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PERSONAL AUTO

MANUAL

MADISON MUTUAL INSURANCE COMPANY

AUTO UNDERWRITING MANUAL INDEX

AUTO UNDERWRITING GUIDELINES

The underwriting process is based on all available information including the application, the history we maintain, motor vehicle records, and other sources of public information. The amount of information we receive on motor vehicle reports varies depending on the state

Each risk must be underwritten based on the applicant(s) and other drivers, the number and type of violations, the number of claims/accidents, vehicles, and the personal financial level.

The Driver Experience Classification Plan, which is based on the driver's experience in the past 36 months, is used only after the driver is approved by the agent or the Home Office Auto Underwriting Department.

Do Not Submit:

- Driver's license currently revoked or under suspension
- Conviction for any felony or insurance fraud
- Violation for driving during a period while a license was suspended or revoked
- Alcohol related driving violations/suspensions/revocations within the last 5 years
- Alcohol related driving violations/suspensions/revocations between 5 and 10 years old need prior Underwriting approval
- SR-22 filing required in the last five years
- Violation for leaving the scene of an accident
- Violation for reckless driving
- Homicide or assault arising out of the operation of an auto
- Violation for illegal transportation of alcohol
- Arrest for drunk or disorderly conduct
- Arrest for possession or use of narcotics
- Felonies in the last 10 years
- Any applicant(s) that have received a major violation in the last five years
- Any applicant(s) that have received more than three minor violations in the last three years
- Any applicant(s) with five or more violations and accidents combined in the past three years
- Any applicant with three of more losses including comprehensive losses where over $500 was paid or each loss in the past five years

Ineligible vehicles include but not limited to the following:

- Any vehicle used in racing or equipped with racing items
- Vehicles used commercially, including but not limited to livery (for hire), limousine service, rented to others, rideshare, or delivery (including mail trucks)
- Vehicles used to transport hotel/motel guests, nursery or school children
- Vehicles that are held for resale
- Used in snow removal for a charge
- Vehicles with an original cost new in excess of $100,000
- Motor Homes
- Gray market vehicle
- Commercial vehicles including but not limited to dump trucks, tow trucks, or emergency vehicles, buses, and any vehicle that requires a State or Federal motor carrier permit or special driver's license
- Merchant trucks and vans, and flatbed trucks
- Gross Vehicle Weight Rating greater than 14,000 lbs
- Kit cars, self-built, replicars
- Vehicles used for towing
- Previously totaled, salvaged, or reconstructed vehicles (may be accepted with liability only coverage)

- Storage only vehicles without a supporting vehicle with liability coverage insured with Madison Mutual

The agent is authorized to submit business in accordance with all Company guidelines and requirements. At the time of submission, the agent will be advised regarding acceptability and whether the risk has been approved. Additional information regarding drivers, violations and accidents, vehicles, etc., may be required before the risk is approved. In this situation no coverage is in effect until authority is given by the Company underwriter. The agent will be notified regarding any risk that does not meet the Company guidelines.

- Each driver should have at least one year of continuous prior auto insurance.
- All vehicles should be owned and titled by the applicant.
- All vehicles should be in the care, custody, and control of the applicant.
- The applicant must be at least 21 years of age unless we have supporting insurance from their parents on a personal auto policy.
- Adult children over the age of 25 living in the home are required to be on their own policy.
- Photos are required for vehicles 15 years or older with Comprehensive or Collision Coverage. The photos should clearly show no un-repaired damage and that the auto is in good physical condition.
- The requested coverage on the application cannot include bodily injury coverage of $250,000/$500,000, if the applicant is under twenty-five with no supporting coverage or if there is a youthful operator who has a surcharge.
- While each driver's record is important to your decision, the agent must also consider the combined driving records of all drivers plus the auto(s) to be insured and the coverage requested.
- All residents of the household 14 years or older should be disclosed on the application. Any resident 16 years or older with a license should be listed as a driver in the household. Residents under 18 years old and without a license but with a permit should be listed as a “Permit < 18” non-rated driver. Residents under 18 years old without a license or permit should be listed as a “Underage” non-rated driver.

CHANGE FORM SIGNATURES AND DATES

The Named Insured must sign the Change Form if:

1. There is a change in agency representation (Agent of Record).
2. A driver is excluded (To Change a Driver).
3. An auto is deleted.
4. Liability coverage is reduced (To Change Coverage).
5. Physical damage coverage deductibles are increased (To Change Coverage).
6. Coverage is deleted.
7. Endorsement values are reduced (To Change an Endorsement).
8. Endorsements are deleted.
9. Requests for Cancellation.

Agent Signature and Agent No/Date and Time

The agent must sign and date all Change Forms.
The agent must keep a copy of all Change Forms.

Refund Requested

The company will refund premium credits requested by the agent greater than $20.00 if another premium payment is not due and the policy is not within 60 days of the renewal date.

AGENT OF RECORD CHANGES (AOR)

- An AOR request form, signed by the named insured and requesting agent, can be submitted to the Policy Services Department.
- The Company will notify the current agent of the AOR change request, giving them 7-days to obtain and submit a signed AOR rescission in order to conserve the policy.
- If a signed rescission is not received, the company will process the AOR effective the policy's upcoming renewal date.
- If the insured requests a midterm AOR, Underwriting approval is needed to rewrite the policy and override the original effective date of the policy to honor the tenure of the original policy.
- The application to rewrite the policy needs to be submitted within 5 business of Underwriting's approval to rewrite.

