
Millersburg	31	Mechanic	31	Walnut Creek	31
Nashville	31	Monroe	31	Washington	31

¹ Also in Coshocton & Tuscarawas Counties ² Also in Ashland County

COUNTY: HURON

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Bellevue ¹	34	Bronson	29	Norwalk	29
Greenwich	29	Clarksfield	29	Norwich	29
Milan ²	20	Fairfield	29	Peru	29
Monroeville	29	Fitchville	29	Richmond	29
New London	29	Greenfield	29	Ridgefield	29
North Fairfield	29	Greenwich	29	Ripley	29
Norwalk	29	Hartland	29	Sherman	29
Plymouth ³	29	Lyme	29	Townsend	29
Wakeman	29	New Haven	29	Wakeman	29
Willard	29	New London	29		

¹ Also in Erie & Sandusky Counties ² Also in Erie County ³ Also in Richland County

COUNTY: KNOX

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Centerburg	29	Berlin	29	Liberty	29
Danville	29	Brown	29	Middlebury	29
Fredericktown	29	Butler	29	Milford	29
Gambier	29	Clay	29	Miller	29
Gann	29	Clinton	29	Monroe	29
Martinsburg	29	College	29	Morgan	29
Mount Vernon	29	Harrison	29	Morris	29
Utica ¹	301	Hilliar	29	Pike	29
		Howard	29	Pleasant	29
		Jackson	29	Union	29
		Jefferson	29	Wayne	29

¹ Also in Licking County

Territory Definitions

COUNTY: LICKING

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Alexandria	301	Bennington	301	Mary Ann	301
Buckeye Lake ¹	301	Bowling Green	301	McKean	301
Granville	301	Burlington	301	Monroe	301
Gratiot ²	31	Eden	301	Newark	301
Hanover	301	Etna	301	Newton	301
Hartford	301	Fallsbury	301	Perry	301
Heath	301	Franklin	301	St Albans	301
Hebron	301	Granville	301	Union	301
Johnstown	301	Hanover	301	Washington	301
Kirkersville	301	Harrison	301		
New Albany ³	301	Hartford	301		
Newark	301	Hopewell	301		
Pataskala	301	Jersey	301		
Reynoldsburg ⁴	2	Liberty	301		
St Louisville	301	Licking	301		
Utica ⁵	301	Madison	301		

¹ Also in Fairfield County

² Also in Muskingham County

³ Also in Franklin County

⁴ Also in Fairfield and Franklin Counties

⁵ Also in Knox County

COUNTY: LORAIN

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Amherst	17	Amherst	17	Huntington	20
Avon	20	Brighton	20	Lagrange	20
Avon Lake	20	Brownhelm	20	New Russia	20
Elyria	17	Camden	20	Penfield	20
Grafton	20	Carlisle	20	Pittsfield	20
Kipton	20	Columbia	20	Ridgeville	20
Lagrange	20	Eaton	20	Rochester	20
Lorain	17	Elyria	17	Russia	20
North Ridgeville	20	Grafton	20	Sheffield	17
Oberlin	20	Henrietta	20	Wellington	20
Rochester	20				
Sheffield Lake	17				
Sheffield	17				
South Amherst	17				
Vermilion ¹	20				
Wellington	20				

¹ Also in Erie County

COUNTY: LUCAS

CITY/VILLAGE	TERR	TOWNSHIP	TERR
Berkey	33	Harding	33
Harbor View	33	Jerusalem	33
Holland	33	Monclova	33
Maumee	33	Providence	33
Oregon	33	Richfield	33
Ottawa Hills	33	Spencer	33
Swanton ¹	34	Springfield	33
Sylvania	33	Swanton	33
Toledo	4	Sylvania	33
Waterville	33	Washington	33
Whitehouse	33	Waterville	33

¹ Also in Fulton County

Territory Definitions

COUNTY: MADISON

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
London	301	Canaan	301	Paint	301
Midway	301	Darby	301	Pike	301
Mount Sterling	301	Deer Creek	301	Pleasant	301
Plain City ¹	31	Fairfield	301	Range	301
South Solon	301	Jefferson	301	Somerford	301
West Jefferson	301	Monroe	301	Stokes	301
		Oak Run	301	Union	301

¹ Also in Union County**COUNTY: MAHONING**

CITY/VILLAGE	TERR	TOWNSHIP	TERR
Alliance ²	7	Austintown	801
Beloit	19	Beaver	801
Campbell	801	Berlin	19
Canfield	19	Boardman	801
Columbiana ¹	31	Canfield	19
Craig Beach	19	Coitsville	801
Lowellville	19	Ellsworth	19
New Middletown	19	Goshen	19
Poland	19	Green	19
Salem ¹	31	Jackson	19
Sebring	19	Milton	19
Struthers	801	Poland	801
Washingtonville ¹	31	Smith	19
Youngstown ³	801	Springfield	19

¹ Also in Columbiana County ² Also in Stark County ³ Also in Trumbull County**COUNTY: MEDINA**

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Brunswick	28	Brunswick Hills	14	Liverpool	14
Creston ¹	29	Chatham	14	Medina	28
Chippewa Lake	14	Granger	14	Montville	14
Gloria Glens Park	14	Guilford	14	Sharon	14
Lodi	14	Harrisville	14	Spencer	14
Medina	28	Hinckley	28	Wadsworth	14
Rittman ¹	29	Homer	14	Westfield	14
Seville	14	Lafayette	14	York	14
Spencer	14	Litchfield	14		
Wadsworth	14				
Westfield Center	14				

¹ Also in Wayne County

Territory Definitions

COUNTY: MIAMI

CITY/VILLAGE	TERR	CITY/VILLAGE	TERR	TOWNSHIP	TERR
Bradford ¹	31	Piqua	301	Bethel	301
Casstown	301	Pleasant Hill	301	Brown	301
Covington	301	Potsdam	301	Concord	301
Fletcher	301	Tipp City	301	Elizabeth	301
Huber Heights ²	301	Troy	301	Lostcreek	301
Laura	301	Union ²	301	Monroe	301
Ludlow Falls	301	West Milton	301	Newberry	301
				Newton	301
				Springcreek	301
				Staunton	301
				Union	301
				Washington	301

¹ Also in Darke County ² Also in Montgomery County

COUNTY: MONTGOMERY

CITY/VILLAGE	TERR	CITY/VILLAGE	TERR	TOWNSHIP	TERR
Brookville	301	Moraine	301	Butler	301
Carlisle ¹	301	New Lebanon	301	Clay	301
Centerville	301	Oakwood	321	German	301
Clayton	5	Phillipsburg	301	Harrison	301
Dayton	5	Riverside	301	Jackson	301
Englewood	5	Springboro ¹	321	Jefferson	301
Farmersville	301	Trotwood	301	Miami	5
Germantown	301	Union ²	301	Perry	301
Huber Heights ²	301	Vandalia	301	Washington	301
Kettering ³	31	Verona ⁴	301	Wayne	301
Miamisburg	5	West Carrollton City	301		

¹ Also in Warren County ² Also in Miami County

³ Also in Green County ⁴ Also in Preble County

COUNTY: MORROW

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Cardington	29	Bennington	29	Lincoln	29
Chesterville	29	Canaan	29	North Bloomfield	29
Edison	29	Cardington	29	Perry	29
Fulton	29	Chester	29	Peru	29
Galion ¹	34	Congress	29	South Bloomfield	29
Marengo	29	Franklin	29	Troy	29
Mount Gilead	29	Gilead	29	Washington	29
Sparta	29	Harmony	29	Westfield	29

¹ Also in Crawford & Richland Counties

Territory Definitions

COUNTY: PICKAWAY

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Ashville	31	Circleville	31	Perry	31
Circleville	31	Darby	31	Pickaway	31
Commercial Point	31	Deer Creek	31	Salt Creek	31
Darbyville	31	Harrison	31	Scioto	31
Harrisburg ¹	2	Jackson	31	Walnut	31
New Holland ²	31	Madison	31	Washington	31
Orient	31	Monroe	31	Wayne	31
South Bloomfield	31	Muhlenburg	31		
Tarleton ³	31				
Williamsport	31				

¹ Also in Franklin County ² Also in Fayette County ³ Also in Fairfield County

COUNTY: PORTAGE

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Aurora	28	Atwater	211	Palmyra	211
Brady Lake	211	Brimfield	211	Paris	211
Garrettsville	211	Charlestown	211	Randolph	211
Hiram	211	Deerfield	211	Ravenna	211
Kent	211	Edinburg	211	Rootstown	211
Mantua	211	Franklin	211	Shalersville	211
Mogadore ¹	14	Freedom	211	Streetsboro	28
Ravenna	211	Hiram	211	Suffield	211
Streetsboro	28	Mantua	211	Windham	211
Sugar Bush Knolls	211	Nelson	211		
Tallmadge ¹	14				
Windham	211				

¹ Also in Summit County

COUNTY: PREBLE

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Camden	301	Dixon	301	Jefferson	301
College Corner ¹	301	Gasper	301	Lanier	301
Eaton	301	Gratis	301	Monroe	301
Eldorado	301	Harrison	301	Somers	301
Gratis	301	Israel	301	Twin	301
Lewisburg	301	Jackson	301	Washington	301
New Paris	301				
West Alexandria	301				
West Elkton	301				
West Manchester	301				
Verona ²	301				

¹ Also in Butler County ² Also in Montgomery County

NOTE: Balance of County will be placed in territory 301

Territory Definitions

COUNTY: RICHLAND

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Bellville	29	Blooming Grove	29	Perry	29
Butler	29	Butler	29	Plymouth	29
Crestline ¹	34	Cass	29	Sandusky	29
Galion ²	34	Franklin	29	Sharon	29
Lexington	29	Jackson	29	Springfield	29
Lucas	29	Jefferson	29	Troy	29
Mansfield	29	Madison	29	Washington	29
Ontario	29	Mifflin	29	Weller	29
Plymouth ³	29	Monroe	29	Worthington	29
Shelby	29				
Shiloh	29				

¹ Also in Crawford County ² Also in Crawford & Morrow County ³ Also in Huron County

COUNTY: SANDUSKY

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Bellevue ¹	34	Ballville	34	Sandusky	34
Burgoon	34	Green Creek	34	Scott	34
Clyde	34	Jackson	34	Townsend	34
Elmore ²	33	Madison	34	Washington	34
Fremont	34	Rice	34	Woodville	34
Gibsonburg	34	Riley	34	York	34
Green Springs ³	34				
Helena	34				
Lindsey	34				
Woodville	34				

¹ Also in Erie & Huron Counties ² Also in Ottawa County ³ Also in Seneca County

COUNTY: STARK

CITY/VILLAGE	TERR	CITY/VILLAGE	TERR	TOWNSHIP	TERR
Alliance ¹	7	Louisville	7	Bethlehem	7
Beach City	7	Magnolia ²	31	Canton	6
Brewster	7	Massillon	6	Jackson	6
Canal Fulton	7	Meyers Lake	7	Lake	7
Canton	6	Minerva ³	31	Lawrence	7
East Canton	7	Navarre	7	Lexington	7
East Sparta	7	North Canton	6	Marlboro	7
Hartville	7	Waynesburg	7	Nimishillen	7
Hills and Dales	7	Wilmot	7	Osnaburg	7
Limaville	7			Paris	7
				Perry	7
				Pike	7
				Plain	6
				Sandy	7
				Sugar Creek	7
				Tuscarawas	7
				Washington	7

¹ Also in Mahoning County ² Also in Carroll County ³ Also in Carroll & Columbiana Counties

