

Atlantic Mutual Insurance Company
Centennial Insurance Company

OHIO AUTO PRODUCER MANUAL

**Atlantic Mutual Insurance Company
Centennial Insurance Company**

**ATLANTIC MUTUAL INSURANCE COMPANY
CENTENNIAL INSURANCE COMPANY**

- **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 accidents, including not at fault accidents, or violations in the past three years
- **Driving Experience**
All principal operators must be licensed at least 3 years in the United States, and currently hold a valid drivers license.
- **Vehicle Type**
High Performance / Sports Cars - One year prior ownership is required.
- **Insurance Bureau Score (IBS)** will be considered in the underwriting process.

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Territory Definitions

Adams County -- (entire County)51

Akron territory comprises the entire city of Akron04

Akron Suburban territory comprises that portion of Summit County not included in the Akron and Northern Summit county territories, including that portion of the village of Mogadore in Portage County17

Allen County - - see Lima and Remainder of State territories.

Ashland County --entire County including that portion of the village of Loudonville in Holmes County39

Ashtabula County (balance) -- that portion of Ashtabula County not included in the Ashtabula-Plainesville territory46

Ashtabula - Painesville territory comprises all of Lake County and the entire cities of Ashtabula and Conneaut and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Ashtabula County:25

| | |
|------------|----------|
| Ashtabula | Plymouth |
| Geneva | Saybrook |
| Kingsville | |

Athens County -- (entire County)51

Belmont County (balance) -- that portion of Belmont County not included in the Martins Ferry territory, including the entire city of Shadyside, excluding the entire villages of Fairview Wilson and Yorkville.....37

Brown County -- (entire County)51

Butler County - - see Hamilton-Middletown territory and Remainder of State.

Canton territory comprises the entire cities of Canton and Massillon and all territories and places lying within the area enclosed by the outside boundaries of Canton, Jackson, Perry and Plain townships in Stark County07

Canton Suburban territory comprises that portion of Stark County not included in the Canton territory including the portions of the villages of Magnolia in Carroll County, and Minerva in Carroll and Columbiana Counties and all territory and places lying within the

area enclosed by the outside boundaries of Smith township in Mahoning County..... 09

Carroll County - - see Canton Suburban territory and Remainder of State territories.

Cincinnati City territory comprises the entire city of Cincinnati 62

Cincinnati Suburban territory comprises the following 63

| | | |
|--------------|-----------------|--------------|
| Amberly | Lincoln Heights | Reading |
| Anderson | Lockland | Rossmoyne |
| Blue Ash | Loveland | Sharonville |
| Columbia Twp | Maderia | Silverton |
| Deer Park | Madisonville | Springdale |
| Evendale | Mariemont | Sycamore |
| Fairfax | Miami Twp | Symmes |
| Glendale | Montgomery | Terrace Park |
| Golf Manor | Newtown | Woodlawn |
| Hyde Park | Norwood | Wyoming |
| Indian Hill | Oakley | |
| Kenwood | Plainville | |

Clark County - - see Springfield territory and Clark County (balance)

Clark County (balance) -- that portion not included in the Springfield territory..... 49

Clermont County (balance) -- entire County excluding the city of Loveland and the village of Milford 49

Cleveland East territory comprises that portion of the city of Cleveland east of the Cuyahoga River 11

Cleveland West territory comprises that portion of the city of Cleveland west of the Cuyahoga River 12

Cleveland Semi-Suburban East territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following cities, villages and townships in Cuyahoga County 74

| | |
|-------------------|--------------------|
| Bratenahl | North Randall |
| Cleveland Heights | Shaker Heights |
| East Cleveland | South Euclid |
| Euclid | University Heights |
| Maple Heights | |

Territory Definitions

Cleveland Semi-Suburban West territory

comprises all territory and places lying within the area enclosed by the outside boundaries of the following cities, villages and townships in Cuyahoga County.....75

| | |
|------------------|-----------------|
| Brook Park | Linndale |
| Brooklyn | Newburg |
| Brooklyn Heights | Newburg Heights |
| Cuyahoga Heights | Parma |
| Fairview | Parma Heights |
| Fairview Park | Riveredge |
| Garfield Heights | Rocky River |
| Lakewood | |

Cleveland Suburban territory comprises all that portion of Cuyahoga County not included in Cleveland East territory, Cleveland West territory and Cleveland Semi-Suburban territory and including that portion of the village of Hunting Valley in Geauga County.....53

Columbiana County territory comprises the entire county including that portion of the villages of Washingtonville and Columbiana in Mahoning County and excluding the portion of the village of Minerva which is included in the Canton Suburban territory.....32

Columbus territory comprises all of Franklin County including the portions of Columbus and the village of Canal Winchester in Fairfield County, the portions of the village of Harrisburg in Pickaway County and Dublin in Delaware County, the city of Westerville in Delaware County, that portion of Reynoldsburg in Licking and Fairfield County, but excluding that portion of the village of Pickerington in Franklin County.....03

Cuyahoga County - - see Cleveland, Cleveland Semi-Suburban East, Cleveland Semi-Suburban West and Cleveland Suburban territories.

Dayton territory comprises the entire city of Dayton and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Montgomery County06

Cities

| | |
|---------------|-----------------|
| Huber Heights | Oakwood |
| Kettering | Vandalia |
| Moraine | West Carrollton |

Townships

| | |
|---|-----------|
| Butler | Madison |
| Harrison | Mad River |
| Jefferson | |
| Miami (excluding the village of Carlisle) | |
| Randolph | |
| (including the entire village of Clayton) | |
| Washington | |

and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Greene County

| | |
|------|--------------|
| Bath | Beaver Creek |
|------|--------------|

Delaware County - - entire County excluding the village of Dublin and the city of Westerville which are included in the Columbus territory..... 39

Elyria - - see Lorain territory.

Erie County - - entire County including that portion of the village of Milan in Huron County 47

Fairfield County - - entire County excluding those portions of the cities of Columbus and Reynoldsburg and the village of Canal Winchester which are included in the Columbus territory..... 48

Franklin County - - see Columbus territory.

Gallia County - - (entire County) 36

Geauga County (balance) - - entire County excluding the village of Hunting Valley which is in Cleveland Suburban territory 46

Greene County - - see Dayton and Greene County Balance.

Greene County (balance) - - that portion not included in the Dayton territory 49

Hamilton County Northwest - - comprises the townships of Crosby, Harrison, and Whitewater 65

Hamilton County (balance) - - that portion not included in Cincinnati City, Cincinnati Suburban, and Hamilton County Northwest territories ... 64

Territory Definitions

Hamilton-Middletown territory comprises the entire cities of Hamilton and Middletown and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Butler County.....20

| | |
|--|---------|
| Fairfield | Hanover |
| Lemon | |
| (including the entire village of Monroe) | |
| Liberty | Ross |
| Madison | |
| St. Clair | |
| (including the entire village of Seven Mile) | |
| Union | |

and all territory and places lying within the area enclosed by the outside boundaries of Franklin township in Warren County including the entire villages of Springboro and Carlisle.

Hocking County - - (entire County)51

Huron County - entire County including that portion of the city of Bellevue in Sandusky County, but excluding the village of Milan which is in the Erie County territory.....39

Jackson County - - (entire County)51

Jefferson County (balance)- that portion of Jefferson County not included in the Steubenville territory, including that portion of the villages of Adena in Harrison County and Yorkville in Belmont County.....38

Knox County (balance)- entire County excluding the village of Utica which is in the Licking.....39

Lake County - - see Ashtabula-Painesville territory.

Lawrence County - - (entire County).....36

Licking County - entire County including that portion of the village of Utica in Knox County, excluding that portion of the city of Reynoldsburg which is included in the Columbus territory and that portion of the village of Gratiot which is included in Remainder of State.....48

Lima territory comprises the entire city of Lima and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Allen County31

| | |
|----------|---------|
| American | Perry |
| Bath | Shawnee |

Lorain territory comprises all territory lying within the area enclosed by the outside boundaries of the cities and townships in Lorain County 26

Cities

| | |
|-----------|------------------|
| Avon | Lorain |
| Avon Lake | North Ridgeville |
| Elyria | |

Townships

| | |
|----------------------------------|-----------|
| Amherst | |
| (including the entire village of | |
| South Amherst) | |
| Elyria | Sheffield |

Lorain County (balance)- that portion of Lorain County not included in territory..... 47

Lucas County - - see Toledo territory and Remainder of State.

Mahoning County (balance)- that portion of Mahoning County not included in Canton Suburban, Youngstown or Youngstown Suburban territories excluding the villages of Washingtonville and Columbiana which are included in Columbiana territory 43

Mansfield territory comprises the entire city of Mansfield and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Richland County.. 28

| | |
|-------------|------------|
| Madison | Troy |
| Mifflin | Washington |
| Springfield | |

Marion County - - (entire County) 39

Martins Ferry territory comprises the entire city of Martins Ferry and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Belmont County..... 27

| |
|--|
| Pease (excluding the village of Yorkville) |
| Pultney (excluding the city of Shadyside) |

Medina County (balance)- entire County excluding the city of Rittman which is included in the Wayne County territory..... 47

Meigs County - - (entire County)..... 36

Territory Definitions

Miami County (balance)- entire County including the village of Bradford in Darke County49

Middletown - - see Hamilton-Middletown territory.

Monroe County - - (entire County)36

Montgomery County - - see Dayton and Remainder of State.

Morgan County - - (entire County)51

Morrow County - - (entire County)39

Muskingum County - - see Zanesville and Remainder of State.

Niles County - - see Warren-Niles territory.

Noble County - - (entire County)51

Northern Summit County territory comprises the entire cities of Macedonia and Twinsburg including the townships of Northfield Center, Sagamore Hills, Twinsburg and the village of Northfield and Reminderville in Summit County54

Perry County - - (entire County)51

Pickaway County - - see Columbus territory and Remainder of State.

Pike County - - (entire County)51

Portage County (balance)- entire County excluding the village of Mogadore which is in the Akron Suburban territory46

Portsmouth territory comprises the entire city of Portsmouth and the village of New Boston in Scioto County18

Richland County (balance)- that portion of Richland County not included in the Mansfield Territory excluding the city of Crestline which is included in the Remainder of State territory39

Scioto County (balance)- that portion of Scioto County not included in Portsmouth territory36

Springfield territory comprises the entire city of Springfield and all territory and places lying within the area enclosed by the outside boundaries of the township of Springfield, and the township of Moorefield in Clark County22

Stark County - - see Canton and Canton Suburban territories.

Steubenville territory comprises the entire city of Steubenville and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Jefferson County 19

Cross Creek North Hanover

Island Creek

(excluding the city of Toronto)

Steubenville

and including that portion of the village of New Alexandria in Wells township.

Summit County - - see Akron, Akron Suburban, Northern Summit County territories.

Toledo territory comprises the entire city of Toledo and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Lucas County 05

Cities

Harbor View Village Oregon

Maumee Ottawa Hills

Townships

Monclova Sylvania

Springfield Washington

and all territory and places lying within the area enclosed by the outside boundaries of the following cities and townships in Wood County

Cities

Northwood Village Rossford

Perrysburg

Townships

Lake Perrysburg

Trumbull County (balance)- that portion of Trumbull County not included in the Warren-Niles or Youngstown territories..... 35

Warren County (balance)- entire County excluding Franklin townships and the entire villages of Springboro and Carlisle which are included in the Hamilton-Middletown territory 49

Territory Definitions

Warren-Niles territory comprises the entire cities of Warren and Niles and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Trumbull County15

| | |
|---------|---------------|
| Howland | Warren |
| Liberty | Weathersfield |

Washington County - - (entire County).....36

Wayne County - entire County including that portion of the city of Rittman in Medina County39

Wood County - - see Toledo territory and Remainder of State.

Youngstown territory comprises the entire cities of Campbell and Struthers in Mahoning County and the entire city of Youngstown in Mahoning County and Trumbull County08

Youngstown Suburban territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following townships in Mahoning County but excluding the cities of Campbell and Struthers which are included in the Youngstown territory.....42

| | |
|------------|------------|
| Austintown | Coitsville |
| Boardman | Poland |
| Canfield | |

Zanesville territory comprises the entire city of Zanesville and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Muskingum County..... 29

Falls
Springfield
(including the entire village of
South Zanesville)

Washington
Wayne

Remainder of State..... 80

Territory Definitions

List of Important Cites and Towns

The following list contains all the more important cities, towns, boroughs and villages in the state, together with their counties, territories and code assignments.

| City/County | Territory Code | City/County | Territory Code |
|-----------------------------------|----------------|---|----------------|
| A | | Bellevue, Huron & Sandusky..... | 39 |
| Aberdeen, Brown | 51 | Bellville, Richland | 39 |
| Ada, Hardin | 80 | Beloit, Mahoning..... | 09 |
| Addyston, Hamilton..... | 64 | Belpre, Washington..... | 36 |
| Adena, Jefferson & Harrison..... | 38 | Berea, Cuyahoga..... | 53 |
| Akron, Summit | 04 | Bethel, Clermont..... | 49 |
| Alliance, Stark | 09 | Bethesda, Belmont | 37 |
| Amelia, Clermont | 49 | Beverly, Washington | 36 |
| Amherst, Lorain | 26 | Bexley, Franklin | 03 |
| Andover, Ashtabula..... | 46 | Blanchester, Clinton | 80 |
| Anna, Shelby..... | 80 | Bloomville, Seneca..... | 80 |
| Ansonia, Drake | 80 | Blue Ash, Hamilton..... | 63 |
| Antwerp, Paulding | 80 | Bluffton, Allen & Hancock..... | 80 |
| Arcanum, Darke..... | 80 | Botkins, Shelby..... | 80 |
| Archbold, Fulton..... | 80 | Bowling Green, Wood | 80 |
| Arlington, Hancock..... | 80 | Bradford, Darke & Miami..... | 49 |
| Arlington Heights, Hamilton | 63 | Bradnor, Wood | 80 |
| Ashland, Ashland | 39 | Bratenahl, Cuyahoga..... | 74 |
| Ashley, Delaware | 39 | Brecksville, Cuyahoga..... | 53 |
| Ashtabula, Ashtabula | 25 | Bremen, Fairfield | 48 |
| Ashville, Pickaway..... | 80 | Brewster, Stark..... | 09 |
| Athens, Athens..... | 51 | Bridgeport, Belmont..... | 27 |
| Aurora, Portage..... | 46 | Brilliant, Jefferson..... | 38 |
| Avon, Lorain..... | 26 | Broadview Heights, Cuyahoga | 53 |
| Avon Lake, Lorain | 26 | Brooklyn, Cuyahoga | 75 |
| B | | Brooklyn Heights, Cuyahoga..... | 75 |
| Bainbridge, Ross..... | 80 | Brook Park, Cuyahoga | 75 |
| Baltimore, Fairfield..... | 48 | Brookville, Montgomery..... | 80 |
| Barberton, Summit..... | 17 | Brunswick, Medina | 47 |
| Barnesville, Belmont | 37 | Bryan, Williams..... | 80 |
| Batavia, Clermont | 49 | Bucyrus, Crawford..... | 80 |
| Bay Village, Cuyahoga..... | 53 | Burton, Geauga | 46 |
| Beach City, Stark | 09 | Byesville, Guernsey..... | 80 |
| Beachwood, Cuyahoga..... | 53 | C | |
| Beavercreek, Greene..... | 06 | Cadiz, Harrison..... | 80 |
| Bedford, Cuyahoga | 53 | Caldwell, Nobel..... | 51 |
| Bedford Heights, Cuyahoga..... | 53 | Cambridge, Guernsey | 80 |
| Bellaire, Belmont..... | 27 | Camden, Preble | 80 |
| Bellbrook, Greene | 49 | Campbell, Mahoning | 08 |
| Bellefontaine, Logan | 80 | Canal Fulton, Stark..... | 09 |
| | | Canal Winchester, Fairfield & Franklin..... | 03 |

Territory Definitions

| City/County | Territory Code |
|-------------------------------------|----------------|
| Canfield, Mahoning | 42 |
| Canton, Stark | 07 |
| Cardington, Morrow | 39 |
| Carey, Wyandot | 80 |
| Carlisle, Montgomery & Warren..... | 20 |
| Carrollton, Carroll..... | 80 |
| Cedarville, Greene | 49 |
| Celina, Mercer..... | 80 |
| Centerburg, Knox..... | 39 |
| Centerville, Montgomery | 06 |
| Chagrin Falls, Cuyahoga | 53 |
| Chardon, Geauga | 46 |
| Chauncey, Athens..... | 51 |
| Chesapeake, Lawrence | 36 |
| Cheviot, Hamilton..... | 64 |
| Chillicothe, Ross | 80 |
| Cincinnati, Hamilton | 62 |
| Circleville, Pickaway..... | 80 |
| Cleveland, Cuyahoga..... | * |
| Cleveland Heights, Cuyahoga..... | 74 |
| Cleves, Hamilton..... | 64 |
| Clinton, Summit | 17 |
| Clyde, Sandusky | 80 |
| Coal Grove, Lawrence | 36 |
| Coldwater, Mercer..... | 80 |
| Columbiana, Columbiana | 32 |
| Columbus, Franklin & Fairfield..... | 03 |
| Columbus Grove, Putnam | 80 |
| Conneaut, Ashtabula | 25 |
| Continental, Putnam | 80 |
| Convoy, Van Wert..... | 80 |
| Cortland, Trumbull | 35 |
| Coshocton, Coshocton | 80 |
| Covington, Miami | 49 |
| Craig Beach, Mahoning | 43 |
| Crestline, Crawford & Richland..... | 80 |
| Cridersville, Auglaize..... | 80 |
| Crooksville, Perry..... | 51 |
| Crosby, Hamilton | 65 |
| Cuyahoga Falls, Summit..... | 17 |
| D | |
| Dalton, Wayne | 39 |
| Danville, Knox | 39 |
| Dayton, Montgomery..... | 06 |
| Deer Park, Hamilton | 63 |
| Defiance, Defiance | 80 |
| DeGraff, Logan | 80 |
| Delaware, Delaware..... | 39 |

| City/County | Territory Code |
|--|----------------|
| Delphos, Allen & Van Wert..... | 80 |
| Delta, Fulton | 80 |
| Dennison, Tuscarawas..... | 80 |
| Deshler, Henry..... | 80 |
| Dover, Tuscarawas | 80 |
| Doylestown, Wayne..... | 39 |
| Dresden, Muskingum | 80 |
| Dublin, Delaware & Franklin..... | 03 |
| E | |
| East Canton, Stark | 09 |
| East Cleveland, Cuyahoga | 74 |
| Eastlake, Lake..... | 25 |
| East Liverpool, Columbiana | 32 |
| East Palestine, Columbiana | 32 |
| Eaton, Preble..... | 80 |
| Edgerton, Williams | 80 |
| Elida, Allen..... | 31 |
| Elmore, Ottawa..... | 80 |
| Elyria, Lorain..... | 26 |
| Englewood, Montgomery..... | 06 |
| Enon, Clark..... | 49 |
| Euclid, Cuyahoga | 74 |
| Evendale, Hamilton | 63 |
| F | |
| Fairborn, Greene | 06 |
| Fairfax, Hamilton | 63 |
| Fairfield, Butler | 20 |
| Fairlawn, Summit..... | 17 |
| Fairport Harbor, Lake | 25 |
| Fairview Park, Cuyahoga | 75 |
| Fayette, Fulton..... | 80 |
| Findlay, Hancock..... | 80 |
| Flushing, Belmont..... | 37 |
| Forest, Hardin..... | 80 |
| Forest Park, Hamilton | 64 |
| Fort Recovery, Mercer..... | 80 |
| Fort Shawnee, Allen | 31 |
| Fostoria, Hancock, Seneca & Wood | 80 |
| Frankfort, Ross..... | 80 |
| Franklin, Warren..... | 20 |
| Frazesburg, Muskingum | 80 |
| Fredericktown, Knox..... | 39 |
| Freemont, Sandusky | 80 |

Territory Definitions

| City/County | Territory Code |
|---|----------------|
| G | |
| Gahanna, Franklin | 03 |
| Galion, Crawford | 80 |
| Gallipolis, Gallia | 36 |
| Gambier, Knox | 39 |
| Garfield Heights, Cuyahoga | 75 |
| Garrettsville, Portage | 46 |
| Gates Mills, Cuyahoga | 53 |
| Geneva, Ashtabula | 25 |
| Geneva-on-the-Lake, Ashtabula | 25 |
| Genoa, Ottawa | 80 |
| Georgetown, Brown | 51 |
| Germantown, Montgomery | 80 |
| Gibsonburg, Sandusky | 80 |
| Girard, Trumbull | 15 |
| Glendale, Hamilton | 63 |
| Glouster, Athens | 51 |
| Gnadenhutton, Tuscarawas | 80 |
| Golf Manor, Hamilton | 63 |
| Grafton, Lorain | 47 |
| Grandview Heights, Franklin | 03 |
| Granville, Licking | 48 |
| Greenfield, Highland | 80 |
| Greenhills, Hamilton | 02 |
| Green Springs, Sandusky & Seneca | 80 |
| Greenville, Drake | 80 |
| Greenwich, Huron | 39 |
| Grove City, Franklin | 03 |
| Groveport, Franklin | 03 |
| H | |
| Hamden, Vinton | 51 |
| Hamilton, Butler | 20 |
| Harrison, Hamilton | 65 |
| Hartville, Stark | 09 |
| Heath, Licking | 48 |
| Hebron, Licking | 48 |
| Hicksville, Defiance | 80 |
| Highland Heights, Cuyahoga | 53 |
| Hillaird, Franklin | 03 |
| Hillsboro, Highland | 80 |
| Hiram, Portage | 46 |
| Holgate, Henry | 80 |
| Holland, Lucas | 05 |
| Hubbard, Trumbull | 35 |
| Huber Heights, Montgomery | 06 |
| Hudson, Summit | 17 |
| Hunting Valley, Cuyahoga & Geauga | 53 |
| Huron, Erie | 47 |

| City/County | Territory Code |
|---|----------------|
| I | |
| Independence, Cuyahoga | 53 |
| Indian Hill, Hamilton | 63 |
| Ironton, Lawrence | 36 |
| J | |
| Jackson, Jackson | 51 |
| Jackson Center, Shelby | 80 |
| Jamestown, Greene | 49 |
| Jefferson, Ashtabula | 46 |
| Jeffersonville, Fayette | 80 |
| Johnstown, Licking | 48 |
| K | |
| Kalida, Putnam | 80 |
| Kent, Portage | 46 |
| Kenton, Hardin | 80 |
| Kettering, Montgomery | 06 |
| Kingston, Ross | 80 |
| Kirtland, Lake | 25 |
| L | |
| LaGrange, Lorain | 47 |
| Lakemore, Summit | 17 |
| Lakeview, Logan | 80 |
| Lakewood, Cuyahoga | 75 |
| Lancaster, Fairfield | 48 |
| Lebanon, Warren | 49 |
| Leesburg, Highland | 80 |
| Leetonia, Columbiana | 32 |
| Leipsic, Putnam | 80 |
| Lewisburg, Preble | 80 |
| Lexington, Richland | 28 |
| Liberty Center, Henry | 80 |
| Lima, Allen | 31 |
| Lincoln Heights, Hamilton | 63 |
| Lisbon, Columbiana | 32 |
| Lockland, Hamilton | 63 |
| Lodi, Medina | 47 |
| Logan, Hocking | 51 |
| London, Madison | 80 |
| Lorain, Lorain | 26 |
| Lordstown, Trumbull | 35 |
| Loudonville, Ashland & Holmes | 39 |
| Louisville, Stark | 09 |
| Loveland, Clermont, Hamilton & Warren | 63 |
| Lowellville, Mahoning | 42 |
| Lynchburg, Highland | 80 |
| Lyndhurst, Cuyahoga | 53 |

Territory Definitions

| City/County | Territory Code |
|------------------------------------|----------------|
| M | |
| McArthur, Vinton | 51 |
| McComb, Hancock | 80 |
| McConnelsville, Morgan..... | 51 |
| McDonald, Trumbull..... | 15 |
| Macedonia, Summit..... | 54 |
| Madeira, Hamilton..... | 63 |
| Madison, Lake..... | 25 |
| Magnolia, Carroll & Stark | 09 |
| Malvern, Carroll..... | 80 |
| Manchester, Adams..... | 51 |
| Mansfield, Richland..... | 28 |
| Mantua, Portage | 46 |
| Maple Heights, Cuyahoga..... | 74 |
| Mariemont, Hamilton..... | 63 |
| Marietta, Washington..... | 36 |
| Marion, Marion | 39 |
| Martins Ferry, Belmont..... | 27 |
| Marysville, Union..... | 80 |
| Mason, Warren | 49 |
| Massillon, Stark..... | 07 |
| Maumee, Lucas | 05 |
| Mayfield, Cuyahoga | 53 |
| Mayfield Heights, Cuyahoga | 53 |
| Mechanicsburg, Champaign | 80 |
| Medina, Medina | 47 |
| Mentor, Lake | 25 |
| Mentor-on-the-Lake, Lake | 25 |
| Miamisburg, Montgomery | 06 |
| Middleburg Heights, Cuyahoga..... | 53 |
| Middlefield, Geauga | 46 |
| Middleport, Meigs..... | 36 |
| Middletown, Butler | 20 |
| Milan, Erie & Huron..... | 47 |
| Milford, Clermont & Hamilton | 63 |
| Millersburg, Holmes | 80 |
| Minerva, Carroll & Stark | 09 |
| Minerva Park, Franklin..... | 03 |
| Mingo Jct., Jefferson..... | 19 |
| Minster, Auglaize | 80 |
| Mogador, Portage & Summit | 17 |
| Monroe, Butler & Warren | 20 |
| Monroeville, Huron..... | 39 |
| Montgomery, Hamilton..... | 63 |
| Montpelier, Williams..... | 80 |
| Moraine, Montgomery | 06 |
| Moreland Hills, Cuyahoga..... | 53 |
| Morrow, Warren | 49 |
| Mount Gilead, Morrow..... | 39 |

| City/County | Territory Code |
|------------------------------------|----------------|
| Mount Healthy, Hamilton | 64 |
| Mount Orab, Brown | 51 |
| Mount Sterling, Madison..... | 80 |
| Mount Vernon, Knox..... | 39 |
| Munroe Falls, Summit | 17 |
| N | |
| Napoleon, Henry..... | 80 |
| Navarre, Stark | 09 |
| Nelsonville, Athens | 51 |
| Newark, Licking | 48 |
| New Boston, Scioto | 18 |
| New Bremen, Auglaize | 80 |
| Newburgh Heights, Cuyahoga..... | 75 |
| New Carlisle, Clark..... | 49 |
| Newcomerstown, Tuscarawas | 80 |
| New Concord, Muskingum | 80 |
| New Lebanon, Montgomery | 80 |
| New Lexington, Perry | 51 |
| New London, Huron | 39 |
| New Madison, Drake | 80 |
| New Matamoras, Washington | 36 |
| New Miami, Butler | 20 |
| New Middletown, Mahoning | 43 |
| New Paris, Preble..... | 80 |
| New Philadelphia, Tuscarawas | 80 |
| New Richmond, Clermont | 49 |
| Newton Falls, Trumbull..... | 35 |
| New Vienna, Clinton | 80 |
| New Washington, Crawford | 80 |
| New Waterford, Columbiana..... | 32 |
| Niles, Trumbull | 15 |
| North Baltimore, Wood..... | 80 |
| North Canton, Stark..... | 07 |
| Northfield, Summit..... | 54 |
| North Kingsville, Ashtabula..... | 25 |
| North Lewisburg, Champaign..... | 80 |
| North Olmsted, Cuyahoga..... | 53 |
| North Randall, Cuyahoga | 74 |
| North Ridgeville, Lorain | 26 |
| North Royalton, Cuyahoga | 53 |
| Northwood, Wood | 05 |
| Norton, Summit | 17 |
| Norwalk, Huron..... | 39 |
| Norwood, Hamilton..... | 63 |

Territory Definitions

| City/County | Territory Code |
|-------------------------------|----------------|
| O | |
| Oak Harbor, Ottawa | 80 |
| Oak Hill, Jackson | 51 |
| Oakwood, Cuyahoga | 53 |
| Oakwood, Montgomery | 06 |
| Oberlin, Lorain | 47 |
| Obetz, Franklin | 03 |
| Olmsted Falls, Cuyahoga | 53 |
| Ontario, Richland | 28 |
| Orange, Cuyahoga | 53 |
| Oregon, Lucas | 05 |
| Orrville, Wayne | 39 |
| Orwell, Ashtabula | 46 |
| Ottawa, Putnam | 80 |
| Ottawa Hills, Lucas | 05 |
| Oxford, Butler | 80 |

| | |
|--|----|
| P | |
| Painesville, Lake | 25 |
| Parma, Cuyahoga | 75 |
| Parma Heights, Cuyahoga | 75 |
| Pataskala, Licking | 48 |
| Paulding, Paulding | 80 |
| Payne, Paulding | 80 |
| Peebles, Adams | 51 |
| Pemberville, Wood | 80 |
| Pepper Pike, Cuyahoga | 53 |
| Perrysburg, Wood | 05 |
| Pickerington, Fairfield & Franklin | 48 |
| Piketon, Pike | 51 |
| Pioneer, Williams | 80 |
| Piqua, Miami | 49 |
| Plain City, Madison & Union | 80 |
| Pleasant Hill, Miami | 49 |
| Plymouth, Huron & Richland | 39 |
| Poland, Mahoning | 42 |
| Pomeroy, Meigs | 36 |
| Port Clinton, Ottawa | 80 |
| Portsmouth, Scioto | 18 |
| Powhattan Point, Belmont | 37 |
| Prospect, Marion | 39 |

| | |
|--|----|
| R | |
| Ravenna, Portage | 46 |
| Reading, Hamilton | 63 |
| Reminderville, Summit | 54 |
| Reynoldsburg, Fairfield, Franklin, & Licking | 03 |
| Richfield, Summit | 17 |
| Richmond Heights, Cuyahoga | 53 |

| City/County | Territory Code |
|------------------------------------|----------------|
| Richwood, Union | 80 |
| Ripley, Brown | 51 |
| Rittman, Wayne & Medina | 39 |
| Riverside, Montgomery | 06 |
| Rockford, Mercer | 80 |
| Rocky River, Cuyahoga | 75 |
| Roseville, Muskingum & Perry | 51 |
| Rossford, Wood | 05 |
| Russells Point, Logan | 80 |

| | |
|-----------------------------------|----|
| S | |
| Sabina, Clinton | 80 |
| Sagamore Hills, Summit | 54 |
| St. Bernard, Hamilton | 62 |
| St. Clairsville, Belmont | 37 |
| St. Henry, Mercer | 80 |
| St. Marys, Auglaize | 80 |
| St. Paris, Champaign | 80 |
| Salem, Columbiana | 32 |
| Salineville, Columbiana | 32 |
| Sandusky, Erie | 47 |
| Scio, Harrison | 80 |
| Seaman, Adams | 51 |
| Sebring, Mahoning | 09 |
| Seven Hills, Cuyahoga | 53 |
| Seville, Medina | 47 |
| Shadyside, Belmont | 37 |
| Shaker Heights, Cuyahoga | 74 |
| Sharonville, Hamilton | 63 |
| Sheffield, Lorain | 26 |
| Sheffield Lake, Lorain | 26 |
| Shelby, Richland | 39 |
| Shreve, Wayne | 39 |
| Sidney, Shelby | 80 |
| Silver Lake, Summit | 17 |
| Silvertown, Hamilton | 63 |
| Smithfield, Jefferson | 38 |
| Smithville, Wayne | 39 |
| Solon, Cuyahoga | 53 |
| Somerset, Perry | 51 |
| South Amherst, Lorain | 26 |
| South Charleston, Clark | 49 |
| South Euclid, Cuyahoga | 74 |
| South Lebanon, Warren | 49 |
| South Point, Lawrence | 36 |
| South Russell, Geauga | 46 |
| South Zanesville, Muskingum | 29 |
| Spencerville, Allen | 80 |
| Springboro, Warren | 20 |

Territory Definitions

| City/County | Territory Code |
|-----------------------------------|----------------|
| Springdale, Hamilton..... | 63 |
| Springfield, Clark..... | 22 |
| Steubenville, Jefferson..... | 19 |
| Stow, Summit..... | 17 |
| Strasburg, Tuscarawas..... | 80 |
| Streetsboro, Portage..... | 46 |
| Strongsville, Cuyahoga..... | 53 |
| Struthers, Mahoning..... | 08 |
| Stryker, Williams..... | 80 |
| Sugarcreek, Tuscarawas..... | 80 |
| Sunbury, Delaware..... | 39 |
| Swanton, Fulton..... | 80 |
| Sycamore, Wyandot..... | 80 |
| Sylvania, Lucas..... | 05 |
| T | |
| Tallmadge, Summit..... | 17 |
| Terrace Park, Hamilton..... | 63 |
| Tiffin, Seneca..... | 80 |
| Tiltonsville, Jefferson..... | 38 |
| Tipp City, Miami..... | 49 |
| Toledo, Lucas..... | 05 |
| Toronto, Jefferson..... | 38 |
| Trenton, Butler..... | 20 |
| Trotwood, Montgomery..... | 06 |
| Troy, Miami..... | 49 |
| Twinsburg, Summit..... | 54 |
| U | |
| Uhrichsville, Tuscarawas..... | 80 |
| Union, Montgomery..... | 06 |
| Union City, Drake..... | 80 |
| University Heights, Cuyahoga..... | 74 |
| Upper Arlington, Franklin..... | 03 |
| Upper Sandusky, Wyandot..... | 80 |
| Urbana, Champaign..... | 80 |
| Utica, Licking & Knox..... | 48 |
| V | |
| Valley View, Cuyahoga..... | 53 |
| Vandalia, Montgomery..... | 06 |
| Van Wert, Van Wert..... | 80 |
| Vermillion, Erie & Lorain..... | 47 |
| Versailles, Drake..... | 80 |

| City/County | Territory Code |
|---------------------------------------|----------------|
| W | |
| Wadsworth, Medina..... | 47 |
| Walbridge, Wood..... | 05 |
| Walton Hills, Cuyahoga..... | 53 |
| Wapakoneta, Auglaize..... | 80 |
| Warren, Trumbull..... | 15 |
| Warrensville Heights, Cuyahoga..... | 53 |
| Washington C.H., Fayette..... | 80 |
| Waterville, Lucas..... | 80 |
| Wauseon, Fulton..... | 80 |
| Waverly, Pike..... | 51 |
| Waynesburg, Stark..... | 09 |
| Waynesville, Warren..... | 49 |
| Wellington, Lorain..... | 47 |
| Wellston, Jackson..... | 51 |
| Wellsville, Columbiana..... | 32 |
| West Alexandria, Preble..... | 80 |
| West Carrollton, Montgomery..... | 06 |
| Westerville, Delaware & Franklin..... | 03 |
| West Jefferson, Madison..... | 80 |
| West Lafayette, Coshocton..... | 80 |
| Westlake, Cuyahoga..... | 53 |
| West Liberty, Logan..... | 80 |
| West Milton, Miami..... | 49 |
| Weston, Wood..... | 80 |
| West Salem, Wayne..... | 39 |
| West Union, Adams..... | 51 |
| West Unity, Williams..... | 80 |
| Whitehall, Franklin..... | 03 |
| Whitehouse, Lucas..... | 80 |
| Whitewater..... | 65 |
| Wickliffe, Lake..... | 25 |
| Willard, Huron..... | 39 |
| Williamsburg, Clermont..... | 49 |
| Willoughby, Lake..... | 25 |
| Willoughby Hills, Lake..... | 25 |
| Willowick, Lake..... | 25 |
| Wilmington, Clinton..... | 80 |
| Winchester, Adams..... | 51 |
| Windham, Portage..... | 46 |
| Wintersville, Jefferson..... | 19 |
| Woodlawn, Hamilton..... | 63 |
| Woodsfield, Monroe..... | 36 |
| Woodville, Sandusky..... | 80 |
| Wooster, Wayne..... | 39 |
| Worthington, Franklin..... | 03 |
| Wyoming, Hamilton..... | 63 |

Territory Definitions

| City/County | Territory Code |
|--------------------------------------|----------------|
| X | |
| Xenia, Greene..... | 49 |
| Y | |
| Yellow Springs, Greene | 49 |
| Yorkville, Belmont & Jefferson..... | 38 |
| Youngstown, Mahoning & Trumbull..... | 08 |
| Z | |
| Zanesville, Muskingum | 29 |

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 to existing exposures shall be issued using the same rates in effect at the time of policy issuance or renewal issuance. If the existing exposure was added mid-term, the endorsement will be issued using the rates in effect at the time the exposure was added.
- D. All endorsements adding new exposures or coverages shall be issued using the rates in effect at the time of endorsement.

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 for a mono-line policy shall be payable with each installment. 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.

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

All modules written under an Atlantic Mutual or Centennial Master Plan are eligible for a package discount. A Master Plan 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 a husband and wife 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 a husband and wife 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 a husband and wife 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 a husband and wife 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.

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 rule for the appropriate symbol of the auto.
 - 2. If no rating symbol is shown in the ISO Symbol and Identification (S&I) rule, use the following procedure to determine an interim rating symbol.
 - a. If the S&I rule 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 rule 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 rule.
- 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).
- F. Apply the tier factor according to the following rule:

| TIER | FACTOR |
|--------|--------|
| Tier 1 | 0.800 |
| Tier 2 | 1.000 |
| Tier 3 | 1.200 |
| Tier 4 | 1.300 |

- G. Apply the tier factor to the base premium for each of the following applicable coverages: Bodily Injury, Property Damage or Single Limit Liability, Medical Payments, Comprehensive and Collision.
- H. Apply the tier factor to the premium for each of the following applicable Optional Coverages: Loss of Use, Electronic Equipment, GAP, Agreed Value, Classic Agreed Value and Customizing Equipment.
- 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

Expense Fees

1. Refer to the Territory Rating pages for the appropriate expense fees.
2. Expense Fees are to be added separately to the premium for the Single Limit Liability, Split Limit Bodily Injury and Property Damage Liability, and Comprehensive and Collision coverages that apply to each vehicle.
3. Expense Fees are not subject to modification by the provisions of any rating plans or other rating rules such as Classification, Safe Driver Insurance Plan, Package Discounts, Increase Limits Factors or Physical Damage Deductible Factors.
4. Expense Fees are subject to the Cancellation and Suspension provisions of this manual.
5. Expense Fees are applicable to the rates for Miscellaneous Type vehicles rated in accordance with the provisions of this manual as follows:
 - a. Motorcycles, Mopeds, Motorscooters, Motorbikes:
Add the expense fees to the Liability, Comprehensive and Collision rates that apply.
 - b. Snowmobiles, Dune Buggies, Golf Carts and Antique Autos:
Add the expense fees to the Liability rates.
 - c. Electric Autos and Motor Homes:
Add the expense fees to the Liability and Physical Damage rates.
 - d. Recreational Trailers:
Add the expense fees to the Comprehensive and Collision rates.

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 for limit on rate page
2. Apply increased limits factor if rate for limit chosen not shown on rate page
3. Apply primary and secondary class factor
4. Apply Senior Operator Motor Vehicle Accident Prevention Course Discount
5. Apply anti-lock brake credit
6. Apply package credit
7. Apply tier factor
8. Apply excess vehicle credit
9. Round to nearest whole dollar
10. Add expense fees

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

1. Single car base rate for territory on uninsured motorists rate page
2. Apply increased limits factor
3. Apply multi-car factor
4. Apply Senior Operator Motor Vehicle Accident Prevention Course Discount
5. Apply package credit
6. Round to nearest whole dollar

C. Uninsured Motorists Property Damage

1. Single car or multi-car base rate for limit and territory on uninsured motorists property damage rate page
2. Apply single or multi-car factor
3. Apply Senior Operator Motor Vehicle Accident Prevention Course Discount
4. Apply package credit
5. Round to nearest whole dollar

D. Medical Payments

1. Base rate for medical payments on rate page
2. Apply factor for increased limit
3. Apply tier factor
4. Apply primary and secondary class factor
5. Apply passive restraint credit
6. Apply Senior Operator Motor Vehicle Accident Prevention Course Discount
7. Apply excess vehicle credit
8. Round to nearest whole dollar

E. Comprehensive

1. Base rate for comp on territory rate page
2. Apply tier factor
3. Apply package credit
4. Apply comprehensive deductible factor
5. Apply primary and secondary class factor
6. Apply Senior Operator Motor Vehicle Accident Prevention Course Discount
7. Apply anti-theft credit
8. Apply excess vehicle credit
9. Round to nearest whole dollar
10. Add expense fees

Premium Determination Rules

F. Collision

1. Base rate for collision on territory rate page
2. Apply tier factor
3. Apply package credit
4. Apply collision deductible factor
5. Apply primary and secondary class factor
6. Apply Senior Operator Motor Vehicle Accident Prevention Course Discount
7. Apply excess vehicle credit
8. Round to nearest whole dollar
9. Add expense fees

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 Primary Rating Factor Table I or II according to the territory in which the auto is principally garaged. Territories are assigned Primary Rating Factor Tables as follows:

Table I – All territories not listed in Table II

Table II – Territories 8, 11, and 12

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.

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| Liability Coverage Only |
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- 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.

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 a school official certifying to 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.

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, Uninsured Motorists Single Limits or Split Limits, Uninsured Motorists Property Damage Limits, Medical Payments, Comprehensive Coverage and Collision Coverage applicable to the insured motor vehicle provided the principal operator:
 - (1) is age 60 or older, and
 - (2) has 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.

Classification Rules

- b. This discount does not apply to motor vehicles:
 - (1) that are a part of a fleet, or are used for commercial purposes unless there is a regularly assigned operator.
 - (2) that are subject to a Safe Driver Insurance Plan Accident Point Surcharge due to an accident incurred by any regular operator during the most recent three years.
 - (3) When any regular operator has, during the most recent three years:
 - (a) Been convicted of (or forfeited bond for) the violation of any motor vehicle law of Ohio,
 - (b) Has been involved in an at-fault accident, or
 - (c) Had his or her driver's license revoked or suspended for any reason.
 - (4) When any regular operator is required by any court to take a defensive driver training course.
- c. 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.

10. Excess Vehicle Credit

If there are more vehicles than drivers, a credit of 10% will be applied to the extra vehicle(s).

The **10%** 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.

If an incident is reported on one of the "no driver" vehicles and the driver is identified as a family member not listed on the policy, unless they have their own personal automobile insurance, the credit will be deleted as of the date of the incident.

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 Rule: Comprehensive and Collision-
Rate as private passenger
- b. When NO symbol is displayed in the ISO Symbol and Identification Rule, determine a symbol based on original cost new from the tables on Page 1 of that Section.
 - (1) Comprehensive -- Use the private passenger base rate.
 - (2) Collision -- Use **70%** 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 Rule.
 - (2) Rate in accordance with paragraph a. above if a symbol for the pickup alone is displayed in the ISO Symbol and Identification Rule.
 - (3) Rate in accordance with paragraph b. above if NO symbol for the pickup alone is displayed in the ISO Symbol and Identification Rule.

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
 - (i) in excess of \$500 if such accident occurred prior to February 1, 2000.
 - (ii) in excess of \$1,000 if such accident occurred on or after February 1, 2000.
- (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 of ambulance, or operator of a vehicle of the Ohio Department of Transportation.
 - c. Inexperienced Operator

If the principal operator of the auto has no surcharge for an accident, but has been licensed less than two years, one point is assigned. Sub-Classification 1B applies.

If any operator of the auto has a surcharge for an accident or conviction, Sub-Classification 1A applies.
 - d. 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 DRIVER RECORD POINTS | DRIVING RECORD SUB-CLASSIFICATION |
|-----------------------------------|--------------------------------------|
| 0 | 0 |
| 1 | 1 |
| 2 | 2 |
| 3 | 3 |
| 4 or more | 4 |

2. Determine the Secondary Rating Factors
 - a. Assign the sub-classification as defined in paragraphs B. and C.1. of this rule.
 - b. Determine the total number of points as defined below for each violation displayed on the driver's motor vehicle record.
 - c. For other Violations not listed below, assign the points listed on the Motor Vehicle Record for each violation.

Motor vehicle record violation points are assigned as follows:

- (1) An accumulation of at least two moving violations must occur within the experience period for driving record points to be charged.
- (2) Assign the appropriate number of driving record points listed on the drivers Motor Vehicle Record for each incident occurring within the experience period.

Exceptions

- (a) Moving violations charged as SDIP points as defined in B.1.a above.
- (b) Non-moving violations.

Safe Driver Insurance Plan Rules

3. Accident Surcharge Reduction

If a driver has one accident surcharge point as defined in paragraph B.1.b., but the date of the accident generating the surcharge point is over two years from the inception date or renewal date of the policy, the surcharge otherwise applicable will be **reduced by 25%** if all of the following conditions are met:

- a. No Driving Record Points for convictions as defined in paragraph B.1.a; and
- b. No Inexperienced Operator surcharge points assigned as defined in paragraph B.1.c., and
- c. No Motor Vehicle Record points assigned for convictions defined in paragraph C.2.b.

| Illustration: | | SDIP Factor 0 | SDIP Factor 1 | Accident Surcharge Reduction Factor |
|---------------|------------|---------------------|---------------------|--|
| Table I | Single Car | 0.00 | 0.40 | 0.30 |
| | Multi-Car | -0.20 | 0.00 | -0.05 |
| Table II | Single Car | 0.00 | 0.40 | 0.30 |
| | Multi-Car | -0.15 | 0.05 | 0.00 |

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.

Miscellaneous Rules

Model Year for Comprehensive and Collision Coverages

- The model year of the auto is the year assigned by the auto manufacturer.
- Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.
- Use the last two digits of the model year for coding purposes. For example, code 1990 vehicles as 90, 1991 as 91, etc.