COVERAGE

The Company offers liability and physical damage coverage as detailed on the Territory Rate Tables and various endorsements as detailed in the Endorsement Section. There are certain rules which the agent must abide by, and there are certain guidelines which the Home Office believes the agent should follow.

The following is a list of rules and guidelines:

Rules:

1. The liability limits (bodily injury coverage, property damage coverage, medical payments coverage, uninsured motorist coverage, and underinsured motorist coverage) must be the same for all autos on the policy.

2. An applicant/insured must carry bodily injury coverage, property damage coverage, and uninsured motorist coverage, collectively, if any one of the coverages is carried.

3. An applicant/insured cannot have collision coverage without comprehensive coverage; however, they can carry comprehensive coverage without collision coverage.

4. An applicant/insured cannot carry uninsured motorist coverage with higher limits than bodily injury coverage.

5. An applicant/insured cannot carry underinsured motorist coverage with higher limits than uninsured motorist coverage.

6. An applicant/insured must carry comprehensive coverage and collision coverage to request Endorsement PP0302 (Optional Limits Transportation Expense Coverage), Endorsement PP313 (Excess Electronic Equipment Coverage), Endorsement PP0318 (Excess Customized Equipment Coverage), or Endorsement PP1306 (Custom Equipment Exclusion Endorsement).

7. When bodily injury coverage limits are requested in excess of 25,000/50,000, equal limits of uninsured motorist coverage, and underinsured motorist coverage must be offered.

Guidelines:

1. The Company believes the agents should recommend to the applicant/insured that the bodily injury coverage and property damage coverage be relatively commensurate with each other. The Company recommends the following bodily injury coverage and property damage coverage as such:

   25/50/25
   25/100/25
   50/100/50
   100/300/50
   100/300/100
   250/500/100
   250/500/250

2. Physical damage (comprehensive coverage and collision coverage) premiums vary greatly depending on the deductible requested. The amount of physical damage deductibles written for an applicant should be commensurate with the exposure the applicant is willing to retain and the premium he is willing to pay. Generally, if an applicant has the financial resources, it would be to his benefit to carry a larger deductible.

TRAILERS, CAMPERS AND MOTOR HOMES

Definitions:

- Trailers / Campers – Include both single and double-axle trailers. Trailers are defined as utility trailers designated for use with a private passenger auto. Campers must be designed for use with a private passenger auto and provide living facilities. They do not include trailers or campers used for business or display purposes, and campers cannot be used for regular living quarters. Trailers / Campers with liability coverage only, DO NOT need to be added to the policy. They are automatically covered for liability from the towing vehicle.

- Truck Campers – A truck camper is defined as a camper that is securely fastened to the bed of a pickup truck that is classified as a private passenger auto.

- Camper Shells – A camper shell is defined as a shell that is securely fastened to the bed of a pickup truck that is classified as a private passenger auto. A shell does not provide living facilities and is principally used to provide cover for items being carried in the bed of the truck.

- Motor Home – A motor home is defined as a self-propelled unit and provides living facilities including a permanent toilet. They must be used for recreational purposes only.

Trailers which are owned by the named insured and/or spouse are automatically covered for any liability coverage that is extended from the towing auto, if the auto is insured with the Company. If the insured wishes physical damage coverage on the trailer, a premium must be paid.

We will not insure trailers owned by itinerant workers, trailers used for regular living quarters, home-made trailers, trailers owned by garage or rental sales agencies for hire to the public, or trailers used for business or display purposes. Coverage applies only to the body and chassis and to built-in accessories. It will not cover television antennas, awnings, cabanas, loss of wearing apparel or other personal effects. If the camper is to be left at a campsite, it must be in our insuring area.

Motor homes are not eligible for insurance.

AUTO RATING

The following is an explanation regarding the rating of private passenger vehicles, trucks, trailers, and campers. Please refer to this section and how it relates to the usage of the vehicle, discounts, and surcharges.

1. **Base Rates & Coverage Factors**

   The premium for each coverage begins as a base rate and is modified by a factor determined by the coverage's limit (for Liability coverages) or deductible (for Physical Damage coverages).

Bodily Injury (BI)						
Base Rate	25K/50K	50K/100K	100K/300K	250K/500K	300K/500K	500K/500K
149	1.000	1.340	1.631	1.988	2.210	3.250

Property Damage (PD)				
Base Rate	25K	50K	100K	250K
180	1.040	1.135	1.315	1.447

Medical Payments (MED)			
Base Rate	1K	2K	5K
13	1.00	1.56	2.60

Uninsured Motorist Bodily Injury (UMBI)						
Base Rate	25K/50K	50K/100K	100K/300K	250K/500K	300K/500K	500K/500K
20	1.000	1.130	1.330	1.650	1.710	1.960

Underinsured Motorist Bodily Injury (UIMBI)						
Base Rate	25K/50K	50K/100K	100K/300K	250K/500K	300K/500K	500K/500K
7	1.000	1.140	1.410	1.820	1.940	2.380

Comprehensive (COMP)					
Base Rate	250	500	1,000	2,500	5,000
317	1.300	1.000	0.850	0.550	0.400

Collision (COLL)					
Base Rate	250	500	1,000	2,500	5,000
292	1.200	1.000	0.900	0.620	0.400

Campers/Trailers – Comprehensive (COMP)			
Base Rate	250	500	1,000
256	0.750	0.550	0.450

Campers/Trailers – Collision (COLL)			
Base Rate	250	500	1,000
46	0.850	0.640	0.520

2. Auto Usage

- Pleasure Use: is defined as no business use of the auto. Pleasure use includes commuting to and from work and/or school.