Territory Definitions

COUNTY: SUMMIT

CITY/VILLAGE	TERR	CITY/VILLAGE	TERR	TOWNSHIP	TERR
Akron	23	Munroe Falls	28	Bath	28
Barberton	14	New Franklin	14	Boston	28
Boston Heights	28	Northfield	121	Copley	28
Clinton	14	Norton ²	14	Coventry	14
Cuyahoga Falls	28	Peninsula	28	Franklin	14
Fairlawn	28	Reminderville	14	Northfield Center	121
Green	14	Richfield	28	Richfield	28
Hudson	28	Silver Lake	28	Sagamore Hills	121
Lakemore	14	Stow	28	Springfield	14
Macedonia	28	Tallmadge ¹	14	Twinsburg	28
Mogadore ¹	14	Twinsburg	28		

¹ Also in Portage County ² Also in Wayne County

COUNTY: TRUMBULL

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Cortland	22	Bazetta	22	Hubbard	22
Girard	22	Bloomfield	22	Johnston	22
Hubbard	22	Braceville	22	Kinsman	22
Lordstown	22	Bristol	22	Liberty	22
McDonald	22	Brookfield	22	Mecca	22
Newton Falls	22	Champion	22	Mesopotamia	22
Niles	22	Farmington	22	Newton	22
Orangeville	22	Fowler	22	Southington	22
Warren	22	Greene	22	Vernon	22
West Farmington	22	Gustavus	22	Vienna	22
Yankee Lake	22	Hartford	22	Warren	22
Youngstown ¹	802	Howland	22	Weathersfield	22

¹ Also in Mahoning County

COUNTY: UNION

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Dublin ¹	2	Allen	31	Liberty	31
Magnetic Springs	31	Claibourne	31	Mill Creek	31
Marysville	31	Darby	31	Paris	31
Milford Center	31	Dover	31	Taylor	31
Plain City ²	31	Jackson	31	Union	31
Richwood	31	Jerome	31	Washington	31
Unionville Center	31	Leesburg	31	York	31

¹ Also in Delaware & Franklin ² Also in Madison County

COUNTY: VAN WERT

CITY/VILLAGE	TERR	TOWNSHIP	TERR	TOWNSHIP	TERR
Convoy	31	Harrison	31	Ridge	31
Delphos ¹	34	Hoaglin	31	Tully	31
Elgin	31	Jackson	31	Union	31
Middle Point	31	Jennings	31	Washington	31
Ohio City	31	Liberty	31	Wilshire	31
Scott ²	34	Pleasant	31	York	31
Van Wert	31				
Venedocia	31				
Wilshire	31				
Wren	31				

¹ Also in Allen County ² Also in Paulding County

Territory Definitions

COUNTY: WARREN

CITY/VILLAGE	TERR	CITY/VILLAGE	TERR	TOWNSHIP	TERR
Blanchester ¹	31	Mason	301	Clear Creek	322
Butlerville	301	Middletown ³	15	Deerfield	301
Carlisle ²	301	Monroe ³	15	Franklin	15
Corwin	301	Morrow	301	Hamilton	301
Franklin	15	Pleasant Plain	301	Harlan	301
Harveysburg	301	South Lebanon	301	Massie	301
Lebanon	301	Springboro ²	322	Salem	301
Loveland ⁴	301	Waynesville	301	Turtle Creek	301
Maineville	301			Union	301
				Washington	301
				Wayne	301

¹ Also in Clinton County

² Also in Montgomery County

³ Also in Butler County

⁴ Also in Clermont & Hamilton Counties

COUNTY: WAYNE

CITY/VILLAGE	TERR	TOWNSHIP	TERR
Apple Creek	29	Baughman	29
Burbank	29	Canaan	29
Congress	29	Chester	29
Creston ¹	29	Chippewa	29
Dalton	29	Clinton	29
Doylestown	29	Congress	29
Fredericksburg	29	East Union	29
Marshallville	29	Franklin	29
Mount Eaton	29	Green	29
Norton ²	14	Milton	29
Orrville	29	Paint	29
Rittman ¹	29	Plain	29
Shreve	29	Salt Creek	29
Smithville	29	Sugar Creek	29
West Salem	29	Wayne	29
Wooster	29	Wooster	29

¹ Also in Medina County

² Also in Summit County

COUNTY: WOOD

CITY/VILLAGE	TERR	CITY/VILLAGE	TERR	TOWNSHIP	TERR
Bairdstown	33	Milton Center	33	Bloom	33
Bloomdale	33	North Baltimore	33	Center	33
Bowling Green	33	Northwood	33	Freedom	33
Bradner	33	Pemberville	33	Grand Rapids	33
Custar	33	Perrysburg	33	Henry	33
Cygnets	33	Portage	33	Jackson	33
Fostoria ¹	34	Risingsun	33	Lake	33
Grand Rapids	33	Rosssford	33	Liberty	33
Haskins	33	Tontogany	33	Middleton	33
Hoytville	33	Walbridge	33	Milton	33
Jerry City	33	Wayne	33	Montgomery	33
Luckey	33	West Millgrove	33	Perry	33
Millbury	33	Weston	33	Perrysburg	33
				Plain	33
				Portage	33
				Troy	33
				Washington	33
				Webster	33
				Weston	33

¹ Also in Hancock & Seneca Counties

General Rules

Policy Period

Policies are written for 12 months.

Rate Revision

A rate revision, meaning any revision of rates applicable to Auto coverages, shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any new or renewal policy, or binder having an effective date on or after the effective date of any such revision.
- C. All endorsements, regardless when issued, shall be issued using the same rates in effect at the time of policy issuance or renewal issuance.

Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$0.50 or more shall be rounded to the next higher whole dollar.

Installments

An additional charge of \$10.00 shall be payable with each installment per policy. This charge is waived when the policy premium is automatically debited from a bank account.

The following Installment Options are available: Pre-Paid, One Pay, Two Pay, Four Pay and Ten Pay.

If this policy is written in conjunction with any other policy, the billing is combined and the installment charge is applied to the entire account.

For any check returned by the bank unpaid, a non-sufficient funds fee of up to \$25.00 may be charged.

Automatic Debit of Policy Premium

An additional charge of \$10.00 shall be payable each time the funds are not available to cover the automatic debit of policy premium.

Package Discount

A package policy is eligible for a discount. A package policy consists of an Auto, Home, and Umbrella under the same policy number.

The package discount will be applied to the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Comprehensive, Collision and Uninsured Motorists Coverage.

The discount does not apply to optional endorsement premiums.

The package discount amount is 10%.

Changes

- A. All changes requiring premium adjustments shall be computed on a pro-rata basis, including any premium which was subject to the minimum premium requirement.
- B. No charge will be made and no refunds given when the net change amounts to less than \$3.00.

Exception: On direct-billed policies with any installment payments remaining for the current policy period, charges or refunds of less than \$3.00 will be included in the next regularly scheduled installment billing.

General Rules

Eligibility --- Auto

An Auto policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in the "Definitions" rule if:

- A. They are written on a specified auto basis, and
- B. They are owned by an individual, by spouses who are residents of the same household, or by two or more resident relatives.

Eligibility --- Recreational Vehicles

An Auto policy shall be used to afford coverage to motorcycles, motor homes, golf carts or other similar type vehicles, and snowmobiles if:

- A. They are written on a specified vehicle basis, and
- B. They are owned by an individual, by spouses who are residents of the same household, or by two or more resident relatives.

Definitions

- A. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and
 - 1. not used as a public or livery conveyance for passengers, and
 - 2. not rented to others.
- B. A motor vehicle that is a pickup, panel truck or van shall be considered a private passenger auto if:
 - 1. owned by an individual or by spouses who are residents of the same household;
 - 2. not customarily used in the occupation, profession or business of the insured, other than farming or ranching; and
 - 3. the vehicle has a Gross Vehicle Weight of less than 10,000 pounds.
- C. A motor vehicle owned by a farm co-partnership or a farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - 1. it is principally garaged on a farm or ranch, and
 - 2. it otherwise meets the definitions in A. and B. above.

Liability Coverage Only

- D. A motor vehicle that is a pickup, panel truck or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto if:
 - 1. owned by an individual or by spouses who are residents of the same household;
 - 2. not customarily used in any other occupation, profession or business of the insured, other than farming or ranching;
 - 3. the vehicle has a Gross Vehicle Weight of less than 10,000 pounds; and
 - 4. coverage is limited in accordance with the applicable endorsement.

Mass Merchandising Discount

This discount is applicable to participants that are employees of an employer or member of an association or organization that has been formed in good faith for purposes other than that of obtaining insurance and have agreed to promote or otherwise facilitate such coverage for its members or employees. The association or organization will have a commonality and could include professional occupation associations, alumni associations and employer groups. Members also include the spouses and unmarried children in the member's household.

The discount off of the regularly priced BSIC rates will be 5% plus any actual differences in the commissions paid to agents on regular BSIC business and the commission paid on the mass merchandised business. The discount will be applied to bodily injury liability, property damage liability, UM and comprehensive and collision coverages.

If the policyholder leaves the sponsoring organization or association or is no longer employed with the sponsoring organization, the policyholder will lose the discount upon disassociation.

General Rules

Rate and Condition Deviations

Deviated rates and conditions may be used for unusual risks at the request of the insured or the Company. These rates and conditions will comply with state requirements. Deviated rates and conditions may be used for risks with the following characteristics:

Any vehicle with value of \$100,000 or greater;

Any policy with more than 5 vehicles.

Premium Determination Rules

Premium Determination

Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision premiums are determined as follows:

- A. Refer to the Classification Rule to determine the applicable Classification and Rating Factor.
- B. Model Year and Symbol Determination
 1. Refer to the ISO Model Year/Age Group rule to determine the model year/age of the auto and refer to the ISO Symbol and Identification Manual for the appropriate symbol of the auto.
 2. If no rating symbol is shown in the ISO Symbol and Identification (S&I) Manual, use the following procedure to determine an interim rating symbol.
 - a. If the S&I Manual displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's rating symbol for the new model year vehicle.
 - b. If the S&I Manual does NOT display a rating symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Manual.
- C. Refer to the Territory definitions to determine the rate table and statistical code number for the location where the auto is principally garaged.

Note: When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.
- D. Refer to the rate pages to determine base rates for the desired coverage in the appropriate territory.
- E. Determine if a package credit is applicable. If applicable, apply the credit to the Single Limit Liability or Bodily Injury and Property Damage Liability, Comprehensive, Collision and Uninsured Motorists premiums (the discount does not apply to optional endorsement premiums).
- G. Apply the Insurance Bureau Scoring (IBS) Factor to the base premiums for each of the following applicable coverages: Single Limit Liability or Bodily Injury and Property Damage, Medical Payments, Comprehensive and Collision.
- H. Apply the IBS factor to the premium for each of the Optional Coverages.
- I. For Stated Amount Comprehensive, multiply the rate by the limit of liability to determine the base premium.
- J. The premium for each coverage is determined by multiplying the base premium by the appropriate rating factor.