Rules for Determining Physical Damage Base Rates for Symbols Not Displayed on Rate Pages

A. Comprehensive

1. Model Years 1993, 1992, 1991 and 1990

- To develop the Symbol 2 base rate, apply the following factors to the Symbol 2, Model Year 2003 rate shown on the rate pages and round.

| 1993 | 1992 | 1991 | 1990 |
|------|------|------|------|
| 0.60 | .57 | .57 | .57 |

- To develop the base rates for other symbols for Model Years 1993, 1992, 1991, and 1990, apply the factors in the following chart to the Symbol 2 rate as determined in step 1.a:

| SYMBOL | FACTOR | SYMBOL | FACTOR | SYMBOL | FACTOR |
|--------|--------|--------|--------|--------|--------|
| 1 | 0.78 | 11 | 2.44 | 20 | 4.28 |
| 2 | 1.00 | 12 | 2.68 | 21 | 4.60 |
| 3 | 1.21 | 13 | 2.88 | 22 | 5.04 |
| 4 | 1.37 | 14 | 3.08 | 23 | 5.48 |
| 5 | 1.54 | 15 | 3.30 | 24 | 6.25 |
| 6 | 1.71 | 16 | 3.50 | 25 | 7.35 |
| 7 | 1.87 | 17 | 3.68 | 26 | 8.43 |
| 8 | 2.04 | 18 | 3.83 | 27 | + |
| 10 | 2.23 | 19 | 4.03 | | |

+Develop the Comprehensive base rate for Symbol 27 vehicles for model years 1990 and subsequent by:

- increasing the factor for Symbol 26 by +1.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- applying this factor to the Symbol 2 base rate on the rate pages for the applicable model year.

2. 1989 and Prior Model Year Vehicles*

- To develop the symbol 7 base rates for model years 1989 and prior, apply the following factor to the Symbol 2, Model Year 2003 premium shown on the rate pages and round.

| 1989 & Prior* |
|---------------|
| .57 |

- To develop the base rate for other symbols for model years 1989 and prior, apply the factors in the following chart to the Symbol 7 rate as determined in step 2.a.:

| SYMBOL | FACTOR | SYMBOL | FACTOR | SYMBOL | FACTOR |
|--------|--------|--------|--------|--------|--------|
| 1-4 | 0.42 | 11 | 1.95 | 17 | 5.38 |
| 5 | 0.52 | 12 | 2.32 | 18 | 6.25 |
| 6 | 0.78 | 13 | 2.80 | 19 | 7.25 |
| 7 | 1.00 | 14 | 3.35 | 20 | 8.45 |
| 8 | 1.30 | 15 | 3.98 | 21 | + |
| 10 | 1.63 | 16 | 4.63 | | |

+Develop the Comprehensive base rate for Symbol 21 vehicles for model years 1990 and subsequent by:

- increasing the factor for Symbol 20 by +1.50 for each \$10,000 or fraction of \$10,000 above \$65,000 of Original Cost; and
- applying this factor to the Symbol 7 base rate on the rate pages for the applicable model year.

*1980 and Prior Model Years

- 1976 -1980 Symbol 14 Vehicles: Apply the factor 3.55 to the Symbol 7 base rate.
- 1975 and Prior Vehicles above \$10,000: Increase the Symbol 7 base rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

Miscellaneous Rules

B. Collision

1. Model Years 1993, 1992, 1991 and 1990

- a. To develop the Symbol 2 base rate, apply the following factors to the Symbol 2, Model Year 2003 rate shown on the rate pages and round.

| 1993 | 1992 | 1991 | 1990 |
|------|------|------|------|
| 0.51 | 0.48 | 0.48 | .48 |

- b. To develop the base rates for other symbols for Model Years 1993, 1992, 1991, and 1990, apply the factors in the following chart to the Symbol 2 rate as determined in step 1.a:

| SYMBOL | FACTOR | SYMBOL | FACTOR | SYMBOL | FACTOR |
|--------|--------|--------|--------|--------|--------|
| 1 | 0.88 | 11 | 1.56 | 20 | 2.50 |
| 2 | 1.00 | 12 | 1.64 | 21 | 2.61 |
| 3 | 1.09 | 13 | 1.72 | 22 | 2.75 |
| 4 | 1.16 | 14 | 1.82 | 23 | 2.91 |
| 5 | 1.22 | 15 | 1.94 | 24 | 3.14 |
| 6 | 1.28 | 16 | 2.05 | 25 | 3.50 |
| 7 | 1.35 | 17 | 2.16 | 26 | 3.85 |
| 8 | 1.42 | 18 | 2.27 | 27 | + |
| 10 | 1.49 | 19 | 2.39 | | |

+Develop the Collision base rate for Symbol 27 vehicles for model years 1990 and subsequent by:

- a. increasing the factor for Symbol 26 by +0.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
b. applying this factor to the Symbol 2 base rate on the rate pages for the applicable model year.

2. 1989 and Prior Model Year Vehicles*

- a. To develop the symbol 7 base rates for model years 1989 and prior, apply the following factor to the Symbol 2, Model Year 2002 premium shown on the rate pages and round.

| 1989 & Prior* |
|---------------|
| 0.48 |

- b. To develop the base rate for other symbols for model years 1989 and prior, apply the factors in the following chart to the Symbol 7 rate as determined in step 2.a.

| SYMBOL | FACTOR | SYMBOL | FACTOR | SYMBOL | FACTOR |
|--------|--------|--------|--------|--------|--------|
| 1-4 | 0.60 | 11 | 1.38 | 17 | 2.55 |
| 5 | 0.74 | 12 | 1.52 | 18 | 2.75 |
| 6 | 0.88 | 13 | 1.68 | 19 | 3.00 |
| 7 | 1.00 | 14 | 1.88 | 20 | 3.30 |
| 8 | 1.13 | 15 | 2.10 | 21 | + |
| 10 | 1.25 | 16 | 2.35 | | |

+Develop the Collision base rate for Symbol 21 vehicles for model years 1990 and subsequent by:

- c. increasing the factor for Symbol 20 by +.50 for each \$10,000 or fraction of \$10,000 above \$65,000 of Original Cost; and
d. applying this factor to the Symbol 7 base rate on the rate pages for the applicable model year.

*1980 and Prior Model Years

- a. 1976 - 1980 Symbol 14 Vehicles: Apply the factor 1.95 to the Symbol 7 base rate.
b. 1975 and Prior Vehicles above \$10,000: Increase the Symbol 7 base rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

C. Original Cost means:

1. Original F.O.B. List Price for autos built in the U.S.;
2. Original Cost New in U.S. for specially built autos; or
3. Original Cost New in U.S. for imported autos.

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 reinstated 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 reinstated 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 husband and wife, 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. 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

The rates shown below are the minimum limits available and are the financial responsibility law limits of Ohio.

2. Increased Limits

Increased limits may be afforded but may not be in excess of the single limit liability or bodily injury liability limits on the policy. Rates are shown below. For Additional Vehicles, apply **.80** to the Uninsured Motorist First Vehicle base rate displayed on the territory rate pages, then apply the appropriate factor below.

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

B. Rates

Territories 11 and 12:

| SINGLE LIMIT | UM FACTOR | SPLIT LIMITS | UM FACTOR |
|-------------------|-----------|-------------------|-----------|
| \$25,000 | 1.00 | \$12.5/25 | 1.00 |
| \$50,000* | 1.46 | \$100/300* | 2.86 |
| \$100,000* | 1.99 | \$250/500* | 4.10 |
| \$300,000* | 3.08 | | |
| \$500,000 | 3.49 | | |

* These limits are not available for new business.

All Other Territories

| SINGLE LIMIT | UM FACTOR | SPLIT LIMITS | UM FACTOR |
|-------------------|-----------|-------------------|-----------|
| \$25,000 | 1.00 | \$12.5/25 | 1.00 |
| \$50,000* | 1.55 | \$100/300* | 3.71 |
| \$100,000* | 2.50 | \$250/500* | 6.57 |
| \$300,000* | 4.80 | | |
| \$500,000 | 5.75 | | |

* These limits are not available for new business.

Attach AUTO172 – Ohio Uninsured/Underinsured Motorists Coverage

B. Basic Limits – Property Damage (Subject to a \$250 Deductible)

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 motorist 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.

1. Rates

Rates for this coverage are displayed below. Property Damage Uninsured Motorists Coverage 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 Classifications and Safe Driver Insurance Plan do not apply to the rates for this coverage.

| LIMIT | Additional Charge | |
|----------------|--------------------------|--------------------------------|
| | SINGLE CAR | MULTI-CAR (Per Car) |
| \$7,500 | \$8 | \$6 |

Attach AUTO174 – Ohio Uninsured Motorists Property Damage Coverage

If Uninsured/Underinsured Motorists Coverage and Ohio Uninsured Motorists Property Damage Coverage are not selected, attach AUTO173 - 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 following factor to the \$500 deductible premium:

| DEDUCTIBLE | FACTOR |
|------------|--------|
| \$250* | 1.25 |
| \$500 | 1.00 |
| \$1,000 | 0.80 |
| \$2,500 | 0.65 |
| \$5,000 | 0.53 |
| \$10,000 | 0.41 |

*Not available for New Business

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 following factor to the \$500 deductible premium:

| DEDUCTIBLE | FACTOR |
|------------|--------|
| \$250* | 1.25 |
| \$500 | 1.00 |
| \$1,000 | 0.75 |
| \$2,500 | 0.69 |
| \$5,000 | 0.50 |
| \$10,000 | 0.40 |

*Not Available for New Business

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

- D. Full Window Glass Coverage

- At the option of the insured, Comprehensive insurance which provides full coverage for the repair or replacement of damaged safety glass, without regard to the applicable comprehensive deductible, is available.
- A vehicle with full window glass coverage will still have a deductible reserve set up when the deductible for other comprehensive losses is \$1,000 or higher.
- Apply the following factor to the \$500 deductible premium:

| DEDUCTIBLE | FACTOR |
|------------|--------|
| \$250* | 1.31 |
| \$500 | 1.06 |
| \$1,000 | 0.81 |
| \$2,500 | 0.75 |
| \$5,000 | 0.56 |
| \$10,000 | 0.46 |

*Not Available for New Business

Increased Limits

A. Liability

The following tables contain the factors to be applied to the basic \$32,500 Single Limit Liability or \$12,500/25,000 Split Limit Bodily Injury Liability and \$7,500 Property Damage Liability rates.

1. \$32,500 Single Limit Liability Increased Limits Table:

| LIMIT | FACTOR |
|---------------------|--------|
| \$32,500 | 1.00 |
| \$300,000* | 1.43 |
| \$500,000 | 1.49 |
| \$1,000,000* | 1.55 |

*Not available for New Business

\$12,500/25,000 Split Limit Bodily Injury Liability Increased Limits Table:

| LIMIT | FACTOR |
|-------------------|--------|
| \$12.5/25 | 1.00 |
| \$100/300* | 1.94 |
| \$250/500* | 2.18 |

*Not available for New Business

3. \$7,500 Property Damage Liability Increased Limits Table:

| LIMIT | FACTOR |
|-------------------|--------|
| \$7,500 | 1.00 |
| \$50,000* | 1.10 |
| \$100,000* | 1.14 |

*Not available for New Business

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 | 1.31 |
| \$100,000* | 2.22 |

*Not available for New Business

Reserved For Future Use

Optional Coverage Rules

Loss of Use

The Auto policy may be endorsed to provide additional coverage for private passenger vehicles and pickup trucks only when Comprehensive coverage is afforded. The limit included in the policy is \$1200 maximum per car, per occurrence.

Coverage may be increased as follows:

| MAXIMUM | PREMIUM |
|---------|---------|
| \$1800 | \$15 |
| \$2400 | \$20 |

Attach AUTO11 - Loss of Use of Your Car

Coverage for Electronic Equipment and Accessories

- 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.
- 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

Stated amount Comprehensive and/or Collision coverage for customized equipment may be purchased for any van, pickup or panel truck insured for physical damage coverage. Refer to the applicable endorsement for terms of coverage.

- The cost of customizing equipment should not be considered when determining the symbol of the vehicle.
- The customized equipment charge determined in this rule is the only charge for customized equipment on a vehicle.
- The charge for customizing is made only when the customizing equipment coverage endorsement is attached.

Rate as follows:

- Refer to the rate pages and use the territory and physical damage deductible applicable to the vehicle.
- Multiply the Symbol 2 rate for the current model year by the following factors to obtain the stated amount rate per \$100 of customizing equipment:

Comprehensive-For all model years: .017

Collision-For all model years: .010

Note: For 1989 and prior model years, apply the above factors to the Symbol 7 rate for the current model year.

Optional Coverage Rules

- c. Multiply the stated amount rate by the desired limit of coverage to obtain the customizing Base Rate.
- d. Multiply the customizing Base Rate by the vehicle classification rating factor to determine the premium for stated amount Comprehensive and Collision customizing coverage.

NOTES:

- (1) The customizing equipment coverage endorsement shall be attached.
- (2) If Comprehensive and/or Collision coverage for customizing equipment is purchased, the vehicle must have the corresponding Comprehensive and Collision coverage.
- (3) The deductibles for customized equipment shall be the same as the vehicle deductibles.

Attach AUTO10 - Customizing Equipment Coverage

Greater Auto Protection (GAP)

This coverage is available for leased or financed vehicles. Coverage is provided for the difference (GAP) between the unpaid balance of the lease or loan at the time of loss, except for delinquent monthly lease or loan payments, and the Actual Cash Value of the vehicle in the event of a theft or a total loss.

The premium is determined by the lease or loan year the vehicle is actually in at the time the vehicle is added to the policy or at renewal.

Premium charges per vehicle are as follows:

| Lease or Loan Year | Vehicle Symbol | | |
|-----------------------|----------------|-------|-------|
| | 1-10 | 11-20 | 21+ |
| 1st | \$150 | \$225 | \$300 |
| 2nd | 90 | 135 | 180 |
| 3rd | 60 | 90 | 120 |
| Each Add'l Year | 25 | 50 | 75 |

Attach AUTO7 - Greater Auto Protection (GAP)

Agreed Value

- 1. Agreed Value Coverage
 - a. Coverage may only be offered for private passenger autos, pickup trucks and vans.
 - b. The vehicle must have Comprehensive and Collision Coverage.
 - c. A vehicle is not eligible for Agreed Value Coverage if it is more than 9 years old.
 - d. Agreed Value is the List Cost New, including all applicable taxes. 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.
 - e. The Agreed Value premium charge is a flat charge based on the vehicle symbol:

| SYMBOL | PREMIUM |
|--------|---------|
| 1-13 | \$40 |
| 14-26 | 60 |
| 27 | 100 |

Attach AUTO22 - 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 table for 1990 and subsequent model years on Page 1 of the Symbol and Identification Rule of the ISO manual.
- 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.

Replacement Cost Coverage

This coverage may be continued on existing vehicles as long as Comprehensive and Collision coverage is maintained on the vehicle. The premium charge is 10% of the base premium for Comprehensive and Collision coverage.

NOTE: Replacement Cost Coverage is not available for any vehicle that does not currently have this coverage, even if the vehicle replaces one with Replacement Cost Coverage. If Replacement Cost Coverage is deleted from a vehicle, it may not be added back on to that vehicle.

Attach AUTO 79 - Replacement Cost Coverage

Reserved For Future Use

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 tables on pages 1 and 2 of the ISO Symbol and Identification Rule 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. To determine base rates for symbols not displayed on the rate pages, determine rates in accordance with the Rules A and B on pages 6.1 and 6.2, 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 calculated in Rules A and B on pages 6.1 and 6.2) 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 | \$0.49 | \$0.68 |

Miscellaneous Type Vehicle Rules

Motorcycles, Mopeds, Motor Scooters, 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) 60% | (Code 923100) 40% |
| | (Code 922100) 80% | (Code 923100) 50% |
| 51-100 | (Code 922200) 100% | (Code 923200) 60% |
| | (Code 922300) 120% | (Code 923300) 75% |
| 101-200 | (Code 922400) 140% | (Code 923400) 90% |
| | (Code 922500) 160% | (Code 923500) 105% |
| 201-360 | (Code 922600) 180% | (Code 923600) 120% |
| | (Code 922600) 200% | (Code 923600) 135% |
| 361-500 | | |
| 501 - 800 | | |
| 801-1000 | | |
| Over 1000 | | |

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. 1990 and subsequent model year vehicles: Charge the applicable percentage of the symbol 2 rate for the model year of the vehicle.
- b. 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 | 45% | 30% |
| 401-600 | 45% | 30% |
| 601-900 | 55% | 35% |
| 901-1200 | 85% | 55% |
| 1201-1500 | 110% | 75% |
| 1501-1800 | 140% | 95% |
| 1801-2100 | 170% | 110% |
| 2101-2400 | 200% | 130% |
| 2401-2700 | 225% | 150% |
| 2701 and over | +10% of symbol rate* for each \$100 over \$2700 | +6% of symbol rate* for each \$100 over \$2700 |

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

2. Collision

- a. 1990 and subsequent model year vehicles: Charge the applicable percentage of the symbol 2 rate for the model year of the vehicle.
- b. 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 | 35% | 20% |
| 401-600 | 50% | 35% |
| 601-900 | 75% | 50% |
| 901-1200 | 90% | 60% |
| 1201-1500 | 105% | 70% |
| 1501-1800 | 120% | 80% |
| 1801-2100 | 135% | 90% |
| 2101-2400 | 160% | 105% |
| 2401-2700 | 180% | 120% |
| 2701 and over | +10% of symbol rate* for each \$100 over \$2700 | +7% 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 | \$1.30 | \$1.50 |
| \$350 | NA | \$1.30 |

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 | \$1.40 | \$5.20 |
| \$350 | NA | \$4.20 |

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 | \$1.40 | \$5.20 |
| \$350 | NA | \$4.20 |

Antique Autos (Class Code 962000)

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally may be used for other purposes.

| |
|-----------|
| 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 premiums below per \$100 of insurance.

| DEDUCTIBLE | COMPREHENSIVE RATES PER \$100 | COLLISION RATES PER \$100 |
|--------------|----------------------------------|------------------------------|
| \$250 | \$0.70 | \$1.00 |
| \$350 | NA | \$0.90 |

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

Table I – Applicable to All Territories Except Territories 8, 11, and 12
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 | .95 8031 | 1.05 8032 | 1.20 8033 | 1.25 8038 | .95 8039 |
| PRINCIPAL OPERATOR AGE 65-74 | FACTOR CODE | .85 8801 | .95 8802 | 1.10 8803 | 1.15 8808 | .85 8809 |
| PRINCIPAL OPERATOR AGE 50-64 | FACTOR CODE | .80 8851 | .90 8852 | 1.00 8853 | 1.05 8858 | .65 8859 |
| ONLY OPERATOR FEMALE AGE 30-49 | FACTOR CODE | 1.00 8861 | 1.10 8862 | 1.20 8863 | 1.25 8868 | .85 8869 |
| ALL OTHER | FACTOR CODE | 1.00 8871 | 1.10 8872 | 1.20 8873 | 1.25 8878 | .85 8879 |

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 | 1.95 8024 | 2.10 8025 | 2.45 8124 | 2.60 8125 |
| | 18 | FACTOR CODE | 1.95 8034 | 2.10 8035 | 2.45 8134 | 2.60 8135 |
| | 19 | FACTOR CODE | 1.95 8044 | 2.10 8045 | 2.45 8144 | 2.60 8145 |
| | 20 | FACTOR CODE | 1.95 8054 | 2.10 8055 | 2.45 8154 | 1.60 8155 |
| WITH DRIVER TRAINING | 17 OR LESS | FACTOR CODE | 1.75 8064 | 1.90 8065 | 2.20 8164 | 2.35 8165 |
| | 18 | FACTOR CODE | 1.75 8074 | 1.90 8075 | 2.20 8174 | 2.35 8175 |
| | 19 | FACTOR CODE | 1.75 8084 | 1.90 8085 | 2.20 8184 | 2.35 8185 |
| | 20 | FACTOR CODE | 1.75 8094 | 1.90 8095 | 2.20 8194 | 2.35 8195 |
| WITH OR WITHOUT DRIVER TRAINING | 21 thru 24 | FACTOR CODE | 1.30 8254 | 1.45 8255 | 1.60 8354 | 1.75 8355 |

Class Plan Rating Factors

Table I – Applicable to All Territories Except Territories 8, 11, and 12

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 2.50 | 8403 2.65 | 8600 3.20 | 8603 3.35 |
| | 18 | FACTOR CODE | 8401 2.50 | 8405 2.65 | 8601 3.20 | 8605 3.35 |
| | 19 | FACTOR CODE | 8451 2.50 | 8455 2.65 | 8651 3.20 | 8655 3.35 |
| | 20 | FACTOR CODE | 8450 2.50 | 8453 2.65 | 8650 3.20 | 8653 3.35 |
| WITH DRIVER TRAINING | 17 OR LESS | FACTOR CODE | 8460 2.25 | 8463 2.40 | 8660 2.90 | 8663 3.05 |
| | 18 | FACTOR CODE | 8470 2.25 | 8473 2.40 | 8670 2.90 | 8673 3.05 |
| | 19 | FACTOR CODE | 8480 2.25 | 8483 2.40 | 8680 2.90 | 8683 3.05 |
| | 20 | FACTOR CODE | 8490 2.25 | 8493 2.40 | 8690 2.90 | 8693 3.05 |
| WITH OR WITHOUT DRIVER TRAINING | 21 thru 24 | FACTOR CODE | 8754 1.35 | 8755 1.50 | 8704 1.85 | 8705 2.00 |
| WITH OR WITHOUT DRIVER TRAINING | 25 thru 29 | FACTOR CODE | CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR | | 8708 1.45 | 8709 1.60 |

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 1.75 | 8027 1.90 | 8126 2.20 | 8127 2.35 |
| | 18 | FACTOR CODE | 8036 1.75 | 8037 1.90 | 8136 2.20 | 8137 2.35 |
| | 19 | FACTOR CODE | 8046 1.75 | 8047 1.90 | 8146 2.20 | 8147 2.35 |
| | 20 | FACTOR CODE | 8056 1.75 | 8057 1.90 | 8156 2.20 | 8157 2.35 |
| WITH DRIVER TRAINING | 17 OR LESS | FACTOR CODE | 8066 1.55 | 8067 1.70 | 8166 1.95 | 8167 2.10 |
| | 18 | FACTOR CODE | 8076 1.55 | 8077 1.70 | 8176 1.95 | 8177 2.10 |
| | 19 | FACTOR CODE | 8086 1.55 | 8087 1.70 | 8186 1.95 | 8187 2.10 |
| | 20 | FACTOR CODE | 8096 1.55 | 8097 1.70 | 8196 1.95 | 8197 2.10 |
| WITH OR WITHOUT DRIVER TRAINING | 21 thru 24 | FACTOR CODE | 8256 1.10 | 8257 1.25 | 8356 1.35 | 8357 1.50 |

Class Plan Rating Factors

Table I – Applicable to All Territories Except Territories 8, 11, and 12

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 | 2.25 8406 | 2.40 8408 | 2.90 8606 | 3.05 8608 |
| | 18 | FACTOR CODE | 2.25 8402 | 2.40 8404 | 2.90 8602 | 3.05 8604 |
| | 19 | FACTOR CODE | 2.25 8452 | 2.40 8454 | 2.90 8652 | 3.05 8654 |
| | 20 | FACTOR CODE | 2.25 8456 | 2.40 8458 | 2.90 8656 | 3.05 8658 |
| WITH DRIVER TRAINING | 17 OR LESS | FACTOR CODE | 2.00 8466 | 2.15 8468 | 2.55 8666 | 2.70 8668 |
| | 18 | FACTOR CODE | 2.00 8476 | 2.15 8478 | 2.55 8676 | 2.70 8678 |
| | 19 | FACTOR CODE | 2.00 8486 | 2.15 8488 | 2.55 8686 | 2.70 8688 |
| | 20 | FACTOR CODE | 2.00 8496 | 2.15 8498 | 2.55 8696 | 2.70 8698 |
| WITH OR WITHOUT DRIVER TRAINING | 21 thru 24 | FACTOR CODE | 1.15 8756 | 1.30 8757 | 1.55 8706 | 1.70 8707 |

Youthful Operator

| AGE | | | MARRIED MALE | | | |
|------------------------------------|------------------|----------------|-------------------------------|----------------------------------|-----------------------------|----------------------------------|
| | | | Not Eligible for Good Student | | Eligible for Good Student | |
| | | | 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 | 1.70 8924 | 1.85 8925 | 1.55 8926 | 1.70 8927 |
| | 18 | FACTOR CODE | 1.70 8934 | 1.85 8935 | 1.55 8936 | 1.70 8937 |
| | 19 | FACTOR CODE | 1.70 8944 | 1.85 8945 | 1.55 8946 | 1.70 8947 |
| | 20 | FACTOR CODE | 1.70 8954 | 1.85 8955 | 1.55 8956 | 1.70 8957 |
| WITH DRIVER TRAINING | 17 OR LESS | FACTOR CODE | 1.55 8964 | 1.70 8965 | 1.35 8966 | 1.50 8967 |
| | 18 | FACTOR CODE | 1.55 8974 | 1.70 8975 | 1.35 8976 | 1.50 8977 |
| | 19 | FACTOR CODE | 1.55 8984 | 1.70 8985 | 1.35 8986 | 1.50 8987 |
| | 20 | FACTOR CODE | 1.55 8994 | 1.70 8995 | 1.35 8996 | 1.50 8997 |
| WITH OR WITHOUT DRIVER TRAINING | 21 thru 24 | FACTOR CODE | 1.35 8554 | 1.50 8555 | 1.15 8556 | 1.30 8557 |

Class Plan Rating Factors

Table I – Applicable to Territories 8, 11, and 12
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 | .95 8031 | 1.05 8032 | 1.15 8033 | 1.20 8038 | .95 8039 |
| PRINCIPAL OPERATOR AGE 65-74 | FACTOR CODE | .85 8801 | .95 8802 | 1.05 8803 | 1.10 8808 | .85 8809 |
| PRINCIPAL OPERATOR AGE 50-64 | FACTOR CODE | .85 8851 | .95 8852 | 1.00 8853 | 1.05 8858 | .75 8859 |
| ONLY OPERATOR FEMALE AGE 30-49 | FACTOR CODE | 1.00 8861 | 1.10 8862 | 1.15 8863 | 1.20 8868 | .90 8869 |
| ALL OTHER | FACTOR CODE | 1.00 8871 | 1.10 8872 | 1.15 8873 | 1.20 8878 | .90 8879 |

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 | 1.90 8024 | 2.05 8025 | 2.25 8124 | 2.40 8125 |
| | 18 | FACTOR CODE | 1.90 8034 | 2.05 8035 | 2.25 8134 | 2.40 8135 |
| | 19 | FACTOR CODE | 1.90 8044 | 2.05 8045 | 2.25 8144 | 2.40 8145 |
| | 20 | FACTOR CODE | 1.90 8054 | 2.05 8055 | 2.25 8154 | 2.40 8155 |
| WITH DRIVER TRAINING | 17 OR LESS | FACTOR CODE | 1.70 8064 | 1.85 8065 | 2.00 8164 | 2.15 8165 |
| | 18 | FACTOR CODE | 1.70 8074 | 1.85 8075 | 2.00 8174 | 2.15 8175 |
| | 19 | FACTOR CODE | 1.70 8084 | 1.85 8085 | 2.00 8184 | 2.15 8185 |
| | 20 | FACTOR CODE | 1.70 8094 | 1.85 8095 | 2.00 8194 | 2.15 8195 |
| WITH OR WITHOUT DRIVER TRAINING | 21 thru 24 | FACTOR CODE | 1.30 8254 | 1.45 8255 | 1.45 8354 | 1.60 8355 |

Class Plan Rating Factors

Table I – Applicable to Territories 8, 11, and 12
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 | 2.25 8400 | 2.40 8403 | 2.80 8600 | 2.95 8603 |
| | 18 | FACTOR CODE | 2.25 8401 | 2.40 8405 | 2.80 8601 | 2.95 8605 |
| | 19 | FACTOR CODE | 2.25 8451 | 2.40 8455 | 2.80 8651 | 2.95 8655 |
| | 20 | FACTOR CODE | 2.25 8450 | 2.40 8453 | 2.80 8650 | 2.95 8653 |
| | | | | | | |
| WITH DRIVER TRAINING | 17 OR LESS | FACTOR CODE | 2.00 8460 | 2.15 8463 | 2.50 8660 | 2.65 8663 |
| | 18 | FACTOR CODE | 2.00 8470 | 2.15 8473 | 2.50 8670 | 2.65 8673 |
| | 19 | FACTOR CODE | 2.00 8480 | 2.15 8483 | 2.50 8680 | 2.65 8683 |
| | 20 | FACTOR CODE | 2.00 8490 | 2.15 8493 | 2.50 8690 | 2.65 8693 |
| | | | | | | |
| WITH OR WITHOUT DRIVER TRAINING | 21 thru 24 | FACTOR CODE | 1.25 8754 | 1.40 8755 | 1.70 8704 | 1.85 8705 |
| WITH OR WITHOUT DRIVER TRAINING | 25 thru 29 | FACTOR CODE | CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR | | 1.30 8708 | 1.45 8709 |

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 | 1.70 8026 | 1.85 8027 | 2.00 8126 | 2.15 8127 |
| | 18 | FACTOR CODE | 1.70 8036 | 1.85 8037 | 2.00 8136 | 2.15 8137 |
| | 19 | FACTOR CODE | 1.70 8046 | 1.85 8047 | 2.00 8146 | 2.15 8147 |
| | 20 | FACTOR CODE | 1.70 8056 | 1.85 8057 | 2.00 8156 | 2.15 8157 |
| | | | | | | |
| WITH DRIVER TRAINING | 17 OR LESS | FACTOR CODE | 1.50 8066 | 1.65 8067 | 1.80 8166 | 1.95 8167 |
| | 18 | FACTOR CODE | 1.50 8076 | 1.65 8077 | 1.80 8176 | 1.95 8177 |
| | 19 | FACTOR CODE | 1.50 8086 | 1.65 8087 | 1.80 8186 | 1.95 8187 |
| | 20 | FACTOR CODE | 1.50 8096 | 1.65 8097 | 1.80 8196 | 1.95 8197 |
| | | | | | | |
| WITH OR WITHOUT DRIVER TRAINING | 21 thru 24 | FACTOR CODE | 1.10 8256 | 1.25 8257 | 1.20 8356 | 1.35 8357 |

Class Plan Rating Factors

Table I – Applicable to Territories 8, 11, and 12
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 | 2.00 8406 | 2.15 8408 | 2.50 8606 | 2.65 8608 |
| | 18 | FACTOR CODE | 2.00 8402 | 2.15 8404 | 2.50 8602 | 2.65 8604 |
| | 19 | FACTOR CODE | 2.00 8452 | 2.15 8454 | 2.50 8652 | 2.65 8654 |
| | 20 | FACTOR CODE | 2.00 8456 | 2.15 8458 | 2.50 8656 | 2.65 8658 |
| WITH DRIVER TRAINING | 17 OR LESS | FACTOR CODE | 1.80 8466 | 1.95 8468 | 2.25 8666 | 2.40 8668 |
| | 18 | FACTOR CODE | 1.80 8476 | 1.95 8478 | 2.25 8676 | 2.40 8678 |
| | 19 | FACTOR CODE | 1.80 8486 | 1.95 8488 | 2.25 8686 | 2.40 8688 |
| | 20 | FACTOR CODE | 1.80 8496 | 1.95 8498 | 2.25 8696 | 2.40 8698 |
| WITH OR WITHOUT DRIVER TRAINING | 21 thru 24 | FACTOR CODE | 1.05 8756 | 1.20 8757 | 1.45 8706 | 1.60 8707 |

Youthful Operator

| AGE | | | MARRIED MALE | | | |
|------------------------------------|------------------|----------------|-------------------------------|----------------------------------|-----------------------------|----------------------------------|
| | | | Not Eligible for Good Student | | Eligible for Good Student | |
| | | | 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 | 1.70 8924 | 1.85 8925 | 1.55 8926 | 1.70 8927 |
| | 18 | FACTOR CODE | 1.70 8934 | 1.85 8935 | 1.55 8936 | 1.70 8937 |
| | 19 | FACTOR CODE | 1.70 8944 | 1.85 8945 | 1.55 8946 | 1.70 8947 |
| | 20 | FACTOR CODE | 1.70 8954 | 1.85 8955 | 1.55 8956 | 1.70 8957 |
| WITH DRIVER TRAINING | 17 OR LESS | FACTOR CODE | 1.55 8964 | 1.70 8965 | 1.35 8966 | 1.50 8967 |
| | 18 | FACTOR CODE | 1.55 8974 | 1.70 8975 | 1.35 8976 | 1.50 8977 |
| | 19 | FACTOR CODE | 1.55 8984 | 1.70 8985 | 1.35 8986 | 1.50 8987 |
| | 20 | FACTOR CODE | 1.55 8994 | 1.70 8995 | 1.35 8996 | 1.50 8997 |
| WITH OR WITHOUT DRIVER TRAINING | 21 thru 24 | FACTOR CODE | 1.35 8554 | 1.50 8555 | 1.15 8556 | 1.30 8557 |

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.

Table I – Applicable to all territories except Territories 8, 11, and 12

| | MVR Points | SUB CLASS - (SDIP POINTS) | | | | | |
|-------------------|------------|---------------------------|-------|------|------|------|------|
| | | 0 | 1A | 1B | 2 | 3 | 4 |
| Single Car | 0 | 0.00 | 0.40 | 0.40 | 0.90 | 1.50 | 2.20 |
| | | -- | 0.30* | -- | -- | -- | -- |
| | 1 | 0.04 | 0.45 | 0.45 | 0.96 | 1.57 | 2.28 |
| | 2 | 0.08 | 0.50 | 0.50 | 1.02 | 1.64 | 2.36 |
| | 3 | 0.12 | 0.55 | 0.55 | 1.08 | 1.71 | 2.44 |
| | 4 | 0.16 | 0.60 | 0.60 | 1.14 | 1.78 | 2.52 |
| | 5 | 0.20 | 0.65 | 0.65 | 1.20 | 1.85 | 2.60 |
| | 6 | 0.24 | 0.70 | 0.70 | 1.26 | 1.92 | 2.68 |
| | 7 | 0.28 | 0.75 | 0.75 | 1.32 | 1.99 | 2.76 |
| | 8 | 0.32 | 0.80 | 0.80 | 1.38 | 2.06 | 2.84 |
| | 9+ | 0.36 | 0.85 | 0.85 | 1.44 | 2.13 | 2.92 |
| Codes** | | 10 | 11 | 15 | 12 | 13 | 14 |

| | MVR Points | SUB CLASS - (SDIP POINTS) | | | | | |
|------------------|------------|---------------------------|--------|------|------|------|------|
| | | 0 | 1A | 1B | 2 | 3 | 4 |
| Multi Car | 0 | -0.20 | 0.00 | 0.00 | 0.25 | 0.55 | 0.90 |
| | | -- | -0.05* | -- | -- | -- | -- |
| | 1 | -0.18 | 0.02 | 0.02 | 0.28 | 0.58 | 0.94 |
| | 2 | -0.16 | 0.05 | 0.05 | 0.31 | 0.62 | 0.98 |
| | 3 | -0.14 | 0.07 | 0.07 | 0.34 | 0.65 | 1.02 |
| | 4 | -0.12 | 0.10 | 0.10 | 0.37 | 0.69 | 1.06 |
| | 5 | -0.10 | 0.12 | 0.12 | 0.40 | 0.72 | 1.10 |
| | 6 | -0.08 | 0.15 | 0.15 | 0.43 | 0.76 | 1.14 |
| | 7 | -0.06 | 0.17 | 0.17 | 0.46 | 0.79 | 1.18 |
| | 8 | -0.04 | 0.20 | 0.20 | 0.49 | 0.83 | 1.22 |
| | 9+ | -0.02 | 0.22 | 0.22 | 0.52 | 0.86 | 1.26 |
| Codes** | | 20 | 21 | 25 | 22 | 23 | 24 |

*Accident Surcharge Reduction factor - refer to the Safe Driver Insurance Plan Rules for qualifying conditions.

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

Class Plan Rating Factors

Table II – Applicable to Territories 8, 11, and 12

| | MVR Points | SUB CLASS - (SDIP POINTS) | | | | | |
|-------------------|---------------|---------------------------|-------|------|------|------|------|
| | | 0 | 1A | 1B | 2 | 3 | 4 |
| Single Car | 0 | 0.00 | 0.40 | 0.40 | 0.90 | 1.50 | 2.20 |
| | | -- | 0.30* | -- | -- | -- | -- |
| | 1 | 0.04 | 0.45 | 0.45 | 0.96 | 1.57 | 2.28 |
| | 2 | 0.08 | 0.50 | 0.50 | 1.02 | 1.64 | 2.36 |
| | 3 | 0.12 | 0.55 | 0.55 | 1.08 | 1.71 | 2.44 |
| | 4 | 0.16 | 0.60 | 0.60 | 1.14 | 1.78 | 2.52 |
| | 5 | 0.20 | 0.65 | 0.65 | 1.20 | 1.85 | 2.60 |
| | 6 | 0.24 | 0.70 | 0.70 | 1.26 | 1.92 | 2.68 |
| | 7 | 0.28 | 0.75 | 0.75 | 1.32 | 1.99 | 2.76 |
| | 8 | 0.32 | 0.80 | 0.80 | 1.38 | 2.06 | 2.84 |
| | 9+ | 0.36 | 0.85 | 0.85 | 1.44 | 2.13 | 2.92 |
| Codes** | | 10 | 11 | 15 | 12 | 13 | 14 |

| | MVR Points | SUB CLASS - (SDIP POINTS) | | | | | |
|------------------|---------------|---------------------------|-------|------|------|------|------|
| | | 0 | 1A | 1B | 2 | 3 | 4 |
| Multi Car | 0 | -0.15 | 0.05 | 0.05 | 0.30 | 0.60 | 0.95 |
| | | -- | 0.00* | -- | -- | -- | -- |
| | 1 | -0.13 | 0.07 | 0.07 | 0.33 | 0.63 | 0.99 |
| | 2 | -0.11 | 0.10 | 0.10 | 0.36 | 0.67 | 1.03 |
| | 3 | -0.09 | 0.12 | 0.12 | 0.39 | 0.70 | 1.07 |
| | 4 | -0.07 | 0.15 | 0.15 | 0.42 | 0.74 | 1.11 |
| | 5 | -0.05 | 0.17 | 0.17 | 0.45 | 0.77 | 1.15 |
| | 6 | -0.03 | 0.20 | 0.20 | 0.48 | 0.81 | 1.19 |
| | 7 | -0.01 | 0.22 | 0.22 | 0.51 | 0.84 | 1.23 |
| | 8 | 0.01 | 0.25 | 0.25 | 0.54 | 0.88 | 1.27 |
| | 9+ | 0.03 | 0.27 | 0.27 | 0.57 | 0.91 | 1.31 |
| Codes** | | 20 | 21 | 25 | 22 | 23 | 24 |

*Accident Surcharge Reduction factor - refer to the Safe Driver Insurance Plan Rules for qualifying conditions.

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

AUTO RATE PAGES

Annual Rates

Territory 3

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 255 | | | | |
| 500000 | 380 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 99 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 124 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 28.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 3

| Symbol | 500 Deductible | | | | | Comprehensive | | | | | | |
|--------|----------------|------|------|------|------|---------------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 29 | 27 | 26 | 25 | 23 | 22 | 21 | 20 | 19 | 18 | 17 | 16 |
| 03 | 35 | 33 | 31 | 30 | 28 | 27 | 25 | 24 | 23 | 22 | 21 | 20 |
| 04 | 39 | 37 | 36 | 34 | 32 | 31 | 29 | 27 | 26 | 25 | 23 | 22 |
| 05 | 44 | 42 | 40 | 38 | 36 | 34 | 33 | 31 | 30 | 28 | 27 | 25 |
| 06 | 49 | 47 | 44 | 42 | 40 | 38 | 36 | 34 | 33 | 31 | 29 | 28 |
| 07 | 54 | 51 | 49 | 46 | 44 | 42 | 39 | 37 | 36 | 34 | 32 | 31 |
| 08 | 58 | 56 | 53 | 50 | 48 | 46 | 43 | 41 | 39 | 37 | 35 | 34 |
| 10 | 64 | 61 | 58 | 55 | 52 | 50 | 47 | 45 | 43 | 41 | 38 | 36 |
| 11 | 70 | 67 | 63 | 60 | 57 | 55 | 51 | 49 | 47 | 44 | 42 | 40 |
| 12 | 77 | 73 | 70 | 66 | 63 | 60 | 56 | 54 | 51 | 49 | 46 | 44 |
| 13 | 82 | 79 | 75 | 71 | 67 | 64 | 61 | 58 | 55 | 53 | 49 | 47 |
| 14 | 88 | 84 | 80 | 76 | 72 | 69 | 65 | 62 | 59 | 56 | 53 | 50 |
| 15 | 94 | 90 | 86 | 82 | 77 | 74 | 69 | 66 | 63 | 60 | 57 | 54 |
| 16 | 100 | 96 | 91 | 87 | 82 | 78 | 74 | 70 | 67 | 64 | 60 | 57 |
| 17 | 105 | 100 | 96 | 91 | 86 | 82 | 77 | 74 | 71 | 67 | 63 | 60 |
| 18 | 109 | 105 | 100 | 95 | 90 | 86 | 81 | 77 | 74 | 70 | 66 | 63 |
| 19 | 115 | 110 | 105 | 100 | 94 | 90 | 85 | 81 | 77 | 73 | 69 | 66 |
| 20 | 122 | 117 | 111 | 106 | 100 | 96 | 90 | 86 | 82 | 78 | 73 | 70 |
| 21 | 132 | 126 | 120 | 114 | 108 | 103 | 97 | 92 | 88 | 84 | 79 | 75 |
| 22 | 144 | 138 | 131 | 125 | 118 | 113 | 106 | 101 | 97 | 92 | 87 | 83 |
| 23 | 157 | 150 | 142 | 135 | 128 | 122 | 115 | 110 | 106 | 100 | 94 | 90 |
| 24 | 179 | 171 | 163 | 154 | 146 | 140 | 132 | 125 | 120 | 114 | 107 | 102 |
| 25 | 210 | 201 | 191 | 181 | 172 | 164 | 155 | 147 | 141 | 134 | 126 | 120 |
| 26 | 241 | 230 | 219 | 208 | 197 | 189 | 178 | 169 | 162 | 153 | 145 | 138 |

| Symbol | 500 Deductible | | | | | Collision | | | | | | |
|--------|----------------|------|------|------|------|-----------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 230 | 219 | 209 | 196 | 184 | 173 | 159 | 146 | 138 | 130 | 121 | 115 |
| 03 | 251 | 238 | 228 | 213 | 201 | 188 | 173 | 159 | 150 | 142 | 132 | 125 |
| 04 | 268 | 255 | 242 | 228 | 213 | 201 | 184 | 169 | 161 | 150 | 140 | 134 |
| 05 | 280 | 268 | 255 | 240 | 224 | 211 | 194 | 178 | 169 | 159 | 148 | 140 |
| 06 | 295 | 280 | 268 | 251 | 236 | 222 | 203 | 188 | 176 | 165 | 155 | 146 |
| 07 | 311 | 297 | 282 | 265 | 249 | 234 | 215 | 199 | 186 | 176 | 163 | 155 |
| 08 | 326 | 311 | 297 | 278 | 261 | 247 | 226 | 207 | 196 | 184 | 171 | 163 |
| 10 | 343 | 326 | 311 | 293 | 274 | 259 | 236 | 217 | 205 | 192 | 180 | 171 |
| 11 | 359 | 343 | 326 | 307 | 286 | 270 | 249 | 228 | 215 | 203 | 188 | 180 |
| 12 | 376 | 359 | 343 | 322 | 301 | 284 | 261 | 240 | 226 | 213 | 199 | 188 |
| 13 | 395 | 378 | 359 | 339 | 316 | 299 | 274 | 251 | 238 | 224 | 209 | 199 |
| 14 | 418 | 399 | 380 | 357 | 334 | 316 | 288 | 265 | 251 | 236 | 222 | 209 |
| 15 | 445 | 426 | 405 | 380 | 357 | 336 | 307 | 284 | 268 | 251 | 236 | 224 |
| 16 | 472 | 449 | 428 | 403 | 376 | 355 | 326 | 301 | 282 | 265 | 249 | 236 |
| 17 | 497 | 474 | 451 | 424 | 397 | 374 | 343 | 316 | 299 | 280 | 261 | 249 |
| 18 | 523 | 497 | 474 | 445 | 418 | 393 | 362 | 332 | 314 | 295 | 276 | 261 |
| 19 | 550 | 525 | 500 | 470 | 439 | 414 | 380 | 349 | 330 | 309 | 291 | 274 |
| 20 | 575 | 550 | 523 | 491 | 460 | 435 | 397 | 366 | 345 | 324 | 303 | 288 |
| 21 | 600 | 573 | 545 | 512 | 481 | 454 | 414 | 382 | 359 | 339 | 316 | 301 |
| 22 | 633 | 604 | 575 | 541 | 506 | 477 | 437 | 403 | 380 | 357 | 334 | 316 |
| 23 | 669 | 640 | 608 | 573 | 535 | 506 | 462 | 426 | 401 | 376 | 353 | 334 |
| 24 | 721 | 690 | 656 | 617 | 577 | 545 | 500 | 460 | 433 | 408 | 380 | 362 |
| 25 | 805 | 769 | 732 | 688 | 644 | 608 | 556 | 512 | 483 | 454 | 424 | 403 |
| 26 | 886 | 844 | 805 | 757 | 709 | 669 | 612 | 564 | 531 | 500 | 466 | 443 |