- Business Use: is defined as the use of the auto as required by or customarily involved in the duties of any driver operating the auto in his occupation, profession, or business other than commuting to and from work and/or school.

  If a business or corporation is the owner, then the auto must be classified as business, unless the business or corporation is leasing the auto to the driver for pleasure use.

  Autos used by clergymen in the performance of duties associated with their occupation must be classified for business use.

- Farm Use: is defined as an auto principally garaged on a farm or ranch and not customarily used in commuting to and from work and/or school and which is not used in any occupation other than farming or ranching.

  An auto owned by a farm or ranch employee and used primarily for pleasure shall not be considered farm use.

- Work From Home Use: is defined as an auto assigned to a driver that works from home 3 or more days per week for the entire policy period.

- Trailers or campers with a weight (trailer and load) greater than 1,500 pounds and truck campers are defined as trailers or campers designed for use with a private passenger auto; however, it does not include homemade trailers or campers, trailers or campers used for business or display purposes.

AUTO USAGE	BI	PD	COLL	COMP	MED
Pleasure	1.00	1.00	1.00	1.00	1.00
Business	1.20	1.20	1.25	1.25	1.25
Farm	0.80	0.80	0.90	0.90	0.90
Work From Home (WFH)	0.90	0.90	0.95	0.95	0.95

3. Drawers

- Principal: Driver who drives the auto more than 50% of the time.

- Occasional: Rated driver who operates the auto on a part-time basis.

OPERATOR STATUS	Factor
Principal	1.00
Occasional	0.85
Student Occasional	0.85
Military Occasional	0.85

- Student Occasional: A single child attending a college or university who only operates the auto while on school breaks or summers.

- Student Infrequent: A driver who attends a college or university out of state. These drivers are not rated. These drivers are under 26 years of age and over 100 miles away at school without an auto.

- Student Out of Zone: A child who is attending a college or university and has an automobile with him or her and is out of our zone of operation will be rated as it was in Zip Code 63135.

- Military Occasional: A single child in the military who operates the auto only while home on leave.

- Military Infrequent: A driver who is stationed out of state or overseas. These drivers are not rated.

4. Non-Drivers

- Excluded: A driver who is not covered under the policy. (Endorsement 20)

- Under Age: A child who is listed on the policy but is not of the legal driving age.

- Permit Less Than 18: A driver under 18 that is driving on an instruction permit or blue slip. These drivers are not rated. When the driver receives their license, they must be rated. When the driver turns 18, the agent will be contacted as the driver must be rated or excluded.

- Impaired No License: A person who is listed on the policy because they live in the household but they cannot drive because of a mental or physical impairment and do not have a license.

- Not Rated: A driver insured on this policy and not rated because they are properly rated on another Madison Mutual Insurance Company auto policy.

- Roommate Not Rated: A driver that is added because he/she lives with a Madison Mutual Insurance Company policyholder but they are not rated.

5. Annual Mileage

ANNUAL MILEAGE	BI PD MP	COLL	COMP
5000 and lower	0.87	0.87	0.87
5001-6000	0.88	0.88	0.88
6001-7000	0.90	0.90	0.90
7001-8000	0.92	0.92	0.92
8001-9000	0.94	0.94	0.94
9001-10000	0.96	0.98	0.96
10001-11000	0.97	0.98	0.97
11001-12000	0.98	0.99	0.98
12001-13000	0.99	1.00	0.99
13001-14000	1.00	1.02	1.00
14001-15000	1.00	1.02	1.00
15001-16000	1.01	1.04	1.06
16001-17000	1.02	1.06	1.06
17001-18000	1.04	1.10	1.06
18001-19000	1.05	1.12	1.06
19001-20000	1.06	1.15	1.06
20001-25000	1.13	1.20	1.23
25001 +	1.25	1.30	1.25

6. Territory

Territory is defined as the Zip Code in which a vehicle is garaged. Refer to Appendix A for specific factors by Zip Code and coverage.

7. Symbols

Each vehicle is assigned symbols that represent an assessment of risk for that vehicle’s year, make, and model and for a particular coverage. Each symbol corresponds to a factor that is applied in rating. Symbols come in two varieties:

- RAPA: RAPA symbols are derived from Verisk Analytics’ Risk Analyzer Personal Auto model. Separate symbols are assigned and applied to BI, PD, MED, COMP, and COLL. RAPA symbols are used to rate all vehicles except campers/trailers. Symbols are in the form of two characters, and total symbol factors are determined by multiplying the factors associated with each character (and rounding to four decimal digits). Individual symbols will be updated as they become available from ISO. Depending on the vehicle, RAPA symbols may not be available, and in such cases, they are assigned a symbol of KK for all coverages. The following table is used to determine the factor associated with each character of a RAPA symbol:

CHARACTER	FACTOR
A	0.6375
B	0.7375
C	0.8125
D	0.8500
E	0.8750
F	0.9000
G	0.9250
H	0.9500
J	0.9750
K	1.0000
L	1.0250
M	1.0500
N	1.0750
P	1.1000
R	1.1250
T	1.1500

CHARACTER	FACTOR
U	1.1750
V	1.2000
W	1.2250
X	1.2500
Y	1.2750
Z	1.3000
0	1.3250
1	1.3500
2	1.3875
3	1.4375
4	1.4875
5	1.5625
6	1.6625
7	1.7625
8	1.8625
9	1.9625

- Camper/Trailer Symbols: For campers/trailers, separate numeric symbols are assigned and applied to COMP and COLL. The symbols are determined using the manufacturer's suggested advertised delivered price. Refer to Camper/Trailer Symbols for additional details.