Premium Determination Rules

Rating Sequence

***Rounding** - Calculate to dollars and cents; do not round to the nearest whole dollar unless noted.

A. Liability Single Limits or Split Limits (BI/PD)

1. Base rate on rate page
2. Apply increased limits factor
3. Apply package credit
4. Mass Merchandising Discount
5. Apply IBS factor
6. Apply class factor
7. Apply excess vehicle credit
8. Apply anti-lock brake credit
9. Apply Senior Operator Motor Vehicle Accident Prevention Course Discount
10. Apply continuous insurance credit
11. Apply account credit
12. Apply valuables credit
13. Apply accident free credit
14. Round to nearest whole dollar

B. Uninsured Motorists Single Limits or Split Limits (BI)

1. Single car base rate on rate page.
2. For base rate for additional cars, multiple single car base rate by .80
3. Apply increased limits factor
4. Apply package credit
5. Mass Merchandising Discount
6. Round to nearest whole dollar

C. Uninsured Motorists Property Damage

1. Base rate on rate page.
2. Apply package credit
3. Mass Merchandising Discount
4. Round to nearest whole dollar

D. Medical Payments

1. Base rate on rate page
2. Apply factor for increased limit
3. Apply IBS factor
4. Apply class factor
5. Apply excess vehicle credit
6. Apply passive restraint credit
7. Apply Senior Operator Motor Vehicle Accident Prevention Course Discount
8. Apply continuous insurance credit
9. Apply account credit
10. Apply valuables credit
11. Apply accident free credit
12. Round to nearest whole dollar

E. Comprehensive

1. Base rate for comp on rate page
2. Apply symbol/model year relativity factor
3. Apply package credit
4. Mass Merchandising Discount
5. Apply IBS factor
6. Apply factor for increased deductible
7. Apply class factor
8. Apply excess vehicle credit
9. Apply anti-theft credit
10. Apply continuous insurance credit
11. Apply account credit
12. Apply valuables credit
13. Apply accident free credit
14. Round to nearest whole dollar

Premium Determination Rules

Rating Sequence

***Rounding** - Calculate to dollars and cents; do not round to the nearest whole dollar unless noted.

F. Collision

1. Base rate for collision on rate page
2. Apply symbol/model year relativity factor
3. Apply package credit
4. Mass Merchandising Discount
5. Apply IBS factor
6. Apply factor for increased deductible
7. Apply class factor
8. Apply excess vehicle credit
9. Senior Operator Motor Vehicle Accident Prevention Course Discount
10. Apply continuous insurance credit
11. Apply account credit
12. Apply valuables credit
13. Apply accident free credit
14. Round to nearest whole dollar

Classification Rules

This rule does not apply to risks rated in accordance with the Miscellaneous Types Rule unless otherwise specified.

Refer to the General Rules section for definitions of terms used in this rule.

A. Autos owned by an individual or by two or more resident relatives are classified as follows:

1. Primary Classification

- a. Classify the autos according to the age, sex and marital status of the licensed operators, the use of the auto and the eligibility of youthful operators for the driver training and/or Good Student classifications, and
- b. Determine the applicable factor from the Primary Rating Factor table.

2. Secondary Classification

- a. Determine if the auto is:
 - (1) a single car; or
 - (2) part of a multi-car risk.
- b. Refer to the Safe Driver Insurance Plan to classify licensed operators according to the provisions of the plan.
- c. Refer to the Secondary Rating Factor tables to determine the appropriate factor to be added to or subtracted from the Primary Rating Factor.

3. Classification Changes

Compute premium adjustments on a pro-rata basis when changes in Primary and Secondary Rating Factors are made. This includes the addition or deletion of an operator during the term of the policy.

Exceptions:

- a. A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.
- b. A policy shall **not** be changed mid-term to affect a change in the Driving Record Sub-Classification.
- c. A policy shall **not** be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.

B. Definitions

1. Use Classifications

- a. BUSINESS USE means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- b. FARM USE means the auto is principally garaged on a farm or ranch, and
 - (1) it is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
 - (2) it is not customarily used in any occupation other than farming or ranching.
- c. PLEASURE USE means:
 - (1) no BUSINESS USE.
 - (2) personal use including driving to or from work or school:
 - (a) less than 3 road miles one way; or
 - (b) 3 or more, but less than 15 road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.

Classification Rules

- d. WORK LESS THAN 15 MILES means:
 - (1) no BUSINESS USE.
 - (2) personal use including driving to or from work or school:
 - (a) 3 or more, but less than 15 road miles one way, if such use is more than 2 days per week or more than 2 weeks in any 5 week period; or
 - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- e. WORK 15 OR MORE MILES means:
 - (1) no BUSINESS USE.
 - (2) personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.
- f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

Liability Coverage Only

- g. An auto used in the business of the U. S. Government by one of its employees may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES or WORK 15 OR MORE MILES when the applicable endorsement is used to limit coverage.

2. Age, Sex and Marital Status Classifications

- a. YOUTHFUL OPERATOR means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto and is one of the following:
 - (1) YOUTHFUL UNMARRIED FEMALE OPERATOR -- unmarried female under 25 years of age who is not an owner or principal operator;
 - (2) YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR - unmarried female under 25 years of age who is an owner or principal operator;
 - (3) YOUTHFUL MARRIED MALE OPERATOR - married male under 25 years of age;
 - (4) YOUTHFUL UNMARRIED MALE OPERATOR - unmarried male under 25 years of age who is not an owner or principal operator;
 - (5) YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR - unmarried male under 30 years of age who is an owner or principal operator.
- b. AGE means the age attained on the last birthday.
- c. MARRIED means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.
- d. RESIDENT means anyone residing in the same household.

Exceptions:

- (1) A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
- (2) 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 auto's place of principal garaging, the auto is rated as if the student is MARRIED.

Classification Rules

3. Driver Training

The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

- a. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
 - (1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.

In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
 - (2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved simulated practice driving trainer.

In this case, only time spent in excess of 12 clock hours in the driving trainer may be counted as part of the 30 clock hours of classroom instruction. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
- b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible State educational agency.
- f. "Satisfactory Evidence" is a certificate signed by an official of the administering facility certifying the fulfillment of the requirements in a., b., and c. or d. or e. above.

4. Good Student

The applicable Good Student Classification applies provided:

- a. The owner or operator is at least 16 years of age and:
 - (1) a full time high school, college or university student; or
 - (2) a full time student enrolled in a vocational technical school; and
- b. A certified Statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - (1) Is in the upper 20% of his/her class scholastically;
 - (2) Maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged, then no grade can be below "B";
 - (3) When in a school maintaining a numerical grading system, must have at least a 3 average in a 4,3,2,1 point system or its equivalent.
 - (4) The student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

A classification change resulting from a change in the scholastic standing of the student can not be effected between anniversary dates of the policy.

Classification Rules

5. Operator Assignment**a. Youthful Operators****(1) Single Car Risks**

The Youthful Operator Classification with the highest Primary Rating Factor applies. In determining such classifications, any Driver Training and/or Good Student qualification shall apply.

(2) Multi-Car Risks

(a) Assign any youthful principal operators to the autos they principally operate.

(b) Assign other youthful operators to the remaining autos as follows:

(i) determine the primary pleasure use rating factors of all youthful operators.

(ii) assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently.

(iii) remaining youthful operators are assigned to remaining autos in the order of highest rated youthful operator to the auto with the highest total base premium.

(iv) after assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

(v) any remaining autos are rated with the appropriate No Youthful Operator classification.

b. No Youthful Operators

(1) The Principal Operator Age 50-64 classification or the Principal Operator Age 65-74 classification shall apply, as appropriate, based on the age of the principal operator of the auto. If all operators in the household are age 50-74, these classes shall apply to all autos in the household.

(2) If there are operators in the household who are not in the Principal Operator age 50-64 or the principal Operator age 65-74 classes:

(a) Any youthful operator class shall apply in accordance with the youthful operator rules in Paragraph 5.a.

(b) Autos principally operated by a person age 75 or over shall be rated at the Principal Operator Age 75 or Over classification (unless a youthful operator class is applicable). Autos principally operated by an adult under age 50 shall be rated at the All Other classification or the Only Operator Female Age 30-49 classification (unless a youthful operator class is applicable).

(c) Application of the Principal Operator Age 50-64 classification and the Principal Operator Age 65-74 classification shall be limited to the number of autos equal to the number of operators in these classes. Autos in excess of the number of operators in these classes shall be rated at the All Other Classification (unless a youthful operator class is applicable).

c. Multi-Car Discount

The applicable Multi-Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more resident relatives, and two or more such autos are insured in the same company for any of the following coverages: single limit liability or bodily injury and property damage liability, medical payments, comprehensive or collision insurance.

The Multi-Car Rating Factor is also applicable if one private passenger auto is owned by an individual or owned jointly by two or more resident relatives, and a corporately-owned vehicle is furnished for the regular use of the named insured or a resident relative.

d. Total Base Premium is the sum of the base premiums for single limit liability or bodily injury and property damage liability, medical payments, comprehensive and collision coverages that apply to the auto.

Classification Rules

6. Vehicles Equipped with Anti-Theft Devices

To qualify for a discount on Comprehensive Coverage, the vehicle must be equipped with (1) a hood lock which can only be released from inside the vehicle, and (2) a device meeting the criteria of paragraph a., b. or c. below.

If a vehicle is equipped with more than one qualifying device described in a. or b., only the single highest discount shall apply. The Lojack discount applies in addition to any discount determined in a. or b.

Refer to Company for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount.

a. Alarm ONLY and Active Disabling Devices

A 5% discount on Comprehensive Coverage shall be afforded on vehicles equipped with

- (1) alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or
- (2) active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.

b. Passive Disabling Devices

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

c. Lojack Anti-Theft System

A 10% discount shall be afforded on Comprehensive Coverage for private passenger automobiles which are equipped with the Lojack anti-theft system. In addition, no comprehensive deductible will apply in the event of theft of an auto equipped with the Lojack system.

7. Passive Restraint Discount

The following discounts apply to Medical Payments Coverage **only**. To qualify, the private passenger auto must be equipped with an automatic occupant restraint conforming to the federal crash protection requirements and meeting the criteria of either paragraph a. or b. below:

- a. 20% discount shall be afforded when the restraint is installed on the driver-side-only position.
- b. 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

8. Anti-Lock Brake System

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

9. Senior Operator Motor Vehicle Accident Prevention Course Discount

- a. A 5% Senior Operator Motor Vehicle Accident Prevention Course Discount shall be applied to the premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments and Collision Coverage applicable to the insured motor vehicle provided the principal operator:

- (1) is over age 60 or older, and
- (2) submits a completion certificate dated within the most recent 36 months, certifying that he or she has successfully completed a Motor Vehicle Accident Prevention Course approved by the Ohio State Highway Patrol.
- (3) Has not been involved in an at-fault accident nor been convicted of more than one moving violation in the three-year period prior to successful completion of the course.

Classification Rules

- b. This discount shall apply:
 - (1) To new and renewal policies with inception dates within the 36 month period following the course completion date.
 - (2) Only to the motor vehicle principally operated by the insured with the course completion certificate.
 - (3) Only once to each such motor vehicle regardless of the number of operators with course completion certificates.
- c. This discount shall not apply if the Motor Vehicle Accident Prevention Course was taken as a result of an order or sentence imposed by a court.
- d. A person may renew eligibility for the Senior Operator Motor Vehicle Accident Prevention Discount by:
 - (1) Retaking and successfully completing a course as described in Paragraph a. of this rule, and
 - (2) Not being involved in an at-fault accident nor being convicted of more than one moving violation in the prior three-year period.

10. Excess Vehicle Credit

If there are more vehicles than drivers, a credit of 35% will be applied to the extra vehicle(s).

The 35% credit is applied in determining the premiums for the following coverage for each auto that qualifies: Bodily Injury and Property Damage Liability or Single Limit Liability Coverage, Medical Payments Coverage, Comprehensive, and Collision Coverage.

11. Panel trucks, pickups and vans

When a pickup is used to transport a permanently attached camper body with facilities for cooking and sleeping, refer to the Motor Homes section of the Miscellaneous Vehicle Rule.

Liability Coverage Only

Liability Coverage: Rate as private passenger.

Physical Damage Coverages Only

- a. When a symbol is displayed in the ISO Symbol and Identification Manual: Comprehensive and Collision-Rate as private passenger
- b. When NO symbol is displayed in the ISO Symbol and Identification Manual, determine a symbol based on original cost new from Price/Symbol Chart located in the reference pages of the S&I Manual.
 - (1) Comprehensive -- Use the private passenger base rate.
 - (2) Collision -- Use the private passenger base rate.
- c. When a pickup is used to transport a non-permanently attached camper body, or to transport a camper body or cover with no facilities for cooking and sleeping:
 - (1) Add the cost of the camper body or cover to the cost of the pickup and determine a symbol from the tables on page 1 of the ISO Symbol and Identification Manual.
 - (2) Rate in accordance with paragraph a. above if a symbol for the pickup alone is displayed in the ISO Symbol and Identification Manual.
 - (3) Rate in accordance with paragraph b. above if NO symbol for the pickup alone is displayed in the ISO Symbol and Identification Manual.