Territory 4

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 300 | | | | |
| 500000 | 447 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 119 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 143 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 32.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 4

| Symbol | 500 Deductible | | | | | Comprehensive | | | | | | |
|--------|----------------|------|------|------|------|---------------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 66 | 63 | 60 | 57 | 54 | 52 | 49 | 46 | 44 | 42 | 40 | 38 |
| 03 | 80 | 76 | 73 | 69 | 65 | 62 | 59 | 56 | 54 | 51 | 48 | 46 |
| 04 | 91 | 86 | 82 | 78 | 74 | 71 | 67 | 63 | 61 | 58 | 54 | 52 |
| 05 | 101 | 97 | 92 | 88 | 83 | 79 | 75 | 71 | 68 | 65 | 61 | 58 |
| 06 | 113 | 108 | 103 | 97 | 92 | 88 | 83 | 79 | 76 | 72 | 68 | 65 |
| 07 | 124 | 118 | 112 | 107 | 101 | 97 | 91 | 86 | 83 | 79 | 74 | 71 |
| 08 | 134 | 128 | 122 | 116 | 110 | 105 | 99 | 94 | 91 | 86 | 81 | 77 |
| 10 | 147 | 140 | 134 | 127 | 121 | 115 | 109 | 103 | 99 | 94 | 88 | 84 |
| 11 | 161 | 154 | 146 | 139 | 132 | 126 | 119 | 113 | 109 | 103 | 97 | 92 |
| 12 | 177 | 169 | 161 | 153 | 145 | 138 | 130 | 124 | 119 | 113 | 106 | 101 |
| 13 | 190 | 181 | 173 | 164 | 155 | 149 | 140 | 133 | 128 | 121 | 114 | 109 |
| 14 | 203 | 194 | 185 | 176 | 166 | 159 | 149 | 142 | 137 | 130 | 122 | 116 |
| 15 | 218 | 208 | 198 | 188 | 178 | 170 | 160 | 152 | 146 | 139 | 131 | 125 |
| 16 | 231 | 221 | 210 | 200 | 189 | 181 | 170 | 162 | 155 | 147 | 139 | 133 |
| 17 | 243 | 232 | 221 | 210 | 199 | 190 | 179 | 170 | 163 | 155 | 146 | 139 |
| 18 | 253 | 241 | 230 | 218 | 207 | 197 | 186 | 177 | 170 | 161 | 152 | 145 |
| 19 | 266 | 254 | 242 | 230 | 218 | 208 | 196 | 186 | 179 | 169 | 160 | 152 |
| 20 | 283 | 269 | 257 | 244 | 231 | 221 | 208 | 198 | 190 | 180 | 169 | 162 |
| 21 | 304 | 290 | 276 | 262 | 248 | 238 | 224 | 212 | 204 | 193 | 182 | 174 |
| 22 | 332 | 317 | 302 | 287 | 272 | 260 | 245 | 233 | 224 | 212 | 200 | 191 |
| 23 | 362 | 345 | 329 | 313 | 296 | 283 | 266 | 253 | 244 | 230 | 217 | 207 |
| 24 | 413 | 394 | 375 | 356 | 338 | 323 | 304 | 289 | 278 | 263 | 248 | 236 |
| 25 | 485 | 463 | 441 | 419 | 397 | 379 | 357 | 340 | 326 | 309 | 291 | 278 |
| 26 | 556 | 531 | 506 | 481 | 455 | 435 | 410 | 389 | 374 | 354 | 334 | 319 |

| Symbol | 500 Deductible | | | | | Collision | | | | | | |
|--------|----------------|-------|------|------|------|-----------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 284 | 271 | 258 | 243 | 227 | 214 | 196 | 181 | 170 | 160 | 150 | 142 |
| 03 | 310 | 294 | 281 | 263 | 248 | 232 | 214 | 196 | 186 | 175 | 163 | 155 |
| 04 | 330 | 315 | 299 | 281 | 263 | 248 | 227 | 209 | 199 | 186 | 173 | 165 |
| 05 | 346 | 330 | 315 | 297 | 276 | 261 | 240 | 219 | 209 | 196 | 183 | 173 |
| 06 | 364 | 346 | 330 | 310 | 292 | 273 | 250 | 232 | 217 | 204 | 191 | 181 |
| 07 | 384 | 366 | 348 | 328 | 307 | 289 | 266 | 245 | 230 | 217 | 201 | 191 |
| 08 | 402 | 384 | 366 | 343 | 323 | 304 | 279 | 255 | 243 | 227 | 212 | 201 |
| 10 | 423 | 402 | 384 | 361 | 338 | 320 | 292 | 268 | 253 | 237 | 222 | 212 |
| 11 | 444 | 423 | 402 | 379 | 353 | 333 | 307 | 281 | 266 | 250 | 232 | 222 |
| 12 | 464 | 444 | 423 | 397 | 372 | 351 | 323 | 297 | 279 | 263 | 245 | 232 |
| 13 | 488 | 467 | 444 | 418 | 390 | 369 | 338 | 310 | 294 | 276 | 258 | 245 |
| 14 | 516 | 493 | 470 | 441 | 413 | 390 | 356 | 328 | 310 | 292 | 273 | 258 |
| 15 | 550 | 526 | 501 | 470 | 441 | 415 | 379 | 351 | 330 | 310 | 292 | 276 |
| 16 | 583 | 555 | 529 | 498 | 464 | 439 | 402 | 372 | 348 | 328 | 307 | 292 |
| 17 | 614 | 586 | 557 | 524 | 490 | 462 | 423 | 390 | 369 | 346 | 323 | 307 |
| 18 | 645 | 614 | 586 | 550 | 516 | 485 | 446 | 410 | 387 | 364 | 341 | 323 |
| 19 | 679 | 648 | 617 | 581 | 542 | 511 | 470 | 431 | 408 | 382 | 359 | 338 |
| 20 | 710 | 679 | 645 | 606 | 568 | 537 | 490 | 452 | 426 | 400 | 374 | 356 |
| 21 | 740 | 707 | 673 | 632 | 593 | 560 | 511 | 472 | 444 | 418 | 390 | 372 |
| 22 | 782 | 746 | 710 | 668 | 624 | 588 | 539 | 498 | 470 | 441 | 413 | 390 |
| 23 | 826 | 789 | 751 | 707 | 660 | 624 | 570 | 526 | 495 | 464 | 436 | 413 |
| 24 | 890 | 851 | 810 | 761 | 712 | 673 | 617 | 568 | 534 | 503 | 470 | 446 |
| 25 | 993 | 949 | 903 | 849 | 795 | 751 | 686 | 632 | 596 | 560 | 524 | 498 |
| 26 | 1,094 | 1,042 | 993 | 934 | 875 | 826 | 756 | 697 | 655 | 617 | 575 | 547 |

Territory 5

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 300 | | | | |
| 500000 | 447 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 116 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 146 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 13.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 5**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 30 | 28 | 27 | 26 | 24 | 23 | 22 | 21 | 20 | 19 | 18 | 17 |
| 03 | 36 | 34 | 33 | 31 | 29 | 28 | 26 | 25 | 24 | 23 | 22 | 21 |
| 04 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 28 | 27 | 26 | 24 | 23 |
| 05 | 46 | 44 | 42 | 39 | 38 | 36 | 34 | 32 | 31 | 29 | 28 | 26 |
| 06 | 51 | 49 | 46 | 44 | 42 | 40 | 38 | 36 | 34 | 32 | 31 | 29 |
| 07 | 56 | 53 | 50 | 48 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 |
| 08 | 60 | 58 | 55 | 52 | 50 | 47 | 45 | 42 | 41 | 39 | 36 | 35 |
| 10 | 66 | 63 | 60 | 57 | 54 | 52 | 49 | 46 | 45 | 42 | 40 | 38 |
| 11 | 72 | 69 | 66 | 63 | 59 | 57 | 53 | 51 | 49 | 46 | 43 | 42 |
| 12 | 80 | 76 | 72 | 69 | 65 | 62 | 59 | 56 | 53 | 51 | 48 | 46 |
| 13 | 86 | 82 | 78 | 74 | 70 | 67 | 63 | 60 | 58 | 55 | 51 | 49 |
| 14 | 92 | 87 | 83 | 79 | 75 | 72 | 67 | 64 | 62 | 58 | 55 | 52 |
| 15 | 98 | 94 | 89 | 85 | 80 | 77 | 72 | 69 | 66 | 62 | 59 | 56 |
| 16 | 104 | 99 | 95 | 90 | 85 | 81 | 77 | 73 | 70 | 66 | 62 | 60 |
| 17 | 109 | 104 | 99 | 95 | 89 | 85 | 80 | 76 | 73 | 70 | 66 | 63 |
| 18 | 114 | 109 | 103 | 98 | 93 | 89 | 84 | 80 | 76 | 72 | 68 | 65 |
| 19 | 120 | 114 | 109 | 103 | 98 | 94 | 88 | 84 | 80 | 76 | 72 | 69 |
| 20 | 127 | 121 | 116 | 110 | 104 | 99 | 94 | 89 | 86 | 81 | 76 | 73 |
| 21 | 137 | 130 | 124 | 118 | 112 | 107 | 101 | 96 | 92 | 87 | 82 | 78 |
| 22 | 150 | 143 | 136 | 129 | 123 | 117 | 110 | 105 | 101 | 95 | 90 | 86 |
| 23 | 163 | 155 | 148 | 141 | 133 | 127 | 120 | 114 | 110 | 104 | 98 | 93 |
| 24 | 186 | 177 | 169 | 160 | 152 | 145 | 137 | 130 | 125 | 118 | 112 | 106 |
| 25 | 218 | 208 | 198 | 188 | 179 | 171 | 161 | 153 | 147 | 139 | 131 | 125 |
| 26 | 250 | 239 | 228 | 216 | 205 | 196 | 184 | 175 | 168 | 159 | 150 | 143 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 230 | 219 | 209 | 196 | 184 | 173 | 159 | 146 | 138 | 130 | 121 | 115 |
| 03 | 251 | 238 | 228 | 213 | 201 | 188 | 173 | 159 | 150 | 142 | 132 | 125 |
| 04 | 268 | 255 | 242 | 228 | 213 | 201 | 184 | 169 | 161 | 150 | 140 | 134 |
| 05 | 280 | 268 | 255 | 240 | 224 | 211 | 194 | 178 | 169 | 159 | 148 | 140 |
| 06 | 295 | 280 | 268 | 251 | 236 | 222 | 203 | 188 | 176 | 165 | 155 | 146 |
| 07 | 311 | 297 | 282 | 265 | 249 | 234 | 215 | 199 | 186 | 176 | 163 | 155 |
| 08 | 326 | 311 | 297 | 278 | 261 | 247 | 226 | 207 | 196 | 184 | 171 | 163 |
| 10 | 343 | 326 | 311 | 293 | 274 | 259 | 236 | 217 | 205 | 192 | 180 | 171 |
| 11 | 359 | 343 | 326 | 307 | 286 | 270 | 249 | 228 | 215 | 203 | 188 | 180 |
| 12 | 376 | 359 | 343 | 322 | 301 | 284 | 261 | 240 | 226 | 213 | 199 | 188 |
| 13 | 395 | 378 | 359 | 339 | 316 | 299 | 274 | 251 | 238 | 224 | 209 | 199 |
| 14 | 418 | 399 | 380 | 357 | 334 | 316 | 288 | 265 | 251 | 236 | 222 | 209 |
| 15 | 445 | 426 | 405 | 380 | 357 | 336 | 307 | 284 | 268 | 251 | 236 | 224 |
| 16 | 472 | 449 | 428 | 403 | 376 | 355 | 326 | 301 | 282 | 265 | 249 | 236 |
| 17 | 497 | 474 | 451 | 424 | 397 | 374 | 343 | 316 | 299 | 280 | 261 | 249 |
| 18 | 523 | 497 | 474 | 445 | 418 | 393 | 362 | 332 | 314 | 295 | 276 | 261 |
| 19 | 550 | 525 | 500 | 470 | 439 | 414 | 380 | 349 | 330 | 309 | 291 | 274 |
| 20 | 575 | 550 | 523 | 491 | 460 | 435 | 397 | 366 | 345 | 324 | 303 | 288 |
| 21 | 600 | 573 | 545 | 512 | 481 | 454 | 414 | 382 | 359 | 339 | 316 | 301 |
| 22 | 633 | 604 | 575 | 541 | 506 | 477 | 437 | 403 | 380 | 357 | 334 | 316 |
| 23 | 669 | 640 | 608 | 573 | 535 | 506 | 462 | 426 | 401 | 376 | 353 | 334 |
| 24 | 721 | 690 | 656 | 617 | 577 | 545 | 500 | 460 | 433 | 408 | 380 | 362 |
| 25 | 805 | 769 | 732 | 688 | 644 | 608 | 556 | 512 | 483 | 454 | 424 | 403 |
| 26 | 886 | 844 | 805 | 757 | 709 | 669 | 612 | 564 | 531 | 500 | 466 | 443 |

Territory 6

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 240 | | | | |
| 500000 | 358 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 68 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 143 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 26.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 6**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 29 | 27 | 26 |
| 03 | 55 | 52 | 50 | 47 | 45 | 43 | 40 | 38 | 37 | 35 | 33 | 31 |
| 04 | 62 | 59 | 56 | 53 | 50 | 48 | 46 | 43 | 41 | 39 | 37 | 35 |
| 05 | 69 | 66 | 63 | 60 | 57 | 54 | 51 | 49 | 47 | 44 | 42 | 40 |
| 06 | 77 | 74 | 70 | 66 | 63 | 60 | 57 | 54 | 52 | 49 | 46 | 44 |
| 07 | 84 | 80 | 77 | 73 | 69 | 66 | 62 | 59 | 57 | 54 | 50 | 48 |
| 08 | 92 | 88 | 84 | 80 | 75 | 72 | 68 | 64 | 62 | 59 | 55 | 53 |
| 10 | 100 | 96 | 91 | 87 | 82 | 79 | 74 | 71 | 68 | 64 | 60 | 57 |
| 11 | 110 | 105 | 100 | 95 | 90 | 86 | 81 | 77 | 74 | 70 | 66 | 63 |
| 12 | 121 | 115 | 110 | 105 | 99 | 94 | 89 | 84 | 81 | 77 | 73 | 69 |
| 13 | 130 | 124 | 118 | 112 | 106 | 102 | 96 | 91 | 87 | 83 | 78 | 74 |
| 14 | 139 | 132 | 126 | 120 | 114 | 109 | 102 | 97 | 93 | 89 | 83 | 80 |
| 15 | 149 | 142 | 135 | 129 | 122 | 116 | 109 | 104 | 100 | 95 | 89 | 85 |
| 16 | 158 | 151 | 144 | 137 | 129 | 123 | 116 | 111 | 106 | 100 | 95 | 91 |
| 17 | 166 | 158 | 151 | 144 | 136 | 130 | 122 | 116 | 112 | 106 | 100 | 95 |
| 18 | 173 | 165 | 157 | 149 | 141 | 135 | 127 | 121 | 116 | 110 | 104 | 99 |
| 19 | 182 | 173 | 165 | 157 | 149 | 142 | 134 | 127 | 122 | 116 | 109 | 104 |
| 20 | 193 | 184 | 175 | 167 | 158 | 151 | 142 | 135 | 130 | 123 | 116 | 111 |
| 21 | 207 | 198 | 189 | 179 | 170 | 162 | 153 | 145 | 139 | 132 | 125 | 119 |
| 22 | 227 | 217 | 207 | 196 | 186 | 178 | 167 | 159 | 153 | 145 | 137 | 130 |
| 23 | 247 | 236 | 225 | 214 | 202 | 193 | 182 | 173 | 166 | 157 | 148 | 141 |
| 24 | 282 | 269 | 256 | 244 | 231 | 221 | 207 | 197 | 190 | 180 | 169 | 162 |
| 25 | 332 | 317 | 301 | 286 | 271 | 259 | 244 | 232 | 223 | 211 | 199 | 190 |
| 26 | 380 | 363 | 346 | 328 | 311 | 297 | 280 | 266 | 256 | 242 | 228 | 218 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 253 | 242 | 230 | 216 | 202 | 191 | 175 | 161 | 152 | 143 | 133 | 127 |
| 03 | 276 | 262 | 251 | 235 | 221 | 207 | 191 | 175 | 166 | 156 | 145 | 138 |
| 04 | 294 | 281 | 267 | 251 | 235 | 221 | 202 | 186 | 177 | 166 | 154 | 147 |
| 05 | 308 | 294 | 281 | 265 | 246 | 232 | 214 | 196 | 186 | 175 | 163 | 154 |
| 06 | 324 | 308 | 294 | 276 | 260 | 244 | 223 | 207 | 193 | 182 | 170 | 161 |
| 07 | 343 | 327 | 311 | 292 | 274 | 258 | 237 | 219 | 205 | 193 | 179 | 170 |
| 08 | 359 | 343 | 327 | 306 | 288 | 271 | 248 | 228 | 216 | 202 | 189 | 179 |
| 10 | 377 | 359 | 343 | 322 | 301 | 285 | 260 | 239 | 225 | 212 | 198 | 189 |
| 11 | 396 | 377 | 359 | 338 | 315 | 297 | 274 | 251 | 237 | 223 | 207 | 198 |
| 12 | 414 | 396 | 377 | 354 | 331 | 313 | 288 | 265 | 248 | 235 | 219 | 207 |
| 13 | 435 | 416 | 396 | 373 | 347 | 329 | 301 | 276 | 262 | 246 | 230 | 219 |
| 14 | 460 | 439 | 419 | 393 | 368 | 347 | 317 | 292 | 276 | 260 | 244 | 230 |
| 15 | 490 | 469 | 446 | 419 | 393 | 370 | 338 | 313 | 294 | 276 | 260 | 246 |
| 16 | 520 | 495 | 472 | 444 | 414 | 391 | 359 | 331 | 311 | 292 | 274 | 260 |
| 17 | 547 | 522 | 497 | 467 | 437 | 412 | 377 | 347 | 329 | 308 | 288 | 274 |
| 18 | 575 | 547 | 522 | 490 | 460 | 432 | 398 | 366 | 345 | 324 | 304 | 288 |
| 19 | 605 | 577 | 550 | 518 | 483 | 455 | 419 | 384 | 363 | 340 | 320 | 301 |
| 20 | 633 | 605 | 575 | 541 | 506 | 478 | 437 | 403 | 380 | 357 | 334 | 317 |
| 21 | 660 | 630 | 600 | 564 | 529 | 499 | 455 | 421 | 396 | 373 | 347 | 331 |
| 22 | 697 | 665 | 633 | 596 | 557 | 524 | 481 | 444 | 419 | 393 | 368 | 347 |
| 23 | 736 | 704 | 669 | 630 | 589 | 557 | 508 | 469 | 442 | 414 | 389 | 368 |
| 24 | 794 | 759 | 722 | 679 | 635 | 600 | 550 | 506 | 476 | 449 | 419 | 398 |
| 25 | 886 | 846 | 805 | 757 | 708 | 669 | 612 | 564 | 531 | 499 | 467 | 444 |
| 26 | 975 | 929 | 886 | 833 | 780 | 736 | 674 | 621 | 584 | 550 | 513 | 488 |

Territory 7

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 368 | | | | |
| 500000 | 548 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 140 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 180 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 32.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 7

| Symbol | 500 Deductible | | | | | Comprehensive | | | | | 1994 |
|--------|----------------|------|------|------|------|---------------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 |
| 02 | 58 | 56 | 53 | 50 | 48 | 46 | 43 | 41 | 39 | 37 | 35 |
| 03 | 70 | 67 | 64 | 61 | 58 | 55 | 52 | 49 | 48 | 45 | 42 |
| 04 | 80 | 76 | 73 | 69 | 65 | 63 | 59 | 56 | 54 | 51 | 48 |
| 05 | 90 | 86 | 82 | 77 | 74 | 70 | 66 | 63 | 60 | 57 | 54 |
| 06 | 100 | 95 | 91 | 86 | 82 | 78 | 74 | 70 | 67 | 64 | 60 |
| 07 | 109 | 104 | 99 | 94 | 89 | 85 | 80 | 76 | 73 | 69 | 65 |
| 08 | 119 | 113 | 108 | 103 | 98 | 93 | 87 | 83 | 80 | 76 | 72 |
| 10 | 130 | 124 | 118 | 112 | 107 | 102 | 96 | 91 | 87 | 83 | 78 |
| 11 | 142 | 136 | 129 | 123 | 117 | 111 | 105 | 100 | 96 | 91 | 85 |
| 12 | 156 | 149 | 142 | 135 | 128 | 122 | 115 | 109 | 105 | 100 | 94 |
| 13 | 168 | 160 | 153 | 145 | 137 | 131 | 123 | 118 | 113 | 107 | 101 |
| 14 | 180 | 171 | 163 | 155 | 147 | 140 | 132 | 126 | 121 | 114 | 108 |
| 15 | 192 | 184 | 175 | 166 | 157 | 151 | 142 | 135 | 129 | 122 | 116 |
| 16 | 204 | 195 | 186 | 176 | 167 | 160 | 151 | 143 | 137 | 130 | 122 |
| 17 | 215 | 205 | 195 | 186 | 175 | 167 | 158 | 150 | 144 | 137 | 129 |
| 18 | 223 | 213 | 203 | 193 | 183 | 174 | 164 | 156 | 150 | 142 | 134 |
| 19 | 235 | 224 | 214 | 203 | 192 | 184 | 173 | 164 | 158 | 149 | 141 |
| 20 | 250 | 238 | 227 | 216 | 204 | 195 | 184 | 175 | 168 | 159 | 149 |
| 21 | 268 | 256 | 244 | 232 | 219 | 210 | 198 | 188 | 180 | 171 | 161 |
| 22 | 294 | 280 | 267 | 254 | 241 | 229 | 216 | 206 | 198 | 187 | 176 |
| 23 | 320 | 305 | 290 | 276 | 261 | 250 | 235 | 224 | 215 | 204 | 192 |
| 24 | 365 | 348 | 331 | 315 | 298 | 285 | 268 | 255 | 245 | 232 | 219 |
| 25 | 429 | 409 | 390 | 370 | 351 | 335 | 315 | 300 | 288 | 273 | 257 |
| 26 | 491 | 469 | 447 | 425 | 402 | 384 | 362 | 344 | 331 | 313 | 295 |

| Symbol | 500 Deductible | | | | | Collision | | | | | 1994 |
|--------|----------------|-------|------|------|------|-----------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 |
| 02 | 277 | 265 | 252 | 237 | 222 | 209 | 192 | 176 | 166 | 156 | 146 |
| 03 | 302 | 287 | 275 | 257 | 242 | 227 | 209 | 192 | 181 | 171 | 159 |
| 04 | 323 | 307 | 292 | 275 | 257 | 242 | 222 | 204 | 194 | 181 | 169 |
| 05 | 338 | 323 | 307 | 290 | 270 | 255 | 234 | 214 | 204 | 192 | 179 |
| 06 | 355 | 338 | 323 | 302 | 285 | 267 | 244 | 227 | 212 | 199 | 186 |
| 07 | 375 | 358 | 340 | 320 | 300 | 282 | 260 | 239 | 224 | 212 | 197 |
| 08 | 393 | 375 | 358 | 335 | 315 | 297 | 272 | 249 | 237 | 222 | 207 |
| 10 | 413 | 393 | 375 | 353 | 330 | 312 | 285 | 262 | 247 | 232 | 217 |
| 11 | 433 | 413 | 393 | 370 | 345 | 325 | 300 | 275 | 260 | 244 | 227 |
| 12 | 454 | 433 | 413 | 388 | 363 | 343 | 315 | 290 | 272 | 257 | 239 |
| 13 | 476 | 456 | 433 | 408 | 381 | 360 | 330 | 302 | 287 | 270 | 252 |
| 14 | 504 | 481 | 459 | 431 | 403 | 381 | 348 | 320 | 302 | 285 | 267 |
| 15 | 537 | 514 | 489 | 459 | 431 | 406 | 370 | 343 | 323 | 302 | 285 |
| 16 | 570 | 542 | 517 | 486 | 454 | 428 | 393 | 363 | 340 | 320 | 300 |
| 17 | 600 | 572 | 544 | 512 | 479 | 451 | 413 | 381 | 360 | 338 | 315 |
| 18 | 630 | 600 | 572 | 537 | 504 | 474 | 436 | 401 | 378 | 355 | 333 |
| 19 | 663 | 633 | 602 | 567 | 529 | 499 | 459 | 421 | 398 | 373 | 350 |
| 20 | 693 | 663 | 630 | 592 | 554 | 524 | 479 | 441 | 416 | 391 | 365 |
| 21 | 723 | 690 | 658 | 617 | 580 | 547 | 499 | 461 | 433 | 408 | 381 |
| 22 | 764 | 728 | 693 | 653 | 610 | 575 | 527 | 486 | 459 | 431 | 403 |
| 23 | 806 | 771 | 733 | 690 | 645 | 610 | 557 | 514 | 484 | 454 | 426 |
| 24 | 869 | 832 | 791 | 743 | 696 | 658 | 602 | 554 | 522 | 491 | 459 |
| 25 | 970 | 927 | 882 | 829 | 776 | 733 | 670 | 617 | 582 | 547 | 512 |
| 26 | 1,068 | 1,018 | 970 | 912 | 854 | 806 | 738 | 680 | 640 | 602 | 562 |

Territory 8

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Limit | | Premium | Single Limits | | Limit | Premium | Limit | Premium |
|--------------------|--|---------|---------------------------------|--|-------|---------|-----------------|---------|
| FIN RESP | | 470 | | | | | | |
| 500000 | | 700 | | | | | | |
| Limit | | Premium | Bodily Injury | | Limit | Premium | Limit | Premium |
| FIN RESP | | 224 | | | | | | |
| Limit | | Premium | Property Damage | | Limit | Premium | Limit | Premium |
| FIN RESP | | 170 | | | | | | |
| Ded. | | Factor | Comprehensive Deductible Factor | | Ded. | Factor | Ded. | Factor |
| 1000 | | 0.75 | | | 5000 | 0.50 | | |
| 2500 | | 0.69 | | | 10000 | 0.40 | | |
| Ded. | | Factor | Collision Deductible Factor | | Ded. | Factor | Ded. | Factor |
| 1000 | | 0.80 | | | 5000 | 0.53 | | |
| 2500 | | 0.65 | | | 10000 | 0.41 | | |
| Medical | | | Other Coverages | | | | | |
| 46.00 | | | | | | | | |
| | | | Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | | | 28.00 | | | | | |
| UM/UM - BI 12.5/25 | | | 19.00 | | | | | |
| UM/UM - PD 7.5 | | | 8.00 | | | | | |
| Single Limit | | | Expense Fees | | | | | |
| 17.00 | | | Bodily Injury | | 18.00 | | Property Damage | 8.00 |
| Comp | | 8.00 | Coll | | 15.00 | | | |

Territory 8

| Symbol | 500 Deductible | | | | Comprehensive | | | | | | | |
|--------|----------------|------|------|------|---------------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 98 | 93 | 89 | 85 | 80 | 77 | 72 | 69 | 66 | 62 | 59 | 56 |
| 03 | 118 | 113 | 108 | 102 | 97 | 93 | 87 | 83 | 80 | 76 | 71 | 68 |
| 04 | 134 | 128 | 122 | 116 | 109 | 105 | 99 | 93 | 90 | 85 | 80 | 77 |
| 05 | 150 | 144 | 137 | 130 | 124 | 117 | 111 | 106 | 101 | 96 | 91 | 86 |
| 06 | 167 | 160 | 152 | 144 | 137 | 131 | 124 | 117 | 113 | 107 | 101 | 96 |
| 07 | 183 | 174 | 166 | 158 | 150 | 143 | 134 | 128 | 123 | 117 | 109 | 105 |
| 08 | 199 | 190 | 182 | 173 | 164 | 156 | 147 | 140 | 134 | 127 | 120 | 115 |
| 10 | 218 | 208 | 198 | 189 | 179 | 171 | 161 | 153 | 147 | 139 | 131 | 125 |
| 11 | 239 | 228 | 217 | 206 | 196 | 187 | 176 | 167 | 161 | 152 | 143 | 137 |
| 12 | 263 | 250 | 239 | 227 | 214 | 205 | 193 | 183 | 176 | 167 | 158 | 150 |
| 13 | 282 | 269 | 256 | 244 | 231 | 221 | 207 | 198 | 190 | 180 | 169 | 161 |
| 14 | 302 | 287 | 274 | 261 | 247 | 236 | 222 | 211 | 203 | 192 | 181 | 173 |
| 15 | 323 | 309 | 294 | 279 | 264 | 253 | 238 | 226 | 217 | 206 | 194 | 185 |
| 16 | 343 | 328 | 312 | 296 | 280 | 268 | 253 | 240 | 231 | 218 | 206 | 197 |
| 17 | 360 | 344 | 328 | 312 | 295 | 281 | 265 | 252 | 242 | 230 | 216 | 206 |
| 18 | 375 | 358 | 341 | 324 | 307 | 293 | 276 | 263 | 252 | 239 | 225 | 214 |
| 19 | 394 | 376 | 359 | 341 | 323 | 309 | 290 | 276 | 265 | 251 | 237 | 226 |
| 20 | 419 | 400 | 381 | 362 | 343 | 328 | 309 | 294 | 282 | 267 | 251 | 240 |
| 21 | 450 | 430 | 409 | 389 | 368 | 352 | 332 | 315 | 303 | 287 | 271 | 258 |
| 22 | 493 | 471 | 449 | 426 | 404 | 385 | 363 | 345 | 332 | 314 | 296 | 283 |
| 23 | 537 | 512 | 488 | 464 | 439 | 419 | 395 | 376 | 361 | 342 | 322 | 307 |
| 24 | 612 | 584 | 556 | 529 | 501 | 479 | 450 | 428 | 412 | 390 | 368 | 351 |
| 25 | 720 | 687 | 654 | 621 | 589 | 562 | 530 | 504 | 484 | 458 | 432 | 412 |
| 26 | 825 | 788 | 750 | 713 | 676 | 645 | 608 | 578 | 555 | 525 | 495 | 473 |

| Symbol | 500 Deductible | | | | Collision | | | | | | | |
|--------|----------------|-------|-------|-------|-----------|-------|-------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 386 | 369 | 351 | 330 | 309 | 291 | 267 | 246 | 232 | 218 | 204 | 193 |
| 03 | 421 | 400 | 383 | 358 | 337 | 316 | 291 | 267 | 253 | 239 | 221 | 211 |
| 04 | 449 | 428 | 407 | 383 | 358 | 337 | 309 | 284 | 270 | 253 | 235 | 225 |
| 05 | 470 | 449 | 428 | 404 | 376 | 355 | 326 | 298 | 284 | 267 | 249 | 235 |
| 06 | 495 | 470 | 449 | 421 | 397 | 372 | 340 | 316 | 295 | 277 | 260 | 246 |
| 07 | 523 | 498 | 474 | 446 | 418 | 393 | 362 | 333 | 312 | 295 | 274 | 260 |
| 08 | 548 | 523 | 498 | 467 | 439 | 414 | 379 | 347 | 330 | 309 | 288 | 274 |
| 10 | 576 | 548 | 523 | 491 | 460 | 435 | 397 | 365 | 344 | 323 | 302 | 288 |
| 11 | 604 | 576 | 548 | 516 | 481 | 453 | 418 | 383 | 362 | 340 | 316 | 302 |
| 12 | 632 | 604 | 576 | 541 | 505 | 477 | 439 | 404 | 379 | 358 | 333 | 316 |
| 13 | 663 | 635 | 604 | 569 | 530 | 502 | 460 | 421 | 400 | 376 | 351 | 333 |
| 14 | 702 | 670 | 639 | 600 | 562 | 530 | 484 | 446 | 421 | 397 | 372 | 351 |
| 15 | 748 | 716 | 681 | 639 | 600 | 565 | 516 | 477 | 449 | 421 | 397 | 376 |
| 16 | 793 | 755 | 720 | 677 | 632 | 597 | 548 | 505 | 474 | 446 | 418 | 397 |
| 17 | 835 | 797 | 758 | 713 | 667 | 628 | 576 | 530 | 502 | 470 | 439 | 418 |
| 18 | 878 | 835 | 797 | 748 | 702 | 660 | 607 | 558 | 527 | 495 | 463 | 439 |
| 19 | 923 | 881 | 839 | 790 | 737 | 695 | 639 | 586 | 555 | 519 | 488 | 460 |
| 20 | 965 | 923 | 878 | 825 | 772 | 730 | 667 | 614 | 579 | 544 | 509 | 484 |
| 21 | 1,007 | 962 | 916 | 860 | 807 | 762 | 695 | 642 | 604 | 569 | 530 | 505 |
| 22 | 1,064 | 1,014 | 965 | 909 | 849 | 800 | 734 | 677 | 639 | 600 | 562 | 530 |
| 23 | 1,123 | 1,074 | 1,021 | 962 | 899 | 849 | 776 | 716 | 674 | 632 | 593 | 562 |
| 24 | 1,211 | 1,158 | 1,102 | 1,035 | 969 | 916 | 839 | 772 | 727 | 684 | 639 | 607 |
| 25 | 1,351 | 1,292 | 1,229 | 1,155 | 1,081 | 1,021 | 934 | 860 | 811 | 762 | 713 | 677 |
| 26 | 1,488 | 1,418 | 1,351 | 1,271 | 1,190 | 1,123 | 1,028 | 948 | 892 | 839 | 783 | 744 |

Territory 9

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 348 | | | | |
| 500000 | 519 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 140 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 158 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 21.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | | 28.00 | | | |
| UM/UM - BI 12.5/25 | | 19.00 | | | |
| UM/UM - PD 7.5 | | 8.00 | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 9

500 Deductible Comprehensive

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 46 | 44 | 42 | 40 | 38 | 36 | 34 | 32 | 31 | 29 | 28 | 26 |
| 03 | 56 | 53 | 51 | 48 | 46 | 44 | 41 | 39 | 38 | 36 | 34 | 32 |
| 04 | 63 | 60 | 58 | 55 | 52 | 50 | 47 | 44 | 42 | 40 | 38 | 36 |
| 05 | 71 | 68 | 65 | 61 | 58 | 55 | 53 | 50 | 48 | 45 | 43 | 41 |
| 06 | 79 | 76 | 72 | 68 | 65 | 62 | 58 | 55 | 53 | 50 | 47 | 45 |
| 07 | 87 | 82 | 79 | 75 | 71 | 68 | 63 | 60 | 58 | 55 | 52 | 50 |
| 08 | 94 | 90 | 86 | 81 | 77 | 74 | 69 | 66 | 63 | 60 | 57 | 54 |
| 10 | 103 | 98 | 94 | 89 | 84 | 81 | 76 | 72 | 69 | 66 | 62 | 59 |
| 11 | 113 | 108 | 102 | 97 | 92 | 88 | 83 | 79 | 76 | 72 | 68 | 65 |
| 12 | 124 | 118 | 113 | 107 | 101 | 97 | 91 | 87 | 83 | 79 | 74 | 71 |
| 13 | 133 | 127 | 121 | 115 | 109 | 104 | 98 | 93 | 89 | 85 | 80 | 76 |
| 14 | 142 | 136 | 129 | 123 | 116 | 111 | 105 | 100 | 96 | 91 | 85 | 81 |
| 15 | 152 | 146 | 139 | 132 | 125 | 119 | 112 | 107 | 102 | 97 | 92 | 87 |
| 16 | 162 | 155 | 147 | 140 | 132 | 126 | 119 | 113 | 109 | 103 | 97 | 93 |
| 17 | 170 | 162 | 155 | 147 | 139 | 133 | 125 | 119 | 114 | 108 | 102 | 97 |
| 18 | 177 | 169 | 161 | 153 | 145 | 138 | 130 | 124 | 119 | 113 | 106 | 101 |
| 19 | 186 | 178 | 169 | 161 | 152 | 146 | 137 | 130 | 125 | 118 | 112 | 107 |
| 20 | 198 | 189 | 180 | 171 | 162 | 155 | 146 | 139 | 133 | 126 | 118 | 113 |
| 21 | 213 | 203 | 193 | 184 | 174 | 166 | 157 | 149 | 143 | 135 | 128 | 122 |
| 22 | 233 | 222 | 212 | 201 | 191 | 182 | 171 | 163 | 157 | 148 | 140 | 134 |
| 23 | 253 | 242 | 230 | 219 | 207 | 198 | 186 | 177 | 171 | 161 | 152 | 145 |
| 24 | 289 | 276 | 263 | 249 | 236 | 226 | 213 | 202 | 194 | 184 | 173 | 165 |
| 25 | 340 | 324 | 309 | 293 | 278 | 265 | 250 | 238 | 228 | 216 | 204 | 194 |
| 26 | 389 | 372 | 354 | 336 | 319 | 305 | 287 | 273 | 262 | 248 | 234 | 223 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|-------|-------|------|------|------|------|------|------|------|------|------|------|
| 02 | 277 | 265 | 252 | 237 | 222 | 209 | 192 | 176 | 166 | 156 | 146 | 139 |
| 03 | 302 | 287 | 275 | 257 | 242 | 227 | 209 | 192 | 181 | 171 | 159 | 151 |
| 04 | 323 | 307 | 292 | 275 | 257 | 242 | 222 | 204 | 194 | 181 | 169 | 161 |
| 05 | 338 | 323 | 307 | 290 | 270 | 255 | 234 | 214 | 204 | 192 | 179 | 169 |
| 06 | 355 | 338 | 323 | 302 | 285 | 267 | 244 | 227 | 212 | 199 | 186 | 176 |
| 07 | 375 | 358 | 340 | 320 | 300 | 282 | 260 | 239 | 224 | 212 | 197 | 186 |
| 08 | 393 | 375 | 358 | 335 | 315 | 297 | 272 | 249 | 237 | 222 | 207 | 197 |
| 10 | 413 | 393 | 375 | 353 | 330 | 312 | 285 | 262 | 247 | 232 | 217 | 207 |
| 11 | 433 | 413 | 393 | 370 | 345 | 325 | 300 | 275 | 260 | 244 | 227 | 217 |
| 12 | 454 | 433 | 413 | 388 | 363 | 343 | 315 | 290 | 272 | 257 | 239 | 227 |
| 13 | 476 | 456 | 433 | 408 | 381 | 360 | 330 | 302 | 287 | 270 | 252 | 239 |
| 14 | 504 | 481 | 459 | 431 | 403 | 381 | 348 | 320 | 302 | 285 | 267 | 252 |
| 15 | 537 | 514 | 489 | 459 | 431 | 406 | 370 | 343 | 323 | 302 | 285 | 270 |
| 16 | 570 | 542 | 517 | 486 | 454 | 428 | 393 | 363 | 340 | 320 | 300 | 285 |
| 17 | 600 | 572 | 544 | 512 | 479 | 451 | 413 | 381 | 360 | 338 | 315 | 300 |
| 18 | 630 | 600 | 572 | 537 | 504 | 474 | 436 | 401 | 378 | 355 | 333 | 315 |
| 19 | 663 | 633 | 602 | 567 | 529 | 499 | 459 | 421 | 398 | 373 | 350 | 330 |
| 20 | 693 | 663 | 630 | 592 | 554 | 524 | 479 | 441 | 416 | 391 | 365 | 348 |
| 21 | 723 | 690 | 658 | 617 | 580 | 547 | 499 | 461 | 433 | 408 | 381 | 363 |
| 22 | 764 | 728 | 693 | 653 | 610 | 575 | 527 | 486 | 459 | 431 | 403 | 381 |
| 23 | 806 | 771 | 733 | 690 | 645 | 610 | 557 | 514 | 484 | 454 | 426 | 403 |
| 24 | 869 | 832 | 791 | 743 | 696 | 658 | 602 | 554 | 522 | 491 | 459 | 436 |
| 25 | 970 | 927 | 882 | 829 | 776 | 733 | 670 | 617 | 582 | 547 | 512 | 486 |
| 26 | 1,068 | 1,018 | 970 | 912 | 854 | 806 | 738 | 680 | 640 | 602 | 562 | 534 |

Territory 11

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Limit | | Premium | Single Limits | | Limit | Premium | Limit | Premium |
|--------------------|--|---------|---------------------------------|--|-------|---------|-----------------|---------|
| FIN RESP | | 537 | | | | | | |
| 500000 | | 800 | | | | | | |
| Limit | | Premium | Bodily Injury | | Limit | Premium | Limit | Premium |
| FIN RESP | | 281 | | | | | | |
| Limit | | Premium | Property Damage | | Limit | Premium | Limit | Premium |
| FIN RESP | | 154 | | | | | | |
| Ded. | | Factor | Comprehensive Deductible Factor | | Ded. | Factor | Ded. | Factor |
| 1000 | | 0.75 | | | 5000 | 0.50 | | |
| 2500 | | 0.69 | | | 10000 | 0.40 | | |
| Ded. | | Factor | Collision Deductible Factor | | Ded. | Factor | Ded. | Factor |
| 1000 | | 0.80 | | | 5000 | 0.53 | | |
| 2500 | | 0.65 | | | 10000 | 0.41 | | |
| Medical | | | Other Coverages | | | | | |
| 46.00 | | | | | | | | |
| | | | Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | | | 105.00 | | | | | |
| UM/UM - BI 12.5/25 | | | 76.00 | | | | | |
| UM/UM - PD 7.5 | | | 8.00 | | | | | |
| Single Limit | | | Expense Fees | | | | | |
| 17.00 | | | Bodily Injury | | 18.00 | | Property Damage | 8.00 |
| Comp | | 8.00 | Coll | | 15.00 | | | |

Territory 11

| Symbol | 500 Deductible | | | | | | Comprehensive | | | | | |
|--------|----------------|-------|-------|-------|-------|-------|---------------|-------|-------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 177 | 169 | 161 | 153 | 145 | 138 | 130 | 124 | 119 | 113 | 106 | 101 |
| 03 | 214 | 204 | 195 | 185 | 175 | 167 | 158 | 150 | 145 | 137 | 129 | 122 |
| 04 | 243 | 232 | 221 | 209 | 198 | 190 | 179 | 169 | 163 | 155 | 145 | 138 |
| 05 | 272 | 261 | 248 | 235 | 224 | 213 | 201 | 192 | 184 | 174 | 164 | 156 |
| 06 | 303 | 290 | 275 | 261 | 248 | 237 | 224 | 213 | 204 | 193 | 182 | 174 |
| 07 | 332 | 316 | 301 | 287 | 270 | 259 | 243 | 232 | 222 | 211 | 198 | 190 |
| 08 | 361 | 345 | 328 | 312 | 296 | 282 | 266 | 253 | 243 | 230 | 217 | 208 |
| 10 | 394 | 377 | 359 | 341 | 324 | 309 | 291 | 277 | 266 | 251 | 237 | 225 |
| 11 | 431 | 412 | 393 | 374 | 354 | 338 | 319 | 303 | 291 | 275 | 259 | 248 |
| 12 | 475 | 452 | 431 | 411 | 388 | 370 | 349 | 332 | 319 | 303 | 285 | 272 |
| 13 | 510 | 486 | 464 | 441 | 417 | 399 | 375 | 357 | 343 | 325 | 306 | 291 |
| 14 | 546 | 520 | 496 | 472 | 446 | 427 | 401 | 382 | 367 | 348 | 327 | 312 |
| 15 | 584 | 559 | 531 | 506 | 478 | 457 | 430 | 409 | 393 | 372 | 351 | 335 |
| 16 | 620 | 592 | 564 | 536 | 507 | 485 | 457 | 435 | 417 | 394 | 372 | 356 |
| 17 | 652 | 621 | 592 | 564 | 533 | 509 | 480 | 456 | 438 | 415 | 391 | 374 |
| 18 | 678 | 647 | 617 | 586 | 555 | 530 | 499 | 475 | 456 | 431 | 407 | 388 |
| 19 | 713 | 681 | 649 | 617 | 584 | 559 | 525 | 499 | 480 | 454 | 428 | 409 |
| 20 | 758 | 723 | 689 | 655 | 620 | 592 | 559 | 531 | 510 | 483 | 454 | 435 |
| 21 | 815 | 778 | 741 | 704 | 667 | 638 | 601 | 570 | 547 | 518 | 489 | 467 |
| 22 | 892 | 852 | 811 | 771 | 731 | 697 | 657 | 625 | 601 | 568 | 536 | 512 |
| 23 | 971 | 926 | 882 | 839 | 794 | 758 | 715 | 679 | 654 | 618 | 583 | 555 |
| 24 | 1,108 | 1,056 | 1,006 | 956 | 906 | 866 | 815 | 774 | 745 | 705 | 665 | 634 |
| 25 | 1,302 | 1,243 | 1,183 | 1,124 | 1,066 | 1,018 | 958 | 911 | 876 | 829 | 781 | 745 |
| 26 | 1,492 | 1,425 | 1,357 | 1,290 | 1,222 | 1,167 | 1,100 | 1,045 | 1,005 | 950 | 895 | 855 |

| Symbol | 500 Deductible | | | | | | Collision | | | | | |
|--------|----------------|-------|-------|-------|-------|-------|-----------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 394 | 376 | 358 | 337 | 315 | 297 | 272 | 251 | 236 | 222 | 208 | 197 |
| 03 | 430 | 408 | 390 | 365 | 344 | 322 | 297 | 272 | 258 | 243 | 226 | 215 |
| 04 | 458 | 437 | 415 | 390 | 365 | 344 | 315 | 290 | 276 | 258 | 240 | 229 |
| 05 | 480 | 458 | 437 | 412 | 383 | 362 | 333 | 304 | 290 | 272 | 254 | 240 |
| 06 | 505 | 480 | 458 | 430 | 405 | 379 | 347 | 322 | 301 | 283 | 265 | 251 |
| 07 | 533 | 508 | 483 | 455 | 426 | 401 | 369 | 340 | 319 | 301 | 279 | 265 |
| 08 | 558 | 533 | 508 | 476 | 448 | 422 | 387 | 354 | 337 | 315 | 294 | 279 |
| 10 | 587 | 558 | 533 | 501 | 469 | 444 | 405 | 372 | 351 | 329 | 308 | 294 |
| 11 | 616 | 587 | 558 | 526 | 490 | 462 | 426 | 390 | 369 | 347 | 322 | 308 |
| 12 | 644 | 616 | 587 | 551 | 516 | 487 | 448 | 412 | 387 | 365 | 340 | 322 |
| 13 | 677 | 648 | 616 | 580 | 541 | 512 | 469 | 430 | 408 | 383 | 358 | 340 |
| 14 | 716 | 684 | 652 | 612 | 573 | 541 | 494 | 455 | 430 | 405 | 379 | 358 |
| 15 | 763 | 730 | 695 | 652 | 612 | 576 | 526 | 487 | 458 | 430 | 405 | 383 |
| 16 | 809 | 770 | 734 | 691 | 644 | 609 | 558 | 516 | 483 | 455 | 426 | 405 |
| 17 | 852 | 813 | 773 | 727 | 680 | 641 | 587 | 541 | 512 | 480 | 448 | 426 |
| 18 | 895 | 852 | 813 | 763 | 716 | 673 | 619 | 569 | 537 | 505 | 473 | 448 |
| 19 | 942 | 899 | 856 | 806 | 752 | 709 | 652 | 598 | 566 | 530 | 498 | 469 |
| 20 | 985 | 942 | 895 | 841 | 788 | 745 | 680 | 627 | 591 | 555 | 519 | 494 |
| 21 | 1,027 | 981 | 934 | 877 | 823 | 777 | 709 | 655 | 616 | 580 | 541 | 516 |
| 22 | 1,085 | 1,035 | 985 | 927 | 866 | 816 | 748 | 691 | 652 | 612 | 573 | 541 |
| 23 | 1,146 | 1,095 | 1,042 | 981 | 916 | 866 | 791 | 730 | 687 | 644 | 605 | 573 |
| 24 | 1,235 | 1,181 | 1,124 | 1,056 | 988 | 934 | 856 | 788 | 741 | 698 | 652 | 619 |
| 25 | 1,378 | 1,317 | 1,253 | 1,178 | 1,103 | 1,042 | 952 | 877 | 827 | 777 | 727 | 691 |
| 26 | 1,518 | 1,446 | 1,378 | 1,296 | 1,214 | 1,146 | 1,049 | 967 | 909 | 856 | 798 | 759 |