8. Vehicle Age

VEHICLE AGE	BI	PD	MED	COMP	COLL
0	1.000	1.000	1.088	2.025	2.367
1	1.000	1.000	1.088	2.025	2.367
2	1.000	1.000	1.088	2.025	2.192
3	1.000	1.000	1.088	2.017	2.005
4	0.980	1.000	1.088	1.920	2.005
5	0.980	1.000	1.088	1.920	1.892
6	0.980	1.000	1.088	1.735	1.892
7	0.980	1.000	0.938	1.519	1.406
8	0.980	1.000	0.938	1.349	1.406
9	0.980	1.000	0.938	1.349	1.406
10	0.980	1.000	0.938	1.294	1.344
11	0.980	1.000	0.938	1.045	1.216
12	0.980	1.000	0.938	1.045	0.943
13	0.980	1.000	0.938	0.871	0.942
14	0.980	1.000	0.938	0.793	0.942
15	0.980	1.000	0.938	0.793	0.750
16	0.980	0.949	0.938	0.793	0.750
17	0.980	0.949	0.938	0.732	0.750
18	0.934	0.844	0.938	0.638	0.750

19	0.934	0.844	0.938	0.638	0.658
20	0.934	0.844	0.938	0.638	0.658
21	0.934	0.743	0.938	0.638	0.350
22	0.934	0.743	0.938	0.638	0.350
23	0.934	0.743	0.938	0.638	0.350
24	0.934	0.743	0.938	0.638	0.350
25	0.934	0.743	0.938	0.638	0.298
26	0.934	0.743	0.938	0.638	0.298
27	0.934	0.743	0.938	0.638	0.298
28	0.934	0.743	0.938	0.638	0.298
29	0.934	0.743	0.938	0.638	0.298
30+	0.934	0.743	0.938	0.638	0.298

9. Personal Finance Level

Refer to Insurance Scoring for details.

10. 5-Year Loss Free Discount

Refer to Discounts and Surcharges for details.

11. Auto-Home Discount

Refer to Discounts and Surcharges for details.

12. Policy Term

COVERAGE	6-MONTH	12-MONTH
Bodily Injury	1.000	2.009
Property Damage	1.000	2.000
Comprehensive	1.000	2.039
Collision	1.000	1.959

A factor of 2.000 is applied to any coverage not listed in the above table.

13. Minimum Premium

The minimum premium per policy is $150 for any single vehicle policy that includes Liability coverages.

DRIVER EXPERIENCE CLASSIFICATION PLAN

The Driver Experience Classification Plan is the method by which the Company can underwrite those drivers who have had accidents and/or violations. The Company considers certain conditions to be very serious and normally will not underwrite those drivers without special or extenuating circumstances. Certain other conditions are not considered as serious; however, the conditions tend to show additional exposure on the part of the Company.

The Plan is not applicable if the driver is excluded from the policy with the Named Driver Exclusion Endorsement.

The Plan is based upon the driver's experience during the last 36 months.

In the Driver Experience Classification Plan, the word "loss" is interpreted as the total amount of loss incurred (reserve amounts plus paid amounts) over $1,000. It includes amounts paid and reserved with this or any other insurance company and loss amounts incurred by the driver which he either paid or did not pay (unrepaired damage).

Driver Experience Points will be assigned as follows:

Accidents - Accidents are defined as at-fault accidents in which the driver is at fault and the resulting loss is in excess of $1,000.

- Points will be assigned according to the chart on page II B-2 and II B-3.
- Points will not be assigned when the accident occurred as a result of the operation of an insured auto in response to an emergency if the driver, at the time of the accident, was responding to a call to duty as a volunteer member of any police or fire department, first-aid squad, or any law enforcement agency. This exception does not include an accident occurring after the emergency situation ceases or after the auto ceases to be used in response to such emergency.

Violations - Violations are defined as convictions of any driver for traffic violations. They are classified by MINOR, MEDIUM, and MAJOR violations.

Points will be assigned as follows for all Accidents/Claims, Minor Violations, Medium Violations, and Major Violations:

Accident/Claims	***BI PD MED Points Assigned***	***Collision Points Assigned***	***Comp Points Assigned***
0	0	0	0
1	3	3	0
2	4	4	0
3	4	4	0
4	4	4	0
5+	4	4	0

Minor Violations	***Points***
0	0
1	1
2	2
3	2
4	3
5+	3

Medium Violations	***Points***
0	0
1	2
2	3
3	4
4	4
5+	4

Major Violations	***Points***
0	0
1	3
2	4
3	4
4	4
5+	4

Administration of the Driver Experience
Classification Plan

Points, if applicable, are assigned to each driver on the application. See the factor additions below at how the points apply to each driver. The factor is determined by the number of points and the number of years that the rated driver has been insured with Madison Mutual Insurance Company.

If point(s) are assigned to a driver and it is learned that the point(s) are no longer applicable, the Company will delete the point(s) effective the next renewal/change date.

If point(s) should have been assigned to a driver and were not, the point(s) will be added effective the next renewal/change date.

The factors below apply to the coverages of BI, PD, MED, and COLL.