Classification Rules

12. Insurance Bureau Scoring (IBS) Factor

Apply factor to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments Coverage, Comprehensive and Collision Coverages, and Optional Coverages. The factor assigned is determined by the band. The band is determined by the insurance score of the first named insured listed on the policy.

IBS Band	CSL/BI/PD	Med Pay	Comp.	Collision	Optional Coverages
1	0.672	0.568	0.567	0.661	0.567
2	0.702	0.605	0.604	0.692	0.604
3	0.734	0.644	0.643	0.725	0.643
4	0.767	0.686	0.685	0.759	0.685
5	0.802	0.730	0.729	0.795	0.729
6	0.838	0.778	0.777	0.832	0.777
7	0.876	0.828	0.828	0.871	0.828
8	0.915	0.882	0.881	0.912	0.881
9	0.957	0.939	0.939	0.955	0.939
10	1.000	1.000	1.000	1.000	1.000
11	1.045	1.065	1.065	1.047	1.065
12	1.092	1.134	1.135	1.096	1.135
13	1.142	1.208	1.208	1.148	1.208
14	1.193	1.286	1.287	1.202	1.287
15	1.247	1.370	1.371	1.258	1.371
16	1.304	1.459	1.460	1.318	1.460
17	1.470	1.553	1.555	1.470	1.555
18	1.593	1.593	1.593	1.593	1.593
19	1.819	1.819	1.819	1.819	1.819

If there is "no score" (insufficient history) associated with the first named insured, the policy shall be rated as neutral in Band 10. A "no-hit" (the inability to obtain a score when one exists) shall also be rated in Band 10.

We will conduct a periodic review of the insured's credit history. This periodic review will be either 1) every 36 months, or 2) upon request of the insured, however, no more than once per policy term.

13. Continuous Insurance Credit

The following credits apply to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments, Comprehensive and Collision Coverages, and Optional Coverages if the insured maintains continuous motor vehicle insurance for three or five years with the Company or an affiliate and/or one other carrier.

Years	Credit
3	2%
5	4%

14. Account Credit

A **5%** discount applies to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments, , Comprehensive and Collision Coverages, and Optional Coverages if the annual premium associated with all lines written with the Company or its affiliates is \$25,000 or greater, prior to the discount applying.

Classification Rules

15. Valuables Credit

A discount applies to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments, Comprehensive and Collision Coverages, and Optional Coverages if the insured maintains a Valuables policy with at least

Total limit of \$75,000 or Jewelry limit of \$25,000:	5%
Total limit of \$150,000 or Jewelry limit of \$100,000:	8%

16. Accident-Free Credit

An accident-free credit is applicable on policies where:

- a. All operators have been accident free* for the past 3 years.
- b. A **5%** discount is applied to the following coverages for each vehicle: Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision.
- c. Discount is decreased from 5% to 3% on the renewal following the first at-fault accident (Comprehensive losses and not at-fault accidents are excluded).
- d. Discount is eliminated on the renewal following the accumulation of two or more at-fault accidents (Comprehensive losses and not at-fault accidents are excluded).
- e. A 5% discount is applied again once all operators have been accident free* for 3 years. Paragraphs b. through d. of this rule still apply.

*Accident Free – is defined as no at-fault accidents

Safe Driver Insurance Plan Rules

A. Eligibility

An auto is eligible for rating under this Plan if it is owned by an individual or owned jointly by two or more resident relatives.

Exceptions:

1. The SDIP does not apply to an auto that is used in the business of driver training.
2. For a private passenger auto not eligible for the Plan add 0.20 to the Rating Factor otherwise applicable. Refer to Statistical Plan for codes.

B. Definitions

1. Driving Record Points

a. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

(1) Three points are assigned for conviction of:

- (a) driving while intoxicated or under the influence of drugs;
- (b) failure to stop and report when involved in an accident;
- (c) homicide or assault arising out of the operation of a motor vehicle; or
- (d) driving while license is suspended or revoked.

(2) Two points are assigned for the accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of financial responsibility under any Financial Responsibility Law as of the effective date of the policy.

(3) One point is assigned for conviction of any other moving traffic violation resulting in:

- (a) suspension or revocation of an operator's license; or
- (b) the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

b. Accidents

Points shall be assigned for each accident that occurred during the experience period involving the applicant or any other currently resident operator, while operating an auto.

(1) One point is assigned for each auto accident that results in:

- (a) bodily injury or death; or
- (b) total damage to all property including his or her own in excess of \$1,000

(2) One point is assigned if, during the experience period, there were two or more accidents each of which resulted in damage to property but have not been assigned a point under (1) above.

Safe Driver Insurance Plan Rules

Exceptions:

1. No points are assigned for accidents incurred by an operator demonstrated to be a Named Insured or a principal operator of an auto insured under a separate policy.
 2. No points are assigned for accidents occurring under the following circumstances:
 - a. auto lawfully parked (if a parked auto rolls from the parked position, then any such accident is charged to the person who parked the auto);
 - b. applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident, or has judgment against such person;
 - c. auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident;
 - d. operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident;
 - e. auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator;
 - f. accidents involving damage by contact with animals or fowl;
 - g. accidents involving Physical Damage, limited to and caused by flying gravel, missiles or falling objects; or
 - h. accidents where the operator at the time of the accident was using a vehicle in the pursuit of official duties as a law enforcement officer, fire fighter, operator of an emergency vehicle or ambulance, or operator of a vehicle of the Ohio Department of Transportation.
 - c. Refund of Surcharged Premium
If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.
2. Experience Period
The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

Safe Driver Insurance Plan Rules

C. Driving Record Sub-Classification

1. The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4 or more	4

2. Refer to the Class Plan pages for the Secondary Classification Rating Factor that corresponds to the Driving record sub-classification.

D. Multi Car Policies

1. Two Car Policies

The Driving Record Sub-Classification as determined above shall apply to each auto as shown under the Multi-Car Section in the Secondary Classifications Table.

2. Three or More Car Policies

Any points developed under SDIP are assigned to the two cars with the highest total base premiums. The remaining autos are rated at Sub-Class 0.

Total base premium is the sum of the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision Coverages that apply to the auto.

E. Administration of SDIP

1. New Business

- a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant.
- b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

2. Renewal Business

Information necessary to assign the proper renewal Driving Record Sub-Classification shall be determined from any one or a combination of the following:

- a. Company's own records;
- b. Motor Vehicle records; or
- c. An application signed by the applicant and producer.

F. Determine the Secondary Rating Factor

Using the sub-classification and the total license points, refer to the Secondary Classification Rating Factor Tables on page 9.4 of this manual to determine the secondary rating factor.

Miscellaneous Rules

Model Year for Comprehensive and Collision Coverages

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
3. If the factors for a model year are not displayed in the Relativity Factor Tables, multiply the factor for the latest model year/desired symbol shown in the Table by 1.05 for each model year above the latest year. For example, if 2011 is the latest model year shown in the Table, the factor for model year 2013 is calculated by multiplying the 2011/desired symbol factor by 1.10 (1.05 X 1.05, rounded to two decimal places).
4. Use the last two digits of the model year for coding purposes. For example, code 2011 vehicles as 11, 2012 as 12, etc.

Rating Procedures for Symbols Not Displayed on the Relativity Factor Tables

1. 2011 and Later Model Years – Symbol 98 Vehicles

Develop the base rates for Symbol 98 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 70 by +0.50 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 70 by +0.39 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

2. 1990 and Later Model Years – Symbol 27 Vehicles

Develop the base rates for Symbol 27 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 26 by +0.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 26 by +0.39 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

3. 1989 and Prior Model Year Vehicles

Apply the following factors to the Symbol 8/Base Model Year rate:

COMPREHENSIVE

Symbol	COMPREHENSIVE		
	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years
	Factor	Factor	Factor
1-4	0.12	0.12	0.12
5	0.14	0.14	0.14
6	0.22	0.22	0.22
7	0.28	0.28	0.28 †
8	0.36	0.36	
10	0.46	0.46	
11	0.55	0.55	
12	0.65	0.65	
13	0.78	0.78	
14	0.93	0.99	
15	1.11		
16	1.29		
17	1.50		
18	1.74		
19	2.02		
20	2.36		
21	*		

Miscellaneous Rules

COLLISION

Symbol	COLLISION		
	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years
	Factor	Factor	Factor
1-4	0.20	0.20	0.20
5	0.25	0.25	0.25
6	0.30	0.30	0.30
7	0.34	0.34	0.34 †
8	0.38	0.38	
10	0.42	0.42	
11	0.47	0.47	
12	0.51	0.51	
13	0.57	0.57	
14	0.63	0.66	
15	0.71		
16	0.79		
17	0.86		
18	0.93		
19	1.01		
20	1.11		
21	*		

*** Symbol 21 Vehicles:**

- COMPREHENSIVE: Increase the Symbol 20 factor by + 0.50 for each \$10,000 or fraction of \$10,000 above \$65,000 of Original Cost.
- COLLISION: Increase the Symbol 20 factor by + 0.39 for each \$10,000 or fraction of \$10,000 above \$65,000 of Original Cost.

† 1975 And Prior Model Year Vehicles Above \$10,000:

- COMPREHENSIVE: Increase the Symbol 7 rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
- COLLISION: Increase the Symbol 7 rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost

4. Original Cost Means:

- a. Original F.O.B. List Price for autos built in the U.S.;
- b. Original Cost New in U.S. for specially built autos; or
- c. Original Cost New in U.S. for imported autos.

Miscellaneous Rules

Suspension

- A. Under any policy providing just physical damage coverage, only Collision may be suspended.
- B. Liability coverages may not be suspended for risks for which a financial responsibility filing is in effect.
- C. Insurance may be suspended in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days:
 - 1. Insurance may be reinstate upon the named insured's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
 - 2. Reinstatement shall not extend the policy beyond its original expiration date.
 - 3. Premium adjustment on a pro-rata basis shall be made at the time of suspension or reinstatement. The premium for suspended coverages will be refunded for the remainder of the current policy period, and the premium for reinstate coverages will be billed in accordance with the company's regular billing procedures.
- D. If liability or Collision is suspended on all owned autos, coverages for which separate premiums apply -- including Uninsured Motorists and Medical Payments -- may be continued in force without premium adjustment for these coverages.
- E. If liability or Collision is suspended on all private passenger autos owned by an individual or spouses, use of other autos coverage, for liability only, will be continued in force with no additional premium charge.
- F. Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section C., provided the named insured furnishes the company with a letter requesting the return premium. The letter shall be written on the named insured's letterhead, signed by an executive of the company, and shall include the following:
 - 1. A description of each auto.
 - 2. The dates between which it was laid up because of the strike.
 - 3. A Statement by the named insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

Miscellaneous Rules

Uninsured and Underinsured Motorists Coverage

A. UMBI: This form of coverage may be afforded only if single limit liability or bodily injury liability coverage has been purchased. If this form of insurance is purchased, it must apply to all vehicles on the policy.

1. Basic Limits - Bodily Injury

First Car rates for Uninsured Motorists Coverage \$100,000 single limit and \$100,000/300,000 split limit bodily injury are displayed on the territorial rate page. For the Each Additional Car rate, apply .80 to the First Car rate.

2. Increased Limits - Bodily Injury

Increased limits may be afforded but may not be in excess of the single limit liability or bodily injury liability limits on the policy.