Territory 12

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 537 | | | | |
| 500000 | 800 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 281 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 154 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 46.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 105.00 | | | | |
| UM/UM - BI 12.5/25 | 76.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 12**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|------|------|
| 02 | 177 | 169 | 161 | 153 | 145 | 138 | 130 | 124 | 119 | 113 | 106 | 101 |
| 03 | 214 | 204 | 195 | 185 | 175 | 167 | 158 | 150 | 145 | 137 | 129 | 122 |
| 04 | 243 | 232 | 221 | 209 | 198 | 190 | 179 | 169 | 163 | 155 | 145 | 138 |
| 05 | 272 | 261 | 248 | 235 | 224 | 213 | 201 | 192 | 184 | 174 | 164 | 156 |
| 06 | 303 | 290 | 275 | 261 | 248 | 237 | 224 | 213 | 204 | 193 | 182 | 174 |
| 07 | 332 | 316 | 301 | 287 | 270 | 259 | 243 | 232 | 222 | 211 | 198 | 190 |
| 08 | 361 | 345 | 328 | 312 | 296 | 282 | 266 | 253 | 243 | 230 | 217 | 208 |
| 10 | 394 | 377 | 359 | 341 | 324 | 309 | 291 | 277 | 266 | 251 | 237 | 225 |
| 11 | 431 | 412 | 393 | 374 | 354 | 338 | 319 | 303 | 291 | 275 | 259 | 248 |
| 12 | 475 | 452 | 431 | 411 | 388 | 370 | 349 | 332 | 319 | 303 | 285 | 272 |
| 13 | 510 | 486 | 464 | 441 | 417 | 399 | 375 | 357 | 343 | 325 | 306 | 291 |
| 14 | 546 | 520 | 496 | 472 | 446 | 427 | 401 | 382 | 367 | 348 | 327 | 312 |
| 15 | 584 | 559 | 531 | 506 | 478 | 457 | 430 | 409 | 393 | 372 | 351 | 335 |
| 16 | 620 | 592 | 564 | 536 | 507 | 485 | 457 | 435 | 417 | 394 | 372 | 356 |
| 17 | 652 | 621 | 592 | 564 | 533 | 509 | 480 | 456 | 438 | 415 | 391 | 374 |
| 18 | 678 | 647 | 617 | 586 | 555 | 530 | 499 | 475 | 456 | 431 | 407 | 388 |
| 19 | 713 | 681 | 649 | 617 | 584 | 559 | 525 | 499 | 480 | 454 | 428 | 409 |
| 20 | 758 | 723 | 689 | 655 | 620 | 592 | 559 | 531 | 510 | 483 | 454 | 435 |
| 21 | 815 | 778 | 741 | 704 | 667 | 638 | 601 | 570 | 547 | 518 | 489 | 467 |
| 22 | 892 | 852 | 811 | 771 | 731 | 697 | 657 | 625 | 601 | 568 | 536 | 512 |
| 23 | 971 | 926 | 882 | 839 | 794 | 758 | 715 | 679 | 654 | 618 | 583 | 555 |
| 24 | 1,108 | 1,056 | 1,006 | 956 | 906 | 866 | 815 | 774 | 745 | 705 | 665 | 634 |
| 25 | 1,302 | 1,243 | 1,183 | 1,124 | 1,066 | 1,018 | 958 | 911 | 876 | 829 | 781 | 745 |
| 26 | 1,492 | 1,425 | 1,357 | 1,290 | 1,222 | 1,167 | 1,100 | 1,045 | 1,005 | 950 | 895 | 855 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|-------|-------|-------|-------|-------|-------|-------|------|------|------|------|------|
| 02 | 394 | 376 | 358 | 337 | 315 | 297 | 272 | 251 | 236 | 222 | 208 | 197 |
| 03 | 430 | 408 | 390 | 365 | 344 | 322 | 297 | 272 | 258 | 243 | 226 | 215 |
| 04 | 458 | 437 | 415 | 390 | 365 | 344 | 315 | 290 | 276 | 258 | 240 | 229 |
| 05 | 480 | 458 | 437 | 412 | 383 | 362 | 333 | 304 | 290 | 272 | 254 | 240 |
| 06 | 505 | 480 | 458 | 430 | 405 | 379 | 347 | 322 | 301 | 283 | 265 | 251 |
| 07 | 533 | 508 | 483 | 455 | 426 | 401 | 369 | 340 | 319 | 301 | 279 | 265 |
| 08 | 558 | 533 | 508 | 476 | 448 | 422 | 387 | 354 | 337 | 315 | 294 | 279 |
| 10 | 587 | 558 | 533 | 501 | 469 | 444 | 405 | 372 | 351 | 329 | 308 | 294 |
| 11 | 616 | 587 | 558 | 526 | 490 | 462 | 426 | 390 | 369 | 347 | 322 | 308 |
| 12 | 644 | 616 | 587 | 551 | 516 | 487 | 448 | 412 | 387 | 365 | 340 | 322 |
| 13 | 677 | 648 | 616 | 580 | 541 | 512 | 469 | 430 | 408 | 383 | 358 | 340 |
| 14 | 716 | 684 | 652 | 612 | 573 | 541 | 494 | 455 | 430 | 405 | 379 | 358 |
| 15 | 763 | 730 | 695 | 652 | 612 | 576 | 526 | 487 | 458 | 430 | 405 | 383 |
| 16 | 809 | 770 | 734 | 691 | 644 | 609 | 558 | 516 | 483 | 455 | 426 | 405 |
| 17 | 852 | 813 | 773 | 727 | 680 | 641 | 587 | 541 | 512 | 480 | 448 | 426 |
| 18 | 895 | 852 | 813 | 763 | 716 | 673 | 619 | 569 | 537 | 505 | 473 | 448 |
| 19 | 942 | 899 | 856 | 806 | 752 | 709 | 652 | 598 | 566 | 530 | 498 | 469 |
| 20 | 985 | 942 | 895 | 841 | 788 | 745 | 680 | 627 | 591 | 555 | 519 | 494 |
| 21 | 1,027 | 981 | 934 | 877 | 823 | 777 | 709 | 655 | 616 | 580 | 541 | 516 |
| 22 | 1,085 | 1,035 | 985 | 927 | 866 | 816 | 748 | 691 | 652 | 612 | 573 | 541 |
| 23 | 1,146 | 1,095 | 1,042 | 981 | 916 | 866 | 791 | 730 | 687 | 644 | 605 | 573 |
| 24 | 1,235 | 1,181 | 1,124 | 1,056 | 988 | 934 | 856 | 788 | 741 | 698 | 652 | 619 |
| 25 | 1,378 | 1,317 | 1,253 | 1,178 | 1,103 | 1,042 | 952 | 877 | 827 | 777 | 727 | 691 |
| 26 | 1,518 | 1,446 | 1,378 | 1,296 | 1,214 | 1,146 | 1,049 | 967 | 909 | 856 | 798 | 759 |

Territory 15

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 362 | | | | |
| 500000 | 539 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 160 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 146 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 37.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UIM 25,000 | 28.00 | | | | |
| UM/UIM - BI 12.5/25 | 19.00 | | | | |
| UM/UIM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 15

| Symbol | 500 Deductible | | | | Comprehensive | | | | | | | |
|--------|----------------|------|------|------|---------------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 65 | 62 | 59 | 56 | 53 | 51 | 48 | 45 | 44 | 41 | 39 | 37 |
| 03 | 78 | 75 | 71 | 68 | 64 | 61 | 58 | 55 | 53 | 50 | 47 | 45 |
| 04 | 89 | 85 | 81 | 77 | 73 | 70 | 65 | 62 | 60 | 57 | 53 | 51 |
| 05 | 100 | 96 | 91 | 86 | 82 | 78 | 74 | 70 | 67 | 64 | 60 | 57 |
| 06 | 111 | 106 | 101 | 96 | 91 | 87 | 82 | 78 | 75 | 71 | 67 | 64 |
| 07 | 122 | 116 | 110 | 105 | 99 | 95 | 89 | 85 | 81 | 77 | 73 | 70 |
| 08 | 132 | 126 | 120 | 114 | 109 | 103 | 97 | 93 | 89 | 84 | 80 | 76 |
| 10 | 145 | 138 | 132 | 125 | 119 | 113 | 107 | 101 | 97 | 92 | 87 | 83 |
| 11 | 158 | 151 | 144 | 137 | 130 | 124 | 117 | 111 | 107 | 101 | 95 | 91 |
| 12 | 174 | 166 | 158 | 150 | 142 | 136 | 128 | 122 | 117 | 111 | 104 | 100 |
| 13 | 187 | 178 | 170 | 162 | 153 | 146 | 137 | 131 | 126 | 119 | 112 | 107 |
| 14 | 200 | 191 | 182 | 173 | 163 | 156 | 147 | 140 | 135 | 127 | 120 | 114 |
| 15 | 214 | 205 | 195 | 185 | 175 | 168 | 158 | 150 | 144 | 136 | 129 | 123 |
| 16 | 227 | 217 | 207 | 196 | 186 | 178 | 168 | 159 | 153 | 145 | 136 | 130 |
| 17 | 239 | 228 | 217 | 207 | 195 | 186 | 176 | 167 | 160 | 152 | 143 | 137 |
| 18 | 248 | 237 | 226 | 215 | 204 | 194 | 183 | 174 | 167 | 158 | 149 | 142 |
| 19 | 261 | 250 | 238 | 226 | 214 | 205 | 192 | 183 | 176 | 166 | 157 | 150 |
| 20 | 278 | 265 | 253 | 240 | 227 | 217 | 205 | 195 | 187 | 177 | 166 | 159 |
| 21 | 299 | 285 | 271 | 258 | 244 | 234 | 220 | 209 | 201 | 190 | 179 | 171 |
| 22 | 327 | 312 | 297 | 283 | 268 | 255 | 241 | 229 | 220 | 208 | 196 | 188 |
| 23 | 356 | 339 | 323 | 307 | 291 | 278 | 262 | 249 | 240 | 227 | 214 | 204 |
| 24 | 406 | 387 | 369 | 350 | 332 | 317 | 299 | 284 | 273 | 258 | 244 | 232 |
| 25 | 477 | 455 | 434 | 412 | 391 | 373 | 351 | 334 | 321 | 304 | 286 | 273 |
| 26 | 547 | 522 | 497 | 473 | 448 | 428 | 403 | 383 | 368 | 348 | 328 | 313 |

| Symbol | 500 Deductible | | | | Collision | | | | | | | |
|--------|----------------|-------|------|------|-----------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 285 | 272 | 259 | 243 | 228 | 215 | 197 | 181 | 171 | 161 | 150 | 142 |
| 03 | 311 | 295 | 282 | 264 | 249 | 233 | 215 | 197 | 186 | 176 | 163 | 155 |
| 04 | 332 | 316 | 300 | 282 | 264 | 249 | 228 | 210 | 199 | 186 | 174 | 166 |
| 05 | 347 | 332 | 316 | 298 | 277 | 262 | 241 | 220 | 210 | 197 | 184 | 174 |
| 06 | 365 | 347 | 332 | 311 | 293 | 275 | 251 | 233 | 218 | 205 | 192 | 181 |
| 07 | 386 | 368 | 350 | 329 | 308 | 290 | 267 | 246 | 231 | 218 | 202 | 192 |
| 08 | 404 | 386 | 368 | 344 | 324 | 306 | 280 | 256 | 243 | 228 | 212 | 202 |
| 10 | 425 | 404 | 386 | 363 | 339 | 321 | 293 | 269 | 254 | 238 | 223 | 212 |
| 11 | 445 | 425 | 404 | 381 | 355 | 334 | 308 | 282 | 267 | 251 | 233 | 223 |
| 12 | 466 | 445 | 425 | 399 | 373 | 352 | 324 | 298 | 280 | 264 | 246 | 233 |
| 13 | 490 | 469 | 445 | 420 | 391 | 370 | 339 | 311 | 295 | 277 | 259 | 246 |
| 14 | 518 | 495 | 471 | 443 | 414 | 391 | 357 | 329 | 311 | 293 | 275 | 259 |
| 15 | 552 | 528 | 502 | 471 | 443 | 417 | 381 | 352 | 332 | 311 | 293 | 277 |
| 16 | 585 | 557 | 531 | 500 | 466 | 440 | 404 | 373 | 350 | 329 | 308 | 293 |
| 17 | 616 | 588 | 559 | 526 | 492 | 464 | 425 | 391 | 370 | 347 | 324 | 308 |
| 18 | 648 | 616 | 588 | 552 | 518 | 487 | 448 | 412 | 389 | 365 | 342 | 324 |
| 19 | 681 | 650 | 619 | 583 | 544 | 513 | 471 | 433 | 409 | 383 | 360 | 339 |
| 20 | 712 | 681 | 648 | 609 | 570 | 539 | 492 | 453 | 427 | 401 | 376 | 357 |
| 21 | 743 | 710 | 676 | 635 | 596 | 562 | 513 | 474 | 445 | 420 | 391 | 373 |
| 22 | 785 | 749 | 712 | 671 | 627 | 591 | 541 | 500 | 471 | 443 | 414 | 391 |
| 23 | 829 | 793 | 754 | 710 | 663 | 627 | 572 | 528 | 497 | 466 | 438 | 414 |
| 24 | 894 | 855 | 813 | 764 | 715 | 676 | 619 | 570 | 536 | 505 | 471 | 448 |
| 25 | 997 | 953 | 907 | 852 | 798 | 754 | 689 | 635 | 598 | 562 | 526 | 500 |
| 26 | 1,098 | 1,046 | 997 | 938 | 878 | 829 | 759 | 699 | 658 | 619 | 578 | 549 |

Territory 17

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 262 | | | | |
| 500000 | 390 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 103 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 127 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 26.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 17

| Symbol | 500 Deductible | | | | | | | Comprehensive | | | | |
|--------|----------------|------|------|------|------|------|------|---------------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 53 | 50 | 48 | 46 | 43 | 41 | 39 | 37 | 36 | 34 | 32 | 30 |
| 03 | 64 | 61 | 58 | 55 | 52 | 50 | 47 | 45 | 43 | 41 | 38 | 36 |
| 04 | 72 | 69 | 66 | 62 | 59 | 57 | 53 | 50 | 48 | 46 | 43 | 41 |
| 05 | 81 | 78 | 74 | 70 | 67 | 63 | 60 | 57 | 55 | 52 | 49 | 47 |
| 06 | 90 | 86 | 82 | 78 | 74 | 71 | 67 | 63 | 61 | 58 | 54 | 52 |
| 07 | 99 | 94 | 90 | 85 | 81 | 77 | 72 | 69 | 66 | 63 | 59 | 57 |
| 08 | 108 | 103 | 98 | 93 | 88 | 84 | 79 | 75 | 72 | 69 | 65 | 62 |
| 10 | 118 | 112 | 107 | 102 | 96 | 92 | 87 | 83 | 79 | 75 | 71 | 67 |
| 11 | 129 | 123 | 117 | 111 | 106 | 101 | 95 | 90 | 87 | 82 | 77 | 74 |
| 12 | 142 | 135 | 129 | 122 | 116 | 110 | 104 | 99 | 95 | 90 | 85 | 81 |
| 13 | 152 | 145 | 138 | 132 | 124 | 119 | 112 | 107 | 102 | 97 | 91 | 87 |
| 14 | 163 | 155 | 148 | 141 | 133 | 127 | 120 | 114 | 109 | 104 | 97 | 93 |
| 15 | 174 | 167 | 158 | 151 | 143 | 136 | 128 | 122 | 117 | 111 | 105 | 100 |
| 16 | 185 | 177 | 168 | 160 | 151 | 144 | 136 | 130 | 124 | 118 | 111 | 106 |
| 17 | 194 | 185 | 177 | 168 | 159 | 152 | 143 | 136 | 131 | 124 | 117 | 111 |
| 18 | 202 | 193 | 184 | 175 | 166 | 158 | 149 | 142 | 136 | 129 | 121 | 116 |
| 19 | 213 | 203 | 193 | 184 | 174 | 167 | 156 | 149 | 143 | 135 | 128 | 122 |
| 20 | 226 | 216 | 205 | 195 | 185 | 177 | 167 | 158 | 152 | 144 | 135 | 130 |
| 21 | 243 | 232 | 221 | 210 | 199 | 190 | 179 | 170 | 163 | 155 | 146 | 139 |
| 22 | 266 | 254 | 242 | 230 | 218 | 208 | 196 | 186 | 179 | 169 | 160 | 153 |
| 23 | 289 | 276 | 263 | 250 | 237 | 226 | 213 | 203 | 195 | 184 | 174 | 166 |
| 24 | 330 | 315 | 300 | 285 | 270 | 258 | 243 | 231 | 222 | 210 | 198 | 189 |
| 25 | 388 | 371 | 353 | 335 | 318 | 303 | 286 | 272 | 261 | 247 | 233 | 222 |
| 26 | 445 | 425 | 405 | 384 | 364 | 348 | 328 | 312 | 300 | 283 | 267 | 255 |

| Symbol | 500 Deductible | | | | | | | Collision | | | | |
|--------|----------------|------|------|------|------|------|------|-----------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 217 | 207 | 197 | 185 | 173 | 164 | 150 | 138 | 130 | 122 | 114 | 108 |
| 03 | 236 | 225 | 215 | 201 | 189 | 177 | 164 | 150 | 142 | 134 | 124 | 118 |
| 04 | 252 | 240 | 229 | 215 | 201 | 189 | 173 | 160 | 152 | 142 | 132 | 126 |
| 05 | 264 | 252 | 240 | 227 | 211 | 199 | 183 | 167 | 160 | 150 | 140 | 132 |
| 06 | 278 | 264 | 252 | 236 | 223 | 209 | 191 | 177 | 165 | 156 | 146 | 138 |
| 07 | 294 | 280 | 266 | 250 | 234 | 221 | 203 | 187 | 175 | 165 | 154 | 146 |
| 08 | 307 | 294 | 280 | 262 | 246 | 232 | 213 | 195 | 185 | 173 | 162 | 154 |
| 10 | 323 | 307 | 294 | 276 | 258 | 244 | 223 | 205 | 193 | 181 | 169 | 162 |
| 11 | 339 | 323 | 307 | 290 | 270 | 254 | 234 | 215 | 203 | 191 | 177 | 169 |
| 12 | 355 | 339 | 323 | 303 | 284 | 268 | 246 | 227 | 213 | 201 | 187 | 177 |
| 13 | 372 | 357 | 339 | 319 | 297 | 282 | 258 | 236 | 225 | 211 | 197 | 187 |
| 14 | 394 | 376 | 359 | 337 | 315 | 297 | 272 | 250 | 236 | 223 | 209 | 197 |
| 15 | 420 | 402 | 382 | 359 | 337 | 317 | 290 | 268 | 252 | 236 | 223 | 211 |
| 16 | 445 | 424 | 404 | 380 | 355 | 335 | 307 | 284 | 266 | 250 | 234 | 223 |
| 17 | 469 | 447 | 426 | 400 | 374 | 353 | 323 | 297 | 282 | 264 | 246 | 234 |
| 18 | 493 | 469 | 447 | 420 | 394 | 370 | 341 | 313 | 296 | 278 | 260 | 246 |
| 19 | 518 | 494 | 471 | 443 | 414 | 390 | 359 | 329 | 311 | 292 | 274 | 258 |
| 20 | 542 | 518 | 493 | 463 | 433 | 410 | 374 | 345 | 325 | 305 | 286 | 272 |
| 21 | 565 | 540 | 514 | 483 | 453 | 427 | 390 | 361 | 339 | 319 | 297 | 284 |
| 22 | 597 | 569 | 542 | 510 | 477 | 449 | 412 | 380 | 359 | 337 | 315 | 297 |
| 23 | 630 | 603 | 573 | 540 | 504 | 477 | 435 | 402 | 378 | 355 | 333 | 315 |
| 24 | 680 | 650 | 619 | 581 | 544 | 514 | 471 | 433 | 408 | 384 | 359 | 341 |
| 25 | 758 | 725 | 690 | 648 | 607 | 573 | 524 | 483 | 455 | 427 | 400 | 380 |
| 26 | 835 | 796 | 758 | 713 | 668 | 630 | 577 | 532 | 500 | 471 | 439 | 418 |

Territory 18

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 367 | | | | |
| 500000 | 547 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 111 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 216 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 26.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 18

| Symbol | 500 Deductible | | | | Comprehensive | | | | | | | |
|--------|----------------|------|------|------|---------------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 52 | 49 | 47 | 45 | 42 | 40 | 38 | 36 | 35 | 33 | 31 | 30 |
| 03 | 63 | 60 | 57 | 54 | 51 | 49 | 46 | 44 | 42 | 40 | 38 | 36 |
| 04 | 71 | 68 | 64 | 61 | 58 | 55 | 52 | 49 | 47 | 45 | 42 | 40 |
| 05 | 79 | 76 | 72 | 69 | 65 | 62 | 59 | 56 | 54 | 51 | 48 | 46 |
| 06 | 88 | 85 | 80 | 76 | 72 | 69 | 65 | 62 | 60 | 56 | 53 | 51 |
| 07 | 97 | 92 | 88 | 84 | 79 | 76 | 71 | 68 | 65 | 62 | 58 | 55 |
| 08 | 105 | 101 | 96 | 91 | 86 | 82 | 78 | 74 | 71 | 67 | 63 | 61 |
| 10 | 115 | 110 | 105 | 100 | 94 | 90 | 85 | 81 | 78 | 73 | 69 | 66 |
| 11 | 126 | 120 | 115 | 109 | 103 | 99 | 93 | 88 | 85 | 80 | 76 | 72 |
| 12 | 139 | 132 | 126 | 120 | 113 | 108 | 102 | 97 | 93 | 88 | 83 | 79 |
| 13 | 149 | 142 | 135 | 129 | 122 | 117 | 110 | 104 | 100 | 95 | 89 | 85 |
| 14 | 159 | 152 | 145 | 138 | 130 | 125 | 117 | 111 | 107 | 102 | 95 | 91 |
| 15 | 171 | 163 | 155 | 148 | 140 | 133 | 125 | 119 | 115 | 109 | 102 | 98 |
| 16 | 181 | 173 | 165 | 157 | 148 | 141 | 133 | 127 | 122 | 115 | 109 | 104 |
| 17 | 190 | 181 | 173 | 165 | 156 | 149 | 140 | 133 | 128 | 121 | 114 | 109 |
| 18 | 198 | 189 | 180 | 171 | 162 | 155 | 146 | 139 | 133 | 126 | 119 | 113 |
| 19 | 208 | 199 | 189 | 180 | 171 | 163 | 153 | 146 | 140 | 133 | 125 | 119 |
| 20 | 221 | 211 | 201 | 191 | 181 | 173 | 163 | 155 | 149 | 141 | 133 | 127 |
| 21 | 238 | 227 | 216 | 205 | 195 | 186 | 175 | 166 | 160 | 151 | 143 | 136 |
| 22 | 260 | 249 | 237 | 225 | 213 | 204 | 192 | 182 | 175 | 166 | 157 | 149 |
| 23 | 283 | 270 | 258 | 245 | 232 | 221 | 209 | 198 | 191 | 180 | 170 | 162 |
| 24 | 323 | 308 | 294 | 279 | 265 | 253 | 238 | 226 | 218 | 206 | 194 | 185 |
| 25 | 380 | 363 | 345 | 328 | 311 | 297 | 280 | 266 | 256 | 242 | 228 | 218 |
| 26 | 436 | 416 | 396 | 376 | 357 | 341 | 321 | 305 | 293 | 277 | 261 | 250 |

| Symbol | 500 Deductible | | | | Collision | | | | | | | |
|--------|----------------|-------|-------|-------|-----------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 319 | 305 | 290 | 273 | 255 | 241 | 220 | 203 | 191 | 180 | 168 | 160 |
| 03 | 348 | 331 | 316 | 296 | 278 | 261 | 241 | 220 | 209 | 197 | 183 | 174 |
| 04 | 371 | 354 | 336 | 316 | 296 | 278 | 255 | 235 | 223 | 209 | 194 | 186 |
| 05 | 389 | 371 | 354 | 334 | 310 | 293 | 270 | 247 | 235 | 220 | 206 | 194 |
| 06 | 409 | 389 | 371 | 348 | 328 | 307 | 281 | 261 | 244 | 229 | 215 | 203 |
| 07 | 432 | 412 | 392 | 368 | 345 | 325 | 299 | 276 | 258 | 244 | 226 | 215 |
| 08 | 452 | 432 | 412 | 386 | 363 | 342 | 313 | 287 | 273 | 255 | 238 | 226 |
| 10 | 476 | 452 | 432 | 406 | 380 | 360 | 328 | 302 | 284 | 267 | 249 | 238 |
| 11 | 499 | 476 | 452 | 426 | 397 | 374 | 345 | 316 | 299 | 281 | 261 | 249 |
| 12 | 522 | 499 | 476 | 447 | 418 | 394 | 363 | 334 | 313 | 296 | 276 | 261 |
| 13 | 548 | 525 | 499 | 470 | 438 | 415 | 380 | 348 | 331 | 310 | 290 | 276 |
| 14 | 580 | 554 | 528 | 496 | 464 | 438 | 400 | 368 | 348 | 328 | 307 | 290 |
| 15 | 618 | 592 | 563 | 528 | 496 | 467 | 426 | 394 | 371 | 348 | 328 | 310 |
| 16 | 655 | 624 | 595 | 560 | 522 | 493 | 452 | 418 | 392 | 368 | 345 | 328 |
| 17 | 690 | 658 | 626 | 589 | 551 | 519 | 476 | 438 | 415 | 389 | 363 | 345 |
| 18 | 725 | 690 | 658 | 618 | 580 | 545 | 502 | 461 | 435 | 409 | 383 | 363 |
| 19 | 763 | 728 | 693 | 653 | 609 | 574 | 528 | 484 | 458 | 429 | 403 | 380 |
| 20 | 798 | 763 | 725 | 682 | 638 | 603 | 551 | 508 | 479 | 450 | 421 | 400 |
| 21 | 832 | 795 | 757 | 711 | 667 | 629 | 574 | 531 | 499 | 470 | 438 | 418 |
| 22 | 879 | 838 | 798 | 751 | 702 | 661 | 606 | 560 | 528 | 496 | 464 | 438 |
| 23 | 928 | 887 | 844 | 795 | 742 | 702 | 641 | 592 | 557 | 522 | 490 | 464 |
| 24 | 1,001 | 957 | 911 | 856 | 800 | 757 | 693 | 638 | 600 | 566 | 528 | 502 |
| 25 | 1,117 | 1,067 | 1,015 | 954 | 893 | 844 | 771 | 711 | 670 | 629 | 589 | 560 |
| 26 | 1,230 | 1,172 | 1,117 | 1,050 | 983 | 928 | 850 | 783 | 737 | 693 | 647 | 615 |

Territory 19

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 427 | | | | |
| 500000 | 636 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 157 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 216 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 39.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 19

| Symbol | 500 Deductible | | | | Comprehensive | | | | | | | |
|--------|----------------|------|------|------|---------------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 55 | 53 | 50 | 48 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 |
| 03 | 67 | 64 | 61 | 58 | 55 | 52 | 49 | 47 | 45 | 43 | 40 | 38 |
| 04 | 76 | 72 | 69 | 65 | 62 | 59 | 56 | 53 | 51 | 48 | 45 | 43 |
| 05 | 85 | 81 | 77 | 73 | 70 | 66 | 63 | 60 | 57 | 54 | 51 | 49 |
| 06 | 94 | 90 | 86 | 81 | 77 | 74 | 70 | 66 | 64 | 60 | 57 | 54 |
| 07 | 103 | 98 | 94 | 89 | 84 | 81 | 76 | 72 | 69 | 66 | 62 | 59 |
| 08 | 112 | 107 | 102 | 97 | 92 | 88 | 83 | 79 | 76 | 72 | 68 | 65 |
| 10 | 123 | 117 | 112 | 106 | 101 | 96 | 91 | 86 | 83 | 78 | 74 | 70 |
| 11 | 134 | 128 | 122 | 116 | 110 | 105 | 99 | 94 | 91 | 86 | 81 | 77 |
| 12 | 148 | 141 | 134 | 128 | 121 | 115 | 109 | 103 | 99 | 94 | 89 | 85 |
| 13 | 159 | 151 | 144 | 137 | 130 | 124 | 117 | 111 | 107 | 101 | 95 | 91 |
| 14 | 170 | 162 | 154 | 147 | 139 | 133 | 125 | 119 | 114 | 108 | 102 | 97 |
| 15 | 182 | 174 | 165 | 157 | 149 | 142 | 134 | 127 | 122 | 116 | 109 | 104 |
| 16 | 193 | 184 | 175 | 167 | 158 | 151 | 142 | 135 | 130 | 123 | 116 | 111 |
| 17 | 203 | 193 | 184 | 175 | 166 | 158 | 149 | 142 | 136 | 129 | 122 | 116 |
| 18 | 211 | 201 | 192 | 182 | 173 | 165 | 155 | 148 | 142 | 134 | 127 | 121 |
| 19 | 222 | 212 | 202 | 192 | 182 | 174 | 163 | 155 | 149 | 141 | 133 | 127 |
| 20 | 236 | 225 | 214 | 204 | 193 | 184 | 174 | 165 | 159 | 150 | 141 | 135 |
| 21 | 253 | 242 | 230 | 219 | 207 | 198 | 187 | 177 | 170 | 161 | 152 | 145 |
| 22 | 277 | 265 | 252 | 240 | 227 | 217 | 204 | 194 | 187 | 177 | 167 | 159 |
| 23 | 302 | 288 | 274 | 261 | 247 | 236 | 222 | 211 | 203 | 192 | 181 | 173 |
| 24 | 344 | 328 | 313 | 297 | 282 | 269 | 253 | 241 | 232 | 219 | 207 | 197 |
| 25 | 405 | 386 | 368 | 349 | 331 | 316 | 298 | 283 | 272 | 258 | 243 | 232 |
| 26 | 464 | 443 | 422 | 401 | 380 | 363 | 342 | 325 | 312 | 295 | 278 | 266 |

| Symbol | 500 Deductible | | | | Collision | | | | | | | |
|--------|----------------|-------|-------|------|-----------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 298 | 285 | 271 | 255 | 238 | 225 | 206 | 190 | 179 | 168 | 157 | 149 |
| 03 | 325 | 309 | 295 | 276 | 260 | 244 | 225 | 206 | 195 | 184 | 171 | 163 |
| 04 | 347 | 331 | 314 | 295 | 276 | 260 | 238 | 220 | 209 | 195 | 182 | 173 |
| 05 | 363 | 347 | 331 | 312 | 290 | 274 | 252 | 230 | 220 | 206 | 192 | 182 |
| 06 | 382 | 363 | 347 | 325 | 306 | 287 | 263 | 244 | 228 | 214 | 201 | 190 |
| 07 | 404 | 385 | 366 | 344 | 322 | 304 | 279 | 257 | 241 | 228 | 211 | 201 |
| 08 | 423 | 404 | 385 | 360 | 339 | 320 | 293 | 268 | 255 | 238 | 222 | 211 |
| 10 | 444 | 423 | 404 | 379 | 355 | 336 | 306 | 282 | 266 | 249 | 233 | 222 |
| 11 | 466 | 444 | 423 | 398 | 371 | 350 | 322 | 295 | 279 | 263 | 244 | 233 |
| 12 | 488 | 466 | 444 | 417 | 390 | 369 | 339 | 312 | 293 | 276 | 257 | 244 |
| 13 | 512 | 491 | 466 | 439 | 409 | 388 | 355 | 325 | 309 | 290 | 271 | 257 |
| 14 | 542 | 518 | 493 | 463 | 434 | 409 | 374 | 344 | 325 | 306 | 287 | 271 |
| 15 | 577 | 553 | 526 | 493 | 463 | 436 | 398 | 369 | 347 | 325 | 306 | 290 |
| 16 | 612 | 583 | 556 | 523 | 488 | 461 | 423 | 390 | 366 | 344 | 322 | 306 |
| 17 | 645 | 615 | 585 | 550 | 515 | 485 | 444 | 409 | 388 | 363 | 339 | 322 |
| 18 | 678 | 645 | 615 | 577 | 542 | 509 | 469 | 431 | 407 | 382 | 358 | 339 |
| 19 | 713 | 680 | 648 | 610 | 569 | 537 | 493 | 453 | 428 | 401 | 377 | 355 |
| 20 | 745 | 713 | 678 | 637 | 596 | 564 | 515 | 474 | 447 | 420 | 393 | 374 |
| 21 | 778 | 743 | 707 | 664 | 623 | 588 | 537 | 496 | 466 | 439 | 409 | 390 |
| 22 | 821 | 783 | 745 | 702 | 656 | 618 | 566 | 523 | 493 | 463 | 434 | 409 |
| 23 | 867 | 829 | 789 | 743 | 694 | 656 | 599 | 553 | 520 | 488 | 458 | 434 |
| 24 | 935 | 894 | 851 | 799 | 748 | 707 | 648 | 596 | 561 | 528 | 493 | 469 |
| 25 | 1,043 | 997 | 949 | 892 | 835 | 789 | 721 | 664 | 626 | 588 | 550 | 523 |
| 26 | 1,149 | 1,095 | 1,043 | 981 | 919 | 867 | 794 | 732 | 688 | 648 | 604 | 575 |

Territory 20

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 310 | | | | |
| 500000 | 462 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 106 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 168 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 28.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 20

500 Deductible Comprehensive

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 43 | 41 | 39 | 37 | 35 | 34 | 32 | 30 | 29 | 27 | 26 | 25 |
| 03 | 52 | 50 | 47 | 45 | 43 | 41 | 38 | 36 | 35 | 33 | 31 | 30 |
| 04 | 59 | 56 | 53 | 51 | 48 | 46 | 43 | 41 | 39 | 37 | 35 | 34 |
| 05 | 66 | 63 | 60 | 57 | 54 | 51 | 49 | 46 | 44 | 42 | 40 | 38 |
| 06 | 73 | 70 | 67 | 63 | 60 | 57 | 54 | 51 | 50 | 47 | 44 | 42 |
| 07 | 80 | 76 | 73 | 69 | 66 | 63 | 59 | 56 | 54 | 51 | 48 | 46 |
| 08 | 87 | 83 | 80 | 76 | 72 | 68 | 64 | 61 | 59 | 56 | 53 | 50 |
| 10 | 96 | 91 | 87 | 83 | 78 | 75 | 71 | 67 | 64 | 61 | 57 | 55 |
| 11 | 105 | 100 | 95 | 90 | 86 | 82 | 77 | 73 | 71 | 67 | 63 | 60 |
| 12 | 115 | 110 | 105 | 99 | 94 | 90 | 85 | 80 | 77 | 73 | 69 | 66 |
| 13 | 124 | 118 | 112 | 107 | 101 | 97 | 91 | 87 | 83 | 79 | 74 | 71 |
| 14 | 132 | 126 | 120 | 114 | 108 | 103 | 97 | 92 | 89 | 84 | 79 | 76 |
| 15 | 142 | 135 | 129 | 122 | 116 | 111 | 104 | 99 | 95 | 90 | 85 | 81 |
| 16 | 150 | 144 | 137 | 130 | 123 | 117 | 111 | 105 | 101 | 96 | 90 | 86 |
| 17 | 158 | 151 | 144 | 137 | 129 | 123 | 116 | 110 | 106 | 101 | 95 | 90 |
| 18 | 164 | 157 | 149 | 142 | 135 | 128 | 121 | 115 | 110 | 105 | 99 | 94 |
| 19 | 173 | 165 | 157 | 149 | 142 | 135 | 127 | 121 | 116 | 110 | 104 | 99 |
| 20 | 184 | 175 | 167 | 159 | 150 | 144 | 135 | 129 | 124 | 117 | 110 | 105 |
| 21 | 197 | 188 | 179 | 170 | 161 | 154 | 145 | 138 | 133 | 126 | 119 | 113 |
| 22 | 216 | 206 | 197 | 187 | 177 | 169 | 159 | 151 | 145 | 138 | 130 | 124 |
| 23 | 235 | 224 | 214 | 203 | 192 | 184 | 173 | 165 | 158 | 150 | 141 | 135 |
| 24 | 268 | 256 | 244 | 232 | 220 | 210 | 197 | 188 | 181 | 171 | 161 | 154 |
| 25 | 316 | 301 | 287 | 272 | 258 | 246 | 232 | 221 | 212 | 201 | 189 | 181 |
| 26 | 362 | 345 | 329 | 312 | 296 | 283 | 266 | 253 | 243 | 230 | 217 | 207 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|-------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 267 | 255 | 243 | 228 | 214 | 202 | 185 | 170 | 160 | 151 | 141 | 134 |
| 03 | 292 | 277 | 265 | 248 | 233 | 219 | 202 | 185 | 175 | 165 | 153 | 146 |
| 04 | 311 | 296 | 282 | 265 | 248 | 233 | 214 | 197 | 187 | 175 | 163 | 156 |
| 05 | 326 | 311 | 296 | 279 | 260 | 245 | 226 | 207 | 197 | 185 | 173 | 163 |
| 06 | 343 | 326 | 311 | 292 | 275 | 258 | 236 | 219 | 204 | 192 | 180 | 170 |
| 07 | 362 | 345 | 328 | 309 | 289 | 272 | 250 | 231 | 216 | 204 | 190 | 180 |
| 08 | 379 | 362 | 345 | 323 | 304 | 287 | 262 | 241 | 228 | 214 | 199 | 190 |
| 10 | 399 | 379 | 362 | 340 | 318 | 301 | 275 | 253 | 238 | 224 | 209 | 199 |
| 11 | 418 | 399 | 379 | 357 | 333 | 313 | 289 | 265 | 250 | 236 | 219 | 209 |
| 12 | 437 | 418 | 399 | 374 | 350 | 330 | 304 | 279 | 262 | 248 | 231 | 219 |
| 13 | 459 | 440 | 418 | 394 | 367 | 347 | 318 | 292 | 277 | 260 | 243 | 231 |
| 14 | 486 | 464 | 442 | 416 | 389 | 367 | 335 | 309 | 292 | 275 | 258 | 243 |
| 15 | 518 | 496 | 471 | 442 | 416 | 391 | 357 | 330 | 311 | 292 | 275 | 260 |
| 16 | 549 | 522 | 498 | 469 | 437 | 413 | 379 | 350 | 328 | 309 | 289 | 275 |
| 17 | 578 | 552 | 525 | 493 | 462 | 435 | 399 | 367 | 347 | 326 | 304 | 289 |
| 18 | 608 | 578 | 552 | 518 | 486 | 457 | 420 | 386 | 365 | 343 | 321 | 304 |
| 19 | 639 | 610 | 581 | 547 | 510 | 481 | 442 | 406 | 384 | 360 | 338 | 318 |
| 20 | 668 | 639 | 608 | 571 | 535 | 505 | 462 | 425 | 401 | 377 | 352 | 335 |
| 21 | 697 | 666 | 634 | 595 | 559 | 527 | 481 | 445 | 418 | 394 | 367 | 350 |
| 22 | 736 | 702 | 668 | 629 | 588 | 554 | 508 | 469 | 442 | 416 | 389 | 367 |
| 23 | 778 | 744 | 707 | 666 | 622 | 588 | 537 | 496 | 467 | 437 | 411 | 389 |
| 24 | 838 | 802 | 763 | 717 | 671 | 634 | 581 | 535 | 503 | 474 | 442 | 420 |
| 25 | 936 | 894 | 851 | 799 | 748 | 707 | 646 | 595 | 561 | 527 | 493 | 469 |
| 26 | 1,030 | 982 | 936 | 880 | 824 | 778 | 712 | 656 | 617 | 581 | 542 | 515 |

Annual Rates

Territory 22

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 278 | | | | |
| 500000 | 414 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 104 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 138 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 26.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 22

| Symbol | 500 Deductible | | | | Comprehensive | | | | | | | |
|--------|----------------|------|------|------|---------------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 32 | 30 | 29 | 28 | 26 | 25 | 23 | 22 | 21 | 20 | 19 | 18 |
| 03 | 39 | 37 | 35 | 33 | 32 | 30 | 28 | 27 | 26 | 25 | 23 | 22 |
| 04 | 44 | 42 | 40 | 38 | 36 | 34 | 32 | 30 | 29 | 28 | 26 | 25 |
| 05 | 49 | 47 | 45 | 42 | 40 | 38 | 36 | 35 | 33 | 31 | 30 | 28 |
| 06 | 55 | 52 | 50 | 47 | 45 | 43 | 40 | 38 | 37 | 35 | 33 | 31 |
| 07 | 60 | 57 | 54 | 52 | 49 | 47 | 44 | 42 | 40 | 38 | 36 | 34 |
| 08 | 65 | 62 | 59 | 56 | 53 | 51 | 48 | 46 | 44 | 41 | 39 | 37 |
| 10 | 71 | 68 | 65 | 61 | 58 | 56 | 52 | 50 | 48 | 45 | 43 | 41 |
| 11 | 78 | 74 | 71 | 67 | 64 | 61 | 57 | 55 | 52 | 50 | 47 | 45 |
| 12 | 86 | 81 | 78 | 74 | 70 | 67 | 63 | 60 | 57 | 55 | 51 | 49 |
| 13 | 92 | 88 | 84 | 79 | 75 | 72 | 68 | 64 | 62 | 59 | 55 | 52 |
| 14 | 98 | 94 | 89 | 85 | 80 | 77 | 72 | 69 | 66 | 63 | 59 | 56 |
| 15 | 105 | 101 | 96 | 91 | 86 | 82 | 77 | 74 | 71 | 67 | 63 | 60 |
| 16 | 112 | 107 | 102 | 97 | 91 | 87 | 82 | 78 | 75 | 71 | 67 | 64 |
| 17 | 117 | 112 | 107 | 102 | 96 | 92 | 86 | 82 | 79 | 75 | 70 | 67 |
| 18 | 122 | 117 | 111 | 106 | 100 | 95 | 90 | 86 | 82 | 78 | 73 | 70 |
| 19 | 128 | 123 | 117 | 111 | 105 | 101 | 95 | 90 | 86 | 82 | 77 | 74 |
| 20 | 137 | 130 | 124 | 118 | 112 | 107 | 101 | 96 | 92 | 87 | 82 | 78 |
| 21 | 147 | 140 | 133 | 127 | 120 | 115 | 108 | 103 | 99 | 93 | 88 | 84 |
| 22 | 161 | 153 | 146 | 139 | 132 | 126 | 118 | 113 | 108 | 102 | 97 | 92 |
| 23 | 175 | 167 | 159 | 151 | 143 | 137 | 129 | 122 | 118 | 111 | 105 | 100 |
| 24 | 200 | 190 | 181 | 172 | 163 | 156 | 147 | 139 | 134 | 127 | 120 | 114 |
| 25 | 235 | 224 | 213 | 202 | 192 | 183 | 173 | 164 | 158 | 149 | 141 | 134 |
| 26 | 269 | 257 | 244 | 232 | 220 | 210 | 198 | 188 | 181 | 171 | 161 | 154 |

| Symbol | 500 Deductible | | | | Collision | | | | | | | |
|--------|----------------|------|------|------|-----------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 268 | 256 | 244 | 229 | 215 | 203 | 185 | 171 | 161 | 151 | 142 | 134 |
| 03 | 293 | 278 | 266 | 249 | 234 | 220 | 203 | 185 | 176 | 166 | 154 | 146 |
| 04 | 312 | 298 | 283 | 266 | 249 | 234 | 215 | 198 | 188 | 176 | 163 | 156 |
| 05 | 327 | 312 | 298 | 281 | 261 | 246 | 227 | 207 | 198 | 185 | 173 | 163 |
| 06 | 344 | 327 | 312 | 293 | 276 | 259 | 237 | 220 | 205 | 193 | 181 | 171 |
| 07 | 364 | 346 | 329 | 310 | 290 | 273 | 251 | 232 | 217 | 205 | 190 | 181 |
| 08 | 381 | 364 | 346 | 325 | 305 | 288 | 264 | 242 | 229 | 215 | 200 | 190 |
| 10 | 400 | 381 | 364 | 342 | 320 | 303 | 276 | 254 | 239 | 224 | 210 | 200 |
| 11 | 420 | 400 | 381 | 359 | 334 | 315 | 290 | 266 | 251 | 237 | 220 | 210 |
| 12 | 439 | 420 | 400 | 376 | 351 | 332 | 305 | 281 | 264 | 249 | 232 | 220 |
| 13 | 461 | 442 | 420 | 395 | 368 | 349 | 320 | 293 | 278 | 261 | 244 | 232 |
| 14 | 488 | 466 | 444 | 417 | 390 | 368 | 337 | 310 | 293 | 276 | 259 | 244 |
| 15 | 520 | 498 | 473 | 444 | 417 | 393 | 359 | 332 | 312 | 293 | 276 | 261 |
| 16 | 551 | 525 | 500 | 471 | 439 | 415 | 381 | 351 | 329 | 310 | 290 | 276 |
| 17 | 581 | 554 | 527 | 495 | 464 | 437 | 400 | 368 | 349 | 327 | 305 | 290 |
| 18 | 610 | 581 | 554 | 520 | 488 | 459 | 422 | 388 | 366 | 344 | 322 | 305 |
| 19 | 642 | 612 | 583 | 549 | 512 | 483 | 444 | 407 | 386 | 361 | 339 | 320 |
| 20 | 671 | 642 | 610 | 573 | 537 | 508 | 464 | 427 | 403 | 378 | 354 | 337 |
| 21 | 700 | 669 | 637 | 598 | 561 | 529 | 483 | 447 | 420 | 395 | 368 | 351 |
| 22 | 739 | 705 | 671 | 632 | 590 | 556 | 510 | 471 | 444 | 417 | 390 | 368 |
| 23 | 781 | 747 | 710 | 669 | 625 | 590 | 539 | 498 | 468 | 439 | 412 | 390 |
| 24 | 842 | 805 | 766 | 720 | 673 | 637 | 583 | 537 | 505 | 476 | 444 | 422 |
| 25 | 939 | 898 | 854 | 803 | 752 | 710 | 649 | 598 | 564 | 529 | 495 | 471 |
| 26 | 1,035 | 986 | 939 | 883 | 827 | 781 | 715 | 659 | 620 | 583 | 544 | 517 |