	Years Insured												
Points	**0**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10 thru 14**	**15 thru 19**	**20 +**
0	1	0.95	0.92	0.89	0.88	0.87	0.86	0.85	0.84	0.83	0.82	0.79	0.77
1	1.2	1.14	1.104	1.068	1.056	1.044	1.032	1.02	1.008	0.996	0.984	0.948	0.924
2	1.35	1.283	1.242	1.202	1.188	1.175	1.161	1.148	1.134	1.121	1.107	1.067	1.04
3	1.5	1.425	1.38	1.335	1.32	1.305	1.29	1.275	1.26	1.245	1.23	1.185	1.155
4	1.65	1.568	1.518	1.469	1.452	1.436	1.419	1.403	1.386	1.37	1.353	1.304	1.271
5	1.8	1.71	1.656	1.602	1.584	1.566	1.548	1.53	1.512	1.494	1.476	1.422	1.386
6	1.95	1.853	1.794	1.736	1.716	1.697	1.677	1.658	1.638	1.619	1.599	1.541	1.502
7	2.1	1.995	1.932	1.869	1.848	1.827	1.806	1.785	1.764	1.743	1.722	1.659	1.617
8	2.25	2.138	2.07	2.003	1.98	1.958	1.935	1.913	1.89	1.868	1.845	1.778	1.733
9	2.4	2.28	2.208	2.136	2.112	2.088	2.064	2.04	2.016	1.992	1.968	1.896	1.848
10	2.5	2.375	2.3	2.225	2.2	2.175	2.15	2.125	2.1	2.075	2.05	1.975	1.925
11	2.6	2.47	2.392	2.314	2.288	2.262	2.236	2.21	2.184	2.158	2.132	2.054	2.002
12	2.7	2.565	2.484	2.403	2.376	2.349	2.322	2.295	2.268	2.241	2.214	2.133	2.079
13	2.8	2.66	2.576	2.492	2.464	2.436	2.408	2.38	2.352	2.324	2.296	2.212	2.156
14	2.9	2.755	2.668	2.581	2.552	2.523	2.494	2.465	2.436	2.407	2.378	2.291	2.233
15	3	2.85	2.76	2.67	2.64	2.61	2.58	2.55	2.52	2.49	2.46	2.37	2.31
16	3.1	2.945	2.852	2.759	2.728	2.697	2.666	2.635	2.604	2.573	2.542	2.449	2.387
17	3.2	3.04	2.944	2.848	2.816	2.784	2.752	2.72	2.688	2.656	2.624	2.528	2.464
18	3.3	3.135	3.036	2.937	2.904	2.871	2.838	2.805	2.772	2.739	2.706	2.607	2.541
19	3.4	3.23	3.128	3.026	2.992	2.958	2.924	2.89	2.856	2.822	2.788	2.686	2.618
20	3.5	3.325	3.22	3.115	3.08	3.045	3.01	2.975	2.94	2.905	2.87	2.765	2.695
21+	3.6	3.42	3.312	3.204	3.168	3.132	3.096	3.06	3.024	2.988	2.952	2.844	2.772

ENDORSEMENTS

Below is a list of endorsements we currently offer. The following pages contain a brief explanation of each endorsement. The explanation of each endorsement does not replace, expand, or detract from the wording and meaning of the actual endorsement.

ENDORSEMENT NUMBER	ENDORSEMENT NAME
PP0305	Loss Payable Clause
PP0306	Extended Non-Owned Coverage – Vehicles Furnished or Available for Regular Use
PP0307	Trailer/Camper Body Coverage (Maximum Limit of Liability
PP0308	Coverage for Damage to Your Auto (Maximum Limit of Liability)
PP0313	Excess Electronic Equipment Coverage
PP0318	Excess Custom Equipment Coverage
PP0334	Joint Ownership Coverage
PP1301	Coverage for Damage to Your Auto Exclusion Endorsement
PP1303	Trust Endorsement
PP3317	Alternate Payment of Loss – Missouri
UWR920-20	Named Driver Exclusion Endorsement
UWR920-30	Additional Insured Endorsement
UWR920-40	Unrepaired Damage Endorsement
UWR920-50	Underinsured Motorists Coverage – Missouri
UWR920-51	Uninsured Motorists Coverage – Missouri
UWR920-65	Federal Employees/Contractors Using Autos In Government Business
UWR920-85	Waiver of Deductible – Glass Damage
UWR920-90	Emergency Towing and Road Service Coverage
UWR920-97	Transportation Expenses
UWR920-98	Storage Costs
UWR920-99	Optional Limits Transportation Expenses Coverage
MM0163	Amendment of Policy Provisions - Missouri
MM0263	Termination Provisions – Missouri
MM0335	Auto Loan/Lease Limited Payoff Coverage

AMENDMENT OF POLICY PROVISION – MISSOURI

MM0163

Amends the Personal Auto Policy to comply with Missouri requirements regarding uninsured motorist coverage, adds additional language under Part A regarding the Insuring Agreement, Supplementary Payments and Part B Medical Payments Coverage. Other changes incorporated in the endorsement include Part D Coverage For Damage To Your Auto, Part F – General Provisions, Part VI Snowmobile Endorsement, Part VII Named Non-Owner Coverage, and Part III Missouri Property and Casualty Insurance Guaranty Association Coverage Limitations.

This endorsement is automatically added to all policies.

There is no charge for this endorsement.

LOSS PAYABLE CLAUSE

PP0305

The coverage for Loss Payable Clause is added when there is a loss payee to protect their interest in the vehicle. When we pay the loss payee we shall, to the extent of payment, be subrogated to the loss payee's rights of recovery. We reserve the right to cancel the policy based on the provisions of the policy.