Apply the appropriate factor listed below to the Uninsured Motorist First Car base rate.

For Additional Cars, apply .80 to the Uninsured Motorist First Vehicle base rate displayed on the territorial rate pages, then apply the appropriate factor below.

Single Limit	First Car
\$100,000	1.00
\$300,000	1.19
\$500,000	1.32
\$1,000,000	1.55

Split Limits	First Car
\$100/300	1.00
\$250/500	1.11
\$500/1,000	1.35

Attach AUTO 172 – Ohio Uninsured/Underinsured Motorists Coverage

B. UMPD: Property Damage Uninsured Motorists Coverage shall be made available under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Ohio to which uninsured motorists coverage is afforded and collision coverage is not afforded.

The limit for Property Damage Uninsured Motorists Coverage is \$7,500. No other limits are available. This coverage is subject to a \$250 deductible.

Rates for this coverage are displayed on the base rate pages. UMPD rates are provided for the following risks:

- (1) Single Car Risk
- (2) Multi-Car Risk – Rates for multi-car risks are on a per car basis. Apply these rates to each car including the first car.

The provisions of the Classifications and Safe Driver Insurance Plan rules do not apply to the rates for this coverage.

Attach AUTO 174 – Ohio Uninsured Motorists Property Damage Coverage

If Uninsured/Underinsured Motorists Coverage and Ohio Uninsured Motorists Property Damage Coverage are not selected, attach AUTO 173 – Ohio Uninsured/Underinsured Motorists and Uninsured Motorists Property Damage Coverage Selection Form.

Miscellaneous Rules

Deductible Insurance

- A. Deductible liability insurance is not available for vehicles classified and rated in accordance with the rules of this manual.
- B. Collision Deductibles For Which No Premium Is Shown: Apply the appropriate factor to the \$500 deductible premium:

COLLISION DEDUCTIBLE	Vehicle Values Less Than \$75,000	Vehicle Values Greater Than or Equal to \$75,000
\$500	1.00	1.00
\$1,000	0.75	0.85
\$2,500	0.56	0.64
\$5,000	0.43	0.49
\$10,000	0.28	0.32

A deductible reserve is set up for each vehicle when a \$1,000 or higher collision deductible is chosen. Refer to the endorsement for details.

Attach AUTO83 - Deductible Reserve – Collision

- C. Comprehensive Deductibles For Which No Premium Is Shown: Apply the appropriate factor to the \$500 deductible premium:

COMPREHENSIVE DEDUCTIBLE	Vehicle Values Less Than \$75,000	Vehicle Values Greater Than or Equal to \$75,000
\$500	1.00	1.00
\$1,000	0.75	0.86
\$2,500	0.60	0.69
\$5,000	0.42	0.48
\$10,000	0.34	0.39

A deductible reserve is set up for each vehicle when a \$1,000 or higher comprehensive deductible is chosen. Refer to the endorsement for details.

Attach AUTO82 - Deductible Reserve - Comprehensive

Miscellaneous Rules

Increased Limits**A. Liability**

The following tables contain the factors to be applied to the basic \$300,000 Single Limit Liability or \$250,000/500,000 Split Limit Bodily Injury Liability and \$100,000 Property Damage Liability Limits.

1. \$300,000 Single Limit Liability Increased Limits Table:

Limit	Factor
\$300,000	1.00
\$500,000	1.02
\$1,000,000	1.03

2. \$250,000/500,000 Split Limit Bodily Injury Liability Increased Limits Table:

Limits	Factor
\$250/500	1.00
\$500/1,000	1.09

3. \$100,000 Property Damage Liability Increased Limits Table:

Limit	Factor
\$100,000	1.00
\$250,000	1.05
\$500,000	1.12

B. Medical Payments

Medical Payments coverage for limits above \$5,000 may be afforded. Apply the following factors to the rate for the \$5,000 limit:

Limit	Factor
\$5,000	1.00
\$10,000	1.53
\$25,000	2.00
\$50,000	2.33
\$100,000	2.47

Optional Coverage Rules

Coverage For Electronic Equipment and Accessories

1. The Auto policy may be endorsed to cover loss of or damage to any device or instrument designed as a citizen band radio, scanner, two-way mobile radio or telephone -- including its accessories, equipment and antenna -- if the equipment is permanently installed in the auto. This coverage includes tapes, wires, discs and other accessories used with sound reproduction equipment permanently installed in the auto.
2. Premium charges per vehicle are as follows:

Amount of Coverage	Premium
\$0 - 1,000	\$57
1,001 - 2,500	127
2,501 and over	234

Attach AUTO9 - Coverage For Electronic Equipment and Accessories

Customizing Equipment Coverage for Vans, Pickups and Panel Trucks Only

When Comprehensive and/or Collision coverages are afforded, the base rate is determined as follows:

1. Determine the Original Cost New of the vehicle, including the value of the customized equipment.
2. Determine a symbol, based on the amount developed above, from the tables in the ISO Symbol and Identification Manual corresponding to the model year of the vehicle.
3. Develop the premium according to the Premium Determination Rule, using the symbol determined above.

Attach AUTO 10 – Customizing Equipment Coverage

Agreed Value

1. Agreed Value Coverage

- a. Coverage may be offered for a covered vehicle.
- b. The vehicle must have Comprehensive and Collision Coverage.
- c. Agreed Value is the value of the vehicle as shown on the Declarations Page. Agreed Value may be established in one of the following ways: cost new, sticker price, lease papers, loan papers, NADA, The Red Book, or an appraisal.
- d. The basic Agreed Value premium charge is based on the vehicle's agreed value and is in addition to the vehicle's Comprehension and Collision premiums as determined under the Premium Determination rules in this manual:

AGREED VALUE	PREMIUM	AGREED VALUE	PREMIUM
\$0 - \$30,000	\$ 22	\$60,001 - \$90,000	75
\$30,001 - \$60,000	48	\$90,001 or more	100

- e. If the Agreed Value is more than the Market Value, add \$10.00 for every \$1,000, or fraction thereof, of the difference.
- f. Market Value means the average retail value as defined in the most current "Red Book/Blue Book/NADA Book" at the time the policy is issued or renewed (rounded to the nearest \$100). Market Value does not include optional equipment that is not already considered in the book's Option package code.

Attach AUTO 22 - Agreed Value Coverage

Optional Coverage Rules

2. Classic Auto Agreed Value Coverage

A Classic Auto is a private passenger type motor vehicle which is ten or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

- a. Determine the agreed value of coverage applicable to the vehicle. Agreed value is established by an appraisal. The value remains constant at each renewal unless a subsequent appraisal increases or decreases the value.
- b. Assign a symbol based on the agreed value from the Price/Symbol Chart located in the reference pages of the ISO S&I Manual corresponding to the model year of the vehicle.
- c. Classify and rate as a private passenger auto using the base rate for the current model year.
- d. The Agreed Value premium charge is a flat charge based on the value of the vehicle:

Value	Premium
\$0 - \$15,000	\$40
\$15,001 - \$40,000	80
\$40,001 - \$60,000	150

- e. Agreed Value amounts over \$60,000 may be purchased. The rate is \$10.00 for every additional \$1,000 of value or fraction.

Attach AUTO23 - Classic Auto Agreed Value Coverage.

Optional Coverage Rules

Replacement Cost Coverage

- a. Coverage may only be offered to a vehicle with a model year within the prior three years.
- b. The vehicle must have Comprehensive and Collision Coverage.
- c. A vehicle is no longer eligible for Replacement Cost Coverage if it is more than 9 years old.
- d. List Cost New may be established in one of the following ways: cost new, sticker price, lease papers, loan papers, NADA, The Red Book, or an appraisal.
- e. Market Value is determined by multiplying together the appropriate factors for each year since the model year and applying this to the List Cost New.

Example, a vehicle that is 3 years old: Market Value Factor = $(0.75 \times 0.88 \times 0.88) = 0.581$.

AGE OF VEHICLE	FACTOR		AGE OF VEHICLE	FACTOR
1	0.75		5	0.85
2	0.88		6	0.85
3	0.88		7	0.86
4	0.86		8-9	0.87

- f. Current Model Year Price is determined by multiplying together the appropriate factors for each year since the model year and applying this to the List Cost New.

Example, a vehicle that is 3 years old: Current Model Year Price Factor = $(1.03 \times 1.03 \times 1.03) = 1.093$.

AGE OF VEHICLE	FACTOR		AGE OF VEHICLE	FACTOR
1	1.03		5	1.03
2	1.03		6	1.03
3	1.03		7	1.03
4	1.03		8-9	1.03

- g. The basic Replacement Cost premium charge is based on the vehicle's List Cost New and is in addition to the vehicle's Comprehension and Collision premiums as determined under the Premium Determination rules in this manual:

LIST COST NEW	PREMIUM		LIST COST NEW	PREMIUM
\$0 - \$30,000	\$ 22		\$60,001 - \$90,000	75
\$30,001 - \$60,000	48		\$90,001 or more	100

- h. Add to the basic Replacement Cost Coverage premium, \$10.00 for every \$1,000, or fraction thereof, of the difference between the calculated Market Value and the Current Model Year Price.

Attach AUTO460 – Replacement Cost Coverage

Vehicles Held In Trust or by Legal Entity

An auto policy may be issued in the name of a trust and trustee(s) or legal entity when the title of the vehicle(s) is held by a trust or legal entity. All vehicles insured under the policy are owned by the trust or legal entity.

There is no premium charge for this endorsement.

Attach AUTO472 – Vehicles Held In Trust Or By Legal Entity

Miscellaneous Type Vehicle Rules

Motor Homes (Class Code 943700)

A motor home is a self propelled motor vehicle with a living area that is an integral part of the vehicle chassis or a pickup with a permanently attached camper body. The living area or camper body must include facilities for cooking and sleeping.

Liability, Medical Payments and Uninsured Motorists

1. Motor Homes used in driving to or from work or used in business – Classify and rate as private passenger autos.
2. Pleasure Use Motor Homes – Charge 50% of the otherwise applicable base rates for private passenger autos. The Safe Driver Insurance Plan does not apply.

Physical Damage

1. Determine the Stated amount value, including the value of any custom built additions.
2. a. Assign a symbol based on the stated amount, using the Price/Symbol Charts in the ISO Symbol and Identification Manual corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home.
b. If symbol is not displayed, to develop base rates, determine rates in accordance with Rating Procedures for Symbols Not Displayed on the Relativity Factor Tables Rule, depending on the model year of the motor home.

Exception: For 1989 and prior model year motor homes with a stated amount value of \$65,001 and over, increase the Symbol 20 Base Rate as follows:

- (1) Comprehensive – 1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.
- (2) Collision – 1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.
- c. Motor Homes used in driving to or from work or used in business – Classify and rate as private passenger autos, using the base rates calculated in a. or b. above.
- d. Pleasure Use Motor Homes – Charge 35% of the base rates calculated in a. or b. above. The Safe Driver Insurance Plan does not apply.
- e. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home

Trailers Designed For Use With Private Passenger Autos

Liability

An Auto policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup, panel truck or van without additional premium charge and without specific description of the trailer.

Exceptions: Coverage is not provided for a trailer:

- (1) used for business purposes with other than a private passenger auto or owned pickup, panel truck or van; or
- (2) when no auto is owned by the insured.

Miscellaneous Type Vehicle Rules

Medical Payments

An Auto policy affording Medical Payments coverage provides coverage for trailers without additional premium charge and without specific description of the trailer if designed for use with a private passenger auto, pickup, panel truck or van.

Exceptions: Coverage is not provided for a trailer:

- (1) used for business purposes with other than a private passenger auto or owned pickup, panel truck or van;
- (2) when no auto is owned by the insured; or
- (3) located for use as a residence or premises.

Liability and Medical Payments

Liability and Medical Payments coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup, panel truck or van.