Territory 25

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 364 | | | | |
| 500000 | 542 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 166 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 144 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 32.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 25

500 Deductible Comprehensive

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 43 | 41 | 39 | 37 | 35 | 34 | 32 | 30 | 29 | 27 | 26 | 25 |
| 03 | 52 | 50 | 47 | 45 | 43 | 41 | 38 | 36 | 35 | 33 | 31 | 30 |
| 04 | 59 | 56 | 53 | 51 | 48 | 46 | 43 | 41 | 39 | 37 | 35 | 34 |
| 05 | 66 | 63 | 60 | 57 | 54 | 51 | 49 | 46 | 44 | 42 | 40 | 38 |
| 06 | 73 | 70 | 67 | 63 | 60 | 57 | 54 | 51 | 50 | 47 | 44 | 42 |
| 07 | 80 | 76 | 73 | 69 | 66 | 63 | 59 | 56 | 54 | 51 | 48 | 46 |
| 08 | 87 | 83 | 80 | 76 | 72 | 68 | 64 | 61 | 59 | 56 | 53 | 50 |
| 10 | 96 | 91 | 87 | 83 | 78 | 75 | 71 | 67 | 64 | 61 | 57 | 55 |
| 11 | 105 | 100 | 95 | 90 | 86 | 82 | 77 | 73 | 71 | 67 | 63 | 60 |
| 12 | 115 | 110 | 105 | 99 | 94 | 90 | 85 | 80 | 77 | 73 | 69 | 66 |
| 13 | 124 | 118 | 112 | 107 | 101 | 97 | 91 | 87 | 83 | 79 | 74 | 71 |
| 14 | 132 | 126 | 120 | 114 | 108 | 103 | 97 | 92 | 89 | 84 | 79 | 76 |
| 15 | 142 | 135 | 129 | 122 | 116 | 111 | 104 | 99 | 95 | 90 | 85 | 81 |
| 16 | 150 | 144 | 137 | 130 | 123 | 117 | 111 | 105 | 101 | 96 | 90 | 86 |
| 17 | 158 | 151 | 144 | 137 | 129 | 123 | 116 | 110 | 106 | 101 | 95 | 90 |
| 18 | 164 | 157 | 149 | 142 | 135 | 128 | 121 | 115 | 110 | 105 | 99 | 94 |
| 19 | 173 | 165 | 157 | 149 | 142 | 135 | 127 | 121 | 116 | 110 | 104 | 99 |
| 20 | 184 | 175 | 167 | 159 | 150 | 144 | 135 | 129 | 124 | 117 | 110 | 105 |
| 21 | 197 | 188 | 179 | 170 | 161 | 154 | 145 | 138 | 133 | 126 | 119 | 113 |
| 22 | 216 | 206 | 197 | 187 | 177 | 169 | 159 | 151 | 145 | 138 | 130 | 124 |
| 23 | 235 | 224 | 214 | 203 | 192 | 184 | 173 | 165 | 158 | 150 | 141 | 135 |
| 24 | 268 | 256 | 244 | 232 | 220 | 210 | 197 | 188 | 181 | 171 | 161 | 154 |
| 25 | 316 | 301 | 287 | 272 | 258 | 246 | 232 | 221 | 212 | 201 | 189 | 181 |
| 26 | 362 | 345 | 329 | 312 | 296 | 283 | 266 | 253 | 243 | 230 | 217 | 207 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 179 | 171 | 163 | 153 | 143 | 135 | 124 | 114 | 108 | 101 | 95 | 90 |
| 03 | 196 | 186 | 178 | 166 | 156 | 147 | 135 | 124 | 117 | 111 | 103 | 98 |
| 04 | 209 | 199 | 189 | 178 | 166 | 156 | 143 | 132 | 126 | 117 | 109 | 104 |
| 05 | 218 | 209 | 199 | 187 | 174 | 165 | 152 | 139 | 132 | 124 | 116 | 109 |
| 06 | 230 | 218 | 209 | 196 | 184 | 173 | 158 | 147 | 137 | 129 | 121 | 114 |
| 07 | 243 | 231 | 220 | 207 | 194 | 183 | 168 | 155 | 145 | 137 | 127 | 121 |
| 08 | 254 | 243 | 231 | 217 | 204 | 192 | 176 | 161 | 153 | 143 | 134 | 127 |
| 10 | 267 | 254 | 243 | 228 | 214 | 202 | 184 | 170 | 160 | 150 | 140 | 134 |
| 11 | 280 | 267 | 254 | 240 | 223 | 210 | 194 | 178 | 168 | 158 | 147 | 140 |
| 12 | 293 | 280 | 267 | 251 | 235 | 222 | 204 | 187 | 176 | 166 | 155 | 147 |
| 13 | 308 | 295 | 280 | 264 | 246 | 233 | 214 | 196 | 186 | 174 | 163 | 155 |
| 14 | 326 | 311 | 297 | 279 | 261 | 246 | 225 | 207 | 196 | 184 | 173 | 163 |
| 15 | 347 | 333 | 316 | 297 | 279 | 262 | 240 | 222 | 209 | 196 | 184 | 174 |
| 16 | 368 | 350 | 334 | 315 | 293 | 277 | 254 | 235 | 220 | 207 | 194 | 184 |
| 17 | 388 | 370 | 352 | 331 | 310 | 292 | 267 | 246 | 233 | 218 | 204 | 194 |
| 18 | 408 | 388 | 370 | 347 | 326 | 306 | 282 | 259 | 245 | 230 | 215 | 204 |
| 19 | 429 | 409 | 390 | 367 | 342 | 323 | 297 | 272 | 258 | 241 | 227 | 214 |
| 20 | 448 | 429 | 408 | 383 | 359 | 339 | 310 | 285 | 269 | 253 | 236 | 225 |
| 21 | 468 | 447 | 425 | 399 | 375 | 354 | 323 | 298 | 280 | 264 | 246 | 235 |
| 22 | 494 | 471 | 448 | 422 | 394 | 372 | 341 | 315 | 297 | 279 | 261 | 246 |
| 23 | 522 | 499 | 474 | 447 | 417 | 394 | 360 | 333 | 313 | 293 | 275 | 261 |
| 24 | 562 | 538 | 512 | 481 | 450 | 425 | 390 | 359 | 337 | 318 | 297 | 282 |
| 25 | 628 | 600 | 571 | 536 | 502 | 474 | 434 | 399 | 377 | 354 | 331 | 315 |
| 26 | 691 | 659 | 628 | 590 | 553 | 522 | 478 | 440 | 414 | 390 | 363 | 346 |

Territory 26

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 334 | | | | |
| 500000 | 498 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 140 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 148 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 28.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 26

| Symbol | 500 Deductible | | | | Comprehensive | | | | | | | |
|--------|----------------|------|------|------|---------------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 47 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 28 | 27 |
| 03 | 57 | 55 | 52 | 49 | 47 | 45 | 42 | 40 | 39 | 37 | 34 | 33 |
| 04 | 65 | 62 | 59 | 56 | 53 | 51 | 48 | 45 | 43 | 41 | 39 | 37 |
| 05 | 73 | 70 | 66 | 63 | 60 | 57 | 54 | 51 | 49 | 46 | 44 | 42 |
| 06 | 81 | 77 | 74 | 70 | 66 | 63 | 60 | 57 | 55 | 52 | 49 | 46 |
| 07 | 89 | 84 | 80 | 77 | 72 | 69 | 65 | 62 | 59 | 56 | 53 | 51 |
| 08 | 96 | 92 | 88 | 83 | 79 | 75 | 71 | 68 | 65 | 61 | 58 | 55 |
| 10 | 105 | 101 | 96 | 91 | 86 | 83 | 78 | 74 | 71 | 67 | 63 | 60 |
| 11 | 115 | 110 | 105 | 100 | 95 | 90 | 85 | 81 | 78 | 74 | 69 | 66 |
| 12 | 127 | 121 | 115 | 110 | 104 | 99 | 93 | 89 | 85 | 81 | 76 | 73 |
| 13 | 136 | 130 | 124 | 118 | 111 | 107 | 100 | 95 | 92 | 87 | 82 | 78 |
| 14 | 146 | 139 | 132 | 126 | 119 | 114 | 107 | 102 | 98 | 93 | 87 | 83 |
| 15 | 156 | 149 | 142 | 135 | 128 | 122 | 115 | 109 | 105 | 99 | 94 | 89 |
| 16 | 166 | 158 | 151 | 143 | 135 | 129 | 122 | 116 | 111 | 105 | 99 | 95 |
| 17 | 174 | 166 | 158 | 151 | 142 | 136 | 128 | 122 | 117 | 111 | 104 | 100 |
| 18 | 181 | 173 | 165 | 157 | 148 | 141 | 133 | 127 | 122 | 115 | 109 | 104 |
| 19 | 190 | 182 | 173 | 165 | 156 | 149 | 140 | 133 | 128 | 121 | 114 | 109 |
| 20 | 203 | 193 | 184 | 175 | 166 | 158 | 149 | 142 | 136 | 129 | 121 | 116 |
| 21 | 218 | 208 | 198 | 188 | 178 | 170 | 160 | 152 | 146 | 138 | 131 | 125 |
| 22 | 238 | 227 | 217 | 206 | 195 | 186 | 175 | 167 | 160 | 152 | 143 | 137 |
| 23 | 259 | 247 | 236 | 224 | 212 | 203 | 191 | 181 | 175 | 165 | 156 | 148 |
| 24 | 296 | 282 | 269 | 255 | 242 | 231 | 218 | 207 | 199 | 188 | 178 | 169 |
| 25 | 348 | 332 | 316 | 300 | 285 | 272 | 256 | 243 | 234 | 221 | 209 | 199 |
| 26 | 399 | 381 | 362 | 344 | 326 | 312 | 294 | 279 | 268 | 254 | 239 | 228 |

| Symbol | 500 Deductible | | | | Collision | | | | | | | |
|--------|----------------|------|------|------|-----------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 217 | 207 | 197 | 185 | 173 | 164 | 150 | 138 | 130 | 122 | 114 | 108 |
| 03 | 236 | 225 | 215 | 201 | 189 | 177 | 164 | 150 | 142 | 134 | 124 | 118 |
| 04 | 252 | 240 | 229 | 215 | 201 | 189 | 173 | 160 | 152 | 142 | 132 | 126 |
| 05 | 264 | 252 | 240 | 227 | 211 | 199 | 183 | 167 | 160 | 150 | 140 | 132 |
| 06 | 278 | 264 | 252 | 236 | 223 | 209 | 191 | 177 | 165 | 156 | 146 | 138 |
| 07 | 294 | 280 | 266 | 250 | 234 | 221 | 203 | 187 | 175 | 165 | 154 | 146 |
| 08 | 307 | 294 | 280 | 262 | 246 | 232 | 213 | 195 | 185 | 173 | 162 | 154 |
| 10 | 323 | 307 | 294 | 276 | 258 | 244 | 223 | 205 | 193 | 181 | 169 | 162 |
| 11 | 339 | 323 | 307 | 290 | 270 | 254 | 234 | 215 | 203 | 191 | 177 | 169 |
| 12 | 355 | 339 | 323 | 303 | 284 | 268 | 246 | 227 | 213 | 201 | 187 | 177 |
| 13 | 372 | 357 | 339 | 319 | 297 | 282 | 258 | 236 | 225 | 211 | 197 | 187 |
| 14 | 394 | 376 | 359 | 337 | 315 | 297 | 272 | 250 | 236 | 223 | 209 | 197 |
| 15 | 420 | 402 | 382 | 359 | 337 | 317 | 290 | 268 | 252 | 236 | 223 | 211 |
| 16 | 445 | 424 | 404 | 380 | 355 | 335 | 307 | 284 | 266 | 250 | 234 | 223 |
| 17 | 469 | 447 | 426 | 400 | 374 | 353 | 323 | 297 | 282 | 264 | 246 | 234 |
| 18 | 493 | 469 | 447 | 420 | 394 | 370 | 341 | 313 | 296 | 278 | 260 | 246 |
| 19 | 518 | 494 | 471 | 443 | 414 | 390 | 359 | 329 | 311 | 292 | 274 | 258 |
| 20 | 542 | 518 | 493 | 463 | 433 | 410 | 374 | 345 | 325 | 305 | 286 | 272 |
| 21 | 565 | 540 | 514 | 483 | 453 | 427 | 390 | 361 | 339 | 319 | 297 | 284 |
| 22 | 597 | 569 | 542 | 510 | 477 | 449 | 412 | 380 | 359 | 337 | 315 | 297 |
| 23 | 630 | 603 | 573 | 540 | 504 | 477 | 435 | 402 | 378 | 355 | 333 | 315 |
| 24 | 680 | 650 | 619 | 581 | 544 | 514 | 471 | 433 | 408 | 384 | 359 | 341 |
| 25 | 758 | 725 | 690 | 648 | 607 | 573 | 524 | 483 | 455 | 427 | 400 | 380 |
| 26 | 835 | 796 | 758 | 713 | 668 | 630 | 577 | 532 | 500 | 471 | 439 | 418 |

Territory 27

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 378 | | | | |
| 500000 | 563 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 135 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 197 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 21.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 27**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 46 | 44 | 42 | 40 | 38 | 36 | 34 | 32 | 31 | 29 | 28 | 26 |
| 03 | 56 | 53 | 51 | 48 | 46 | 44 | 41 | 39 | 38 | 36 | 34 | 32 |
| 04 | 63 | 60 | 58 | 55 | 52 | 50 | 47 | 44 | 42 | 40 | 38 | 36 |
| 05 | 71 | 68 | 65 | 61 | 58 | 55 | 53 | 50 | 48 | 45 | 43 | 41 |
| 06 | 79 | 76 | 72 | 68 | 65 | 62 | 58 | 55 | 53 | 50 | 47 | 45 |
| 07 | 87 | 82 | 79 | 75 | 71 | 68 | 63 | 60 | 58 | 55 | 52 | 50 |
| 08 | 94 | 90 | 86 | 81 | 77 | 74 | 69 | 66 | 63 | 60 | 57 | 54 |
| 10 | 103 | 98 | 94 | 89 | 84 | 81 | 76 | 72 | 69 | 66 | 62 | 59 |
| 11 | 113 | 108 | 102 | 97 | 92 | 88 | 83 | 79 | 76 | 72 | 68 | 65 |
| 12 | 124 | 118 | 113 | 107 | 101 | 97 | 91 | 87 | 83 | 79 | 74 | 71 |
| 13 | 133 | 127 | 121 | 115 | 109 | 104 | 98 | 93 | 89 | 85 | 80 | 76 |
| 14 | 142 | 136 | 129 | 123 | 116 | 111 | 105 | 100 | 96 | 91 | 85 | 81 |
| 15 | 152 | 146 | 139 | 132 | 125 | 119 | 112 | 107 | 102 | 97 | 92 | 87 |
| 16 | 162 | 155 | 147 | 140 | 132 | 126 | 119 | 113 | 109 | 103 | 97 | 93 |
| 17 | 170 | 162 | 155 | 147 | 139 | 133 | 125 | 119 | 114 | 108 | 102 | 97 |
| 18 | 177 | 169 | 161 | 153 | 145 | 138 | 130 | 124 | 119 | 113 | 106 | 101 |
| 19 | 186 | 178 | 169 | 161 | 152 | 146 | 137 | 130 | 125 | 118 | 112 | 107 |
| 20 | 198 | 189 | 180 | 171 | 162 | 155 | 146 | 139 | 133 | 126 | 118 | 113 |
| 21 | 213 | 203 | 193 | 184 | 174 | 166 | 157 | 149 | 143 | 135 | 128 | 122 |
| 22 | 233 | 222 | 212 | 201 | 191 | 182 | 171 | 163 | 157 | 148 | 140 | 134 |
| 23 | 253 | 242 | 230 | 219 | 207 | 198 | 186 | 177 | 171 | 161 | 152 | 145 |
| 24 | 289 | 276 | 263 | 249 | 236 | 226 | 213 | 202 | 194 | 184 | 173 | 165 |
| 25 | 340 | 324 | 309 | 293 | 278 | 265 | 250 | 238 | 228 | 216 | 204 | 194 |
| 26 | 389 | 372 | 354 | 336 | 319 | 305 | 287 | 273 | 262 | 248 | 234 | 223 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|-------|-------|-------|-------|------|------|------|------|------|------|------|------|
| 02 | 306 | 292 | 278 | 261 | 245 | 231 | 211 | 195 | 183 | 172 | 161 | 153 |
| 03 | 334 | 317 | 303 | 284 | 267 | 250 | 231 | 211 | 200 | 189 | 175 | 167 |
| 04 | 356 | 339 | 322 | 303 | 284 | 267 | 245 | 225 | 214 | 200 | 186 | 178 |
| 05 | 373 | 356 | 339 | 320 | 297 | 281 | 259 | 236 | 225 | 211 | 197 | 186 |
| 06 | 392 | 373 | 356 | 334 | 314 | 295 | 270 | 250 | 234 | 220 | 206 | 195 |
| 07 | 414 | 395 | 375 | 353 | 331 | 311 | 286 | 264 | 247 | 234 | 217 | 206 |
| 08 | 434 | 414 | 395 | 370 | 348 | 328 | 300 | 275 | 261 | 245 | 228 | 217 |
| 10 | 456 | 434 | 414 | 389 | 364 | 345 | 314 | 289 | 272 | 256 | 239 | 228 |
| 11 | 478 | 456 | 434 | 409 | 381 | 359 | 331 | 303 | 286 | 270 | 250 | 239 |
| 12 | 500 | 478 | 456 | 428 | 400 | 378 | 348 | 320 | 300 | 284 | 264 | 250 |
| 13 | 525 | 503 | 478 | 450 | 420 | 398 | 364 | 334 | 317 | 297 | 278 | 264 |
| 14 | 556 | 531 | 506 | 475 | 445 | 420 | 384 | 353 | 334 | 314 | 295 | 278 |
| 15 | 592 | 567 | 539 | 506 | 475 | 448 | 409 | 378 | 356 | 334 | 314 | 297 |
| 16 | 628 | 598 | 570 | 537 | 500 | 473 | 434 | 400 | 375 | 353 | 331 | 314 |
| 17 | 662 | 631 | 600 | 564 | 528 | 498 | 456 | 420 | 398 | 373 | 348 | 331 |
| 18 | 695 | 662 | 631 | 592 | 556 | 523 | 481 | 442 | 417 | 392 | 367 | 348 |
| 19 | 731 | 698 | 664 | 626 | 584 | 550 | 506 | 464 | 439 | 411 | 386 | 364 |
| 20 | 765 | 731 | 695 | 653 | 612 | 578 | 528 | 487 | 459 | 431 | 403 | 384 |
| 21 | 798 | 762 | 726 | 681 | 639 | 603 | 550 | 509 | 478 | 450 | 420 | 400 |
| 22 | 842 | 803 | 765 | 720 | 673 | 634 | 581 | 537 | 506 | 475 | 445 | 420 |
| 23 | 890 | 851 | 809 | 762 | 712 | 673 | 614 | 567 | 534 | 500 | 470 | 445 |
| 24 | 959 | 917 | 873 | 820 | 767 | 726 | 664 | 612 | 575 | 542 | 506 | 481 |
| 25 | 1,070 | 1,023 | 973 | 915 | 856 | 809 | 739 | 681 | 642 | 603 | 564 | 537 |
| 26 | 1,179 | 1,123 | 1,070 | 1,006 | 942 | 890 | 815 | 751 | 706 | 664 | 620 | 589 |

Territory 28

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 302 | | | | |
| 500000 | 450 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 108 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 159 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 26.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 28**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 29 | 27 | 26 | 25 | 23 | 22 | 21 | 20 | 19 | 18 | 17 | 16 |
| 03 | 35 | 33 | 31 | 30 | 28 | 27 | 25 | 24 | 23 | 22 | 21 | 20 |
| 04 | 39 | 37 | 36 | 34 | 32 | 31 | 29 | 27 | 26 | 25 | 23 | 22 |
| 05 | 44 | 42 | 40 | 38 | 36 | 34 | 33 | 31 | 30 | 28 | 27 | 25 |
| 06 | 49 | 47 | 44 | 42 | 40 | 38 | 36 | 34 | 33 | 31 | 29 | 28 |
| 07 | 54 | 51 | 49 | 46 | 44 | 42 | 39 | 37 | 36 | 34 | 32 | 31 |
| 08 | 58 | 56 | 53 | 50 | 48 | 46 | 43 | 41 | 39 | 37 | 35 | 34 |
| 10 | 64 | 61 | 58 | 55 | 52 | 50 | 47 | 45 | 43 | 41 | 38 | 36 |
| 11 | 70 | 67 | 63 | 60 | 57 | 55 | 51 | 49 | 47 | 44 | 42 | 40 |
| 12 | 77 | 73 | 70 | 66 | 63 | 60 | 56 | 54 | 51 | 49 | 46 | 44 |
| 13 | 82 | 79 | 75 | 71 | 67 | 64 | 61 | 58 | 55 | 53 | 49 | 47 |
| 14 | 88 | 84 | 80 | 76 | 72 | 69 | 65 | 62 | 59 | 56 | 53 | 50 |
| 15 | 94 | 90 | 86 | 82 | 77 | 74 | 69 | 66 | 63 | 60 | 57 | 54 |
| 16 | 100 | 96 | 91 | 87 | 82 | 78 | 74 | 70 | 67 | 64 | 60 | 57 |
| 17 | 105 | 100 | 96 | 91 | 86 | 82 | 77 | 74 | 71 | 67 | 63 | 60 |
| 18 | 109 | 105 | 100 | 95 | 90 | 86 | 81 | 77 | 74 | 70 | 66 | 63 |
| 19 | 115 | 110 | 105 | 100 | 94 | 90 | 85 | 81 | 77 | 73 | 69 | 66 |
| 20 | 122 | 117 | 111 | 106 | 100 | 96 | 90 | 86 | 82 | 78 | 73 | 70 |
| 21 | 132 | 126 | 120 | 114 | 108 | 103 | 97 | 92 | 88 | 84 | 79 | 75 |
| 22 | 144 | 138 | 131 | 125 | 118 | 113 | 106 | 101 | 97 | 92 | 87 | 83 |
| 23 | 157 | 150 | 142 | 135 | 128 | 122 | 115 | 110 | 106 | 100 | 94 | 90 |
| 24 | 179 | 171 | 163 | 154 | 146 | 140 | 132 | 125 | 120 | 114 | 107 | 102 |
| 25 | 210 | 201 | 191 | 181 | 172 | 164 | 155 | 147 | 141 | 134 | 126 | 120 |
| 26 | 241 | 230 | 219 | 208 | 197 | 189 | 178 | 169 | 162 | 153 | 145 | 138 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 234 | 224 | 213 | 200 | 187 | 177 | 162 | 149 | 141 | 132 | 124 | 117 |
| 03 | 256 | 243 | 232 | 217 | 204 | 192 | 177 | 162 | 153 | 145 | 134 | 128 |
| 04 | 273 | 260 | 247 | 232 | 217 | 204 | 187 | 173 | 164 | 153 | 143 | 136 |
| 05 | 285 | 273 | 260 | 245 | 228 | 215 | 198 | 181 | 173 | 162 | 151 | 143 |
| 06 | 300 | 285 | 273 | 256 | 241 | 226 | 207 | 192 | 179 | 168 | 158 | 149 |
| 07 | 317 | 302 | 288 | 271 | 253 | 239 | 219 | 202 | 190 | 179 | 166 | 158 |
| 08 | 332 | 317 | 302 | 283 | 266 | 251 | 230 | 211 | 200 | 187 | 175 | 166 |
| 10 | 349 | 332 | 317 | 298 | 279 | 264 | 241 | 222 | 209 | 196 | 183 | 175 |
| 11 | 366 | 349 | 332 | 313 | 292 | 275 | 253 | 232 | 219 | 207 | 192 | 183 |
| 12 | 383 | 366 | 349 | 328 | 307 | 290 | 266 | 245 | 230 | 217 | 202 | 192 |
| 13 | 403 | 386 | 366 | 345 | 322 | 305 | 279 | 256 | 243 | 228 | 213 | 202 |
| 14 | 426 | 407 | 388 | 364 | 341 | 322 | 294 | 271 | 256 | 241 | 226 | 213 |
| 15 | 454 | 435 | 413 | 388 | 364 | 343 | 313 | 290 | 273 | 256 | 241 | 228 |
| 16 | 481 | 458 | 437 | 411 | 383 | 362 | 332 | 307 | 288 | 271 | 253 | 241 |
| 17 | 507 | 484 | 460 | 432 | 405 | 381 | 349 | 322 | 305 | 285 | 266 | 253 |
| 18 | 533 | 507 | 484 | 454 | 426 | 400 | 368 | 339 | 320 | 300 | 281 | 266 |
| 19 | 560 | 535 | 509 | 479 | 447 | 422 | 388 | 356 | 337 | 315 | 296 | 279 |
| 20 | 586 | 560 | 533 | 501 | 469 | 443 | 405 | 373 | 351 | 330 | 309 | 294 |
| 21 | 611 | 584 | 556 | 522 | 490 | 462 | 422 | 390 | 366 | 345 | 322 | 307 |
| 22 | 645 | 616 | 586 | 552 | 515 | 486 | 445 | 411 | 388 | 364 | 341 | 322 |
| 23 | 682 | 652 | 620 | 584 | 545 | 515 | 471 | 435 | 409 | 383 | 360 | 341 |
| 24 | 735 | 703 | 669 | 628 | 588 | 556 | 509 | 469 | 441 | 415 | 388 | 368 |
| 25 | 820 | 784 | 746 | 701 | 656 | 620 | 567 | 522 | 492 | 462 | 432 | 411 |
| 26 | 903 | 861 | 820 | 771 | 722 | 682 | 624 | 575 | 541 | 509 | 475 | 452 |

Territory 29

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 367 | | | | |
| 500000 | 547 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 130 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 194 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 18.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 29

| Symbol | 500 Deductible | | | | Comprehensive | | | | | | | |
|--------|----------------|------|------|------|---------------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 29 | 27 | 26 |
| 03 | 55 | 52 | 50 | 47 | 45 | 43 | 40 | 38 | 37 | 35 | 33 | 31 |
| 04 | 62 | 59 | 56 | 53 | 50 | 48 | 46 | 43 | 41 | 39 | 37 | 35 |
| 05 | 69 | 66 | 63 | 60 | 57 | 54 | 51 | 49 | 47 | 44 | 42 | 40 |
| 06 | 77 | 74 | 70 | 66 | 63 | 60 | 57 | 54 | 52 | 49 | 46 | 44 |
| 07 | 84 | 80 | 77 | 73 | 69 | 66 | 62 | 59 | 57 | 54 | 50 | 48 |
| 08 | 92 | 88 | 84 | 80 | 75 | 72 | 68 | 64 | 62 | 59 | 55 | 53 |
| 10 | 100 | 96 | 91 | 87 | 82 | 79 | 74 | 71 | 68 | 64 | 60 | 57 |
| 11 | 110 | 105 | 100 | 95 | 90 | 86 | 81 | 77 | 74 | 70 | 66 | 63 |
| 12 | 121 | 115 | 110 | 105 | 99 | 94 | 89 | 84 | 81 | 77 | 73 | 69 |
| 13 | 130 | 124 | 118 | 112 | 106 | 102 | 96 | 91 | 87 | 83 | 78 | 74 |
| 14 | 139 | 132 | 126 | 120 | 114 | 109 | 102 | 97 | 93 | 89 | 83 | 80 |
| 15 | 149 | 142 | 135 | 129 | 122 | 116 | 109 | 104 | 100 | 95 | 89 | 85 |
| 16 | 158 | 151 | 144 | 137 | 129 | 123 | 116 | 111 | 106 | 100 | 95 | 91 |
| 17 | 166 | 158 | 151 | 144 | 136 | 130 | 122 | 116 | 112 | 106 | 100 | 95 |
| 18 | 173 | 165 | 157 | 149 | 141 | 135 | 127 | 121 | 116 | 110 | 104 | 99 |
| 19 | 182 | 173 | 165 | 157 | 149 | 142 | 134 | 127 | 122 | 116 | 109 | 104 |
| 20 | 193 | 184 | 175 | 167 | 158 | 151 | 142 | 135 | 130 | 123 | 116 | 111 |
| 21 | 207 | 198 | 189 | 179 | 170 | 162 | 153 | 145 | 139 | 132 | 125 | 119 |
| 22 | 227 | 217 | 207 | 196 | 186 | 178 | 167 | 159 | 153 | 145 | 137 | 130 |
| 23 | 247 | 236 | 225 | 214 | 202 | 193 | 182 | 173 | 166 | 157 | 148 | 141 |
| 24 | 282 | 269 | 256 | 244 | 231 | 221 | 207 | 197 | 190 | 180 | 169 | 162 |
| 25 | 332 | 317 | 301 | 286 | 271 | 259 | 244 | 232 | 223 | 211 | 199 | 190 |
| 26 | 380 | 363 | 346 | 328 | 311 | 297 | 280 | 266 | 256 | 242 | 228 | 218 |

| Symbol | 500 Deductible | | | | Collision | | | | | | | |
|--------|----------------|-------|-------|-------|-----------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 319 | 305 | 290 | 273 | 255 | 241 | 220 | 203 | 191 | 180 | 168 | 160 |
| 03 | 348 | 331 | 316 | 296 | 278 | 261 | 241 | 220 | 209 | 197 | 183 | 174 |
| 04 | 371 | 354 | 336 | 316 | 296 | 278 | 255 | 235 | 223 | 209 | 194 | 186 |
| 05 | 389 | 371 | 354 | 334 | 310 | 293 | 270 | 247 | 235 | 220 | 206 | 194 |
| 06 | 409 | 389 | 371 | 348 | 328 | 307 | 281 | 261 | 244 | 229 | 215 | 203 |
| 07 | 432 | 412 | 392 | 368 | 345 | 325 | 299 | 276 | 258 | 244 | 226 | 215 |
| 08 | 452 | 432 | 412 | 386 | 363 | 342 | 313 | 287 | 273 | 255 | 238 | 226 |
| 10 | 476 | 452 | 432 | 406 | 380 | 360 | 328 | 302 | 284 | 267 | 249 | 238 |
| 11 | 499 | 476 | 452 | 426 | 397 | 374 | 345 | 316 | 299 | 281 | 261 | 249 |
| 12 | 522 | 499 | 476 | 447 | 418 | 394 | 363 | 334 | 313 | 296 | 276 | 261 |
| 13 | 548 | 525 | 499 | 470 | 438 | 415 | 380 | 348 | 331 | 310 | 290 | 276 |
| 14 | 580 | 554 | 528 | 496 | 464 | 438 | 400 | 368 | 348 | 328 | 307 | 290 |
| 15 | 618 | 592 | 563 | 528 | 496 | 467 | 426 | 394 | 371 | 348 | 328 | 310 |
| 16 | 655 | 624 | 595 | 560 | 522 | 493 | 452 | 418 | 392 | 368 | 345 | 328 |
| 17 | 690 | 658 | 626 | 589 | 551 | 519 | 476 | 438 | 415 | 389 | 363 | 345 |
| 18 | 725 | 690 | 658 | 618 | 580 | 545 | 502 | 461 | 435 | 409 | 383 | 363 |
| 19 | 763 | 728 | 693 | 653 | 609 | 574 | 528 | 484 | 458 | 429 | 403 | 380 |
| 20 | 798 | 763 | 725 | 682 | 638 | 603 | 551 | 508 | 479 | 450 | 421 | 400 |
| 21 | 832 | 795 | 757 | 711 | 667 | 629 | 574 | 531 | 499 | 470 | 438 | 418 |
| 22 | 879 | 838 | 798 | 751 | 702 | 661 | 606 | 560 | 528 | 496 | 464 | 438 |
| 23 | 928 | 887 | 844 | 795 | 742 | 702 | 641 | 592 | 557 | 522 | 490 | 464 |
| 24 | 1,001 | 957 | 911 | 856 | 800 | 757 | 693 | 638 | 600 | 566 | 528 | 502 |
| 25 | 1,117 | 1,067 | 1,015 | 954 | 893 | 844 | 771 | 711 | 670 | 629 | 589 | 560 |
| 26 | 1,230 | 1,172 | 1,117 | 1,050 | 983 | 928 | 850 | 783 | 737 | 693 | 647 | 615 |

Territory 31

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 284 | | | | |
| 500000 | 423 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 72 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 182 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 28.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 31

| Symbol | 500 Deductible | | | | Comprehensive | | | | | | | |
|--------|----------------|------|------|------|---------------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 29 | 27 | 26 |
| 03 | 55 | 52 | 50 | 47 | 45 | 43 | 40 | 38 | 37 | 35 | 33 | 31 |
| 04 | 62 | 59 | 56 | 53 | 50 | 48 | 46 | 43 | 41 | 39 | 37 | 35 |
| 05 | 69 | 66 | 63 | 60 | 57 | 54 | 51 | 49 | 47 | 44 | 42 | 40 |
| 06 | 77 | 74 | 70 | 66 | 63 | 60 | 57 | 54 | 52 | 49 | 46 | 44 |
| 07 | 84 | 80 | 77 | 73 | 69 | 66 | 62 | 59 | 57 | 54 | 50 | 48 |
| 08 | 92 | 88 | 84 | 80 | 75 | 72 | 68 | 64 | 62 | 59 | 55 | 53 |
| 10 | 100 | 96 | 91 | 87 | 82 | 79 | 74 | 71 | 68 | 64 | 60 | 57 |
| 11 | 110 | 105 | 100 | 95 | 90 | 86 | 81 | 77 | 74 | 70 | 66 | 63 |
| 12 | 121 | 115 | 110 | 105 | 99 | 94 | 89 | 84 | 81 | 77 | 73 | 69 |
| 13 | 130 | 124 | 118 | 112 | 106 | 102 | 96 | 91 | 87 | 83 | 78 | 74 |
| 14 | 139 | 132 | 126 | 120 | 114 | 109 | 102 | 97 | 93 | 89 | 83 | 80 |
| 15 | 149 | 142 | 135 | 129 | 122 | 116 | 109 | 104 | 100 | 95 | 89 | 85 |
| 16 | 158 | 151 | 144 | 137 | 129 | 123 | 116 | 111 | 106 | 100 | 95 | 91 |
| 17 | 166 | 158 | 151 | 144 | 136 | 130 | 122 | 116 | 112 | 106 | 100 | 95 |
| 18 | 173 | 165 | 157 | 149 | 141 | 135 | 127 | 121 | 116 | 110 | 104 | 99 |
| 19 | 182 | 173 | 165 | 157 | 149 | 142 | 134 | 127 | 122 | 116 | 109 | 104 |
| 20 | 193 | 184 | 175 | 167 | 158 | 151 | 142 | 135 | 130 | 123 | 116 | 111 |
| 21 | 207 | 198 | 189 | 179 | 170 | 162 | 153 | 145 | 139 | 132 | 125 | 119 |
| 22 | 227 | 217 | 207 | 196 | 186 | 178 | 167 | 159 | 153 | 145 | 137 | 130 |
| 23 | 247 | 236 | 225 | 214 | 202 | 193 | 182 | 173 | 166 | 157 | 148 | 141 |
| 24 | 282 | 269 | 256 | 244 | 231 | 221 | 207 | 197 | 190 | 180 | 169 | 162 |
| 25 | 332 | 317 | 301 | 286 | 271 | 259 | 244 | 232 | 223 | 211 | 199 | 190 |
| 26 | 380 | 363 | 346 | 328 | 311 | 297 | 280 | 266 | 256 | 242 | 228 | 218 |

| Symbol | 500 Deductible | | | | Collision | | | | | | | |
|--------|----------------|------|------|------|-----------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 240 | 229 | 218 | 205 | 192 | 181 | 166 | 153 | 144 | 135 | 126 | 120 |
| 03 | 262 | 249 | 238 | 222 | 209 | 196 | 181 | 166 | 157 | 148 | 137 | 131 |
| 04 | 279 | 266 | 253 | 238 | 222 | 209 | 192 | 177 | 168 | 157 | 146 | 140 |
| 05 | 292 | 279 | 266 | 251 | 233 | 220 | 203 | 185 | 177 | 166 | 155 | 146 |
| 06 | 307 | 292 | 279 | 262 | 246 | 231 | 211 | 196 | 183 | 172 | 161 | 153 |
| 07 | 325 | 310 | 294 | 277 | 259 | 244 | 225 | 207 | 194 | 183 | 170 | 161 |
| 08 | 340 | 325 | 310 | 290 | 273 | 257 | 235 | 216 | 205 | 192 | 179 | 170 |
| 10 | 358 | 340 | 325 | 305 | 286 | 270 | 246 | 227 | 214 | 201 | 187 | 179 |
| 11 | 375 | 358 | 340 | 320 | 299 | 281 | 259 | 238 | 225 | 211 | 196 | 187 |
| 12 | 392 | 375 | 358 | 336 | 314 | 296 | 273 | 251 | 235 | 222 | 207 | 196 |
| 13 | 412 | 395 | 375 | 353 | 329 | 312 | 286 | 262 | 249 | 233 | 218 | 207 |
| 14 | 436 | 416 | 397 | 373 | 349 | 329 | 301 | 277 | 262 | 246 | 231 | 218 |
| 15 | 464 | 445 | 423 | 397 | 373 | 351 | 320 | 296 | 279 | 262 | 246 | 233 |
| 16 | 493 | 469 | 447 | 421 | 392 | 371 | 340 | 314 | 294 | 277 | 259 | 246 |
| 17 | 519 | 495 | 471 | 443 | 414 | 390 | 358 | 329 | 312 | 292 | 273 | 259 |
| 18 | 545 | 519 | 495 | 464 | 436 | 410 | 377 | 347 | 327 | 307 | 288 | 273 |
| 19 | 573 | 547 | 521 | 491 | 458 | 432 | 397 | 364 | 344 | 323 | 303 | 286 |
| 20 | 600 | 573 | 545 | 512 | 480 | 453 | 414 | 382 | 360 | 338 | 316 | 301 |
| 21 | 626 | 597 | 569 | 534 | 501 | 473 | 432 | 399 | 375 | 353 | 329 | 314 |
| 22 | 661 | 630 | 600 | 565 | 528 | 497 | 456 | 421 | 397 | 373 | 349 | 329 |
| 23 | 698 | 667 | 634 | 597 | 558 | 528 | 482 | 445 | 419 | 392 | 368 | 349 |
| 24 | 752 | 719 | 685 | 643 | 602 | 569 | 521 | 480 | 451 | 425 | 397 | 377 |
| 25 | 839 | 802 | 763 | 717 | 671 | 634 | 580 | 534 | 504 | 473 | 443 | 421 |
| 26 | 924 | 881 | 839 | 789 | 739 | 698 | 639 | 589 | 554 | 521 | 486 | 462 |

Territory 32

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 278 | | | | |
| 500000 | 414 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 116 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 124 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 26.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 32

| Symbol | 500 Deductible | | | | | Comprehensive | | | | | 1994 |
|--------|----------------|------|------|------|------|---------------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | |
| 02 | 55 | 53 | 50 | 48 | 45 | 43 | 41 | 39 | 37 | 35 | 32 |
| 03 | 67 | 64 | 61 | 58 | 55 | 52 | 49 | 47 | 45 | 43 | 38 |
| 04 | 76 | 72 | 69 | 65 | 62 | 59 | 56 | 53 | 51 | 48 | 43 |
| 05 | 85 | 81 | 77 | 73 | 70 | 66 | 63 | 60 | 57 | 54 | 49 |
| 06 | 94 | 90 | 86 | 81 | 77 | 74 | 70 | 66 | 64 | 60 | 54 |
| 07 | 103 | 98 | 94 | 89 | 84 | 81 | 76 | 72 | 69 | 66 | 59 |
| 08 | 112 | 107 | 102 | 97 | 92 | 88 | 83 | 79 | 76 | 72 | 65 |
| 10 | 123 | 117 | 112 | 106 | 101 | 96 | 91 | 86 | 83 | 78 | 70 |
| 11 | 134 | 128 | 122 | 116 | 110 | 105 | 99 | 94 | 91 | 86 | 77 |
| 12 | 148 | 141 | 134 | 128 | 121 | 115 | 109 | 103 | 99 | 94 | 85 |
| 13 | 159 | 151 | 144 | 137 | 130 | 124 | 117 | 111 | 107 | 101 | 91 |
| 14 | 170 | 162 | 154 | 147 | 139 | 133 | 125 | 119 | 114 | 108 | 97 |
| 15 | 182 | 174 | 165 | 157 | 149 | 142 | 134 | 127 | 122 | 116 | 104 |
| 16 | 193 | 184 | 175 | 167 | 158 | 151 | 142 | 135 | 130 | 123 | 111 |
| 17 | 203 | 193 | 184 | 175 | 166 | 158 | 149 | 142 | 136 | 129 | 116 |
| 18 | 211 | 201 | 192 | 182 | 173 | 165 | 155 | 148 | 142 | 134 | 121 |
| 19 | 222 | 212 | 202 | 192 | 182 | 174 | 163 | 155 | 149 | 141 | 127 |
| 20 | 236 | 225 | 214 | 204 | 193 | 184 | 174 | 165 | 159 | 150 | 135 |
| 21 | 253 | 242 | 230 | 219 | 207 | 198 | 187 | 177 | 170 | 161 | 145 |
| 22 | 277 | 265 | 252 | 240 | 227 | 217 | 204 | 194 | 187 | 177 | 159 |
| 23 | 302 | 288 | 274 | 261 | 247 | 236 | 222 | 211 | 203 | 192 | 173 |
| 24 | 344 | 328 | 313 | 297 | 282 | 269 | 253 | 241 | 232 | 219 | 197 |
| 25 | 405 | 386 | 368 | 349 | 331 | 316 | 298 | 283 | 272 | 258 | 232 |
| 26 | 464 | 443 | 422 | 401 | 380 | 363 | 342 | 325 | 312 | 295 | 266 |

| Symbol | 500 Deductible | | | | | Collision | | | | | 1994 |
|--------|----------------|-------|------|------|------|-----------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | |
| 02 | 277 | 265 | 252 | 237 | 222 | 209 | 192 | 176 | 166 | 156 | 139 |
| 03 | 302 | 287 | 275 | 257 | 242 | 227 | 209 | 192 | 181 | 171 | 151 |
| 04 | 323 | 307 | 292 | 275 | 257 | 242 | 222 | 204 | 194 | 181 | 161 |
| 05 | 338 | 323 | 307 | 290 | 270 | 255 | 234 | 214 | 204 | 192 | 169 |
| 06 | 355 | 338 | 323 | 302 | 285 | 267 | 244 | 227 | 212 | 199 | 176 |
| 07 | 375 | 358 | 340 | 320 | 300 | 282 | 260 | 239 | 224 | 212 | 186 |
| 08 | 393 | 375 | 358 | 335 | 315 | 297 | 272 | 249 | 237 | 222 | 197 |
| 10 | 413 | 393 | 375 | 353 | 330 | 312 | 285 | 262 | 247 | 232 | 207 |
| 11 | 433 | 413 | 393 | 370 | 345 | 325 | 300 | 275 | 260 | 244 | 217 |
| 12 | 454 | 433 | 413 | 388 | 363 | 343 | 315 | 290 | 272 | 257 | 227 |
| 13 | 476 | 456 | 433 | 408 | 381 | 360 | 330 | 302 | 287 | 270 | 239 |
| 14 | 504 | 481 | 459 | 431 | 403 | 381 | 348 | 320 | 302 | 285 | 252 |
| 15 | 537 | 514 | 489 | 459 | 431 | 406 | 370 | 343 | 323 | 302 | 270 |
| 16 | 570 | 542 | 517 | 486 | 454 | 428 | 393 | 363 | 340 | 320 | 285 |
| 17 | 600 | 572 | 544 | 512 | 479 | 451 | 413 | 381 | 360 | 338 | 300 |
| 18 | 630 | 600 | 572 | 537 | 504 | 474 | 436 | 401 | 378 | 355 | 315 |
| 19 | 663 | 633 | 602 | 567 | 529 | 499 | 459 | 421 | 398 | 373 | 330 |
| 20 | 693 | 663 | 630 | 592 | 554 | 524 | 479 | 441 | 416 | 391 | 348 |
| 21 | 723 | 690 | 658 | 617 | 580 | 547 | 499 | 461 | 433 | 408 | 363 |
| 22 | 764 | 728 | 693 | 653 | 610 | 575 | 527 | 486 | 459 | 431 | 381 |
| 23 | 806 | 771 | 733 | 690 | 645 | 610 | 557 | 514 | 484 | 454 | 403 |
| 24 | 869 | 832 | 791 | 743 | 696 | 658 | 602 | 554 | 522 | 491 | 436 |
| 25 | 970 | 927 | 882 | 829 | 776 | 733 | 670 | 617 | 582 | 547 | 486 |
| 26 | 1,068 | 1,018 | 970 | 912 | 854 | 806 | 738 | 680 | 640 | 602 | 534 |