There is no charge in premium for this endorsement.

EXTENDED NON-OWNED COVERAGE ENDORSEMENT – VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE

PP0306

The Extended Non-Owned Coverage Endorsement provides liability coverage (Bodily Injury, Property Damage, and Medical Payments) for a driver who regularly drives a vehicle that the individual does not own.

If an insured driver regularly uses a Federally/State-owned vehicle, this endorsement must be added. The Federal/State Government does not carry liability insurance on government vehicles or the employee while driving employee-owned vehicles in their employment. Under the Federal Tort Claims Act the Attorney General will, upon request, defend an employee in any civil action brought against an individual for bodily injury or property damage arising out of an accident occurring within the scope of employment. However, the employee must request the defense.

If a driver has this endorsement, the Bodily Injury, Property Damage, and Medical Payments premium of the vehicle that the driver primarily drives is surcharged by 10%.

This endorsement is added when “Yes” is given as the answer to the following question in the driver screen: “Does the driver regularly drive a non-owned vehicle(s) and does Extended Non-Owned Coverage Endorsement need to be added?”

TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)

PP0307

Trailers or campers may be covered by this endorsement if they carry comprehensive and collision coverage. The trailer, camper, or truck camper may be covered only if the towing vehicle is insured with us.

If this endorsement is used, bodily injury, property damage, medical, uninsured motorist and underinsured motorist are provided without charge by an extension of coverage from the towing vehicle.

We will not insure trailers owned by itinerant workers, trailers used for regular living quarters, homemade trailers, trailers owned by garage or rental sales agencies for hire to the public, or trailers used for business or display purposes. Coverage applies only to the body and chassis and to built-in accessories. If the camper is to be left at a camp site, it must be in our insuring area.

If the Trailer or Camper Endorsement is required, the information on the trailer, camper, or truck camper and the premium amounts for comprehensive and collision coverage is added on the Vehicle tab under the Trailer and Camper List.

The premium for the Trailer/Camper Body Coverage is calculated similar to an auto.

COVERAGE FOR DAMAGE TO YOUR AUTO MAXIMUM LIMIT

PP0308

The Coverage for Damage to Your Auto Maximum Limit Endorsement provides physical damage coverage for direct and accidental loss or damage to an auto at the lesser of the amount shown in the declaration or schedule, the amount necessary to repair with like kind and quality parts or replace, or the actual cash value.

This endorsement replaces comprehensive and collision coverage (Part E of the policy). .

The premium charge for this endorsement is as follows:

Deductible	Rate per $100 Value
$250	$2.00
$500	$1.65
$1000	$1.25

To insure an auto on a stated value basis, an appraisal or bill of sale must be attached to the policy with two current pictures clearly showing the condition of the auto if the maximum limit value of the auto being purchased is over $5,000. If the maximum limit value of the auto being purchased is $5,000 or less only current pictures are required to be attached to the policy. Current pictures can be from online advertisements of a newly acquired vehicle. You must receive prior Home Office approval before binding any stated value endorsement of $25,000 or greater.

This endorsement is required on all vehicles whose model year is 30 years or prior to the current calendar year that is purchasing Comprehensive or Collision coverage. This endorsement is added on the Private Passenger Automobile Detail screen under the Vehicle tab. When you choose yes in the drop down for ‘Rate Based on Coverage for Damage to Your Auto Maximum Limit’ and then enter a Stated Amount, the endorsement is added.

EXCESS ELECTRONIC EQUIPMENT ENDORSEMENT

PP0313

This endorsement provides coverage for loss to electronic equipment that reproduces, receives or transmits audio, visual, or data signals that is permanently installed in the auto. The agent and the applicant/insured must agree on the present actual cash value of the equipment.

To have this endorsement, comprehensive and collision coverage must be carried.

There is no charge for this endorsement when the actual cash value of the equipment is $1000.00 or less. The premium is 5% of the actual cash value for anything $1001.00 or greater with a $25.00 minimum.

This endorsement is added on the Private Passenger Automobile Detail screen under the Vehicle tab. On the coverage list at the bottom select ‘Add’ next to Excess Electronic Equipment Endorsement. Enter Equipment Description and Actual Cash Value and then Save.

EXCESS CUSTOM EQUIPMENT COVERAGE

PP0318

This endorsement provides coverage for the loss, direct or accidental, of custom equipment such as but not limited to special carpeting, furniture, murals, paintwork, decals, graphics, height extending roofs, custom wheels/tires, and more. Photos and receipts must be submitted on any Customized Equipment greater than $5,000 in actual cash value.

To have this endorsement, Comprehensive and Collision coverage must be carried.

This endorsement is only necessary if the total actual cash value of such equipment is more than $1,500 (the amount included in the base policy). The premium is calculated as 3% of the actual cash value amount over $1,500.

JOINT OWNERSHIP COVERAGE

PP0334

Joint Ownership Coverage is added when a vehicle is owned by two or more individuals that are not spouses or non-resident relatives.

There is a 10% premium increase for Bodily Injury, Property Damage, Comprehensive, and Collision coverage.

COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT

PP1301

The Coverage for Damage to Your Auto Exclusion Endorsement is added when there is physical damage added to an auto.

We will not pay for loss to your covered auto or any non-owned auto due to diminution in value.

There is no charge for adding this endorsement.

TRUST ENDORSEMENT

PP1303

The Trust Endorsement allows a trust to be added to the policy when a trust or trustee is an owner of the auto.