Physical Damage

Trailers are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit.

1. **Recreational Trailers (Class Code 944200)** Non-self propelled recreational trailers equipped as living quarters (including cooking, dining, plumbing and/or refrigeration facilities) -- To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer.

Comprehensive and Collision - Use Motor Home rates.

2. **All Other Trailers (Class Code 941000)**

Deductible	Comprehensive Rates per \$100	Collision Rates per \$100
\$250	\$0.58	\$0.79
\$500	\$0.46	\$0.71
\$1000	\$0.39	\$0.52
\$2500	\$0.37	\$0.46

Miscellaneous Type Vehicle Rules

Motorcycles, Mopeds, Motorscooters, Motorbikes, Go-Carts And Any Other Similar Motor Vehicles Not Used For Business Purposes.

Liability

Charge the following percentage of the private passenger liability base rate:

Engine Size cc	Operator under Age 25	All Other Operators
0-50	(Code 922100) 42%	(Code 923100) 28%
51-100	(Code 922100) 56%	(Code 923100) 35%
101-200	(Code 922200) 70%	(Code 923200) 42%
201-360	(Code 922300) 84%	(Code 923300) 53%
361-500	(Code 922400) 98%	(Code 923400) 63%
501 - 800	(Code 922500) 112%	(Code 923500) 74%
801-1000	(Code 922600) 126%	(Code 923600) 84%
Over 1000	(Code 922600) 140%	(Code 923600) 95%

Uninsured Motorists and Medical Payments

1. Uninsured Motorists – Charge 200% of the private passenger base rate.
2. Medical Payments – Charge 400% of the private passenger base rate.

Miscellaneous Type Vehicle Rules

Physical Damage

1. Comprehensive

- a. 2011 and subsequent model year vehicles: Charge the applicable percentage of the symbol 3 rate for the model year of the vehicle.
- b. 1990 - 2010 model year vehicles: Charge the applicable percentage of the symbol 2 rate for the model year of the vehicle.
- c. 1989 and prior model year vehicles: Charge the applicable percentage of the symbol 7 rate for the model year of the vehicle.

All Model Years		
Original Cost New	Operator Under 25	All Other Operators
0-400	32%	21%
401-600	32%	21%
601-900	39%	28%
901-1200	60%	39%
1201-1500	81%	53%
1501-1800	102%	67%
1801-2100	119%	81%
2101-2400	140%	95%
2401-2700	161%	109%
2701 and over	+1% of symbol rate* for each \$100 over \$2700	+0.5% of symbol rate* for each \$100 over \$2700

*Refer to 1.a. and 1.b.

2. Collision

- a. 2011 and subsequent model year vehicles: Charge the applicable percentage of the symbol 3 rate or the model year of the vehicle.
- b. 1990 - 2010 model year vehicles: Charge the applicable percentage of the symbol 2 rate for the model year of the vehicle.
- c. 1989 and prior model year vehicles: Charge the applicable percentage of the symbol 7 rate for the model year of the vehicle.

All Model Years		
Original Cost New	Operator Under 25	All Other Operators
0-400	21%	14%
401-600	35%	21%
601-900	46%	32%
901-1200	60%	39%
1201-1500	67%	46%
1501-1800	77%	53%
1801-2100	88%	56%
2101-2400	105%	67%
2401-2700	116%	77%
2701 and over	+0.8% of symbol rate* for each \$100 over \$2700	+0.5% of symbol rate* for each \$100 over \$2700

*Refer to 2.a. and 2.b.

Miscellaneous Type Vehicle Rules

Snowmobiles and All Terrain Vehicles (Class Code 967000)

A snowmobile is a motor vehicle designed for use principally on snow or ice, using wheels or crawler treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

An all terrain vehicle is a four or six wheel motor vehicle equipped with balloon tires or crawler treads designed for use on rugged terrain and water.

Liability

For Liability Rates, charge 50% of the private passenger base rate.

Medical Payments

For Medical Payments \$5,000 limit, charge 200% of the private passenger rate.

Uninsured Motorists

For Uninsured Motorists rates, charge the private passenger rate.

Physical Damage

For Physical Damage rates, use the premiums below per \$100 of insurance.

Deductible	Comprehensive Rates per \$100	Collision Rates per \$100
\$250	\$1.75	\$1.73
\$500	\$1.37	\$1.56
\$1000	\$1.16	\$1.14
\$2500	\$1.12	\$1.02

Miscellaneous Type Vehicle Rules

Dune Buggies

A dune buggy is a motor vehicle of the private passenger type designed or modified for use principally off public roads.

1. Registered Dune Buggies (Class Code 943100) Classify and rate as private passenger autos.
2. Non-Registered Dune Buggies (Class Code 943200)

Liability

For Liability rates, charge 90% of the private passenger rate.

Medical Payments

For Medical Payments rates, charge the private passenger rate.

Uninsured Motorists

For Uninsured Motorists rates, charge the private passenger rate.

Physical Damage

For Physical Damage rates, use the premiums below per \$100 of insurance.

Deductible	Comprehensive Rates per \$100	Collision Rates per \$100
\$250	\$1.85	\$6.25
\$500	\$1.44	\$5.63
\$1000	\$1.23	\$4.11
\$2500	\$1.18	\$3.66

Miscellaneous Type Vehicle Rules

Golf Carts (Class Code 943500)

A golf cart is a vehicle with four wheels or less with limited speed capabilities, designed to carry golfers and their equipment.

Liability

Charge 25% of the private passenger base rate.

Physical Damage

For Physical Damage rates, use the premiums below per \$100 of insurance

Deductible	Comprehensive Rates per \$100	Collision Rates per \$100
\$250	\$0.62	\$0.84
\$500	\$0.49	\$0.76
\$1000	\$0.41	\$0.55
\$2500	\$0.40	\$0.49

Antique (Class Code 962000)

An antique is a vehicle which is 25 or more years old and is maintained solely for use in exhibitions, club activities, parades and other functions of public interest, or for a private collection, and rarely driven and generally transported by trailer.

Liability

Charge 40% of the private passenger base rate.

Medical Payments and Uninsured Motorists

Charge the private passenger base rates.

Physical Damage

For Physical Damage rates, use the premium below per \$100 of insurance. Physical Damage coverage is provided on an agreed value basis.

Deductible	Comprehensive Rates per \$100	Collision Rates per \$100
\$250	\$0.93	\$1.20
\$500	\$0.73	\$1.08
\$1000	\$0.62	\$0.79
\$2500	\$0.60	\$0.70

Attach AUTO435 – Antique Auto Agreed Value Coverage

Miscellaneous Type Vehicle Rules

Electric Autos (Class Code 990000)

An electric auto is a motor vehicle of the private passenger type that is run by electric power and is not used for commercial purposes.

Liability

Charge 75% of the private passenger base rate.

Medical Payments and Uninsured Motorists
--

Charge the private passenger base rates.

Physical Damage

Charge the private passenger base rates.

Class Plan Rating Factors

Primary Classifications Rating Factors and Statistical Codes

No Youthful Operator

AGE AND SEX		Pleasure Use		Drive to or from Work				Business Use		Farm Use	
				Less than 15 Miles		15 or More Miles					
PRINCIPAL OPERATOR AGE 75 OR OVER	FACTOR CODE	8031	1.15	8032	1.25	8033	1.40	8038	1.40	8039	1.15
PRINCIPAL OPERATOR AGE 65-74	FACTOR CODE	8801	0.95	8802	1.05	8803	1.20	8808	1.25	8809	0.95
PRINCIPAL OPERATOR AGE 50-64	FACTOR CODE	8851	0.90	8852	1.00	8853	1.15	8858	1.20	8859	0.90
ONLY OPERATOR FEMALE AGE 30-49	FACTOR CODE	8861	1.00	8862	1.10	8863	1.25	8868	1.30	8869	1.00
ALL OTHER	FACTOR CODE	8871	1.00	8872	1.10	8873	1.25	8878	1.30	8879	1.00

Youthful Operator

Not Eligible for Good Student Credit

AGE			UNMARRIED FEMALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8024	2.36	8025	2.53	8124	2.40	8125	2.55
	18	FACTOR CODE	8034	2.19	8035	2.36	8134	2.20	8135	2.35
	19	FACTOR CODE	8044	2.01	8045	2.19	8144	2.00	8145	2.15
	20	FACTOR CODE	8054	1.73	8055	1.90	8154	1.85	8155	2.00
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8064	2.19	8065	2.36	8164	2.30	8165	2.45
	18	FACTOR CODE	8074	2.07	8075	2.24	8174	2.10	8175	2.25
	19	FACTOR CODE	8084	1.84	8085	2.01	8184	1.90	8185	2.05
	20	FACTOR CODE	8094	1.61	8095	1.78	8194	1.75	8195	1.90
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8254	1.42	8255	1.58	8354	1.60	8355	1.75

Class Plan Rating Factors

Primary Classifications Rating Factors and Statistical Codes

Youthful Operator

Not Eligible for Good Student Credit

AGE			UNMARRIED MALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8400	3.22	8403	3.38	8600	3.85	8603	4.00
	18	FACTOR CODE	8401	3.00	8405	3.16	8601	3.50	8605	3.65
	19	FACTOR CODE	8451	2.73	8455	2.89	8651	3.30	8655	3.45
	20	FACTOR CODE	8450	2.45	8453	2.62	8650	3.00	8653	3.15
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8460	2.62	8463	2.78	8660	3.40	8663	3.55
	18	FACTOR CODE	8470	2.51	8473	2.67	8670	3.05	8673	3.20
	19	FACTOR CODE	8480	2.29	8483	2.45	8680	2.85	8683	3.00
	20	FACTOR CODE	8490	2.07	8493	2.23	8690	2.65	8693	2.80
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8754	2.20	8755	2.35	8704	2.20	8705	2.35
WITH OR WITHOUT DRIVER TRAINING	25 thru 29	FACTOR CODE	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR				8708	1.85	8709	2.00

Youthful Operator

Good Student Classifications

AGE			UNMARRIED FEMALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8026	2.07	8027	2.24	8126	2.20	8127	2.35
	18	FACTOR CODE	8036	1.84	8037	2.01	8136	2.00	8137	2.15
	19	FACTOR CODE	8046	1.67	8047	1.84	8146	1.80	8147	1.95
	20	FACTOR CODE	8056	1.50	8057	1.67	8156	1.65	8157	1.80
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8066	1.84	8067	2.01	8166	2.10	8167	2.25
	18	FACTOR CODE	8076	1.73	8077	1.90	8176	1.90	8177	2.05
	19	FACTOR CODE	8086	1.55	8087	1.73	8186	1.70	8187	1.85
	20	FACTOR CODE	8096	1.44	8097	1.61	8196	1.60	8197	1.75
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8256	1.31	8257	1.47	8356	1.35	8357	1.50

Class Plan Rating Factors

Primary Classifications Rating Factors and Statistical Codes

Youthful Operator Good Student Classifications

AGE			UNMARRIED MALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8406	2.40	8408	2.56	8606	2.90	8608	3.05
	18	FACTOR CODE	8402	2.23	8404	2.40	8602	2.60	8604	2.75
	19	FACTOR CODE	8452	2.02	8454	2.18	8652	2.35	8654	2.50
	20	FACTOR CODE	8456	1.74	8458	1.91	8656	2.15	8658	2.30
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8466	2.02	8468	2.18	8666	2.70	8668	2.85
	18	FACTOR CODE	8476	1.85	8478	2.02	8676	2.35	8678	2.50
	19	FACTOR CODE	8486	1.74	8488	1.91	8686	2.20	8688	2.35
	20	FACTOR CODE	8496	1.69	8498	1.85	8696	2.10	8698	2.25
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8756	1.45	8757	1.60	8706	1.85	8707	2.00

Youthful Operator

AGE			MARRIED MALE							
			Not Eligible for Good Student Credit				Eligible for Good Student Credit			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	FACTOR CODE	8924	2.35	8925	2.50	8926	1.95	8927	2.10
	18	FACTOR CODE	8934	2.25	8935	2.40	8936	1.85	8937	2.00
	19	FACTOR CODE	8944	2.15	8945	2.30	8946	1.75	8947	1.90
	20	FACTOR CODE	8954	2.00	8955	2.15	8956	1.60	8957	1.75
WITH DRIVER TRAINING	17 OR LESS	FACTOR CODE	8964	2.05	8965	2.20	8966	1.65	8967	1.80
	18	FACTOR CODE	8974	2.00	8975	2.15	8976	1.60	8977	1.75
	19	FACTOR CODE	8984	1.95	8985	2.10	8986	1.55	8987	1.70
	20	FACTOR CODE	8994	1.90	8995	2.05	8996	1.50	8997	1.65
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	FACTOR CODE	8554	1.55	8555	1.70	8556	1.40	8557	1.55

Class Plan Rating Factors

Secondary Classification Rating Factors and Statistical Codes

The Rating Factors applicable to the Single or Multi-Car Risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition, or subtraction, of the appropriate Factor from the applicable table below to the primary Rating Factor.