Territory 35

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 367 | | | | |
| 500000 | 547 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 170 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 138 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 32.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 35

| Symbol | 500 Deductible | | | | Comprehensive | | | | | | | |
|--------|----------------|------|------|------|---------------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 65 | 62 | 59 | 56 | 53 | 51 | 48 | 45 | 44 | 41 | 39 | 37 |
| 03 | 78 | 75 | 71 | 68 | 64 | 61 | 58 | 55 | 53 | 50 | 47 | 45 |
| 04 | 89 | 85 | 81 | 77 | 73 | 70 | 65 | 62 | 60 | 57 | 53 | 51 |
| 05 | 100 | 96 | 91 | 86 | 82 | 78 | 74 | 70 | 67 | 64 | 60 | 57 |
| 06 | 111 | 106 | 101 | 96 | 91 | 87 | 82 | 78 | 75 | 71 | 67 | 64 |
| 07 | 122 | 116 | 110 | 105 | 99 | 95 | 89 | 85 | 81 | 77 | 73 | 70 |
| 08 | 132 | 126 | 120 | 114 | 109 | 103 | 97 | 93 | 89 | 84 | 80 | 76 |
| 10 | 145 | 138 | 132 | 125 | 119 | 113 | 107 | 101 | 97 | 92 | 87 | 83 |
| 11 | 158 | 151 | 144 | 137 | 130 | 124 | 117 | 111 | 107 | 101 | 95 | 91 |
| 12 | 174 | 166 | 158 | 150 | 142 | 136 | 128 | 122 | 117 | 111 | 104 | 100 |
| 13 | 187 | 178 | 170 | 162 | 153 | 146 | 137 | 131 | 126 | 119 | 112 | 107 |
| 14 | 200 | 191 | 182 | 173 | 163 | 156 | 147 | 140 | 135 | 127 | 120 | 114 |
| 15 | 214 | 205 | 195 | 185 | 175 | 168 | 158 | 150 | 144 | 136 | 129 | 123 |
| 16 | 227 | 217 | 207 | 196 | 186 | 178 | 168 | 159 | 153 | 145 | 136 | 130 |
| 17 | 239 | 228 | 217 | 207 | 195 | 186 | 176 | 167 | 160 | 152 | 143 | 137 |
| 18 | 248 | 237 | 226 | 215 | 204 | 194 | 183 | 174 | 167 | 158 | 149 | 142 |
| 19 | 261 | 250 | 238 | 226 | 214 | 205 | 192 | 183 | 176 | 166 | 157 | 150 |
| 20 | 278 | 265 | 253 | 240 | 227 | 217 | 205 | 195 | 187 | 177 | 166 | 159 |
| 21 | 299 | 285 | 271 | 258 | 244 | 234 | 220 | 209 | 201 | 190 | 179 | 171 |
| 22 | 327 | 312 | 297 | 283 | 268 | 255 | 241 | 229 | 220 | 208 | 196 | 188 |
| 23 | 356 | 339 | 323 | 307 | 291 | 278 | 262 | 249 | 240 | 227 | 214 | 204 |
| 24 | 406 | 387 | 369 | 350 | 332 | 317 | 299 | 284 | 273 | 258 | 244 | 232 |
| 25 | 477 | 455 | 434 | 412 | 391 | 373 | 351 | 334 | 321 | 304 | 286 | 273 |
| 26 | 547 | 522 | 497 | 473 | 448 | 428 | 403 | 383 | 368 | 348 | 328 | 313 |

| Symbol | 500 Deductible | | | | Collision | | | | | | | |
|--------|----------------|------|------|------|-----------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 237 | 226 | 215 | 202 | 189 | 178 | 163 | 151 | 142 | 133 | 125 | 118 |
| 03 | 258 | 245 | 234 | 219 | 206 | 194 | 178 | 163 | 155 | 146 | 135 | 129 |
| 04 | 275 | 262 | 249 | 234 | 219 | 206 | 189 | 174 | 166 | 155 | 144 | 138 |
| 05 | 288 | 275 | 262 | 247 | 230 | 217 | 200 | 183 | 174 | 163 | 153 | 144 |
| 06 | 303 | 288 | 275 | 258 | 243 | 228 | 209 | 194 | 181 | 170 | 159 | 151 |
| 07 | 320 | 305 | 290 | 273 | 256 | 241 | 221 | 204 | 191 | 181 | 168 | 159 |
| 08 | 335 | 320 | 305 | 286 | 269 | 254 | 232 | 213 | 202 | 189 | 176 | 168 |
| 10 | 353 | 335 | 320 | 301 | 282 | 267 | 243 | 224 | 211 | 198 | 185 | 176 |
| 11 | 370 | 353 | 335 | 316 | 295 | 277 | 256 | 234 | 221 | 209 | 194 | 185 |
| 12 | 387 | 370 | 353 | 331 | 310 | 292 | 269 | 247 | 232 | 219 | 204 | 194 |
| 13 | 406 | 389 | 370 | 348 | 325 | 307 | 282 | 258 | 245 | 230 | 215 | 204 |
| 14 | 430 | 411 | 391 | 368 | 344 | 325 | 297 | 273 | 258 | 243 | 228 | 215 |
| 15 | 458 | 439 | 417 | 391 | 368 | 346 | 316 | 292 | 275 | 258 | 243 | 230 |
| 16 | 486 | 462 | 441 | 415 | 387 | 366 | 335 | 310 | 290 | 273 | 256 | 243 |
| 17 | 512 | 488 | 464 | 436 | 409 | 385 | 353 | 325 | 307 | 288 | 269 | 256 |
| 18 | 538 | 512 | 488 | 458 | 430 | 404 | 372 | 342 | 323 | 303 | 284 | 269 |
| 19 | 565 | 540 | 514 | 484 | 452 | 426 | 391 | 359 | 340 | 318 | 299 | 282 |
| 20 | 591 | 565 | 538 | 505 | 473 | 447 | 409 | 376 | 355 | 333 | 312 | 297 |
| 21 | 617 | 589 | 561 | 527 | 495 | 467 | 426 | 393 | 370 | 348 | 325 | 310 |
| 22 | 651 | 621 | 591 | 557 | 520 | 490 | 449 | 415 | 391 | 368 | 344 | 325 |
| 23 | 688 | 658 | 626 | 589 | 550 | 520 | 475 | 439 | 413 | 387 | 363 | 344 |
| 24 | 742 | 710 | 675 | 634 | 593 | 561 | 514 | 473 | 445 | 419 | 391 | 372 |
| 25 | 828 | 791 | 753 | 707 | 662 | 626 | 572 | 527 | 497 | 467 | 436 | 415 |
| 26 | 912 | 869 | 828 | 778 | 729 | 688 | 630 | 581 | 546 | 514 | 479 | 456 |

Territory 36

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 365 | | | | |
| 500000 | 544 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 151 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 162 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 21.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | | 28.00 | | | |
| UM/UM - BI 12.5/25 | | 19.00 | | | |
| UM/UM - PD 7.5 | | 8.00 | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 36

| Symbol | 500 Deductible | | | | Comprehensive | | | | | | | |
|--------|----------------|------|------|------|---------------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 55 | 53 | 50 | 48 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 |
| 03 | 67 | 64 | 61 | 58 | 55 | 52 | 49 | 47 | 45 | 43 | 40 | 38 |
| 04 | 76 | 72 | 69 | 65 | 62 | 59 | 56 | 53 | 51 | 48 | 45 | 43 |
| 05 | 85 | 81 | 77 | 73 | 70 | 66 | 63 | 60 | 57 | 54 | 51 | 49 |
| 06 | 94 | 90 | 86 | 81 | 77 | 74 | 70 | 66 | 64 | 60 | 57 | 54 |
| 07 | 103 | 98 | 94 | 89 | 84 | 81 | 76 | 72 | 69 | 66 | 62 | 59 |
| 08 | 112 | 107 | 102 | 97 | 92 | 88 | 83 | 79 | 76 | 72 | 68 | 65 |
| 10 | 123 | 117 | 112 | 106 | 101 | 96 | 91 | 86 | 83 | 78 | 74 | 70 |
| 11 | 134 | 128 | 122 | 116 | 110 | 105 | 99 | 94 | 91 | 86 | 81 | 77 |
| 12 | 148 | 141 | 134 | 128 | 121 | 115 | 109 | 103 | 99 | 94 | 89 | 85 |
| 13 | 159 | 151 | 144 | 137 | 130 | 124 | 117 | 111 | 107 | 101 | 95 | 91 |
| 14 | 170 | 162 | 154 | 147 | 139 | 133 | 125 | 119 | 114 | 108 | 102 | 97 |
| 15 | 182 | 174 | 165 | 157 | 149 | 142 | 134 | 127 | 122 | 116 | 109 | 104 |
| 16 | 193 | 184 | 175 | 167 | 158 | 151 | 142 | 135 | 130 | 123 | 116 | 111 |
| 17 | 203 | 193 | 184 | 175 | 166 | 158 | 149 | 142 | 136 | 129 | 122 | 116 |
| 18 | 211 | 201 | 192 | 182 | 173 | 165 | 155 | 148 | 142 | 134 | 127 | 121 |
| 19 | 222 | 212 | 202 | 192 | 182 | 174 | 163 | 155 | 149 | 141 | 133 | 127 |
| 20 | 236 | 225 | 214 | 204 | 193 | 184 | 174 | 165 | 159 | 150 | 141 | 135 |
| 21 | 253 | 242 | 230 | 219 | 207 | 198 | 187 | 177 | 170 | 161 | 152 | 145 |
| 22 | 277 | 265 | 252 | 240 | 227 | 217 | 204 | 194 | 187 | 177 | 167 | 159 |
| 23 | 302 | 288 | 274 | 261 | 247 | 236 | 222 | 211 | 203 | 192 | 181 | 173 |
| 24 | 344 | 328 | 313 | 297 | 282 | 269 | 253 | 241 | 232 | 219 | 207 | 197 |
| 25 | 405 | 386 | 368 | 349 | 331 | 316 | 298 | 283 | 272 | 258 | 243 | 232 |
| 26 | 464 | 443 | 422 | 401 | 380 | 363 | 342 | 325 | 312 | 295 | 278 | 266 |

| Symbol | 500 Deductible | | | | Collision | | | | | | | |
|--------|----------------|-------|-------|------|-----------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 297 | 284 | 270 | 254 | 238 | 224 | 205 | 189 | 178 | 167 | 157 | 149 |
| 03 | 324 | 308 | 294 | 275 | 259 | 243 | 224 | 205 | 194 | 184 | 170 | 162 |
| 04 | 346 | 329 | 313 | 294 | 275 | 259 | 238 | 219 | 208 | 194 | 181 | 173 |
| 05 | 362 | 346 | 329 | 311 | 289 | 273 | 251 | 230 | 219 | 205 | 192 | 181 |
| 06 | 381 | 362 | 346 | 324 | 305 | 286 | 262 | 243 | 227 | 213 | 200 | 189 |
| 07 | 402 | 383 | 365 | 343 | 321 | 302 | 278 | 257 | 240 | 227 | 211 | 200 |
| 08 | 421 | 402 | 383 | 359 | 338 | 319 | 292 | 267 | 254 | 238 | 221 | 211 |
| 10 | 443 | 421 | 402 | 378 | 354 | 335 | 305 | 281 | 265 | 248 | 232 | 221 |
| 11 | 464 | 443 | 421 | 397 | 370 | 348 | 321 | 294 | 278 | 262 | 243 | 232 |
| 12 | 486 | 464 | 443 | 416 | 389 | 367 | 338 | 311 | 292 | 275 | 257 | 243 |
| 13 | 510 | 489 | 464 | 437 | 408 | 386 | 354 | 324 | 308 | 289 | 270 | 257 |
| 14 | 540 | 516 | 491 | 462 | 432 | 408 | 373 | 343 | 324 | 305 | 286 | 270 |
| 15 | 575 | 551 | 524 | 491 | 462 | 435 | 397 | 367 | 346 | 324 | 305 | 289 |
| 16 | 610 | 581 | 554 | 521 | 486 | 459 | 421 | 389 | 365 | 343 | 321 | 305 |
| 17 | 643 | 613 | 583 | 548 | 513 | 483 | 443 | 408 | 386 | 362 | 338 | 321 |
| 18 | 675 | 643 | 613 | 575 | 540 | 508 | 467 | 429 | 405 | 381 | 356 | 338 |
| 19 | 710 | 678 | 645 | 608 | 567 | 535 | 491 | 451 | 427 | 400 | 375 | 354 |
| 20 | 743 | 710 | 675 | 635 | 594 | 562 | 513 | 473 | 446 | 419 | 392 | 373 |
| 21 | 775 | 740 | 705 | 662 | 621 | 586 | 535 | 494 | 464 | 437 | 408 | 389 |
| 22 | 818 | 780 | 743 | 699 | 653 | 616 | 564 | 521 | 491 | 462 | 432 | 408 |
| 23 | 864 | 826 | 786 | 740 | 691 | 653 | 597 | 551 | 518 | 486 | 456 | 432 |
| 24 | 932 | 891 | 848 | 797 | 745 | 705 | 645 | 594 | 559 | 527 | 491 | 467 |
| 25 | 1,040 | 994 | 945 | 888 | 832 | 786 | 718 | 662 | 624 | 586 | 548 | 521 |
| 26 | 1,145 | 1,091 | 1,040 | 977 | 915 | 864 | 791 | 729 | 686 | 645 | 602 | 572 |

Territory 37

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 302 | | | | |
| 500000 | 450 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 116 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 149 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 18.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UIM 25,000 | 28.00 | | | | |
| UM/UIM - BI 12.5/25 | 19.00 | | | | |
| UM/UIM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 37

| Symbol | 500 Deductible | | | | Comprehensive | | | | | | | |
|--------|----------------|------|------|------|---------------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 29 | 27 | 26 |
| 03 | 55 | 52 | 50 | 47 | 45 | 43 | 40 | 38 | 37 | 35 | 33 | 31 |
| 04 | 62 | 59 | 56 | 53 | 50 | 48 | 46 | 43 | 41 | 39 | 37 | 35 |
| 05 | 69 | 66 | 63 | 60 | 57 | 54 | 51 | 49 | 47 | 44 | 42 | 40 |
| 06 | 77 | 74 | 70 | 66 | 63 | 60 | 57 | 54 | 52 | 49 | 46 | 44 |
| 07 | 84 | 80 | 77 | 73 | 69 | 66 | 62 | 59 | 57 | 54 | 50 | 48 |
| 08 | 92 | 88 | 84 | 80 | 75 | 72 | 68 | 64 | 62 | 59 | 55 | 53 |
| 10 | 100 | 96 | 91 | 87 | 82 | 79 | 74 | 71 | 68 | 64 | 60 | 57 |
| 11 | 110 | 105 | 100 | 95 | 90 | 86 | 81 | 77 | 74 | 70 | 66 | 63 |
| 12 | 121 | 115 | 110 | 105 | 99 | 94 | 89 | 84 | 81 | 77 | 73 | 69 |
| 13 | 130 | 124 | 118 | 112 | 106 | 102 | 96 | 91 | 87 | 83 | 78 | 74 |
| 14 | 139 | 132 | 126 | 120 | 114 | 109 | 102 | 97 | 93 | 89 | 83 | 80 |
| 15 | 149 | 142 | 135 | 129 | 122 | 116 | 109 | 104 | 100 | 95 | 89 | 85 |
| 16 | 158 | 151 | 144 | 137 | 129 | 123 | 116 | 111 | 106 | 100 | 95 | 91 |
| 17 | 166 | 158 | 151 | 144 | 136 | 130 | 122 | 116 | 112 | 106 | 100 | 95 |
| 18 | 173 | 165 | 157 | 149 | 141 | 135 | 127 | 121 | 116 | 110 | 104 | 99 |
| 19 | 182 | 173 | 165 | 157 | 149 | 142 | 134 | 127 | 122 | 116 | 109 | 104 |
| 20 | 193 | 184 | 175 | 167 | 158 | 151 | 142 | 135 | 130 | 123 | 116 | 111 |
| 21 | 207 | 198 | 189 | 179 | 170 | 162 | 153 | 145 | 139 | 132 | 125 | 119 |
| 22 | 227 | 217 | 207 | 196 | 186 | 178 | 167 | 159 | 153 | 145 | 137 | 130 |
| 23 | 247 | 236 | 225 | 214 | 202 | 193 | 182 | 173 | 166 | 157 | 148 | 141 |
| 24 | 282 | 269 | 256 | 244 | 231 | 221 | 207 | 197 | 190 | 180 | 169 | 162 |
| 25 | 332 | 317 | 301 | 286 | 271 | 259 | 244 | 232 | 223 | 211 | 199 | 190 |
| 26 | 380 | 363 | 346 | 328 | 311 | 297 | 280 | 266 | 256 | 242 | 228 | 218 |

| Symbol | 500 Deductible | | | | Collision | | | | | | | |
|--------|----------------|-------|-------|-------|-----------|-------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 345 | 330 | 314 | 295 | 276 | 261 | 239 | 220 | 207 | 195 | 182 | 173 |
| 03 | 377 | 358 | 342 | 320 | 301 | 283 | 261 | 239 | 226 | 214 | 198 | 188 |
| 04 | 402 | 383 | 364 | 342 | 320 | 301 | 276 | 254 | 242 | 226 | 210 | 201 |
| 05 | 421 | 402 | 383 | 361 | 336 | 317 | 292 | 267 | 254 | 239 | 223 | 210 |
| 06 | 443 | 421 | 402 | 377 | 355 | 333 | 305 | 283 | 264 | 248 | 232 | 220 |
| 07 | 468 | 446 | 424 | 399 | 374 | 352 | 323 | 298 | 279 | 264 | 245 | 232 |
| 08 | 490 | 468 | 446 | 418 | 393 | 371 | 339 | 311 | 295 | 276 | 257 | 245 |
| 10 | 515 | 490 | 468 | 440 | 411 | 389 | 355 | 327 | 308 | 289 | 270 | 257 |
| 11 | 540 | 515 | 490 | 462 | 430 | 405 | 374 | 342 | 323 | 305 | 283 | 270 |
| 12 | 565 | 540 | 515 | 484 | 452 | 427 | 393 | 361 | 339 | 320 | 298 | 283 |
| 13 | 593 | 568 | 540 | 509 | 474 | 449 | 411 | 377 | 358 | 336 | 314 | 298 |
| 14 | 628 | 600 | 571 | 537 | 502 | 474 | 433 | 399 | 377 | 355 | 333 | 314 |
| 15 | 669 | 641 | 609 | 571 | 537 | 506 | 462 | 427 | 402 | 377 | 355 | 336 |
| 16 | 710 | 675 | 644 | 606 | 565 | 534 | 490 | 452 | 424 | 399 | 374 | 355 |
| 17 | 747 | 713 | 678 | 637 | 597 | 562 | 515 | 474 | 449 | 421 | 393 | 374 |
| 18 | 785 | 747 | 713 | 669 | 628 | 590 | 543 | 499 | 471 | 443 | 414 | 393 |
| 19 | 826 | 788 | 750 | 707 | 659 | 622 | 571 | 524 | 496 | 465 | 436 | 411 |
| 20 | 864 | 826 | 785 | 738 | 691 | 653 | 597 | 550 | 518 | 487 | 455 | 433 |
| 21 | 901 | 860 | 820 | 769 | 722 | 681 | 622 | 575 | 540 | 509 | 474 | 452 |
| 22 | 951 | 907 | 864 | 813 | 760 | 716 | 656 | 606 | 571 | 537 | 502 | 474 |
| 23 | 1,005 | 961 | 914 | 860 | 804 | 760 | 694 | 641 | 603 | 565 | 531 | 502 |
| 24 | 1,083 | 1,036 | 986 | 926 | 867 | 820 | 750 | 691 | 650 | 612 | 571 | 543 |
| 25 | 1,209 | 1,156 | 1,099 | 1,033 | 967 | 914 | 835 | 769 | 725 | 681 | 637 | 606 |
| 26 | 1,331 | 1,269 | 1,209 | 1,137 | 1,064 | 1,005 | 920 | 848 | 798 | 750 | 700 | 666 |

Territory 38

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 367 | | | | |
| 500000 | 547 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 149 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 167 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 21.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 38**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 52 | 49 | 47 | 45 | 42 | 40 | 38 | 36 | 35 | 33 | 31 | 30 |
| 03 | 63 | 60 | 57 | 54 | 51 | 49 | 46 | 44 | 42 | 40 | 38 | 36 |
| 04 | 71 | 68 | 64 | 61 | 58 | 55 | 52 | 49 | 47 | 45 | 42 | 40 |
| 05 | 79 | 76 | 72 | 69 | 65 | 62 | 59 | 56 | 54 | 51 | 48 | 46 |
| 06 | 88 | 85 | 80 | 76 | 72 | 69 | 65 | 62 | 60 | 56 | 53 | 51 |
| 07 | 97 | 92 | 88 | 84 | 79 | 76 | 71 | 68 | 65 | 62 | 58 | 55 |
| 08 | 105 | 101 | 96 | 91 | 86 | 82 | 78 | 74 | 71 | 67 | 63 | 61 |
| 10 | 115 | 110 | 105 | 100 | 94 | 90 | 85 | 81 | 78 | 73 | 69 | 66 |
| 11 | 126 | 120 | 115 | 109 | 103 | 99 | 93 | 88 | 85 | 80 | 76 | 72 |
| 12 | 139 | 132 | 126 | 120 | 113 | 108 | 102 | 97 | 93 | 88 | 83 | 79 |
| 13 | 149 | 142 | 135 | 129 | 122 | 117 | 110 | 104 | 100 | 95 | 89 | 85 |
| 14 | 159 | 152 | 145 | 138 | 130 | 125 | 117 | 111 | 107 | 102 | 95 | 91 |
| 15 | 171 | 163 | 155 | 148 | 140 | 133 | 125 | 119 | 115 | 109 | 102 | 98 |
| 16 | 181 | 173 | 165 | 157 | 148 | 141 | 133 | 127 | 122 | 115 | 109 | 104 |
| 17 | 190 | 181 | 173 | 165 | 156 | 149 | 140 | 133 | 128 | 121 | 114 | 109 |
| 18 | 198 | 189 | 180 | 171 | 162 | 155 | 146 | 139 | 133 | 126 | 119 | 113 |
| 19 | 208 | 199 | 189 | 180 | 171 | 163 | 153 | 146 | 140 | 133 | 125 | 119 |
| 20 | 221 | 211 | 201 | 191 | 181 | 173 | 163 | 155 | 149 | 141 | 133 | 127 |
| 21 | 238 | 227 | 216 | 205 | 195 | 186 | 175 | 166 | 160 | 151 | 143 | 136 |
| 22 | 260 | 249 | 237 | 225 | 213 | 204 | 192 | 182 | 175 | 166 | 157 | 149 |
| 23 | 283 | 270 | 258 | 245 | 232 | 221 | 209 | 198 | 191 | 180 | 170 | 162 |
| 24 | 323 | 308 | 294 | 279 | 265 | 253 | 238 | 226 | 218 | 206 | 194 | 185 |
| 25 | 380 | 363 | 345 | 328 | 311 | 297 | 280 | 266 | 256 | 242 | 228 | 218 |
| 26 | 436 | 416 | 396 | 376 | 357 | 341 | 321 | 305 | 293 | 277 | 261 | 250 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|-------|-------|-------|------|------|------|------|------|------|------|------|------|
| 02 | 301 | 288 | 274 | 258 | 241 | 227 | 208 | 192 | 181 | 170 | 159 | 151 |
| 03 | 329 | 312 | 299 | 279 | 263 | 247 | 227 | 208 | 197 | 186 | 173 | 164 |
| 04 | 351 | 334 | 318 | 299 | 279 | 263 | 241 | 222 | 211 | 197 | 184 | 175 |
| 05 | 367 | 351 | 334 | 315 | 293 | 277 | 255 | 233 | 222 | 208 | 195 | 184 |
| 06 | 386 | 367 | 351 | 329 | 310 | 290 | 266 | 247 | 230 | 216 | 203 | 192 |
| 07 | 408 | 389 | 370 | 348 | 326 | 307 | 282 | 260 | 244 | 230 | 214 | 203 |
| 08 | 427 | 408 | 389 | 364 | 343 | 323 | 296 | 271 | 258 | 241 | 225 | 214 |
| 10 | 449 | 427 | 408 | 384 | 359 | 340 | 310 | 285 | 269 | 252 | 236 | 225 |
| 11 | 471 | 449 | 427 | 403 | 375 | 353 | 326 | 299 | 282 | 266 | 247 | 236 |
| 12 | 493 | 471 | 449 | 422 | 395 | 373 | 343 | 315 | 296 | 279 | 260 | 247 |
| 13 | 518 | 496 | 471 | 444 | 414 | 392 | 359 | 329 | 312 | 293 | 274 | 260 |
| 14 | 548 | 523 | 499 | 469 | 438 | 414 | 378 | 348 | 329 | 310 | 290 | 274 |
| 15 | 584 | 559 | 532 | 499 | 469 | 441 | 403 | 373 | 351 | 329 | 310 | 293 |
| 16 | 619 | 589 | 562 | 529 | 493 | 466 | 427 | 395 | 370 | 348 | 326 | 310 |
| 17 | 652 | 622 | 592 | 556 | 521 | 490 | 449 | 414 | 392 | 367 | 343 | 326 |
| 18 | 685 | 652 | 622 | 584 | 548 | 515 | 474 | 436 | 411 | 386 | 362 | 343 |
| 19 | 721 | 688 | 655 | 617 | 575 | 543 | 499 | 458 | 433 | 406 | 381 | 359 |
| 20 | 754 | 721 | 685 | 644 | 603 | 570 | 521 | 480 | 452 | 425 | 397 | 378 |
| 21 | 786 | 751 | 715 | 671 | 630 | 595 | 543 | 501 | 471 | 444 | 414 | 395 |
| 22 | 830 | 792 | 754 | 710 | 663 | 625 | 573 | 529 | 499 | 469 | 438 | 414 |
| 23 | 877 | 838 | 797 | 751 | 701 | 663 | 606 | 559 | 526 | 493 | 463 | 438 |
| 24 | 945 | 904 | 860 | 808 | 756 | 715 | 655 | 603 | 567 | 534 | 499 | 474 |
| 25 | 1,055 | 1,008 | 959 | 901 | 844 | 797 | 729 | 671 | 633 | 595 | 556 | 529 |
| 26 | 1,162 | 1,107 | 1,055 | 992 | 929 | 877 | 803 | 740 | 696 | 655 | 611 | 581 |

Territory 39

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 322 | | | | |
| 500000 | 480 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 115 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 168 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 26.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 39**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 23 | 22 | 21 | 20 | 19 | 18 | 17 | 16 | 16 | 15 | 14 | 13 |
| 03 | 28 | 27 | 25 | 24 | 23 | 22 | 21 | 20 | 19 | 18 | 17 | 16 |
| 04 | 32 | 30 | 29 | 27 | 26 | 25 | 23 | 22 | 21 | 20 | 19 | 18 |
| 05 | 35 | 34 | 32 | 31 | 29 | 28 | 26 | 25 | 24 | 23 | 21 | 20 |
| 06 | 39 | 38 | 36 | 34 | 32 | 31 | 29 | 28 | 27 | 25 | 24 | 23 |
| 07 | 43 | 41 | 39 | 37 | 35 | 34 | 32 | 30 | 29 | 28 | 26 | 25 |
| 08 | 47 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 28 | 27 |
| 10 | 51 | 49 | 47 | 45 | 42 | 40 | 38 | 36 | 35 | 33 | 31 | 29 |
| 11 | 56 | 54 | 51 | 49 | 46 | 44 | 42 | 39 | 38 | 36 | 34 | 32 |
| 12 | 62 | 59 | 56 | 54 | 51 | 48 | 46 | 43 | 42 | 39 | 37 | 35 |
| 13 | 67 | 63 | 60 | 58 | 54 | 52 | 49 | 47 | 45 | 42 | 40 | 38 |
| 14 | 71 | 68 | 65 | 62 | 58 | 56 | 52 | 50 | 48 | 45 | 43 | 41 |
| 15 | 76 | 73 | 69 | 66 | 62 | 60 | 56 | 53 | 51 | 49 | 46 | 44 |
| 16 | 81 | 77 | 74 | 70 | 66 | 63 | 60 | 57 | 54 | 51 | 49 | 46 |
| 17 | 85 | 81 | 77 | 74 | 70 | 66 | 63 | 59 | 57 | 54 | 51 | 49 |
| 18 | 88 | 84 | 80 | 76 | 72 | 69 | 65 | 62 | 59 | 56 | 53 | 51 |
| 19 | 93 | 89 | 85 | 80 | 76 | 73 | 68 | 65 | 63 | 59 | 56 | 53 |
| 20 | 99 | 94 | 90 | 85 | 81 | 77 | 73 | 69 | 67 | 63 | 59 | 57 |
| 21 | 106 | 101 | 97 | 92 | 87 | 83 | 78 | 74 | 71 | 68 | 64 | 61 |
| 22 | 116 | 111 | 106 | 101 | 95 | 91 | 86 | 81 | 78 | 74 | 70 | 67 |
| 23 | 127 | 121 | 115 | 109 | 104 | 99 | 93 | 89 | 85 | 81 | 76 | 72 |
| 24 | 144 | 138 | 131 | 125 | 118 | 113 | 106 | 101 | 97 | 92 | 87 | 83 |
| 25 | 170 | 162 | 154 | 147 | 139 | 133 | 125 | 119 | 114 | 108 | 102 | 97 |
| 26 | 195 | 186 | 177 | 168 | 159 | 152 | 143 | 136 | 131 | 124 | 117 | 112 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 171 | 163 | 155 | 146 | 136 | 129 | 118 | 109 | 102 | 96 | 90 | 85 |
| 03 | 186 | 177 | 169 | 158 | 149 | 140 | 129 | 118 | 112 | 105 | 98 | 93 |
| 04 | 198 | 189 | 180 | 169 | 158 | 149 | 136 | 126 | 119 | 112 | 104 | 99 |
| 05 | 208 | 198 | 189 | 178 | 166 | 157 | 144 | 132 | 126 | 118 | 110 | 104 |
| 06 | 219 | 208 | 198 | 186 | 175 | 164 | 150 | 140 | 130 | 122 | 115 | 109 |
| 07 | 231 | 220 | 209 | 197 | 184 | 174 | 160 | 147 | 138 | 130 | 121 | 115 |
| 08 | 242 | 231 | 220 | 206 | 194 | 183 | 167 | 153 | 146 | 136 | 127 | 121 |
| 10 | 254 | 242 | 231 | 217 | 203 | 192 | 175 | 161 | 152 | 143 | 133 | 127 |
| 11 | 267 | 254 | 242 | 228 | 212 | 200 | 184 | 169 | 160 | 150 | 140 | 133 |
| 12 | 279 | 267 | 254 | 239 | 223 | 211 | 194 | 178 | 167 | 158 | 147 | 140 |
| 13 | 293 | 281 | 267 | 251 | 234 | 222 | 203 | 186 | 177 | 166 | 155 | 147 |
| 14 | 310 | 296 | 282 | 265 | 248 | 234 | 214 | 197 | 186 | 175 | 164 | 155 |
| 15 | 330 | 316 | 301 | 282 | 265 | 250 | 228 | 211 | 198 | 186 | 175 | 166 |
| 16 | 350 | 333 | 318 | 299 | 279 | 264 | 242 | 223 | 209 | 197 | 184 | 175 |
| 17 | 369 | 352 | 335 | 315 | 295 | 277 | 254 | 234 | 222 | 208 | 194 | 184 |
| 18 | 388 | 369 | 352 | 330 | 310 | 291 | 268 | 246 | 233 | 219 | 205 | 194 |
| 19 | 408 | 389 | 370 | 349 | 326 | 307 | 282 | 259 | 245 | 229 | 215 | 203 |
| 20 | 426 | 408 | 388 | 364 | 341 | 322 | 295 | 271 | 256 | 240 | 225 | 214 |
| 21 | 445 | 425 | 405 | 380 | 357 | 336 | 307 | 284 | 267 | 251 | 234 | 223 |
| 22 | 470 | 448 | 426 | 401 | 375 | 353 | 324 | 299 | 282 | 265 | 248 | 234 |
| 23 | 496 | 474 | 451 | 425 | 397 | 375 | 343 | 316 | 298 | 279 | 262 | 248 |
| 24 | 535 | 512 | 487 | 457 | 428 | 405 | 370 | 341 | 321 | 302 | 282 | 268 |
| 25 | 597 | 570 | 543 | 510 | 477 | 451 | 412 | 380 | 358 | 336 | 315 | 299 |
| 26 | 657 | 626 | 597 | 561 | 525 | 496 | 454 | 419 | 394 | 370 | 346 | 329 |

Territory 42

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 398 | | | | |
| 500000 | 593 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 176 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 166 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 39.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 42**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 74 | 70 | 67 | 64 | 60 | 58 | 54 | 52 | 50 | 47 | 44 | 42 |
| 03 | 89 | 85 | 81 | 77 | 73 | 70 | 66 | 62 | 60 | 57 | 54 | 51 |
| 04 | 101 | 96 | 92 | 87 | 82 | 79 | 74 | 70 | 68 | 64 | 60 | 58 |
| 05 | 113 | 109 | 103 | 98 | 93 | 88 | 84 | 80 | 76 | 72 | 68 | 65 |
| 06 | 126 | 121 | 115 | 109 | 103 | 98 | 93 | 88 | 85 | 80 | 76 | 72 |
| 07 | 138 | 131 | 125 | 119 | 113 | 108 | 101 | 96 | 92 | 88 | 82 | 79 |
| 08 | 150 | 143 | 137 | 130 | 123 | 117 | 111 | 105 | 101 | 96 | 90 | 86 |
| 10 | 164 | 157 | 149 | 142 | 135 | 129 | 121 | 115 | 111 | 105 | 98 | 94 |
| 11 | 180 | 172 | 163 | 155 | 147 | 141 | 133 | 126 | 121 | 115 | 108 | 103 |
| 12 | 198 | 188 | 180 | 171 | 161 | 154 | 145 | 138 | 133 | 126 | 119 | 113 |
| 13 | 212 | 202 | 193 | 184 | 174 | 166 | 156 | 149 | 143 | 135 | 127 | 121 |
| 14 | 227 | 216 | 206 | 196 | 186 | 178 | 167 | 159 | 153 | 145 | 136 | 130 |
| 15 | 243 | 232 | 221 | 210 | 199 | 190 | 179 | 170 | 163 | 155 | 146 | 139 |
| 16 | 258 | 247 | 235 | 223 | 211 | 202 | 190 | 181 | 174 | 164 | 155 | 148 |
| 17 | 271 | 259 | 247 | 235 | 222 | 212 | 200 | 190 | 182 | 173 | 163 | 155 |
| 18 | 282 | 269 | 257 | 244 | 231 | 220 | 208 | 198 | 190 | 180 | 170 | 161 |
| 19 | 297 | 283 | 270 | 257 | 243 | 232 | 218 | 208 | 200 | 189 | 178 | 170 |
| 20 | 316 | 301 | 287 | 273 | 258 | 247 | 232 | 221 | 212 | 201 | 189 | 181 |
| 21 | 339 | 324 | 308 | 293 | 277 | 265 | 250 | 237 | 228 | 216 | 204 | 194 |
| 22 | 371 | 354 | 338 | 321 | 304 | 290 | 273 | 260 | 250 | 237 | 223 | 213 |
| 23 | 404 | 385 | 367 | 349 | 330 | 316 | 297 | 283 | 272 | 257 | 243 | 231 |
| 24 | 461 | 440 | 419 | 398 | 377 | 360 | 339 | 322 | 310 | 293 | 277 | 264 |
| 25 | 542 | 517 | 492 | 468 | 444 | 423 | 399 | 379 | 364 | 345 | 325 | 310 |
| 26 | 621 | 593 | 565 | 537 | 509 | 486 | 458 | 435 | 418 | 395 | 373 | 356 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|-------|-------|-------|-------|-------|------|------|------|------|------|------|------|
| 02 | 340 | 324 | 309 | 290 | 272 | 256 | 235 | 216 | 204 | 192 | 179 | 170 |
| 03 | 371 | 352 | 337 | 315 | 297 | 278 | 256 | 235 | 222 | 210 | 195 | 185 |
| 04 | 396 | 377 | 358 | 337 | 315 | 297 | 272 | 250 | 238 | 222 | 207 | 198 |
| 05 | 414 | 396 | 377 | 355 | 331 | 312 | 287 | 263 | 250 | 235 | 219 | 207 |
| 06 | 436 | 414 | 396 | 371 | 349 | 328 | 300 | 278 | 260 | 244 | 229 | 216 |
| 07 | 460 | 439 | 417 | 392 | 368 | 346 | 318 | 294 | 275 | 260 | 241 | 229 |
| 08 | 482 | 460 | 439 | 411 | 386 | 365 | 334 | 306 | 290 | 272 | 253 | 241 |
| 10 | 507 | 482 | 460 | 433 | 405 | 383 | 349 | 321 | 303 | 284 | 266 | 253 |
| 11 | 531 | 507 | 482 | 454 | 423 | 399 | 368 | 337 | 318 | 300 | 278 | 266 |
| 12 | 556 | 531 | 507 | 476 | 445 | 420 | 386 | 355 | 334 | 315 | 294 | 278 |
| 13 | 584 | 559 | 531 | 501 | 467 | 442 | 405 | 371 | 352 | 331 | 309 | 294 |
| 14 | 618 | 590 | 562 | 528 | 494 | 467 | 426 | 392 | 371 | 349 | 328 | 309 |
| 15 | 658 | 630 | 599 | 562 | 528 | 497 | 454 | 420 | 396 | 371 | 349 | 331 |
| 16 | 698 | 664 | 633 | 596 | 556 | 525 | 482 | 445 | 417 | 392 | 368 | 349 |
| 17 | 735 | 701 | 667 | 627 | 587 | 553 | 507 | 467 | 442 | 414 | 386 | 368 |
| 18 | 773 | 735 | 701 | 658 | 618 | 581 | 535 | 491 | 464 | 436 | 408 | 386 |
| 19 | 813 | 776 | 739 | 695 | 649 | 612 | 562 | 516 | 488 | 457 | 430 | 405 |
| 20 | 850 | 813 | 773 | 726 | 680 | 643 | 587 | 541 | 510 | 479 | 448 | 426 |
| 21 | 887 | 847 | 806 | 757 | 711 | 671 | 612 | 565 | 531 | 501 | 467 | 445 |
| 22 | 936 | 893 | 850 | 800 | 748 | 705 | 646 | 596 | 562 | 528 | 494 | 467 |
| 23 | 989 | 946 | 899 | 847 | 791 | 748 | 683 | 630 | 593 | 556 | 522 | 494 |
| 24 | 1,066 | 1,020 | 970 | 912 | 853 | 806 | 739 | 680 | 640 | 603 | 562 | 535 |
| 25 | 1,190 | 1,137 | 1,082 | 1,017 | 952 | 899 | 822 | 757 | 714 | 671 | 627 | 596 |
| 26 | 1,310 | 1,248 | 1,190 | 1,119 | 1,048 | 989 | 905 | 834 | 785 | 739 | 689 | 655 |

Territory 43

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 394 | | | | |
| 500000 | 587 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 184 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 146 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 32.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 43**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 55 | 53 | 50 | 48 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 |
| 03 | 67 | 64 | 61 | 58 | 55 | 52 | 49 | 47 | 45 | 43 | 40 | 38 |
| 04 | 76 | 72 | 69 | 65 | 62 | 59 | 56 | 53 | 51 | 48 | 45 | 43 |
| 05 | 85 | 81 | 77 | 73 | 70 | 66 | 63 | 60 | 57 | 54 | 51 | 49 |
| 06 | 94 | 90 | 86 | 81 | 77 | 74 | 70 | 66 | 64 | 60 | 57 | 54 |
| 07 | 103 | 98 | 94 | 89 | 84 | 81 | 76 | 72 | 69 | 66 | 62 | 59 |
| 08 | 112 | 107 | 102 | 97 | 92 | 88 | 83 | 79 | 76 | 72 | 68 | 65 |
| 10 | 123 | 117 | 112 | 106 | 101 | 96 | 91 | 86 | 83 | 78 | 74 | 70 |
| 11 | 134 | 128 | 122 | 116 | 110 | 105 | 99 | 94 | 91 | 86 | 81 | 77 |
| 12 | 148 | 141 | 134 | 128 | 121 | 115 | 109 | 103 | 99 | 94 | 89 | 85 |
| 13 | 159 | 151 | 144 | 137 | 130 | 124 | 117 | 111 | 107 | 101 | 95 | 91 |
| 14 | 170 | 162 | 154 | 147 | 139 | 133 | 125 | 119 | 114 | 108 | 102 | 97 |
| 15 | 182 | 174 | 165 | 157 | 149 | 142 | 134 | 127 | 122 | 116 | 109 | 104 |
| 16 | 193 | 184 | 175 | 167 | 158 | 151 | 142 | 135 | 130 | 123 | 116 | 111 |
| 17 | 203 | 193 | 184 | 175 | 166 | 158 | 149 | 142 | 136 | 129 | 122 | 116 |
| 18 | 211 | 201 | 192 | 182 | 173 | 165 | 155 | 148 | 142 | 134 | 127 | 121 |
| 19 | 222 | 212 | 202 | 192 | 182 | 174 | 163 | 155 | 149 | 141 | 133 | 127 |
| 20 | 236 | 225 | 214 | 204 | 193 | 184 | 174 | 165 | 159 | 150 | 141 | 135 |
| 21 | 253 | 242 | 230 | 219 | 207 | 198 | 187 | 177 | 170 | 161 | 152 | 145 |
| 22 | 277 | 265 | 252 | 240 | 227 | 217 | 204 | 194 | 187 | 177 | 167 | 159 |
| 23 | 302 | 288 | 274 | 261 | 247 | 236 | 222 | 211 | 203 | 192 | 181 | 173 |
| 24 | 344 | 328 | 313 | 297 | 282 | 269 | 253 | 241 | 232 | 219 | 207 | 197 |
| 25 | 405 | 386 | 368 | 349 | 331 | 316 | 298 | 283 | 272 | 258 | 243 | 232 |
| 26 | 464 | 443 | 422 | 401 | 380 | 363 | 342 | 325 | 312 | 295 | 278 | 266 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|-------|-------|-------|------|------|------|------|------|------|------|------|------|
| 02 | 304 | 290 | 276 | 259 | 243 | 229 | 210 | 193 | 182 | 171 | 160 | 152 |
| 03 | 331 | 315 | 301 | 282 | 265 | 248 | 229 | 210 | 199 | 188 | 174 | 166 |
| 04 | 353 | 337 | 320 | 301 | 282 | 265 | 243 | 224 | 213 | 199 | 185 | 177 |
| 05 | 370 | 353 | 337 | 317 | 295 | 279 | 257 | 235 | 224 | 210 | 196 | 185 |
| 06 | 389 | 370 | 353 | 331 | 312 | 293 | 268 | 248 | 232 | 218 | 204 | 193 |
| 07 | 411 | 392 | 373 | 351 | 328 | 309 | 284 | 262 | 246 | 232 | 215 | 204 |
| 08 | 431 | 411 | 392 | 367 | 345 | 326 | 298 | 273 | 259 | 243 | 226 | 215 |
| 10 | 453 | 431 | 411 | 386 | 362 | 342 | 312 | 287 | 270 | 254 | 237 | 226 |
| 11 | 475 | 453 | 431 | 406 | 378 | 356 | 328 | 301 | 284 | 268 | 248 | 237 |
| 12 | 497 | 475 | 453 | 425 | 397 | 375 | 345 | 317 | 298 | 282 | 262 | 248 |
| 13 | 522 | 500 | 475 | 447 | 417 | 395 | 362 | 331 | 315 | 295 | 276 | 262 |
| 14 | 552 | 527 | 502 | 472 | 442 | 417 | 381 | 351 | 331 | 312 | 293 | 276 |
| 15 | 588 | 563 | 535 | 502 | 472 | 444 | 406 | 375 | 353 | 331 | 312 | 295 |
| 16 | 624 | 593 | 566 | 533 | 497 | 469 | 431 | 397 | 373 | 351 | 328 | 312 |
| 17 | 657 | 627 | 596 | 560 | 524 | 494 | 453 | 417 | 395 | 370 | 345 | 328 |
| 18 | 690 | 657 | 627 | 588 | 552 | 519 | 477 | 439 | 414 | 389 | 364 | 345 |
| 19 | 726 | 693 | 660 | 621 | 580 | 546 | 502 | 461 | 436 | 408 | 384 | 362 |
| 20 | 759 | 726 | 690 | 649 | 607 | 574 | 524 | 483 | 455 | 428 | 400 | 381 |
| 21 | 792 | 756 | 720 | 676 | 635 | 599 | 546 | 505 | 475 | 447 | 417 | 397 |
| 22 | 836 | 798 | 759 | 715 | 668 | 629 | 577 | 533 | 502 | 472 | 442 | 417 |
| 23 | 883 | 845 | 803 | 756 | 707 | 668 | 610 | 563 | 530 | 497 | 466 | 442 |
| 24 | 952 | 911 | 867 | 814 | 762 | 720 | 660 | 607 | 571 | 538 | 502 | 477 |
| 25 | 1,063 | 1,016 | 966 | 908 | 850 | 803 | 734 | 676 | 638 | 599 | 560 | 533 |
| 26 | 1,170 | 1,115 | 1,063 | 999 | 936 | 883 | 809 | 745 | 701 | 660 | 615 | 585 |

Territory 46

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Limit | | Premium | Single Limits | | Limit | Premium | Limit | Premium |
|--------------------|--|---------|---------------------------------|--|-------|---------|-----------------|---------|
| FIN RESP | | 320 | | | | | | |
| 500000 | | 477 | | | | | | |
| Limit | | Premium | Bodily Injury | | Limit | Premium | Limit | Premium |
| FIN RESP | | 130 | | | | | | |
| Limit | | Premium | Property Damage | | Limit | Premium | Limit | Premium |
| FIN RESP | | 146 | | | | | | |
| Ded. | | Factor | Comprehensive Deductible Factor | | Ded. | Factor | Ded. | Factor |
| 1000 | | 0.75 | | | 5000 | 0.50 | | |
| 2500 | | 0.69 | | | 10000 | 0.40 | | |
| Ded. | | Factor | Collision Deductible Factor | | Ded. | Factor | Ded. | Factor |
| 1000 | | 0.80 | | | 5000 | 0.53 | | |
| 2500 | | 0.65 | | | 10000 | 0.41 | | |
| Medical | | | Other Coverages | | | | | |
| 32.00 | | | | | | | | |
| | | | Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | | | 28.00 | | | | | |
| UM/UM - BI 12.5/25 | | | 19.00 | | | | | |
| UM/UM - PD 7.5 | | | 8.00 | | | | | |
| Single Limit | | | Expense Fees | | | | | |
| 17.00 | | | Bodily Injury | | 18.00 | | Property Damage | 8.00 |
| Comp | | 8.00 | Coll | | 15.00 | | | |