There is no charge for adding this endorsement. The name of the trust and trustee(s) along with the address are needed.

This endorsement is added using the Additional Interest tab and then selecting ‘Additional Insured – Trust’ in the drop down for Interest Type.

ALTERNATE PAYMENT OF LOSS – MISSOURI

PP3317

This endorsement changes Part D – Coverage For Damage To Your Auto – Payment of Loss Section of the policy. No longer will Madison Mutual pay sales tax for damaged property in a loss. Madison Mutual will still provide the Missouri Sales Tax Affidavit that can be used when purchasing a new vehicle after a total loss claim to reduce the amount of taxes you owe on the new vehicle.

This endorsement is automatically added to all policies.

There is no charge for this endorsement.

NAMED DRIVER EXCLUSION ENDORSEMENT

UWR920-20

This endorsement excludes any driver who is a member of the household and because of their driving record does not qualify based on the Company's underwriting guidelines.

<u>This endorsement excludes the named driver from all coverage under our policy when the named driver is operating any covered auto insured under our policy.</u>

The Exclusion Endorsement will only be used for a household member.

The Exclusion Endorsement will be used in the event a member of the household has a suspension or revocation of their operator's license.

The agent must complete the endorsement as follows:

- List the name of the excluded driver
- Excluded driver's signature is required
- Policyholder's signature is required
- Agent's signature is required

The agent's signature assures us that the endorsement has been properly explained insofar as this endorsement excludes the named driver from <u>all</u> policy coverage when operating any auto or any other vehicle.

This endorsement is added by adding a Non-Driver on the Driver tab and then filling out the non-driver detail and selecting excluded from the drop down list for Non-Driver Type.

There is no charge for adding this endorsement.

ADDITIONAL INSURED ENDORSEMENT

UWR920-30

The Additional Insured Endorsement allows a driver other than the named insured (applicant and spouse) the same rights under the policy as the named insured.

The additional insured may be any driver other than the named insured; however, if the driver is an owner of an auto on the policy, he/she must be an additional insured.

If the owner is a business or corporation, then the vehicle must be rated with a Vehicle Use of “Business”.

The premium for the Additional Insured Endorsement shall be figured by adding 8% to the auto on which he is listed as additional insured only if it is a business or corporation that is being added. All other types are not charged an additional premium.

This endorsement is added using the Additional Interest tab and then selecting ‘Additional Insured – Business’ in the drop down for Interest Type.

UNREPAIRED DAMAGE ENDORSEMENT

UWR920-40

Always inspect all autos to be insured.

If the auto(s) have unrepaired damage this endorsement must be issued. This endorsement must be issued whether the person is requesting liability only, physical damage only, or full coverage (liability and physical damage coverage).

The dollar amount of the unrepaired damage must be determined and agreed to by the applicant/insured. If you do not feel qualified to make this decision, obtain a bona fide estimate or have a claims representative determine the amount of damage.

Always encourage an insured to have all damage repaired.

Generally, we will not accept autos with significant damage or damage which could create a safety hazard, or any auto with unrepaired damage in excess of 50% of the actual cash value. If there is a question as to the proper Underwriting decision, please contact the Home Office.

A complete description of the damage and the dollar amount must be entered under the Endorsement Information. If necessary, fax a copy of the repair estimate to the home office.

This endorsement is added on the Private Passenger Automobile Detail screen under the Vehicle tab and it asks the following question: **Does vehicle have any existing damage?** Answer yes to this question and then explain the damage and enter the dollar amount of damage to add the endorsement.

There is no charge for adding this endorsement.

UNDERINSURED MOTORISTS COVERAGE – MISSOURI

UWR920-50

Provides compensatory damages which an insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle. An automobile policy option which covers one for property damage and bodily injury caused by another motorist whose coverage is insufficient to cover the damages one has suffered. This policy compensates the injured party for the difference between the injury suffered and the liability covered by the insurance of the driver at fault. See the endorsement for completed coverage details.

See rating pages for premium charge.

UNINSURED MOTORISTS COVERAGE – MISSOURI

UWR920-51

Insures against loss resulting from liability imposed by law for bodily injury or death suffered by persons arising out of the ownership, maintenance, or use of a motor vehicle. The policy minimum limits are $25,000 per person and $50,000 per accident. The provision is for the protection of injured persons who are legally entitled to recover damages from owners or operators of uninsured motor vehicles because of bodily injury, sickness or disease or death. Uninsured motor vehicle can be 1) an insured vehicle where the insurer is declared insolvent; 2) involved in a hit-and- run; 3) a phantom vehicle provided a third part verifies the facts of the claim.

See rating pages for premium charge.

FEDERAL EMPLOYEES/CONTRACTORS USING AUTOS IN GOVERNMENT BUSINESS

UWR920-65

This endorsement clarifies that under the definition of an “insured”, The United States of America or any of its agencies are not included. Also, any employee as defined in Section 2679 of Title 28, United States Code. This requires the Attorney General of the United States to defend that person in a civil action as a result of a bodily injury or property damage claim.

This endorsement is automatically added to all policies.

There is no charge for this endorsement.

WAIVER OF DEDUCTIBLE – GLASS DAMAGE

UWR920-85

The coverage for Waiver of Deductible – Glass Damage

If an insured vehicle is carrying comprehensive coverage, the deductible stated in the Declaration will not apply to the replacement of glass.

The provisions of this endorsement do not apply to:

1. any light or any component of any light of your automobile;
2. sunroofs of any type;
3. removable roof panels of any type; or
4. mirrors of any type.