Single Car	Driving Record Sub-Classification (SDIP Points)				
MVR Points **	0	1A	2	3	4
0	0.00	0.40	0.90	1.50	2.20
1	0.09	0.49	1.00	1.61	2.32
2	0.17	0.59	1.10	1.72	2.43
3	0.26	0.68	1.20	1.82	2.55
4	0.34	0.77	1.30	1.93	2.66
5	0.42	0.86	1.40	2.03	2.77
6	0.50	0.95	1.50	2.13	2.88
7	0.58	1.04	1.60	2.23	2.99
8	0.66	1.13	1.70	2.33	3.10
9	0.74	1.22	1.80	2.43	3.21
Codes*	10	11	12	13	14

Multi-Car	Driving Record Sub-Classification (SDIP Points)				
MVR Points **	0	1A	2	3	4
0	-0.20	0.00	0.25	0.55	0.90
1	-0.16	0.06	0.31	0.62	0.97
2	-0.12	0.11	0.36	0.69	1.04
3	-0.08	0.17	0.42	0.76	1.11
4	-0.04	0.22	0.47	0.83	1.18
5	0.00	0.27	0.52	0.90	1.25
6	0.04	0.32	0.57	0.97	1.32
7	0.08	0.37	0.62	1.04	1.39
8	0.12	0.42	0.67	1.11	1.46
9	0.16	0.47	0.72	1.18	1.53
Codes*	20	21	22	23	24

* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the factor in this table is added or subtracted.

** NOTE: MVR Points means License Points. License points will be used for the conviction of any type of moving traffic violation not listed under the SDIP rule on page 5.1.

Base Rates/Rating Factor Tables

OHIO AUTO – ANNUAL BASE RATES

	CSL	BI	PD	UM/UIM		UMPD		Medical	COMP	COLL
	300,000	250/500	100,000	100,000 Single	100/300 Split	7,500		5,000	Symbol 8 MY 2010 500 Ded	Symbol 8 MY 2010 500 Ded
						Single Car	Multi Car			
101	473	331	142	109	122	9	7	26	84	475
102	473	331	142	109	122	9	7	26	84	475
2	463	323	139	105	119	9	7	26	82	456
3	479	335	144	111	125	9	7	27	85	471
4	563	393	168	134	150	11	9	32	89	392
5	469	328	140	101	114	8	7	26	97	466
6	490	343	146	113	128	9	7	27	84	380
7	495	347	147	107	120	8	6	28	85	384
801	531	371	159	123	138	10	8	30	89	443
802	544	381	163	121	135	10	8	31	87	458
9	700	489	209	238	267	21	16	39	158	569
10	574	401	171	123	138	10	8	33	123	533
11	654	457	196	121	135	10	8	37	127	557
121	497	347	149	111	125	9	7	28	96	410
122	645	450	193	131	146	11	9	36	124	531
13	497	348	149	114	127	9	8	28	106	414
14	476	333	142	111	125	9	7	27	87	306
15	474	331	142	105	119	9	7	26	84	476
16	487	340	146	111	125	9	7	27	92	394
17	491	343	147	113	127	9	7	28	98	325
18	443	310	132	98	109	8	6	25	82	417

Base Rates/Rating Factor Tables

OHIO AUTO – ANNUAL BASE RATES

	CSL	BI	PD	UM/UIM		UMPD		Medical	COMP	COLL
	300,000	250/500	100,000	100,000 Single	100/300 Split	7,500		5,000	Symbol 8 MY 2010 500 Ded	Symbol 8 MY 2010 500 Ded
						Single Car	Multi Car			
19	505	354	151	120	134	10	8	28	87	434
20	508	355	152	115	129	9	7	29	100	351
211	473	331	141	115	130	9	7	27	96	376
212	462	322	138	115	130	9	7	26	100	425
213	500	348	149	116	131	9	7	28	91	395
22	495	346	149	119	133	10	8	28	86	440
23	521	365	156	122	138	10	8	29	87	413
24	475	332	142	106	120	9	7	26	86	477
25	484	338	145	111	125	9	7	27	86	486
26	484	338	145	111	125	9	7	27	86	486
27	505	354	151	112	126	9	7	28	86	458
28	508	355	152	107	120	9	7	29	92	314
29	460	321	137	109	123	9	7	26	90	464
301	460	321	137	109	123	9	7	26	90	464
302	382	266	114	110	124	9	7	22	87	476
303	446	312	133	111	125	9	7	25	90	425
31	458	319	137	108	122	9	7	26	86	417
321	462	322	138	97	108	7	6	26	89	434
322	466	326	140	98	109	7	6	26	95	456
33	481	337	143	103	115	8	6	27	82	373
34	458	319	137	110	124	9	7	26	86	417

Base Rates/Rating Factor Tables

LIMIT FACTORS**Single Limit Factors**

\$ 300,000	\$500,000	\$ 1,000,000
1.00	1.02	1.03

Bodily Injury Limit Factors

\$ 250,000/500,000	\$ 500,000/1,050,000
1.00	1.09

Property Damage Limit Factors

\$ 100,000	\$ 250,000	\$ 500,000
1.00	1.05	1.12

Medical Payments Limit Factors

\$ 5,000	\$ 10,000	\$ 25,000	\$50,000	\$100,000
1.00	1.53	2.00	2.33	2.47

Physical Damage Deductibles

Collision	Vehicle Values Less Than \$75,000	Vehicle Values Greater Than or Equal to \$75,000
\$500	1.00	1.00
\$1,000	0.75	0.85
\$2,500	0.56	0.64
\$5,000	0.43	0.49
\$10,000	0.28	0.32

Comprehensive	Vehicle Values Less Than \$75,000	Vehicle Values Greater Than or Equal to \$75,000
\$500	1.00	1.00
\$1,000	0.75	0.86
\$2,500	0.60	0.69
\$5,000	0.42	0.48
\$10,000	0.34	0.39

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Comprehensive (Base Model Year 2010)

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999- 1990
1	0.43	0.41	0.61	0.58	0.55	0.52	0.49	0.47	0.45	0.43	0.40	0.38	0.37	0.35
2	0.52	0.50	0.70	0.67	0.63	0.60	0.57	0.54	0.52	0.49	0.46	0.44	0.42	0.40
3	0.65	0.62	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.50	0.47	0.45
4	0.80	0.76	0.83	0.79	0.75	0.71	0.67	0.64	0.61	0.58	0.55	0.52	0.50	0.47
5	0.91	0.87	0.88	0.84	0.79	0.76	0.71	0.68	0.65	0.62	0.58	0.55	0.53	0.50
6	0.96	0.91	0.91	0.86	0.82	0.78	0.74	0.70	0.67	0.64	0.60	0.57	0.55	0.52
7	0.99	0.94	0.95	0.90	0.86	0.82	0.77	0.73	0.70	0.67	0.63	0.60	0.57	0.54
8	1.02	0.97	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60	0.57
10	1.06	1.01	1.04	0.99	0.94	0.89	0.84	0.80	0.77	0.73	0.69	0.66	0.62	0.59
11	1.10	1.05	1.12	1.06	1.01	0.96	0.91	0.86	0.83	0.78	0.74	0.71	0.67	0.64
12	1.13	1.08	1.21	1.15	1.09	1.04	0.98	0.93	0.90	0.85	0.80	0.76	0.73	0.69
13	1.16	1.11	1.29	1.23	1.16	1.11	1.04	0.99	0.95	0.90	0.85	0.81	0.77	0.74
14	1.21	1.15	1.39	1.32	1.25	1.20	1.13	1.07	1.03	0.97	0.92	0.88	0.83	0.79
15	1.25	1.19	1.51	1.43	1.36	1.30	1.22	1.16	1.12	1.06	1.00	0.95	0.91	0.86
16	1.30	1.24	1.62	1.54	1.46	1.39	1.31	1.25	1.20	1.13	1.07	1.02	0.97	0.92
17	1.35	1.29	1.72	1.63	1.55	1.48	1.39	1.32	1.27	1.20	1.14	1.08	1.03	0.98
18	1.39	1.33	1.84	1.75	1.66	1.58	1.49	1.42	1.36	1.29	1.21	1.16	1.10	1.05
19	1.43	1.37	1.91	1.81	1.72	1.64	1.55	1.47	1.41	1.34	1.26	1.20	1.15	1.09
20	1.48	1.41	2.06	1.96	1.85	1.77	1.67	1.59	1.52	1.44	1.36	1.30	1.24	1.17
21	1.52	1.45	2.22	2.11	2.00	1.91	1.80	1.71	1.64	1.55	1.47	1.40	1.33	1.27
22	1.56	1.49	2.38	2.26	2.14	2.05	1.93	1.83	1.76	1.67	1.57	1.50	1.43	1.36
23	1.60	1.53	2.60	2.47	2.34	2.24	2.11	2.00	1.92	1.82	1.72	1.64	1.56	1.48
24	1.64	1.57	2.80	2.66	2.52	2.41	2.27	2.16	2.07	1.96	1.85	1.76	1.68	1.60
25	1.68	1.60	3.06	2.91	2.75	2.63	2.48	2.36	2.26	2.14	2.02	1.93	1.84	1.74
26	1.72	1.64	3.28	3.12	2.95	2.82	2.66	2.53	2.43	2.30	2.16	2.07	1.97	1.87
27	1.76	1.68	-	-	-	-	-	-	-	-	-	-	-	-
28	1.79	1.71	-	-	-	-	-	-	-	-	-	-	-	-
29	1.83	1.74	-	-	-	-	-	-	-	-	-	-	-	-
30	1.86	1.78	-	-	-	-	-	-	-	-	-	-	-	-
31	1.90	1.81	-	-	-	-	-	-	-	-	-	-	-	-
32	1.94	1.85	-	-	-	-	-	-	-	-	-	-	-	-
33	1.98	1.89	-	-	-	-	-	-	-	-	-	-	-	-
34	2.02	1.93	-	-	-	-	-	-	-	-	-	-	-	-
35	2.04	1.94	-	-	-	-	-	-	-	-	-	-	-	-
36	2.06	1.97	-	-	-	-	-	-	-	-	-	-	-	-
37	2.09	2.00	-	-	-	-	-	-	-	-	-	-	-	-
38	2.15	2.05	-	-	-	-	-	-	-	-	-	-	-	-
39	2.20	2.10	-	-	-	-	-	-	-	-	-	-	-	-
40	2.26	2.15	-	-	-	-	-	-	-	-	-	-	-	-
41	2.31	2.20	-	-	-	-	-	-	-	-	-	-	-	-
42	2.36	2.25	-	-	-	-	-	-	-	-	-	-	-	-
43	2.41	2.30	-	-	-	-	-	-	-	-	-	-	-	-
44	2.45	2.34	-	-	-	-	-	-	-	-	-	-	-	-
45	2.49	2.38	-	-	-	-	-	-	-	-	-	-	-	-
46	2.53	2.42	-	-	-	-	-	-	-	-	-	-	-	-
47	2.58	2.47	-	-	-	-	-	-	-	-	-	-	-	-
48	2.64	2.52	-	-	-	-	-	-	-	-	-	-	-	-
49	2.70	2.58	-	-	-	-	-	-	-	-	-	-	-	-