Territory 46

| Symbol | 500 Deductible | | | | | Comprehensive | | | | | | |
|--------|----------------|------|------|------|------|---------------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 29 | 27 | 26 | 25 | 23 | 22 | 21 | 20 | 19 | 18 | 17 | 16 |
| 03 | 35 | 33 | 31 | 30 | 28 | 27 | 25 | 24 | 23 | 22 | 21 | 20 |
| 04 | 39 | 37 | 36 | 34 | 32 | 31 | 29 | 27 | 26 | 25 | 23 | 22 |
| 05 | 44 | 42 | 40 | 38 | 36 | 34 | 33 | 31 | 30 | 28 | 27 | 25 |
| 06 | 49 | 47 | 44 | 42 | 40 | 38 | 36 | 34 | 33 | 31 | 29 | 28 |
| 07 | 54 | 51 | 49 | 46 | 44 | 42 | 39 | 37 | 36 | 34 | 32 | 31 |
| 08 | 58 | 56 | 53 | 50 | 48 | 46 | 43 | 41 | 39 | 37 | 35 | 34 |
| 10 | 64 | 61 | 58 | 55 | 52 | 50 | 47 | 45 | 43 | 41 | 38 | 36 |
| 11 | 70 | 67 | 63 | 60 | 57 | 55 | 51 | 49 | 47 | 44 | 42 | 40 |
| 12 | 77 | 73 | 70 | 66 | 63 | 60 | 56 | 54 | 51 | 49 | 46 | 44 |
| 13 | 82 | 79 | 75 | 71 | 67 | 64 | 61 | 58 | 55 | 53 | 49 | 47 |
| 14 | 88 | 84 | 80 | 76 | 72 | 69 | 65 | 62 | 59 | 56 | 53 | 50 |
| 15 | 94 | 90 | 86 | 82 | 77 | 74 | 69 | 66 | 63 | 60 | 57 | 54 |
| 16 | 100 | 96 | 91 | 87 | 82 | 78 | 74 | 70 | 67 | 64 | 60 | 57 |
| 17 | 105 | 100 | 96 | 91 | 86 | 82 | 77 | 74 | 71 | 67 | 63 | 60 |
| 18 | 109 | 105 | 100 | 95 | 90 | 86 | 81 | 77 | 74 | 70 | 66 | 63 |
| 19 | 115 | 110 | 105 | 100 | 94 | 90 | 85 | 81 | 77 | 73 | 69 | 66 |
| 20 | 122 | 117 | 111 | 106 | 100 | 96 | 90 | 86 | 82 | 78 | 73 | 70 |
| 21 | 132 | 126 | 120 | 114 | 108 | 103 | 97 | 92 | 88 | 84 | 79 | 75 |
| 22 | 144 | 138 | 131 | 125 | 118 | 113 | 106 | 101 | 97 | 92 | 87 | 83 |
| 23 | 157 | 150 | 142 | 135 | 128 | 122 | 115 | 110 | 106 | 100 | 94 | 90 |
| 24 | 179 | 171 | 163 | 154 | 146 | 140 | 132 | 125 | 120 | 114 | 107 | 102 |
| 25 | 210 | 201 | 191 | 181 | 172 | 164 | 155 | 147 | 141 | 134 | 126 | 120 |
| 26 | 241 | 230 | 219 | 208 | 197 | 189 | 178 | 169 | 162 | 153 | 145 | 138 |

| Symbol | 500 Deductible | | | | | Collision | | | | | | |
|--------|----------------|------|------|------|------|-----------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 136 | 130 | 124 | 117 | 109 | 103 | 94 | 87 | 82 | 77 | 72 | 68 |
| 03 | 149 | 141 | 135 | 126 | 119 | 112 | 103 | 94 | 89 | 84 | 78 | 74 |
| 04 | 159 | 151 | 144 | 135 | 126 | 119 | 109 | 100 | 95 | 89 | 83 | 79 |
| 05 | 166 | 159 | 151 | 143 | 133 | 125 | 115 | 105 | 100 | 94 | 88 | 83 |
| 06 | 175 | 166 | 159 | 149 | 140 | 131 | 120 | 112 | 104 | 98 | 92 | 87 |
| 07 | 185 | 176 | 167 | 157 | 148 | 139 | 128 | 118 | 110 | 104 | 97 | 92 |
| 08 | 193 | 185 | 176 | 165 | 155 | 146 | 134 | 123 | 117 | 109 | 102 | 97 |
| 10 | 203 | 193 | 185 | 174 | 162 | 154 | 140 | 129 | 122 | 114 | 107 | 102 |
| 11 | 213 | 203 | 193 | 182 | 170 | 160 | 148 | 135 | 128 | 120 | 112 | 107 |
| 12 | 223 | 213 | 203 | 191 | 179 | 169 | 155 | 143 | 134 | 126 | 118 | 112 |
| 13 | 234 | 224 | 213 | 201 | 187 | 177 | 162 | 149 | 141 | 133 | 124 | 118 |
| 14 | 248 | 237 | 226 | 212 | 198 | 187 | 171 | 157 | 149 | 140 | 131 | 124 |
| 15 | 264 | 253 | 241 | 226 | 212 | 200 | 182 | 169 | 159 | 149 | 140 | 133 |
| 16 | 280 | 267 | 254 | 239 | 223 | 211 | 193 | 179 | 167 | 157 | 148 | 140 |
| 17 | 295 | 281 | 268 | 252 | 236 | 222 | 203 | 187 | 177 | 166 | 155 | 148 |
| 18 | 310 | 295 | 281 | 264 | 248 | 233 | 215 | 197 | 186 | 175 | 164 | 155 |
| 19 | 326 | 311 | 296 | 279 | 260 | 246 | 226 | 207 | 196 | 184 | 172 | 162 |
| 20 | 341 | 326 | 310 | 291 | 273 | 258 | 236 | 217 | 205 | 192 | 180 | 171 |
| 21 | 356 | 340 | 324 | 304 | 285 | 269 | 246 | 227 | 213 | 201 | 187 | 179 |
| 22 | 376 | 358 | 341 | 321 | 300 | 283 | 259 | 239 | 226 | 212 | 198 | 187 |
| 23 | 397 | 379 | 361 | 340 | 317 | 300 | 274 | 253 | 238 | 223 | 210 | 198 |
| 24 | 428 | 409 | 389 | 366 | 342 | 324 | 296 | 273 | 257 | 242 | 226 | 215 |
| 25 | 477 | 456 | 434 | 408 | 382 | 361 | 330 | 304 | 286 | 269 | 252 | 239 |
| 26 | 526 | 501 | 477 | 449 | 420 | 397 | 363 | 335 | 315 | 296 | 277 | 263 |

Territory 47

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 322 | | | | |
| 500000 | 480 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 130 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 146 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 32.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 47**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 28 | 27 | 26 | 24 | 23 |
| 03 | 49 | 47 | 45 | 43 | 40 | 38 | 36 | 34 | 33 | 31 | 30 | 28 |
| 04 | 56 | 53 | 51 | 48 | 46 | 44 | 41 | 39 | 37 | 36 | 33 | 32 |
| 05 | 63 | 60 | 57 | 54 | 51 | 49 | 46 | 44 | 42 | 40 | 38 | 36 |
| 06 | 70 | 67 | 63 | 60 | 57 | 54 | 51 | 49 | 47 | 44 | 42 | 40 |
| 07 | 76 | 73 | 69 | 66 | 62 | 60 | 56 | 53 | 51 | 48 | 46 | 44 |
| 08 | 83 | 79 | 75 | 72 | 68 | 65 | 61 | 58 | 56 | 53 | 50 | 48 |
| 10 | 91 | 87 | 83 | 78 | 74 | 71 | 67 | 64 | 61 | 58 | 54 | 52 |
| 11 | 99 | 95 | 90 | 86 | 81 | 78 | 73 | 70 | 67 | 63 | 60 | 57 |
| 12 | 109 | 104 | 99 | 94 | 89 | 85 | 80 | 76 | 73 | 70 | 65 | 63 |
| 13 | 117 | 112 | 107 | 101 | 96 | 92 | 86 | 82 | 79 | 75 | 70 | 67 |
| 14 | 125 | 120 | 114 | 108 | 102 | 98 | 92 | 88 | 84 | 80 | 75 | 72 |
| 15 | 134 | 128 | 122 | 116 | 110 | 105 | 99 | 94 | 90 | 85 | 81 | 77 |
| 16 | 142 | 136 | 130 | 123 | 117 | 111 | 105 | 100 | 96 | 91 | 85 | 82 |
| 17 | 150 | 143 | 136 | 130 | 122 | 117 | 110 | 105 | 101 | 95 | 90 | 86 |
| 18 | 156 | 149 | 142 | 135 | 128 | 122 | 115 | 109 | 105 | 99 | 94 | 89 |
| 19 | 164 | 157 | 149 | 142 | 134 | 128 | 121 | 115 | 110 | 104 | 98 | 94 |
| 20 | 174 | 166 | 158 | 151 | 142 | 136 | 128 | 122 | 117 | 111 | 104 | 100 |
| 21 | 187 | 179 | 170 | 162 | 153 | 147 | 138 | 131 | 126 | 119 | 112 | 107 |
| 22 | 205 | 196 | 186 | 177 | 168 | 160 | 151 | 144 | 138 | 131 | 123 | 118 |
| 23 | 223 | 213 | 203 | 193 | 182 | 174 | 164 | 156 | 150 | 142 | 134 | 128 |
| 24 | 255 | 243 | 231 | 220 | 208 | 199 | 187 | 178 | 171 | 162 | 153 | 146 |
| 25 | 299 | 286 | 272 | 258 | 245 | 234 | 220 | 209 | 201 | 191 | 179 | 171 |
| 26 | 343 | 327 | 312 | 296 | 281 | 268 | 253 | 240 | 231 | 218 | 206 | 196 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 198 | 189 | 180 | 169 | 158 | 149 | 137 | 126 | 119 | 112 | 104 | 99 |
| 03 | 216 | 205 | 196 | 184 | 173 | 162 | 149 | 137 | 130 | 122 | 113 | 108 |
| 04 | 230 | 220 | 209 | 196 | 184 | 173 | 158 | 146 | 139 | 130 | 121 | 115 |
| 05 | 241 | 230 | 220 | 207 | 193 | 182 | 167 | 153 | 146 | 137 | 128 | 121 |
| 06 | 254 | 241 | 230 | 216 | 203 | 191 | 175 | 162 | 151 | 142 | 133 | 126 |
| 07 | 268 | 256 | 243 | 229 | 214 | 202 | 185 | 171 | 160 | 151 | 140 | 133 |
| 08 | 281 | 268 | 256 | 239 | 225 | 212 | 194 | 178 | 169 | 158 | 148 | 140 |
| 10 | 295 | 281 | 268 | 252 | 236 | 223 | 203 | 187 | 176 | 166 | 155 | 148 |
| 11 | 310 | 295 | 281 | 265 | 247 | 232 | 214 | 196 | 185 | 175 | 162 | 155 |
| 12 | 324 | 310 | 295 | 277 | 259 | 245 | 225 | 207 | 194 | 184 | 171 | 162 |
| 13 | 340 | 326 | 310 | 292 | 272 | 257 | 236 | 216 | 205 | 193 | 180 | 171 |
| 14 | 360 | 344 | 328 | 308 | 288 | 272 | 248 | 229 | 216 | 203 | 191 | 180 |
| 15 | 383 | 367 | 349 | 328 | 308 | 290 | 265 | 245 | 230 | 216 | 203 | 193 |
| 16 | 407 | 387 | 369 | 347 | 324 | 306 | 281 | 259 | 243 | 229 | 214 | 203 |
| 17 | 428 | 409 | 389 | 365 | 342 | 322 | 295 | 272 | 257 | 241 | 225 | 214 |
| 18 | 450 | 428 | 409 | 383 | 360 | 338 | 311 | 286 | 270 | 254 | 238 | 225 |
| 19 | 473 | 452 | 430 | 405 | 378 | 356 | 328 | 301 | 284 | 266 | 250 | 236 |
| 20 | 495 | 473 | 450 | 423 | 396 | 374 | 342 | 315 | 297 | 279 | 261 | 248 |
| 21 | 517 | 493 | 470 | 441 | 414 | 391 | 356 | 329 | 310 | 292 | 272 | 259 |
| 22 | 545 | 520 | 495 | 466 | 436 | 410 | 376 | 347 | 328 | 308 | 288 | 272 |
| 23 | 576 | 551 | 524 | 493 | 461 | 436 | 398 | 367 | 346 | 324 | 304 | 288 |
| 24 | 621 | 594 | 565 | 531 | 497 | 470 | 430 | 396 | 373 | 351 | 328 | 311 |
| 25 | 693 | 662 | 630 | 592 | 554 | 524 | 479 | 441 | 416 | 391 | 365 | 347 |
| 26 | 763 | 727 | 693 | 652 | 610 | 576 | 527 | 486 | 457 | 430 | 401 | 382 |

Territory 48

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 184 | | | | |
| 500000 | 274 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 70 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 92 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 21.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | | 28.00 | | | |
| UM/UM - BI 12.5/25 | | 19.00 | | | |
| UM/UM - PD 7.5 | | 8.00 | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 48**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 37 | 36 | 34 | 32 | 31 | 29 | 28 | 26 | 25 | 24 | 22 | 21 |
| 03 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 | 31 | 29 | 27 | 26 |
| 04 | 51 | 49 | 47 | 44 | 42 | 40 | 38 | 36 | 34 | 33 | 31 | 29 |
| 05 | 57 | 55 | 52 | 50 | 47 | 45 | 43 | 40 | 39 | 37 | 35 | 33 |
| 06 | 64 | 61 | 58 | 55 | 52 | 50 | 47 | 45 | 43 | 41 | 38 | 37 |
| 07 | 70 | 67 | 64 | 61 | 57 | 55 | 51 | 49 | 47 | 45 | 42 | 40 |
| 08 | 76 | 73 | 69 | 66 | 63 | 60 | 56 | 53 | 51 | 49 | 46 | 44 |
| 10 | 83 | 80 | 76 | 72 | 68 | 65 | 62 | 58 | 56 | 53 | 50 | 48 |
| 11 | 91 | 87 | 83 | 79 | 75 | 71 | 67 | 64 | 62 | 58 | 55 | 52 |
| 12 | 100 | 96 | 91 | 87 | 82 | 78 | 74 | 70 | 67 | 64 | 60 | 57 |
| 13 | 108 | 103 | 98 | 93 | 88 | 84 | 79 | 75 | 72 | 69 | 65 | 62 |
| 14 | 115 | 110 | 105 | 100 | 94 | 90 | 85 | 81 | 78 | 73 | 69 | 66 |
| 15 | 123 | 118 | 112 | 107 | 101 | 97 | 91 | 86 | 83 | 79 | 74 | 71 |
| 16 | 131 | 125 | 119 | 113 | 107 | 102 | 97 | 92 | 88 | 83 | 79 | 75 |
| 17 | 138 | 131 | 125 | 119 | 113 | 107 | 101 | 96 | 92 | 88 | 83 | 79 |
| 18 | 143 | 137 | 130 | 124 | 117 | 112 | 105 | 100 | 96 | 91 | 86 | 82 |
| 19 | 151 | 144 | 137 | 130 | 123 | 118 | 111 | 105 | 101 | 96 | 90 | 86 |
| 20 | 160 | 153 | 146 | 138 | 131 | 125 | 118 | 112 | 108 | 102 | 96 | 92 |
| 21 | 172 | 164 | 156 | 149 | 141 | 135 | 127 | 120 | 116 | 109 | 103 | 99 |
| 22 | 188 | 180 | 171 | 163 | 154 | 147 | 139 | 132 | 127 | 120 | 113 | 108 |
| 23 | 205 | 196 | 186 | 177 | 168 | 160 | 151 | 143 | 138 | 131 | 123 | 117 |
| 24 | 234 | 223 | 213 | 202 | 191 | 183 | 172 | 164 | 157 | 149 | 140 | 134 |
| 25 | 275 | 262 | 250 | 237 | 225 | 215 | 202 | 192 | 185 | 175 | 165 | 157 |
| 26 | 315 | 301 | 287 | 272 | 258 | 247 | 232 | 221 | 212 | 201 | 189 | 181 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 212 | 203 | 193 | 181 | 170 | 160 | 147 | 135 | 127 | 120 | 112 | 106 |
| 03 | 232 | 220 | 210 | 197 | 185 | 174 | 160 | 147 | 139 | 131 | 122 | 116 |
| 04 | 247 | 235 | 224 | 210 | 197 | 185 | 170 | 156 | 149 | 139 | 129 | 124 |
| 05 | 259 | 247 | 235 | 222 | 207 | 195 | 179 | 164 | 156 | 147 | 137 | 129 |
| 06 | 272 | 259 | 247 | 232 | 218 | 205 | 187 | 174 | 162 | 152 | 143 | 135 |
| 07 | 288 | 274 | 261 | 245 | 230 | 216 | 199 | 183 | 172 | 162 | 151 | 143 |
| 08 | 301 | 288 | 274 | 257 | 241 | 228 | 208 | 191 | 181 | 170 | 158 | 151 |
| 10 | 317 | 301 | 288 | 270 | 253 | 239 | 218 | 201 | 189 | 178 | 166 | 158 |
| 11 | 332 | 317 | 301 | 284 | 264 | 249 | 230 | 210 | 199 | 187 | 174 | 166 |
| 12 | 347 | 332 | 317 | 297 | 278 | 262 | 241 | 222 | 208 | 197 | 183 | 174 |
| 13 | 365 | 349 | 332 | 313 | 291 | 276 | 253 | 232 | 220 | 207 | 193 | 183 |
| 14 | 386 | 369 | 351 | 330 | 309 | 291 | 266 | 245 | 232 | 218 | 205 | 193 |
| 15 | 411 | 394 | 374 | 351 | 330 | 311 | 284 | 262 | 247 | 232 | 218 | 207 |
| 16 | 436 | 415 | 396 | 372 | 347 | 328 | 301 | 278 | 261 | 245 | 230 | 218 |
| 17 | 459 | 438 | 417 | 392 | 367 | 345 | 317 | 291 | 276 | 259 | 241 | 230 |
| 18 | 483 | 459 | 438 | 411 | 386 | 363 | 334 | 307 | 290 | 272 | 255 | 241 |
| 19 | 508 | 484 | 461 | 434 | 405 | 382 | 351 | 322 | 305 | 286 | 268 | 253 |
| 20 | 531 | 508 | 483 | 454 | 425 | 401 | 367 | 338 | 318 | 299 | 280 | 266 |
| 21 | 554 | 529 | 504 | 473 | 444 | 419 | 382 | 353 | 332 | 313 | 291 | 278 |
| 22 | 585 | 558 | 531 | 500 | 467 | 440 | 403 | 372 | 351 | 330 | 309 | 291 |
| 23 | 618 | 591 | 562 | 529 | 494 | 467 | 427 | 394 | 371 | 347 | 326 | 309 |
| 24 | 666 | 637 | 606 | 569 | 533 | 504 | 461 | 425 | 400 | 376 | 351 | 334 |
| 25 | 743 | 710 | 676 | 635 | 594 | 562 | 513 | 473 | 446 | 419 | 392 | 372 |
| 26 | 818 | 780 | 743 | 699 | 654 | 618 | 565 | 521 | 490 | 461 | 430 | 409 |

Territory 49

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 224 | | | | |
| 500000 | 334 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 84 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 113 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 21.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | | 28.00 | | | |
| UM/UM - BI 12.5/25 | | 19.00 | | | |
| UM/UM - PD 7.5 | | 8.00 | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 49**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 21 | 20 | 19 | 18 | 17 | 16 | 15 | 15 | 14 | 13 | 13 | 12 |
| 03 | 25 | 24 | 23 | 22 | 21 | 20 | 19 | 18 | 17 | 16 | 15 | 14 |
| 04 | 29 | 27 | 26 | 25 | 23 | 22 | 21 | 20 | 19 | 18 | 17 | 16 |
| 05 | 32 | 31 | 29 | 28 | 26 | 25 | 24 | 23 | 22 | 21 | 19 | 18 |
| 06 | 36 | 34 | 32 | 31 | 29 | 28 | 26 | 25 | 24 | 23 | 21 | 21 |
| 07 | 39 | 37 | 36 | 34 | 32 | 31 | 29 | 27 | 26 | 25 | 23 | 22 |
| 08 | 43 | 41 | 39 | 37 | 35 | 33 | 31 | 30 | 29 | 27 | 26 | 25 |
| 10 | 47 | 44 | 42 | 40 | 38 | 36 | 34 | 33 | 31 | 30 | 28 | 27 |
| 11 | 51 | 49 | 46 | 44 | 42 | 40 | 38 | 36 | 34 | 32 | 31 | 29 |
| 12 | 56 | 53 | 51 | 48 | 46 | 44 | 41 | 39 | 38 | 36 | 34 | 32 |
| 13 | 60 | 57 | 55 | 52 | 49 | 47 | 44 | 42 | 40 | 38 | 36 | 34 |
| 14 | 64 | 61 | 59 | 56 | 53 | 50 | 47 | 45 | 43 | 41 | 39 | 37 |
| 15 | 69 | 66 | 63 | 60 | 56 | 54 | 51 | 48 | 46 | 44 | 41 | 40 |
| 16 | 73 | 70 | 67 | 63 | 60 | 57 | 54 | 51 | 49 | 47 | 44 | 42 |
| 17 | 77 | 73 | 70 | 67 | 63 | 60 | 57 | 54 | 52 | 49 | 46 | 44 |
| 18 | 80 | 76 | 73 | 69 | 66 | 63 | 59 | 56 | 54 | 51 | 48 | 46 |
| 19 | 84 | 80 | 77 | 73 | 69 | 66 | 62 | 59 | 57 | 54 | 51 | 48 |
| 20 | 89 | 85 | 81 | 77 | 73 | 70 | 66 | 63 | 60 | 57 | 54 | 51 |
| 21 | 96 | 92 | 87 | 83 | 79 | 75 | 71 | 67 | 65 | 61 | 58 | 55 |
| 22 | 105 | 101 | 96 | 91 | 86 | 82 | 78 | 74 | 71 | 67 | 63 | 60 |
| 23 | 115 | 109 | 104 | 99 | 94 | 89 | 84 | 80 | 77 | 73 | 69 | 66 |
| 24 | 131 | 125 | 119 | 113 | 107 | 102 | 96 | 91 | 88 | 83 | 78 | 75 |
| 25 | 154 | 147 | 140 | 133 | 126 | 120 | 113 | 108 | 103 | 98 | 92 | 88 |
| 26 | 176 | 168 | 160 | 152 | 144 | 138 | 130 | 123 | 119 | 112 | 106 | 101 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 186 | 177 | 169 | 159 | 149 | 140 | 128 | 118 | 112 | 105 | 98 | 93 |
| 03 | 203 | 193 | 184 | 172 | 162 | 152 | 140 | 128 | 122 | 115 | 106 | 101 |
| 04 | 216 | 206 | 196 | 184 | 172 | 162 | 149 | 137 | 130 | 122 | 113 | 108 |
| 05 | 226 | 216 | 206 | 194 | 181 | 171 | 157 | 144 | 137 | 128 | 120 | 113 |
| 06 | 238 | 226 | 216 | 203 | 191 | 179 | 164 | 152 | 142 | 134 | 125 | 118 |
| 07 | 252 | 240 | 228 | 215 | 201 | 189 | 174 | 161 | 150 | 142 | 132 | 125 |
| 08 | 264 | 252 | 240 | 225 | 211 | 199 | 183 | 167 | 159 | 149 | 139 | 132 |
| 10 | 277 | 264 | 252 | 237 | 221 | 210 | 191 | 176 | 166 | 155 | 145 | 139 |
| 11 | 291 | 277 | 264 | 248 | 232 | 218 | 201 | 184 | 174 | 164 | 152 | 145 |
| 12 | 304 | 291 | 277 | 260 | 243 | 230 | 211 | 194 | 183 | 172 | 161 | 152 |
| 13 | 319 | 306 | 291 | 274 | 255 | 242 | 221 | 203 | 193 | 181 | 169 | 161 |
| 14 | 338 | 323 | 308 | 289 | 270 | 255 | 233 | 215 | 203 | 191 | 179 | 169 |
| 15 | 360 | 345 | 328 | 308 | 289 | 272 | 248 | 230 | 216 | 203 | 191 | 181 |
| 16 | 382 | 363 | 346 | 326 | 304 | 287 | 264 | 243 | 228 | 215 | 201 | 191 |
| 17 | 402 | 384 | 365 | 343 | 321 | 303 | 277 | 255 | 242 | 226 | 211 | 201 |
| 18 | 423 | 402 | 384 | 360 | 338 | 318 | 292 | 269 | 254 | 238 | 223 | 211 |
| 19 | 444 | 424 | 404 | 380 | 355 | 335 | 308 | 282 | 267 | 250 | 235 | 221 |
| 20 | 465 | 444 | 423 | 397 | 372 | 352 | 321 | 296 | 279 | 262 | 245 | 233 |
| 21 | 485 | 463 | 441 | 414 | 389 | 367 | 335 | 309 | 291 | 274 | 255 | 243 |
| 22 | 512 | 488 | 465 | 438 | 409 | 385 | 353 | 326 | 308 | 289 | 270 | 255 |
| 23 | 541 | 517 | 492 | 463 | 433 | 409 | 373 | 345 | 324 | 304 | 286 | 270 |
| 24 | 583 | 558 | 531 | 499 | 466 | 441 | 404 | 372 | 350 | 330 | 308 | 292 |
| 25 | 651 | 622 | 592 | 556 | 521 | 492 | 450 | 414 | 390 | 367 | 343 | 326 |
| 26 | 717 | 683 | 651 | 612 | 573 | 541 | 495 | 456 | 429 | 404 | 377 | 358 |

Territory 51

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 367 | | | | |
| 500000 | 547 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 119 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 208 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 21.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | | 28.00 | | | |
| UM/UM - BI 12.5/25 | | 19.00 | | | |
| UM/UM - PD 7.5 | | 8.00 | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 51

| Symbol | 500 Deductible | | | | Comprehensive | | | | | | | |
|--------|----------------|------|------|------|---------------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 40 | 38 | 36 | 34 | 32 | 31 | 29 | 28 | 27 | 25 | 24 | 23 |
| 03 | 48 | 46 | 44 | 41 | 39 | 37 | 35 | 33 | 32 | 31 | 29 | 27 |
| 04 | 54 | 52 | 49 | 47 | 44 | 42 | 40 | 38 | 36 | 35 | 32 | 31 |
| 05 | 61 | 58 | 55 | 53 | 50 | 48 | 45 | 43 | 41 | 39 | 37 | 35 |
| 06 | 68 | 65 | 62 | 58 | 55 | 53 | 50 | 48 | 46 | 43 | 41 | 39 |
| 07 | 74 | 71 | 67 | 64 | 60 | 58 | 54 | 52 | 50 | 47 | 44 | 42 |
| 08 | 81 | 77 | 73 | 70 | 66 | 63 | 59 | 57 | 54 | 51 | 49 | 46 |
| 10 | 88 | 84 | 80 | 76 | 72 | 69 | 65 | 62 | 59 | 56 | 53 | 50 |
| 11 | 96 | 92 | 88 | 84 | 79 | 76 | 71 | 68 | 65 | 62 | 58 | 55 |
| 12 | 106 | 101 | 96 | 92 | 87 | 83 | 78 | 74 | 71 | 68 | 64 | 61 |
| 13 | 114 | 109 | 104 | 99 | 93 | 89 | 84 | 80 | 77 | 73 | 68 | 65 |
| 14 | 122 | 116 | 111 | 105 | 100 | 95 | 90 | 85 | 82 | 78 | 73 | 70 |
| 15 | 131 | 125 | 119 | 113 | 107 | 102 | 96 | 91 | 88 | 83 | 78 | 75 |
| 16 | 139 | 132 | 126 | 120 | 113 | 108 | 102 | 97 | 93 | 88 | 83 | 80 |
| 17 | 146 | 139 | 132 | 126 | 119 | 114 | 107 | 102 | 98 | 93 | 87 | 84 |
| 18 | 152 | 145 | 138 | 131 | 124 | 118 | 112 | 106 | 102 | 96 | 91 | 87 |
| 19 | 159 | 152 | 145 | 138 | 131 | 125 | 117 | 112 | 107 | 102 | 96 | 91 |
| 20 | 170 | 162 | 154 | 147 | 139 | 132 | 125 | 119 | 114 | 108 | 102 | 97 |
| 21 | 182 | 174 | 166 | 157 | 149 | 143 | 134 | 127 | 122 | 116 | 109 | 104 |
| 22 | 199 | 190 | 181 | 172 | 163 | 156 | 147 | 140 | 134 | 127 | 120 | 114 |
| 23 | 217 | 207 | 197 | 188 | 177 | 170 | 160 | 152 | 146 | 138 | 130 | 124 |
| 24 | 248 | 236 | 225 | 214 | 203 | 194 | 182 | 173 | 167 | 158 | 149 | 142 |
| 25 | 291 | 278 | 265 | 251 | 238 | 228 | 214 | 204 | 196 | 185 | 175 | 167 |
| 26 | 334 | 319 | 303 | 288 | 273 | 261 | 246 | 234 | 225 | 212 | 200 | 191 |

| Symbol | 500 Deductible | | | | Collision | | | | | | | |
|--------|----------------|-------|-------|-------|-----------|------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 309 | 295 | 281 | 264 | 247 | 233 | 214 | 197 | 185 | 174 | 163 | 155 |
| 03 | 337 | 320 | 306 | 287 | 270 | 253 | 233 | 214 | 202 | 191 | 177 | 169 |
| 04 | 360 | 343 | 326 | 306 | 287 | 270 | 247 | 228 | 216 | 202 | 188 | 180 |
| 05 | 377 | 360 | 343 | 323 | 301 | 284 | 261 | 239 | 228 | 214 | 200 | 188 |
| 06 | 396 | 377 | 360 | 337 | 318 | 298 | 273 | 253 | 236 | 222 | 208 | 197 |
| 07 | 419 | 399 | 379 | 357 | 334 | 315 | 289 | 267 | 250 | 236 | 219 | 208 |
| 08 | 438 | 419 | 399 | 374 | 351 | 332 | 303 | 278 | 264 | 247 | 230 | 219 |
| 10 | 461 | 438 | 419 | 393 | 368 | 348 | 318 | 292 | 275 | 259 | 242 | 230 |
| 11 | 483 | 461 | 438 | 413 | 385 | 362 | 334 | 306 | 289 | 273 | 253 | 242 |
| 12 | 506 | 483 | 461 | 433 | 405 | 382 | 351 | 323 | 303 | 287 | 267 | 253 |
| 13 | 531 | 509 | 483 | 455 | 424 | 402 | 368 | 337 | 320 | 301 | 281 | 267 |
| 14 | 562 | 537 | 511 | 481 | 450 | 424 | 388 | 357 | 337 | 318 | 298 | 281 |
| 15 | 599 | 573 | 545 | 511 | 481 | 452 | 413 | 382 | 360 | 337 | 318 | 301 |
| 16 | 635 | 604 | 576 | 542 | 506 | 478 | 438 | 405 | 379 | 357 | 334 | 318 |
| 17 | 669 | 638 | 607 | 570 | 534 | 503 | 461 | 424 | 402 | 377 | 351 | 334 |
| 18 | 703 | 669 | 638 | 599 | 562 | 528 | 486 | 447 | 422 | 396 | 371 | 351 |
| 19 | 739 | 705 | 672 | 632 | 590 | 556 | 511 | 469 | 444 | 416 | 391 | 368 |
| 20 | 773 | 739 | 703 | 660 | 618 | 584 | 534 | 492 | 464 | 436 | 407 | 388 |
| 21 | 806 | 770 | 733 | 688 | 646 | 610 | 556 | 514 | 483 | 455 | 424 | 405 |
| 22 | 851 | 812 | 773 | 728 | 680 | 641 | 587 | 542 | 511 | 481 | 450 | 424 |
| 23 | 899 | 860 | 818 | 770 | 719 | 680 | 621 | 573 | 540 | 506 | 475 | 450 |
| 24 | 969 | 927 | 882 | 829 | 776 | 733 | 672 | 618 | 582 | 548 | 511 | 486 |
| 25 | 1,082 | 1,034 | 984 | 924 | 865 | 818 | 747 | 688 | 649 | 610 | 570 | 542 |
| 26 | 1,191 | 1,135 | 1,082 | 1,017 | 953 | 899 | 823 | 759 | 714 | 672 | 627 | 596 |

Territory 53

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 282 | | | | |
| 500000 | 420 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 134 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 100 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 37.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 53

500 Deductible Comprehensive

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 66 | 63 | 60 | 57 | 54 | 52 | 49 | 46 | 44 | 42 | 40 | 38 |
| 03 | 80 | 76 | 73 | 69 | 65 | 62 | 59 | 56 | 54 | 51 | 48 | 46 |
| 04 | 91 | 86 | 82 | 78 | 74 | 71 | 67 | 63 | 61 | 58 | 54 | 52 |
| 05 | 101 | 97 | 92 | 88 | 83 | 79 | 75 | 71 | 68 | 65 | 61 | 58 |
| 06 | 113 | 108 | 103 | 97 | 92 | 88 | 83 | 79 | 76 | 72 | 68 | 65 |
| 07 | 124 | 118 | 112 | 107 | 101 | 97 | 91 | 86 | 83 | 79 | 74 | 71 |
| 08 | 134 | 128 | 122 | 116 | 110 | 105 | 99 | 94 | 91 | 86 | 81 | 77 |
| 10 | 147 | 140 | 134 | 127 | 121 | 115 | 109 | 103 | 99 | 94 | 88 | 84 |
| 11 | 161 | 154 | 146 | 139 | 132 | 126 | 119 | 113 | 109 | 103 | 97 | 92 |
| 12 | 177 | 169 | 161 | 153 | 145 | 138 | 130 | 124 | 119 | 113 | 106 | 101 |
| 13 | 190 | 181 | 173 | 164 | 155 | 149 | 140 | 133 | 128 | 121 | 114 | 109 |
| 14 | 203 | 194 | 185 | 176 | 166 | 159 | 149 | 142 | 137 | 130 | 122 | 116 |
| 15 | 218 | 208 | 198 | 188 | 178 | 170 | 160 | 152 | 146 | 139 | 131 | 125 |
| 16 | 231 | 221 | 210 | 200 | 189 | 181 | 170 | 162 | 155 | 147 | 139 | 133 |
| 17 | 243 | 232 | 221 | 210 | 199 | 190 | 179 | 170 | 163 | 155 | 146 | 139 |
| 18 | 253 | 241 | 230 | 218 | 207 | 197 | 186 | 177 | 170 | 161 | 152 | 145 |
| 19 | 266 | 254 | 242 | 230 | 218 | 208 | 196 | 186 | 179 | 169 | 160 | 152 |
| 20 | 283 | 269 | 257 | 244 | 231 | 221 | 208 | 198 | 190 | 180 | 169 | 162 |
| 21 | 304 | 290 | 276 | 262 | 248 | 238 | 224 | 212 | 204 | 193 | 182 | 174 |
| 22 | 332 | 317 | 302 | 287 | 272 | 260 | 245 | 233 | 224 | 212 | 200 | 191 |
| 23 | 362 | 345 | 329 | 313 | 296 | 283 | 266 | 253 | 244 | 230 | 217 | 207 |
| 24 | 413 | 394 | 375 | 356 | 338 | 323 | 304 | 289 | 278 | 263 | 248 | 236 |
| 25 | 485 | 463 | 441 | 419 | 397 | 379 | 357 | 340 | 326 | 309 | 291 | 278 |
| 26 | 556 | 531 | 506 | 481 | 455 | 435 | 410 | 389 | 374 | 354 | 334 | 319 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 191 | 183 | 174 | 164 | 153 | 144 | 132 | 122 | 115 | 108 | 101 | 96 |
| 03 | 209 | 198 | 190 | 177 | 167 | 157 | 144 | 132 | 125 | 118 | 110 | 104 |
| 04 | 223 | 212 | 202 | 190 | 177 | 167 | 153 | 141 | 134 | 125 | 117 | 111 |
| 05 | 233 | 223 | 212 | 200 | 186 | 176 | 162 | 148 | 141 | 132 | 124 | 117 |
| 06 | 245 | 233 | 223 | 209 | 197 | 184 | 169 | 157 | 146 | 137 | 129 | 122 |
| 07 | 259 | 247 | 235 | 221 | 207 | 195 | 179 | 165 | 155 | 146 | 136 | 129 |
| 08 | 271 | 259 | 247 | 231 | 218 | 205 | 188 | 172 | 164 | 153 | 143 | 136 |
| 10 | 285 | 271 | 259 | 244 | 228 | 216 | 197 | 181 | 171 | 160 | 150 | 143 |
| 11 | 299 | 285 | 271 | 256 | 238 | 224 | 207 | 190 | 179 | 169 | 157 | 150 |
| 12 | 313 | 299 | 285 | 268 | 251 | 237 | 218 | 200 | 188 | 177 | 165 | 157 |
| 13 | 329 | 315 | 299 | 282 | 263 | 249 | 228 | 209 | 198 | 186 | 174 | 165 |
| 14 | 348 | 332 | 317 | 298 | 278 | 263 | 240 | 221 | 209 | 197 | 184 | 174 |
| 15 | 371 | 355 | 338 | 317 | 298 | 280 | 256 | 237 | 223 | 209 | 197 | 186 |
| 16 | 393 | 374 | 357 | 336 | 313 | 296 | 271 | 251 | 235 | 221 | 207 | 197 |
| 17 | 414 | 395 | 376 | 353 | 331 | 311 | 285 | 263 | 249 | 233 | 218 | 207 |
| 18 | 435 | 414 | 395 | 371 | 348 | 327 | 301 | 277 | 261 | 245 | 230 | 218 |
| 19 | 458 | 437 | 416 | 392 | 365 | 345 | 317 | 291 | 275 | 258 | 242 | 228 |
| 20 | 479 | 458 | 435 | 409 | 383 | 362 | 331 | 305 | 287 | 270 | 252 | 240 |
| 21 | 499 | 477 | 454 | 426 | 400 | 378 | 345 | 318 | 299 | 282 | 263 | 251 |
| 22 | 527 | 503 | 479 | 451 | 421 | 397 | 364 | 336 | 317 | 298 | 278 | 263 |
| 23 | 557 | 532 | 506 | 477 | 445 | 421 | 385 | 355 | 334 | 313 | 294 | 278 |
| 24 | 600 | 574 | 546 | 513 | 480 | 454 | 416 | 383 | 360 | 339 | 317 | 301 |
| 25 | 670 | 640 | 609 | 572 | 536 | 506 | 463 | 426 | 402 | 378 | 353 | 336 |
| 26 | 738 | 703 | 670 | 630 | 590 | 557 | 510 | 470 | 442 | 416 | 388 | 369 |

Territory 54

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 273 | | | | |
| 500000 | 407 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 122 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 108 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 26.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 54**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 98 | 93 | 89 | 85 | 80 | 77 | 72 | 69 | 66 | 62 | 59 | 56 |
| 03 | 118 | 113 | 108 | 102 | 97 | 93 | 87 | 83 | 80 | 76 | 71 | 68 |
| 04 | 134 | 128 | 122 | 116 | 109 | 105 | 99 | 93 | 90 | 85 | 80 | 77 |
| 05 | 150 | 144 | 137 | 130 | 124 | 117 | 111 | 106 | 101 | 96 | 91 | 86 |
| 06 | 167 | 160 | 152 | 144 | 137 | 131 | 124 | 117 | 113 | 107 | 101 | 96 |
| 07 | 183 | 174 | 166 | 158 | 150 | 143 | 134 | 128 | 123 | 117 | 109 | 105 |
| 08 | 199 | 190 | 182 | 173 | 164 | 156 | 147 | 140 | 134 | 127 | 120 | 115 |
| 10 | 218 | 208 | 198 | 189 | 179 | 171 | 161 | 153 | 147 | 139 | 131 | 125 |
| 11 | 239 | 228 | 217 | 206 | 196 | 187 | 176 | 167 | 161 | 152 | 143 | 137 |
| 12 | 263 | 250 | 239 | 227 | 214 | 205 | 193 | 183 | 176 | 167 | 158 | 150 |
| 13 | 282 | 269 | 256 | 244 | 231 | 221 | 207 | 198 | 190 | 180 | 169 | 161 |
| 14 | 302 | 287 | 274 | 261 | 247 | 236 | 222 | 211 | 203 | 192 | 181 | 173 |
| 15 | 323 | 309 | 294 | 279 | 264 | 253 | 238 | 226 | 217 | 206 | 194 | 185 |
| 16 | 343 | 328 | 312 | 296 | 280 | 268 | 253 | 240 | 231 | 218 | 206 | 197 |
| 17 | 360 | 344 | 328 | 312 | 295 | 281 | 265 | 252 | 242 | 230 | 216 | 206 |
| 18 | 375 | 358 | 341 | 324 | 307 | 293 | 276 | 263 | 252 | 239 | 225 | 214 |
| 19 | 394 | 376 | 359 | 341 | 323 | 309 | 290 | 276 | 265 | 251 | 237 | 226 |
| 20 | 419 | 400 | 381 | 362 | 343 | 328 | 309 | 294 | 282 | 267 | 251 | 240 |
| 21 | 450 | 430 | 409 | 389 | 368 | 352 | 332 | 315 | 303 | 287 | 271 | 258 |
| 22 | 493 | 471 | 449 | 426 | 404 | 385 | 363 | 345 | 332 | 314 | 296 | 283 |
| 23 | 537 | 512 | 488 | 464 | 439 | 419 | 395 | 376 | 361 | 342 | 322 | 307 |
| 24 | 612 | 584 | 556 | 529 | 501 | 479 | 450 | 428 | 412 | 390 | 368 | 351 |
| 25 | 720 | 687 | 654 | 621 | 589 | 562 | 530 | 504 | 484 | 458 | 432 | 412 |
| 26 | 825 | 788 | 750 | 713 | 676 | 645 | 608 | 578 | 555 | 525 | 495 | 473 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 187 | 179 | 170 | 160 | 150 | 141 | 129 | 119 | 112 | 105 | 99 | 94 |
| 03 | 204 | 194 | 185 | 173 | 163 | 153 | 141 | 129 | 122 | 116 | 107 | 102 |
| 04 | 218 | 207 | 197 | 185 | 173 | 163 | 150 | 138 | 131 | 122 | 114 | 109 |
| 05 | 228 | 218 | 207 | 196 | 182 | 172 | 158 | 145 | 138 | 129 | 121 | 114 |
| 06 | 240 | 228 | 218 | 204 | 192 | 180 | 165 | 153 | 143 | 134 | 126 | 119 |
| 07 | 253 | 241 | 230 | 216 | 202 | 190 | 175 | 162 | 151 | 143 | 133 | 126 |
| 08 | 265 | 253 | 241 | 226 | 213 | 201 | 184 | 168 | 160 | 150 | 139 | 133 |
| 10 | 279 | 265 | 253 | 238 | 223 | 211 | 192 | 177 | 167 | 156 | 146 | 139 |
| 11 | 292 | 279 | 265 | 250 | 233 | 219 | 202 | 185 | 175 | 165 | 153 | 146 |
| 12 | 306 | 292 | 279 | 262 | 245 | 231 | 213 | 196 | 184 | 173 | 162 | 153 |
| 13 | 321 | 308 | 292 | 275 | 257 | 243 | 223 | 204 | 194 | 182 | 170 | 162 |
| 14 | 340 | 325 | 309 | 291 | 272 | 257 | 235 | 216 | 204 | 192 | 180 | 170 |
| 15 | 362 | 347 | 330 | 309 | 291 | 274 | 250 | 231 | 218 | 204 | 192 | 182 |
| 16 | 384 | 366 | 349 | 328 | 306 | 289 | 265 | 245 | 230 | 216 | 202 | 192 |
| 17 | 405 | 386 | 367 | 345 | 323 | 304 | 279 | 257 | 243 | 228 | 213 | 202 |
| 18 | 425 | 405 | 386 | 362 | 340 | 320 | 294 | 270 | 255 | 240 | 224 | 213 |
| 19 | 447 | 427 | 406 | 383 | 357 | 337 | 309 | 284 | 269 | 252 | 236 | 223 |
| 20 | 468 | 447 | 425 | 400 | 374 | 354 | 323 | 298 | 281 | 264 | 247 | 235 |
| 21 | 488 | 466 | 444 | 417 | 391 | 369 | 337 | 311 | 292 | 275 | 257 | 245 |
| 22 | 515 | 491 | 468 | 440 | 411 | 388 | 355 | 328 | 309 | 291 | 272 | 257 |
| 23 | 544 | 520 | 495 | 466 | 435 | 411 | 376 | 347 | 326 | 306 | 287 | 272 |
| 24 | 587 | 561 | 534 | 502 | 469 | 444 | 406 | 374 | 352 | 332 | 309 | 294 |
| 25 | 655 | 626 | 595 | 559 | 524 | 495 | 452 | 417 | 393 | 369 | 345 | 328 |
| 26 | 721 | 687 | 655 | 615 | 576 | 544 | 498 | 459 | 432 | 406 | 379 | 360 |

Territory 62

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 346 | | | | |
| 500000 | 516 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 124 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 181 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 22.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 62**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 26 | 25 | 24 | 23 | 22 | 21 | 19 | 18 | 18 | 17 | 16 | 15 |
| 03 | 32 | 30 | 29 | 28 | 26 | 25 | 24 | 22 | 22 | 20 | 19 | 18 |
| 04 | 36 | 35 | 33 | 31 | 30 | 28 | 27 | 25 | 24 | 23 | 22 | 21 |
| 05 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 29 | 27 | 26 | 24 | 23 |
| 06 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 29 | 27 | 26 |
| 07 | 49 | 47 | 45 | 43 | 40 | 39 | 36 | 35 | 33 | 31 | 30 | 28 |
| 08 | 54 | 51 | 49 | 47 | 44 | 42 | 40 | 38 | 36 | 34 | 32 | 31 |
| 10 | 59 | 56 | 54 | 51 | 48 | 46 | 43 | 41 | 40 | 37 | 35 | 34 |
| 11 | 64 | 61 | 59 | 56 | 53 | 50 | 48 | 45 | 43 | 41 | 39 | 37 |
| 12 | 71 | 67 | 64 | 61 | 58 | 55 | 52 | 49 | 48 | 45 | 42 | 41 |
| 13 | 76 | 72 | 69 | 66 | 62 | 60 | 56 | 53 | 51 | 48 | 46 | 43 |
| 14 | 81 | 78 | 74 | 70 | 66 | 64 | 60 | 57 | 55 | 52 | 49 | 47 |
| 15 | 87 | 83 | 79 | 75 | 71 | 68 | 64 | 61 | 59 | 55 | 52 | 50 |
| 16 | 92 | 88 | 84 | 80 | 76 | 72 | 68 | 65 | 62 | 59 | 55 | 53 |
| 17 | 97 | 93 | 88 | 84 | 79 | 76 | 72 | 68 | 65 | 62 | 58 | 56 |
| 18 | 101 | 96 | 92 | 87 | 83 | 79 | 74 | 71 | 68 | 64 | 61 | 58 |
| 19 | 106 | 102 | 97 | 92 | 87 | 83 | 78 | 74 | 72 | 68 | 64 | 61 |
| 20 | 113 | 108 | 103 | 98 | 92 | 88 | 83 | 79 | 76 | 72 | 68 | 65 |
| 21 | 121 | 116 | 110 | 105 | 99 | 95 | 90 | 85 | 82 | 77 | 73 | 70 |
| 22 | 133 | 127 | 121 | 115 | 109 | 104 | 98 | 93 | 90 | 85 | 80 | 76 |
| 23 | 145 | 138 | 132 | 125 | 118 | 113 | 107 | 101 | 97 | 92 | 87 | 83 |
| 24 | 165 | 157 | 150 | 143 | 135 | 129 | 121 | 115 | 111 | 105 | 99 | 95 |
| 25 | 194 | 185 | 176 | 168 | 159 | 152 | 143 | 136 | 131 | 124 | 116 | 111 |
| 26 | 222 | 212 | 202 | 192 | 182 | 174 | 164 | 156 | 150 | 142 | 133 | 127 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|-------|-------|------|------|------|------|------|------|------|------|------|------|
| 02 | 281 | 268 | 255 | 240 | 224 | 212 | 194 | 179 | 168 | 158 | 148 | 140 |
| 03 | 306 | 291 | 278 | 260 | 245 | 230 | 212 | 194 | 184 | 173 | 161 | 153 |
| 04 | 326 | 311 | 296 | 278 | 260 | 245 | 224 | 207 | 196 | 184 | 171 | 163 |
| 05 | 342 | 326 | 311 | 293 | 273 | 258 | 237 | 217 | 207 | 194 | 181 | 171 |
| 06 | 360 | 342 | 326 | 306 | 288 | 270 | 247 | 230 | 214 | 201 | 189 | 179 |
| 07 | 380 | 362 | 344 | 324 | 303 | 286 | 263 | 242 | 227 | 214 | 199 | 189 |
| 08 | 398 | 380 | 362 | 339 | 319 | 301 | 275 | 252 | 240 | 224 | 209 | 199 |
| 10 | 418 | 398 | 380 | 357 | 334 | 316 | 288 | 265 | 250 | 235 | 219 | 209 |
| 11 | 439 | 418 | 398 | 375 | 349 | 329 | 303 | 278 | 263 | 247 | 230 | 219 |
| 12 | 459 | 439 | 418 | 393 | 367 | 347 | 319 | 293 | 275 | 260 | 242 | 230 |
| 13 | 482 | 462 | 439 | 413 | 385 | 365 | 334 | 306 | 291 | 273 | 255 | 242 |
| 14 | 510 | 487 | 464 | 436 | 408 | 385 | 352 | 324 | 306 | 288 | 270 | 255 |
| 15 | 543 | 520 | 495 | 464 | 436 | 411 | 375 | 347 | 326 | 306 | 288 | 273 |
| 16 | 576 | 548 | 523 | 492 | 459 | 434 | 398 | 367 | 344 | 324 | 303 | 288 |
| 17 | 607 | 579 | 551 | 518 | 485 | 456 | 418 | 385 | 365 | 342 | 319 | 303 |
| 18 | 638 | 607 | 579 | 543 | 510 | 479 | 441 | 405 | 383 | 360 | 337 | 319 |
| 19 | 671 | 640 | 609 | 574 | 536 | 505 | 464 | 426 | 403 | 377 | 354 | 334 |
| 20 | 701 | 671 | 638 | 599 | 561 | 530 | 485 | 446 | 421 | 395 | 370 | 352 |
| 21 | 732 | 699 | 666 | 625 | 587 | 553 | 505 | 467 | 439 | 413 | 385 | 367 |
| 22 | 773 | 737 | 701 | 660 | 617 | 581 | 533 | 492 | 464 | 436 | 408 | 385 |
| 23 | 816 | 780 | 742 | 699 | 653 | 617 | 564 | 520 | 490 | 459 | 431 | 408 |
| 24 | 880 | 842 | 801 | 752 | 704 | 666 | 609 | 561 | 528 | 497 | 464 | 441 |
| 25 | 982 | 938 | 893 | 839 | 785 | 742 | 678 | 625 | 589 | 553 | 518 | 492 |
| 26 | 1,081 | 1,030 | 982 | 923 | 864 | 816 | 747 | 689 | 648 | 609 | 569 | 541 |

Territory 63

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 256 | | | | |
| 500000 | 381 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 92 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 134 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 22.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | | 28.00 | | | |
| UM/UM - BI 12.5/25 | | 19.00 | | | |
| UM/UM - PD 7.5 | | 8.00 | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 63**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 26 | 25 | 24 | 23 | 22 | 21 | 19 | 18 | 18 | 17 | 16 | 15 |
| 03 | 32 | 30 | 29 | 28 | 26 | 25 | 24 | 22 | 22 | 20 | 19 | 18 |
| 04 | 36 | 35 | 33 | 31 | 30 | 28 | 27 | 25 | 24 | 23 | 22 | 21 |
| 05 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 29 | 27 | 26 | 24 | 23 |
| 06 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 29 | 27 | 26 |
| 07 | 49 | 47 | 45 | 43 | 40 | 39 | 36 | 35 | 33 | 31 | 30 | 28 |
| 08 | 54 | 51 | 49 | 47 | 44 | 42 | 40 | 38 | 36 | 34 | 32 | 31 |
| 10 | 59 | 56 | 54 | 51 | 48 | 46 | 43 | 41 | 40 | 37 | 35 | 34 |
| 11 | 64 | 61 | 59 | 56 | 53 | 50 | 48 | 45 | 43 | 41 | 39 | 37 |
| 12 | 71 | 67 | 64 | 61 | 58 | 55 | 52 | 49 | 48 | 45 | 42 | 41 |
| 13 | 76 | 72 | 69 | 66 | 62 | 60 | 56 | 53 | 51 | 48 | 46 | 43 |
| 14 | 81 | 78 | 74 | 70 | 66 | 64 | 60 | 57 | 55 | 52 | 49 | 47 |
| 15 | 87 | 83 | 79 | 75 | 71 | 68 | 64 | 61 | 59 | 55 | 52 | 50 |
| 16 | 92 | 88 | 84 | 80 | 76 | 72 | 68 | 65 | 62 | 59 | 55 | 53 |
| 17 | 97 | 93 | 88 | 84 | 79 | 76 | 72 | 68 | 65 | 62 | 58 | 56 |
| 18 | 101 | 96 | 92 | 87 | 83 | 79 | 74 | 71 | 68 | 64 | 61 | 58 |
| 19 | 106 | 102 | 97 | 92 | 87 | 83 | 78 | 74 | 72 | 68 | 64 | 61 |
| 20 | 113 | 108 | 103 | 98 | 92 | 88 | 83 | 79 | 76 | 72 | 68 | 65 |
| 21 | 121 | 116 | 110 | 105 | 99 | 95 | 90 | 85 | 82 | 77 | 73 | 70 |
| 22 | 133 | 127 | 121 | 115 | 109 | 104 | 98 | 93 | 90 | 85 | 80 | 76 |
| 23 | 145 | 138 | 132 | 125 | 118 | 113 | 107 | 101 | 97 | 92 | 87 | 83 |
| 24 | 165 | 157 | 150 | 143 | 135 | 129 | 121 | 115 | 111 | 105 | 99 | 95 |
| 25 | 194 | 185 | 176 | 168 | 159 | 152 | 143 | 136 | 131 | 124 | 116 | 111 |
| 26 | 222 | 212 | 202 | 192 | 182 | 174 | 164 | 156 | 150 | 142 | 133 | 127 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 224 | 214 | 204 | 192 | 180 | 169 | 155 | 143 | 135 | 126 | 118 | 112 |
| 03 | 245 | 233 | 222 | 208 | 196 | 184 | 169 | 155 | 147 | 139 | 129 | 122 |
| 04 | 261 | 249 | 237 | 222 | 208 | 196 | 180 | 165 | 157 | 147 | 137 | 131 |
| 05 | 273 | 261 | 249 | 235 | 218 | 206 | 190 | 173 | 165 | 155 | 145 | 137 |
| 06 | 288 | 273 | 261 | 245 | 231 | 216 | 198 | 184 | 171 | 161 | 151 | 143 |
| 07 | 304 | 290 | 275 | 259 | 243 | 228 | 210 | 194 | 182 | 171 | 159 | 151 |
| 08 | 318 | 304 | 290 | 271 | 255 | 241 | 220 | 202 | 192 | 180 | 167 | 159 |
| 10 | 335 | 318 | 304 | 286 | 267 | 253 | 231 | 212 | 200 | 188 | 175 | 167 |
| 11 | 351 | 335 | 318 | 300 | 279 | 263 | 243 | 222 | 210 | 198 | 184 | 175 |
| 12 | 367 | 351 | 335 | 314 | 294 | 277 | 255 | 235 | 220 | 208 | 194 | 184 |
| 13 | 386 | 369 | 351 | 330 | 308 | 292 | 267 | 245 | 233 | 218 | 204 | 194 |
| 14 | 408 | 390 | 371 | 349 | 326 | 308 | 282 | 259 | 245 | 231 | 216 | 204 |
| 15 | 435 | 416 | 396 | 371 | 349 | 328 | 300 | 277 | 261 | 245 | 231 | 218 |
| 16 | 461 | 439 | 418 | 394 | 367 | 347 | 318 | 294 | 275 | 259 | 243 | 231 |
| 17 | 486 | 463 | 441 | 414 | 388 | 365 | 335 | 308 | 292 | 273 | 255 | 243 |
| 18 | 510 | 486 | 463 | 435 | 408 | 384 | 353 | 324 | 306 | 288 | 269 | 255 |
| 19 | 537 | 512 | 488 | 459 | 428 | 404 | 371 | 341 | 322 | 302 | 284 | 267 |
| 20 | 561 | 537 | 510 | 479 | 449 | 424 | 388 | 357 | 337 | 316 | 296 | 282 |
| 21 | 585 | 559 | 532 | 500 | 469 | 443 | 404 | 373 | 351 | 330 | 308 | 294 |
| 22 | 618 | 590 | 561 | 528 | 494 | 465 | 426 | 394 | 371 | 349 | 326 | 308 |
| 23 | 653 | 624 | 594 | 559 | 522 | 494 | 451 | 416 | 392 | 367 | 345 | 326 |
| 24 | 704 | 673 | 641 | 602 | 563 | 532 | 488 | 449 | 422 | 398 | 371 | 353 |
| 25 | 785 | 751 | 714 | 671 | 628 | 594 | 543 | 500 | 471 | 443 | 414 | 394 |
| 26 | 865 | 824 | 785 | 738 | 692 | 653 | 598 | 551 | 518 | 488 | 455 | 432 |

Territory 64

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 346 | | | | |
| 500000 | 516 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 124 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 181 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 22.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 64

| Symbol | 500 Deductible | | | | | Comprehensive | | | | | | |
|--------|----------------|------|------|------|------|---------------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 26 | 25 | 24 | 23 | 22 | 21 | 19 | 18 | 18 | 17 | 16 | 15 |
| 03 | 32 | 30 | 29 | 28 | 26 | 25 | 24 | 22 | 22 | 20 | 19 | 18 |
| 04 | 36 | 35 | 33 | 31 | 30 | 28 | 27 | 25 | 24 | 23 | 22 | 21 |
| 05 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 29 | 27 | 26 | 24 | 23 |
| 06 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 29 | 27 | 26 |
| 07 | 49 | 47 | 45 | 43 | 40 | 39 | 36 | 35 | 33 | 31 | 30 | 28 |
| 08 | 54 | 51 | 49 | 47 | 44 | 42 | 40 | 38 | 36 | 34 | 32 | 31 |
| 10 | 59 | 56 | 54 | 51 | 48 | 46 | 43 | 41 | 40 | 37 | 35 | 34 |
| 11 | 64 | 61 | 59 | 56 | 53 | 50 | 48 | 45 | 43 | 41 | 39 | 37 |
| 12 | 71 | 67 | 64 | 61 | 58 | 55 | 52 | 49 | 48 | 45 | 42 | 41 |
| 13 | 76 | 72 | 69 | 66 | 62 | 60 | 56 | 53 | 51 | 48 | 46 | 43 |
| 14 | 81 | 78 | 74 | 70 | 66 | 64 | 60 | 57 | 55 | 52 | 49 | 47 |
| 15 | 87 | 83 | 79 | 75 | 71 | 68 | 64 | 61 | 59 | 55 | 52 | 50 |
| 16 | 92 | 88 | 84 | 80 | 76 | 72 | 68 | 65 | 62 | 59 | 55 | 53 |
| 17 | 97 | 93 | 88 | 84 | 79 | 76 | 72 | 68 | 65 | 62 | 58 | 56 |
| 18 | 101 | 96 | 92 | 87 | 83 | 79 | 74 | 71 | 68 | 64 | 61 | 58 |
| 19 | 106 | 102 | 97 | 92 | 87 | 83 | 78 | 74 | 72 | 68 | 64 | 61 |
| 20 | 113 | 108 | 103 | 98 | 92 | 88 | 83 | 79 | 76 | 72 | 68 | 65 |
| 21 | 121 | 116 | 110 | 105 | 99 | 95 | 90 | 85 | 82 | 77 | 73 | 70 |
| 22 | 133 | 127 | 121 | 115 | 109 | 104 | 98 | 93 | 90 | 85 | 80 | 76 |
| 23 | 145 | 138 | 132 | 125 | 118 | 113 | 107 | 101 | 97 | 92 | 87 | 83 |
| 24 | 165 | 157 | 150 | 143 | 135 | 129 | 121 | 115 | 111 | 105 | 99 | 95 |
| 25 | 194 | 185 | 176 | 168 | 159 | 152 | 143 | 136 | 131 | 124 | 116 | 111 |
| 26 | 222 | 212 | 202 | 192 | 182 | 174 | 164 | 156 | 150 | 142 | 133 | 127 |

| Symbol | 500 Deductible | | | | | Collision | | | | | | |
|--------|----------------|------|------|------|------|-----------|------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
| 02 | 252 | 240 | 229 | 215 | 202 | 190 | 174 | 160 | 151 | 142 | 133 | 126 |
| 03 | 275 | 261 | 250 | 234 | 220 | 206 | 190 | 174 | 165 | 156 | 144 | 137 |
| 04 | 293 | 279 | 266 | 250 | 234 | 220 | 202 | 185 | 176 | 165 | 153 | 147 |
| 05 | 307 | 293 | 279 | 263 | 245 | 231 | 213 | 195 | 185 | 174 | 163 | 153 |
| 06 | 323 | 307 | 293 | 275 | 259 | 243 | 222 | 206 | 192 | 181 | 169 | 160 |
| 07 | 341 | 325 | 309 | 291 | 273 | 256 | 236 | 218 | 204 | 192 | 179 | 169 |
| 08 | 357 | 341 | 325 | 305 | 286 | 270 | 247 | 227 | 215 | 202 | 188 | 179 |
| 10 | 376 | 357 | 341 | 321 | 300 | 284 | 259 | 238 | 224 | 211 | 197 | 188 |
| 11 | 394 | 376 | 357 | 337 | 314 | 295 | 273 | 250 | 236 | 222 | 206 | 197 |
| 12 | 412 | 394 | 376 | 353 | 330 | 311 | 286 | 263 | 247 | 234 | 218 | 206 |
| 13 | 433 | 414 | 394 | 371 | 346 | 327 | 300 | 275 | 261 | 245 | 229 | 218 |
| 14 | 458 | 437 | 417 | 392 | 366 | 346 | 316 | 291 | 275 | 259 | 243 | 229 |
| 15 | 488 | 467 | 444 | 417 | 392 | 369 | 337 | 311 | 293 | 275 | 259 | 245 |
| 16 | 518 | 492 | 469 | 442 | 412 | 389 | 357 | 330 | 309 | 291 | 273 | 259 |
| 17 | 545 | 520 | 495 | 465 | 435 | 410 | 376 | 346 | 327 | 307 | 286 | 273 |
| 18 | 573 | 545 | 520 | 488 | 458 | 431 | 396 | 364 | 344 | 323 | 302 | 286 |
| 19 | 602 | 575 | 547 | 515 | 481 | 453 | 417 | 382 | 362 | 339 | 318 | 300 |
| 20 | 630 | 602 | 573 | 538 | 504 | 476 | 435 | 401 | 378 | 355 | 332 | 316 |
| 21 | 657 | 627 | 598 | 561 | 527 | 497 | 453 | 419 | 394 | 371 | 346 | 330 |
| 22 | 694 | 662 | 630 | 593 | 554 | 522 | 479 | 442 | 417 | 392 | 366 | 346 |
| 23 | 733 | 701 | 666 | 627 | 586 | 554 | 506 | 467 | 440 | 412 | 387 | 366 |
| 24 | 790 | 756 | 719 | 676 | 632 | 598 | 547 | 504 | 474 | 447 | 417 | 396 |
| 25 | 882 | 843 | 802 | 753 | 705 | 666 | 609 | 561 | 529 | 497 | 465 | 442 |
| 26 | 971 | 925 | 882 | 829 | 776 | 733 | 671 | 618 | 582 | 547 | 511 | 485 |

Territory 65

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 346 | | | | |
| 500000 | 516 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 124 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 181 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 22.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 65**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 26 | 25 | 24 | 23 | 22 | 21 | 19 | 18 | 18 | 17 | 16 | 15 |
| 03 | 32 | 30 | 29 | 28 | 26 | 25 | 24 | 22 | 22 | 20 | 19 | 18 |
| 04 | 36 | 35 | 33 | 31 | 30 | 28 | 27 | 25 | 24 | 23 | 22 | 21 |
| 05 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 29 | 27 | 26 | 24 | 23 |
| 06 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 29 | 27 | 26 |
| 07 | 49 | 47 | 45 | 43 | 40 | 39 | 36 | 35 | 33 | 31 | 30 | 28 |
| 08 | 54 | 51 | 49 | 47 | 44 | 42 | 40 | 38 | 36 | 34 | 32 | 31 |
| 10 | 59 | 56 | 54 | 51 | 48 | 46 | 43 | 41 | 40 | 37 | 35 | 34 |
| 11 | 64 | 61 | 59 | 56 | 53 | 50 | 48 | 45 | 43 | 41 | 39 | 37 |
| 12 | 71 | 67 | 64 | 61 | 58 | 55 | 52 | 49 | 48 | 45 | 42 | 41 |
| 13 | 76 | 72 | 69 | 66 | 62 | 60 | 56 | 53 | 51 | 48 | 46 | 43 |
| 14 | 81 | 78 | 74 | 70 | 66 | 64 | 60 | 57 | 55 | 52 | 49 | 47 |
| 15 | 87 | 83 | 79 | 75 | 71 | 68 | 64 | 61 | 59 | 55 | 52 | 50 |
| 16 | 92 | 88 | 84 | 80 | 76 | 72 | 68 | 65 | 62 | 59 | 55 | 53 |
| 17 | 97 | 93 | 88 | 84 | 79 | 76 | 72 | 68 | 65 | 62 | 58 | 56 |
| 18 | 101 | 96 | 92 | 87 | 83 | 79 | 74 | 71 | 68 | 64 | 61 | 58 |
| 19 | 106 | 102 | 97 | 92 | 87 | 83 | 78 | 74 | 72 | 68 | 64 | 61 |
| 20 | 113 | 108 | 103 | 98 | 92 | 88 | 83 | 79 | 76 | 72 | 68 | 65 |
| 21 | 121 | 116 | 110 | 105 | 99 | 95 | 90 | 85 | 82 | 77 | 73 | 70 |
| 22 | 133 | 127 | 121 | 115 | 109 | 104 | 98 | 93 | 90 | 85 | 80 | 76 |
| 23 | 145 | 138 | 132 | 125 | 118 | 113 | 107 | 101 | 97 | 92 | 87 | 83 |
| 24 | 165 | 157 | 150 | 143 | 135 | 129 | 121 | 115 | 111 | 105 | 99 | 95 |
| 25 | 194 | 185 | 176 | 168 | 159 | 152 | 143 | 136 | 131 | 124 | 116 | 111 |
| 26 | 222 | 212 | 202 | 192 | 182 | 174 | 164 | 156 | 150 | 142 | 133 | 127 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 252 | 240 | 229 | 215 | 202 | 190 | 174 | 160 | 151 | 142 | 133 | 126 |
| 03 | 275 | 261 | 250 | 234 | 220 | 206 | 190 | 174 | 165 | 156 | 144 | 137 |
| 04 | 293 | 279 | 266 | 250 | 234 | 220 | 202 | 185 | 176 | 165 | 153 | 147 |
| 05 | 307 | 293 | 279 | 263 | 245 | 231 | 213 | 195 | 185 | 174 | 163 | 153 |
| 06 | 323 | 307 | 293 | 275 | 259 | 243 | 222 | 206 | 192 | 181 | 169 | 160 |
| 07 | 341 | 325 | 309 | 291 | 273 | 256 | 236 | 218 | 204 | 192 | 179 | 169 |
| 08 | 357 | 341 | 325 | 305 | 286 | 270 | 247 | 227 | 215 | 202 | 188 | 179 |
| 10 | 376 | 357 | 341 | 321 | 300 | 284 | 259 | 238 | 224 | 211 | 197 | 188 |
| 11 | 394 | 376 | 357 | 337 | 314 | 295 | 273 | 250 | 236 | 222 | 206 | 197 |
| 12 | 412 | 394 | 376 | 353 | 330 | 311 | 286 | 263 | 247 | 234 | 218 | 206 |
| 13 | 433 | 414 | 394 | 371 | 346 | 327 | 300 | 275 | 261 | 245 | 229 | 218 |
| 14 | 458 | 437 | 417 | 392 | 366 | 346 | 316 | 291 | 275 | 259 | 243 | 229 |
| 15 | 488 | 467 | 444 | 417 | 392 | 369 | 337 | 311 | 293 | 275 | 259 | 245 |
| 16 | 518 | 492 | 469 | 442 | 412 | 389 | 357 | 330 | 309 | 291 | 273 | 259 |
| 17 | 545 | 520 | 495 | 465 | 435 | 410 | 376 | 346 | 327 | 307 | 286 | 273 |
| 18 | 573 | 545 | 520 | 488 | 458 | 431 | 396 | 364 | 344 | 323 | 302 | 286 |
| 19 | 602 | 575 | 547 | 515 | 481 | 453 | 417 | 382 | 362 | 339 | 318 | 300 |
| 20 | 630 | 602 | 573 | 538 | 504 | 476 | 435 | 401 | 378 | 355 | 332 | 316 |
| 21 | 657 | 627 | 598 | 561 | 527 | 497 | 453 | 419 | 394 | 371 | 346 | 330 |
| 22 | 694 | 662 | 630 | 593 | 554 | 522 | 479 | 442 | 417 | 392 | 366 | 346 |
| 23 | 733 | 701 | 666 | 627 | 586 | 554 | 506 | 467 | 440 | 412 | 387 | 366 |
| 24 | 790 | 756 | 719 | 676 | 632 | 598 | 547 | 504 | 474 | 447 | 417 | 396 |
| 25 | 882 | 843 | 802 | 753 | 705 | 666 | 609 | 561 | 529 | 497 | 465 | 442 |
| 26 | 971 | 925 | 882 | 829 | 776 | 733 | 671 | 618 | 582 | 547 | 511 | 485 |

Territory 74

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 437 | | | | |
| 500000 | 651 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 211 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 157 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 39.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 74**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 96 | 91 | 87 | 83 | 78 | 75 | 70 | 67 | 64 | 61 | 57 | 55 |
| 03 | 116 | 110 | 105 | 100 | 95 | 90 | 85 | 81 | 78 | 74 | 70 | 66 |
| 04 | 131 | 125 | 119 | 113 | 107 | 103 | 97 | 91 | 88 | 84 | 78 | 75 |
| 05 | 147 | 141 | 134 | 127 | 121 | 115 | 109 | 104 | 99 | 94 | 89 | 84 |
| 06 | 164 | 157 | 149 | 141 | 134 | 128 | 121 | 115 | 110 | 104 | 98 | 94 |
| 07 | 179 | 171 | 163 | 155 | 146 | 140 | 131 | 125 | 120 | 114 | 107 | 103 |
| 08 | 195 | 186 | 177 | 169 | 160 | 152 | 144 | 137 | 131 | 124 | 117 | 112 |
| 10 | 213 | 204 | 194 | 184 | 175 | 167 | 157 | 150 | 144 | 136 | 128 | 122 |
| 11 | 233 | 223 | 212 | 202 | 191 | 183 | 172 | 164 | 157 | 149 | 140 | 134 |
| 12 | 257 | 244 | 233 | 222 | 210 | 200 | 189 | 179 | 172 | 164 | 154 | 147 |
| 13 | 276 | 263 | 251 | 238 | 225 | 216 | 203 | 193 | 185 | 176 | 165 | 157 |
| 14 | 295 | 281 | 268 | 255 | 241 | 231 | 217 | 206 | 198 | 188 | 177 | 169 |
| 15 | 316 | 302 | 287 | 273 | 258 | 247 | 232 | 221 | 212 | 201 | 190 | 181 |
| 16 | 335 | 320 | 305 | 290 | 274 | 262 | 247 | 235 | 225 | 213 | 201 | 192 |
| 17 | 352 | 336 | 320 | 305 | 288 | 275 | 259 | 246 | 237 | 224 | 211 | 202 |
| 18 | 366 | 350 | 333 | 317 | 300 | 286 | 270 | 257 | 246 | 233 | 220 | 210 |
| 19 | 385 | 368 | 351 | 333 | 316 | 302 | 284 | 270 | 259 | 245 | 231 | 221 |
| 20 | 410 | 391 | 372 | 354 | 335 | 320 | 302 | 287 | 276 | 261 | 245 | 235 |
| 21 | 440 | 420 | 400 | 380 | 360 | 345 | 325 | 308 | 296 | 280 | 264 | 252 |
| 22 | 482 | 460 | 438 | 417 | 395 | 377 | 355 | 338 | 325 | 307 | 290 | 277 |
| 23 | 525 | 500 | 477 | 453 | 429 | 410 | 386 | 367 | 353 | 334 | 315 | 300 |
| 24 | 599 | 571 | 544 | 517 | 490 | 468 | 440 | 418 | 403 | 381 | 359 | 343 |
| 25 | 704 | 672 | 639 | 607 | 576 | 550 | 518 | 492 | 473 | 448 | 422 | 403 |
| 26 | 806 | 770 | 733 | 697 | 660 | 631 | 594 | 565 | 543 | 513 | 484 | 462 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|-------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 270 | 257 | 245 | 230 | 216 | 203 | 186 | 172 | 162 | 152 | 142 | 135 |
| 03 | 294 | 279 | 267 | 250 | 235 | 221 | 203 | 186 | 176 | 167 | 154 | 147 |
| 04 | 314 | 299 | 284 | 267 | 250 | 235 | 216 | 198 | 189 | 176 | 164 | 157 |
| 05 | 328 | 314 | 299 | 282 | 262 | 247 | 228 | 208 | 198 | 186 | 174 | 164 |
| 06 | 345 | 328 | 314 | 294 | 277 | 260 | 238 | 221 | 206 | 194 | 181 | 172 |
| 07 | 365 | 348 | 331 | 311 | 292 | 274 | 252 | 233 | 218 | 206 | 191 | 181 |
| 08 | 382 | 365 | 348 | 326 | 306 | 289 | 265 | 243 | 230 | 216 | 201 | 191 |
| 10 | 402 | 382 | 365 | 343 | 321 | 304 | 277 | 255 | 240 | 225 | 211 | 201 |
| 11 | 421 | 402 | 382 | 360 | 336 | 316 | 292 | 267 | 252 | 238 | 221 | 211 |
| 12 | 441 | 421 | 402 | 377 | 353 | 333 | 306 | 282 | 265 | 250 | 233 | 221 |
| 13 | 463 | 443 | 421 | 397 | 370 | 350 | 321 | 294 | 279 | 262 | 245 | 233 |
| 14 | 490 | 468 | 446 | 419 | 392 | 370 | 338 | 311 | 294 | 277 | 260 | 245 |
| 15 | 522 | 500 | 475 | 446 | 419 | 394 | 360 | 333 | 314 | 294 | 277 | 262 |
| 16 | 554 | 527 | 502 | 473 | 441 | 417 | 382 | 353 | 331 | 311 | 292 | 277 |
| 17 | 583 | 556 | 529 | 497 | 466 | 439 | 402 | 370 | 350 | 328 | 306 | 292 |
| 18 | 613 | 583 | 556 | 522 | 490 | 461 | 424 | 390 | 368 | 345 | 323 | 306 |
| 19 | 644 | 615 | 586 | 551 | 515 | 485 | 446 | 409 | 387 | 363 | 341 | 321 |
| 20 | 674 | 644 | 613 | 576 | 539 | 510 | 466 | 429 | 404 | 380 | 355 | 338 |
| 21 | 703 | 671 | 639 | 600 | 564 | 532 | 485 | 448 | 421 | 397 | 370 | 353 |
| 22 | 742 | 708 | 674 | 635 | 593 | 559 | 512 | 473 | 446 | 419 | 392 | 370 |
| 23 | 784 | 750 | 713 | 671 | 627 | 593 | 541 | 500 | 470 | 441 | 414 | 392 |
| 24 | 845 | 809 | 769 | 723 | 676 | 639 | 586 | 539 | 507 | 478 | 446 | 424 |
| 25 | 943 | 902 | 858 | 806 | 755 | 713 | 652 | 600 | 566 | 532 | 497 | 473 |
| 26 | 1,039 | 990 | 943 | 887 | 831 | 784 | 718 | 662 | 622 | 586 | 546 | 519 |

Territory 75

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 437 | | | | |
| 500000 | 651 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 211 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 157 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 39.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | 28.00 | | | | |
| UM/UM - BI 12.5/25 | 19.00 | | | | |
| UM/UM - PD 7.5 | 8.00 | | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 75

| Symbol | 500 Deductible | | | | | Comprehensive | | | | | 1994 |
|--------|----------------|------|------|------|------|---------------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 |
| 02 | 96 | 91 | 87 | 83 | 78 | 75 | 70 | 67 | 64 | 61 | 57 |
| 03 | 116 | 110 | 105 | 100 | 95 | 90 | 85 | 81 | 78 | 74 | 70 |
| 04 | 131 | 125 | 119 | 113 | 107 | 103 | 97 | 91 | 88 | 84 | 78 |
| 05 | 147 | 141 | 134 | 127 | 121 | 115 | 109 | 104 | 99 | 94 | 89 |
| 06 | 164 | 157 | 149 | 141 | 134 | 128 | 121 | 115 | 110 | 104 | 98 |
| 07 | 179 | 171 | 163 | 155 | 146 | 140 | 131 | 125 | 120 | 114 | 107 |
| 08 | 195 | 186 | 177 | 169 | 160 | 152 | 144 | 137 | 131 | 124 | 117 |
| 10 | 213 | 204 | 194 | 184 | 175 | 167 | 157 | 150 | 144 | 136 | 128 |
| 11 | 233 | 223 | 212 | 202 | 191 | 183 | 172 | 164 | 157 | 149 | 140 |
| 12 | 257 | 244 | 233 | 222 | 210 | 200 | 189 | 179 | 172 | 164 | 154 |
| 13 | 276 | 263 | 251 | 238 | 225 | 216 | 203 | 193 | 185 | 176 | 165 |
| 14 | 295 | 281 | 268 | 255 | 241 | 231 | 217 | 206 | 198 | 188 | 177 |
| 15 | 316 | 302 | 287 | 273 | 258 | 247 | 232 | 221 | 212 | 201 | 190 |
| 16 | 335 | 320 | 305 | 290 | 274 | 262 | 247 | 235 | 225 | 213 | 201 |
| 17 | 352 | 336 | 320 | 305 | 288 | 275 | 259 | 246 | 237 | 224 | 211 |
| 18 | 366 | 350 | 333 | 317 | 300 | 286 | 270 | 257 | 246 | 233 | 220 |
| 19 | 385 | 368 | 351 | 333 | 316 | 302 | 284 | 270 | 259 | 245 | 231 |
| 20 | 410 | 391 | 372 | 354 | 335 | 320 | 302 | 287 | 276 | 261 | 245 |
| 21 | 440 | 420 | 400 | 380 | 360 | 345 | 325 | 308 | 296 | 280 | 264 |
| 22 | 482 | 460 | 438 | 417 | 395 | 377 | 355 | 338 | 325 | 307 | 290 |
| 23 | 525 | 500 | 477 | 453 | 429 | 410 | 386 | 367 | 353 | 334 | 315 |
| 24 | 599 | 571 | 544 | 517 | 490 | 468 | 440 | 418 | 403 | 381 | 359 |
| 25 | 704 | 672 | 639 | 607 | 576 | 550 | 518 | 492 | 473 | 448 | 422 |
| 26 | 806 | 770 | 733 | 697 | 660 | 631 | 594 | 565 | 543 | 513 | 484 |

| Symbol | 500 Deductible | | | | | Collision | | | | | 1994 |
|--------|----------------|-------|-------|------|------|-----------|------|------|------|------|------|
| | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 |
| 02 | 293 | 279 | 266 | 250 | 234 | 221 | 202 | 186 | 176 | 165 | 154 |
| 03 | 319 | 303 | 290 | 271 | 255 | 239 | 221 | 202 | 192 | 181 | 168 |
| 04 | 340 | 325 | 309 | 290 | 271 | 255 | 234 | 215 | 205 | 192 | 178 |
| 05 | 356 | 340 | 325 | 306 | 285 | 269 | 247 | 226 | 215 | 202 | 189 |
| 06 | 375 | 356 | 340 | 319 | 301 | 282 | 258 | 239 | 223 | 210 | 197 |
| 07 | 396 | 378 | 359 | 338 | 317 | 298 | 274 | 253 | 237 | 223 | 207 |
| 08 | 415 | 396 | 378 | 354 | 333 | 314 | 287 | 263 | 250 | 234 | 218 |
| 10 | 436 | 415 | 396 | 372 | 348 | 330 | 301 | 277 | 261 | 245 | 229 |
| 11 | 458 | 436 | 415 | 391 | 364 | 343 | 317 | 290 | 274 | 258 | 239 |
| 12 | 479 | 458 | 436 | 410 | 383 | 362 | 333 | 306 | 287 | 271 | 253 |
| 13 | 503 | 481 | 458 | 431 | 402 | 380 | 348 | 319 | 303 | 285 | 266 |
| 14 | 532 | 508 | 484 | 455 | 426 | 402 | 367 | 338 | 319 | 301 | 282 |
| 15 | 567 | 543 | 516 | 484 | 455 | 428 | 391 | 362 | 340 | 319 | 301 |
| 16 | 601 | 572 | 545 | 513 | 479 | 452 | 415 | 383 | 359 | 338 | 317 |
| 17 | 633 | 604 | 575 | 540 | 505 | 476 | 436 | 402 | 380 | 356 | 333 |
| 18 | 665 | 633 | 604 | 567 | 532 | 500 | 460 | 423 | 399 | 375 | 351 |
| 19 | 700 | 668 | 636 | 599 | 559 | 527 | 484 | 444 | 420 | 394 | 370 |
| 20 | 732 | 700 | 665 | 625 | 585 | 553 | 505 | 466 | 439 | 412 | 386 |
| 21 | 763 | 729 | 694 | 652 | 612 | 577 | 527 | 487 | 458 | 431 | 402 |
| 22 | 806 | 769 | 732 | 689 | 644 | 606 | 556 | 513 | 484 | 455 | 426 |
| 23 | 851 | 814 | 774 | 729 | 681 | 644 | 588 | 543 | 511 | 479 | 450 |
| 24 | 918 | 878 | 835 | 785 | 734 | 694 | 636 | 585 | 551 | 519 | 484 |
| 25 | 1,024 | 979 | 931 | 875 | 819 | 774 | 708 | 652 | 614 | 577 | 540 |
| 26 | 1,128 | 1,075 | 1,024 | 963 | 902 | 851 | 779 | 718 | 676 | 636 | 593 |

Territory 80

FIN RESP Limits: 12,500/25,000/7,500

Single Limit: 32,500

| Single Limits | | | | | |
|---------------------------------|---------|---------------|---------|-----------------|---------|
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 286 | | | | |
| 500000 | 426 | | | | |
| Bodily Injury | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 96 | | | | |
| Property Damage | | | | | |
| Limit | Premium | Limit | Premium | Limit | Premium |
| FIN RESP | 156 | | | | |
| Comprehensive Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.75 | 5000 | 0.50 | | |
| 2500 | 0.69 | 10000 | 0.40 | | |
| Collision Deductible Factor | | | | | |
| Ded. | Factor | Ded. | Factor | Ded. | Factor |
| 1000 | 0.80 | 5000 | 0.53 | | |
| 2500 | 0.65 | 10000 | 0.41 | | |
| Other Coverages | | | | | |
| Medical | 21.00 | | | | |
| Uninsured Motorists Coverage | | | | | |
| UM/UM 25,000 | | 28.00 | | | |
| UM/UM - BI 12.5/25 | | 19.00 | | | |
| UM/UM - PD 7.5 | | 8.00 | | | |
| Expense Fees | | | | | |
| Single Limit | 17.00 | Bodily Injury | 18.00 | Property Damage | 8.00 |
| Comp | 8.00 | Coll | 15.00 | | |

Territory 80**500 Deductible Comprehensive**

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 30 | 28 | 27 | 26 | 24 | 23 | 22 | 21 | 20 | 19 | 18 | 17 |
| 03 | 36 | 34 | 33 | 31 | 29 | 28 | 26 | 25 | 24 | 23 | 22 | 21 |
| 04 | 41 | 39 | 37 | 35 | 33 | 32 | 30 | 28 | 27 | 26 | 24 | 23 |
| 05 | 46 | 44 | 42 | 39 | 38 | 36 | 34 | 32 | 31 | 29 | 28 | 26 |
| 06 | 51 | 49 | 46 | 44 | 42 | 40 | 38 | 36 | 34 | 32 | 31 | 29 |
| 07 | 56 | 53 | 50 | 48 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 32 |
| 08 | 60 | 58 | 55 | 52 | 50 | 47 | 45 | 42 | 41 | 39 | 36 | 35 |
| 10 | 66 | 63 | 60 | 57 | 54 | 52 | 49 | 46 | 45 | 42 | 40 | 38 |
| 11 | 72 | 69 | 66 | 63 | 59 | 57 | 53 | 51 | 49 | 46 | 43 | 42 |
| 12 | 80 | 76 | 72 | 69 | 65 | 62 | 59 | 56 | 53 | 51 | 48 | 46 |
| 13 | 86 | 82 | 78 | 74 | 70 | 67 | 63 | 60 | 58 | 55 | 51 | 49 |
| 14 | 92 | 87 | 83 | 79 | 75 | 72 | 67 | 64 | 62 | 58 | 55 | 52 |
| 15 | 98 | 94 | 89 | 85 | 80 | 77 | 72 | 69 | 66 | 62 | 59 | 56 |
| 16 | 104 | 99 | 95 | 90 | 85 | 81 | 77 | 73 | 70 | 66 | 62 | 60 |
| 17 | 109 | 104 | 99 | 95 | 89 | 85 | 80 | 76 | 73 | 70 | 66 | 63 |
| 18 | 114 | 109 | 103 | 98 | 93 | 89 | 84 | 80 | 76 | 72 | 68 | 65 |
| 19 | 120 | 114 | 109 | 103 | 98 | 94 | 88 | 84 | 80 | 76 | 72 | 69 |
| 20 | 127 | 121 | 116 | 110 | 104 | 99 | 94 | 89 | 86 | 81 | 76 | 73 |
| 21 | 137 | 130 | 124 | 118 | 112 | 107 | 101 | 96 | 92 | 87 | 82 | 78 |
| 22 | 150 | 143 | 136 | 129 | 123 | 117 | 110 | 105 | 101 | 95 | 90 | 86 |
| 23 | 163 | 155 | 148 | 141 | 133 | 127 | 120 | 114 | 110 | 104 | 98 | 93 |
| 24 | 186 | 177 | 169 | 160 | 152 | 145 | 137 | 130 | 125 | 118 | 112 | 106 |
| 25 | 218 | 208 | 198 | 188 | 179 | 171 | 161 | 153 | 147 | 139 | 131 | 125 |
| 26 | 250 | 239 | 228 | 216 | 205 | 196 | 184 | 175 | 168 | 159 | 150 | 143 |

500 Deductible Collision

| Symbol | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 02 | 173 | 165 | 157 | 148 | 138 | 130 | 119 | 110 | 104 | 97 | 91 | 86 |
| 03 | 188 | 179 | 171 | 160 | 151 | 141 | 130 | 119 | 113 | 107 | 99 | 94 |
| 04 | 201 | 192 | 182 | 171 | 160 | 151 | 138 | 127 | 121 | 113 | 105 | 100 |
| 05 | 210 | 201 | 192 | 181 | 168 | 159 | 146 | 133 | 127 | 119 | 111 | 105 |
| 06 | 221 | 210 | 201 | 188 | 177 | 166 | 152 | 141 | 132 | 124 | 116 | 110 |
| 07 | 234 | 223 | 212 | 199 | 187 | 176 | 162 | 149 | 140 | 132 | 122 | 116 |
| 08 | 245 | 234 | 223 | 209 | 196 | 185 | 170 | 155 | 148 | 138 | 129 | 122 |
| 10 | 257 | 245 | 234 | 220 | 206 | 195 | 177 | 163 | 154 | 144 | 135 | 129 |
| 11 | 270 | 257 | 245 | 231 | 215 | 203 | 187 | 171 | 162 | 152 | 141 | 135 |
| 12 | 283 | 270 | 257 | 242 | 226 | 214 | 196 | 181 | 170 | 160 | 149 | 141 |
| 13 | 297 | 284 | 270 | 254 | 237 | 225 | 206 | 188 | 179 | 168 | 157 | 149 |
| 14 | 314 | 300 | 286 | 268 | 251 | 237 | 217 | 199 | 188 | 177 | 166 | 157 |
| 15 | 334 | 320 | 305 | 286 | 268 | 253 | 231 | 214 | 201 | 188 | 177 | 168 |
| 16 | 355 | 338 | 322 | 303 | 283 | 267 | 245 | 226 | 212 | 199 | 187 | 177 |
| 17 | 374 | 356 | 339 | 319 | 298 | 281 | 257 | 237 | 225 | 210 | 196 | 187 |
| 18 | 393 | 374 | 356 | 334 | 314 | 295 | 272 | 250 | 236 | 221 | 207 | 196 |
| 19 | 413 | 394 | 375 | 353 | 330 | 311 | 286 | 262 | 248 | 232 | 218 | 206 |
| 20 | 432 | 413 | 393 | 369 | 345 | 327 | 298 | 275 | 259 | 243 | 228 | 217 |
| 21 | 451 | 430 | 410 | 385 | 361 | 341 | 311 | 287 | 270 | 254 | 237 | 226 |
| 22 | 476 | 454 | 432 | 407 | 380 | 358 | 328 | 303 | 286 | 268 | 251 | 237 |
| 23 | 502 | 480 | 457 | 430 | 402 | 380 | 347 | 320 | 301 | 283 | 265 | 251 |
| 24 | 542 | 518 | 493 | 463 | 433 | 410 | 375 | 345 | 325 | 306 | 286 | 272 |
| 25 | 604 | 578 | 550 | 517 | 484 | 457 | 418 | 385 | 363 | 341 | 319 | 303 |
| 26 | 666 | 634 | 604 | 568 | 532 | 502 | 460 | 424 | 399 | 375 | 350 | 333 |

| <u>Form Number</u> | | <u>Form Name</u> |
|---------------------------|---------|--|
| ATL - 1 | (01/01) | Mutual Policy Conditions |
| ATL - 12 | (04/01) | Notice of Insurance Information Practices |
| AUTO | (08/01) | Auto Contract |
| AUTO - 7 | (01/99) | Greater Auto Protection (GAP) Endorsement |
| AUTO - 8 | (12/98) | Additional Interest Corporate Owned Automobile |
| AUTO - 9 | (12/98) | Coverage for Electronic Equipment and Accessories |
| AUTO - 10 | (12/98) | Customizing Equipment Coverage |
| AUTO - 11 | (12/98) | Loss of Use of Your Car |
| AUTO - 12 | (01/99) | Additional Interest |
| AUTO - 13 | (07/01) | Full Window Glass Coverage |
| AUTO - 14 | (12/98) | Loss Payable Clause |
| AUTO - 22 | (05/01) | Agreed Value Coverage |
| AUTO - 23 | (12/98) | Classic Auto Agreed Value Coverage |
| AUTO - 27 | (12/98) | Split Liability Limits |
| AUTO - 63 | (11/01) | Split Uninsured Motorists Limits |
| AUTO - 79 | (08/01) | Replacement Cost Coverage |
| AUTO - 82 | (08/02) | Deductible Reserve Endorsement – Comprehensive |
| AUTO - 83 | (08/02) | Deductible Reserve Endorsement – Collision |
| AUTO - 171 | (09/03) | Ohio Auto Endorsement |
| AUTO - 172 | (09/03) | Ohio Uninsured/Underinsured Motorists Coverage |
| AUTO - 173 | (09/03) | Ohio Uninsured/Underinsured Motorists and Uninsured Motorists Property Damage Coverage Selection Form |
| AUTO - 174 | (09/03) | Ohio Uninsured Motorists Property Damage Coverage |
| AUTO - 175 | (09/03) | Ohio Uninsured Motorists Property Damage Policyholder Notice |

[illegible]



OHIO

EFFECTIVE: **06/15/04 New Lines**
 08/01/04 Renewals

MODULE AND PAGE

REASON

ALL MODULES

All pages

Delete references to Atlantic Specialty Insurance Company

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Update

Include reference to Centennial Loss Differential

Introduce Centennial Loss Differential rule

Withdraw separate Centennial rates

Please place this bulletin in your OHIO PLS manual.