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS**Comprehensive (Base Model Year 2010)**

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999- 1990
50	2.76	2.63	-	-	-	-	-	-	-	-	-	-	-	-
51	2.82	2.69	-	-	-	-	-	-	-	-	-	-	-	-
52	2.87	2.74	-	-	-	-	-	-	-	-	-	-	-	-
53	2.90	2.77	-	-	-	-	-	-	-	-	-	-	-	-
54	2.96	2.82	-	-	-	-	-	-	-	-	-	-	-	-
55	3.03	2.89	-	-	-	-	-	-	-	-	-	-	-	-
56	3.10	2.96	-	-	-	-	-	-	-	-	-	-	-	-
57	3.17	3.03	-	-	-	-	-	-	-	-	-	-	-	-
58	3.28	3.13	-	-	-	-	-	-	-	-	-	-	-	-
59	3.41	3.26	-	-	-	-	-	-	-	-	-	-	-	-
60	3.53	3.37	-	-	-	-	-	-	-	-	-	-	-	-
61	3.73	3.56	-	-	-	-	-	-	-	-	-	-	-	-
62	4.00	3.82	-	-	-	-	-	-	-	-	-	-	-	-
63	4.28	4.08	-	-	-	-	-	-	-	-	-	-	-	-
64	4.55	4.34	-	-	-	-	-	-	-	-	-	-	-	-
65	4.83	4.61	-	-	-	-	-	-	-	-	-	-	-	-
66	5.24	5.00	-	-	-	-	-	-	-	-	-	-	-	-
67	5.78	5.52	-	-	-	-	-	-	-	-	-	-	-	-
68	6.33	6.04	-	-	-	-	-	-	-	-	-	-	-	-
69	6.88	6.57	-	-	-	-	-	-	-	-	-	-	-	-
70	7.43	7.09	-	-	-	-	-	-	-	-	-	-	-	-
71	7.98	7.61	-	-	-	-	-	-	-	-	-	-	-	-
72	8.52	8.14	-	-	-	-	-	-	-	-	-	-	-	-
73	9.07	8.66	-	-	-	-	-	-	-	-	-	-	-	-
74	9.62	9.18	-	-	-	-	-	-	-	-	-	-	-	-
75	10.17	9.71	-	-	-	-	-	-	-	-	-	-	-	-

(a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.

(b) If the model year is greater than 2012, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.05 for each additional year. Round to two decimal places.

Example: A 2014 factor is 1.10 (1.05 X 1.05) times a 2012 factor.

Base Rates/Rating Factor Tables**MODEL YEAR AND SYMBOL RELATIVITY FACTORS****Collision (Base Model Year 2010)**

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999- 1990
1	0.48	0.46	0.60	0.56	0.53	0.50	0.46	0.42	0.40	0.37	0.35	0.33	0.31	0.29
2	0.60	0.58	0.68	0.64	0.60	0.56	0.52	0.48	0.45	0.42	0.39	0.37	0.35	0.33
3	0.73	0.70	0.75	0.71	0.66	0.62	0.57	0.53	0.50	0.47	0.44	0.41	0.38	0.36
4	0.84	0.81	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42	0.39
5	0.90	0.86	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44	0.41
6	0.94	0.89	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.50	0.46	0.43
7	0.97	0.93	0.94	0.88	0.83	0.78	0.71	0.66	0.62	0.58	0.55	0.52	0.48	0.45
8	1.01	0.96	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51	0.48
10	1.05	1.00	1.04	0.98	0.92	0.86	0.79	0.73	0.69	0.64	0.60	0.57	0.53	0.50
11	1.10	1.05	1.09	1.02	0.96	0.90	0.83	0.76	0.72	0.68	0.63	0.60	0.56	0.52
12	1.13	1.08	1.14	1.07	1.00	0.95	0.87	0.80	0.75	0.71	0.66	0.63	0.58	0.55
13	1.15	1.10	1.19	1.12	1.05	0.99	0.90	0.83	0.79	0.74	0.69	0.65	0.61	0.57
14	1.18	1.13	1.25	1.18	1.10	1.04	0.95	0.88	0.83	0.78	0.73	0.69	0.64	0.60
15	1.21	1.15	1.32	1.24	1.16	1.10	1.00	0.92	0.87	0.82	0.77	0.73	0.67	0.63
16	1.24	1.18	1.39	1.31	1.22	1.15	1.06	0.97	0.92	0.86	0.81	0.76	0.71	0.67
17	1.26	1.21	1.45	1.36	1.28	1.20	1.10	1.02	0.96	0.90	0.84	0.80	0.74	0.70
18	1.29	1.23	1.51	1.42	1.33	1.25	1.15	1.06	1.00	0.94	0.88	0.83	0.77	0.72
19	1.32	1.26	1.54	1.45	1.36	1.28	1.17	1.08	1.02	0.95	0.89	0.85	0.79	0.74
20	1.34	1.28	1.60	1.50	1.41	1.33	1.22	1.12	1.06	0.99	0.93	0.88	0.82	0.77
21	1.37	1.30	1.66	1.56	1.46	1.38	1.26	1.16	1.10	1.03	0.96	0.91	0.85	0.80
22	1.39	1.33	1.69	1.59	1.49	1.40	1.28	1.18	1.12	1.05	0.98	0.93	0.86	0.81
23	1.42	1.35	1.72	1.62	1.51	1.43	1.31	1.20	1.14	1.07	1.00	0.95	0.88	0.83
24	1.44	1.37	1.82	1.71	1.60	1.51	1.38	1.27	1.20	1.13	1.06	1.00	0.93	0.87
25	1.46	1.40	1.91	1.80	1.68	1.59	1.45	1.34	1.26	1.18	1.11	1.05	0.97	0.92
26	1.49	1.42	1.98	1.86	1.74	1.64	1.50	1.39	1.31	1.23	1.15	1.09	1.01	0.95
27	1.51	1.44	-	-	-	-	-	-	-	-	-	-	-	-
28	1.53	1.46	-	-	-	-	-	-	-	-	-	-	-	-
29	1.55	1.48	-	-	-	-	-	-	-	-	-	-	-	-
30	1.57	1.50	-	-	-	-	-	-	-	-	-	-	-	-
31	1.59	1.52	-	-	-	-	-	-	-	-	-	-	-	-
32	1.62	1.54	-	-	-	-	-	-	-	-	-	-	-	-
33	1.64	1.56	-	-	-	-	-	-	-	-	-	-	-	-
34	1.66	1.58	-	-	-	-	-	-	-	-	-	-	-	-
35	1.66	1.59	-	-	-	-	-	-	-	-	-	-	-	-
36	1.67	1.60	-	-	-	-	-	-	-	-	-	-	-	-
37	1.69	1.61	-	-	-	-	-	-	-	-	-	-	-	-
38	1.71	1.63	-	-	-	-	-	-	-	-	-	-	-	-
39	1.73	1.65	-	-	-	-	-	-	-	-	-	-	-	-
40	1.75	1.67	-	-	-	-	-	-	-	-	-	-	-	-
41	1.77	1.69	-	-	-	-	-	-	-	-	-	-	-	-
42	1.79	1.71	-	-	-	-	-	-	-	-	-	-	-	-
43	1.81	1.73	-	-	-	-	-	-	-	-	-	-	-	-
44	1.82	1.74	-	-	-	-	-	-	-	-	-	-	-	-
45	1.83	1.75	-	-	-	-	-	-	-	-	-	-	-	-
46	1.84	1.75	-	-	-	-	-	-	-	-	-	-	-	-
47	1.85	1.76	-	-	-	-	-	-	-	-	-	-	-	-
48	1.86	1.77	-	-	-	-	-	-	-	-	-	-	-	-
49	1.86	1.78	-	-	-	-	-	-	-	-	-	-	-	-

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Collision (Base Model Year 2010)

Symbol (a)	2012 (b)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999- 1990
50	1.87	1.79	-	-	-	-	-	-	-	-	-	-	-	-
51	1.88	1.79	-	-	-	-	-	-	-	-	-	-	-	-
52	1.89	1.81	-	-	-	-	-	-	-	-	-	-	-	-
53	1.91	1.82	-	-	-	-	-	-	-	-	-	-	-	-
54	1.94	1.85	-	-	-	-	-	-	-	-	-	-	-	-
55	1.98	1.89	-	-	-	-	-	-	-	-	-	-	-	-
56	2.01	1.92	-	-	-	-	-	-	-	-	-	-	-	-
57	2.03	1.94	-	-	-	-	-	-	-	-	-	-	-	-
58	2.07	1.97	-	-	-	-	-	-	-	-	-	-	-	-
59	2.11	2.02	-	-	-	-	-	-	-	-	-	-	-	-
60	2.15	2.05	-	-	-	-	-	-	-	-	-	-	-	-
61	2.28	2.17	-	-	-	-	-	-	-	-	-	-	-	-
62	2.49	2.38	-	-	-	-	-	-	-	-	-	-	-	-
63	2.70	2.58	-	-	-	-	-	-	-	-	-	-	-	-
64	2.92	2.78	-	-	-	-	-	-	-	-	-	-	-	-
65	3.13	2.99	-	-	-	-	-	-	-	-	-	-	-	-
66	3.45	3.29	-	-	-	-	-	-	-	-	-	-	-	-
67	3.88	3.70	-	-	-	-	-	-	-	-	-	-	-	-
68	4.31	4.11	-	-	-	-	-	-	-	-	-	-	-	-
69	4.73	4.52	-	-	-	-	-	-	-	-	-	-	-	-
70	5.16	4.93	-	-	-	-	-	-	-	-	-	-	-	-
71	5.59	5.33	-	-	-	-	-	-	-	-	-	-	-	-
72	6.01	5.74	-	-	-	-	-	-	-	-	-	-	-	-
73	6.44	6.15	-	-	-	-	-	-	-	-	-	-	-	-
74	6.87	6.56	-	-	-	-	-	-	-	-	-	-	-	-
75	7.30	6.96	-	-	-	-	-	-	-	-	-	-	-	-

(a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.

(b) If the model year is greater than 2012, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.05 for each additional year. Round to two decimal places.

Example: A 2014 factor is 1.10 (1.05 X 1.05) times a 2012 factor.

<u>Form Number</u>	<u>Form Name</u>
ACE01	0413
ALL-20887	1006
ALL-21101	1106
CC-1K11h-OH	0314
AUTO ACE	0814
AUTO8 ACE	0208
AUTO9 ACE	0208
AUTO10 ACE	0208
AUTO12 ACE	0208
AUTO14 ACE	0208
AUTO22 ACE	0114
AUTO23 ACE	0114
AUTO24 ACE	0114
AUTO27 ACE	0208
AUTO63 ACE	0208
AUTO82 ACE	0208
AUTO83 ACE	0208
AUTO171ACE	0115
AUTO172ACE	0114
AUTO173ACE	0208
AUTO174ACE	0114
AUTO175ACE	0208
AUTO435 ACE	0114
AUTO460 ACE	0114
AUTO472 ACE	0113
AUTO629 ACE	0114

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 Split Uninsured Motorists Limits
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 Deductible Reserve - Collision
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 Ohio Uninsured/Underinsured Motorists Coverage
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