The premium for this coverage is a flat $17.00 per vehicle.

EMERGENCY TOWING AND ROAD SERVICE COVERAGE

UWR920-90

The coverage for Emergency Towing and Road Service Coverage can only be added when a vehicle carries both comprehensive and collision coverage.

The premium for this coverage is as follows:

Limit	Premium
$75.00	$ 8.00
$100.00	$12.00

The coverage is added in the vehicle tab on the private passenger automobile detail under coverage.

If there are multiple previous claims regarding Emergency Towing and Road Service, this coverage may not be eligible to be added to the policy.

TRANSPORTATION EXPENSES

UWR920-97

This endorsement, which is mandatory for all policies, replaces the transportation expenses in Part D – Coverage for Damage to your Auto and provides transportation expenses coverage in the following two scenarios:

1. The total theft of “your covered auto”.
2. Loss to a “non-owned auto” for which the insured becomes legally responsible.

There is no charge for this endorsement.

STORAGE COSTS

UWR920-98

This endorsement, which is mandatory for all policies, adds a condition to Part E – Duties after an Accident or Loss that applies to an insured seeking Coverage For Damage To Your Auto. This condition stipulates reasonable steps to mitigate incurred storage costs.

There is no charge for this endorsement.

OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE

UWR920-99

This endorsement provides reimbursement for rental fees incurred when an insured auto is withdrawn from service due to a physical damage loss other than theft (which is covered under UWR920-97).

It does not cover the loss of use of an auto because of mechanical failure or car service.

The following are the Optional Limits Transportation Expenses coverage options:

Limit Per Day	Maximum Limit	Rate Per Vehicle
$35.00	$1,050.00	$19.00
$45.00	$1,350.00	$29.00
$60.00	$1,800.00	$38.00

Coverage will begin immediately after an accident for a vehicle that is not drivable. If the vehicle is drivable, however, coverage beings the day the vehicle is taken to a repair facility. Coverage ends no later than after 30 days of accrued charges or sooner as repairs are completed or a settlement is offered. See the endorsement for details.

TERMINATION PROVISIONS – MISSOURI

MM0263

This endorsement outlines the conditions under which a policy may be terminated or cancelled. It is mandatory for all policies.

There is no charge for this endorsement.

AUTO LOAN/LEASE LIMITED PAYOFF COVERAGE

MM0335

A vehicle with both Collision and Comprehensive coverage may optionally extend such coverage to provide for the difference between the outstanding indebtedness on a loan/lease agreement on the vehicle and the actual cash value of the vehicle (limited to 25% of the actual cash value of the vehicle).

The coverage provided by this endorsement does not include the following:

1. Overdue lease/loan payments at the time of the loss.
2. Financial penalties imposed under a lease for excessive use, abnormal wear and tear, or high mileage.
3. Security deposits not refunded by a lessor.
4. Costs for extended warranties, Credit Life insurance, Health, Accident, or Disability insurance purchased with the loan or lease.
5. Carry-over balances from previous loans or leases.

In addition, the following vehicles are not permitted to purchase this coverage:

1. Vehicles without a lienholder or lessor listed as an additional interest on the policy.
2. Vehicles eight years old or older.

The premium for this coverage is 5% of both the Collision and Comprehensive premiums.

Driver Class Rating Factors

	Single Female			Married Female			Single Male			Married Male		
AGE	BI, PD, MED	COMP	COLL	BI, PD, MED	COMP	COLL	BI, PD, MED	COMP	COLL	BI, PD, MED	COMP	COLL
15	3.296	1.677	3.308	2.175	1.459	2.481	3.260	1.784	3.410	2.152	1.552	2.558
16	3.293	1.663	2.779	2.173	1.447	2.084	3.257	1.769	2.865	2.150	1.539	2.149
17	2.943	1.631	2.596	1.942	1.419	1.947	2.911	1.735	2.676	1.921	1.509	2.007
18	2.743	1.563	2.384	1.810	1.360	1.788	2.713	1.663	2.458	1.791	1.447	1.844
19	2.664	1.462	2.243	1.758	1.272	1.682	2.635	1.555	2.312	1.739	1.353	1.734
20	2.461	1.421	2.099	1.624	1.237	1.574	2.434	1.512	2.164	1.606	1.315	1.623
21	2.121	1.404	1.951	1.400	1.222	1.463	2.098	1.494	2.011	1.385	1.300	1.508
22	1.918	1.349	1.754	1.266	1.174	1.315	1.897	1.435	1.808	1.252	1.248	1.356
23	1.801	1.295	1.727	1.188	1.127	1.295	1.781	1.378	1.780	1.175	1.199	1.335
24	1.705	1.263	1.637	1.125	1.099	1.228	1.686	1.344	1.688	1.113	1.169	1.266
25	1.427	1.263	1.372	0.942	1.099	1.029	1.411	1.344	1.414	0.931	1.169	1.061
26	1.334	1.262	1.351	0.880	1.098	1.013	1.319	1.343	1.393	0.871	1.168	1.045
27	1.298	1.262	1.282	0.857	1.098	0.962	1.284	1.343	1.322	0.847	1.168	0.992
28	1.296	1.258	1.261	0.855	1.094	0.946	1.282	1.338	1.300	0.846	1.164	0.975
29	1.294	1.237	1.258	0.854	1.076	0.944	1.280	1.316	1.297	0.845	1.145	0.973
30	1.293	1.237	1.221	0.853	1.076	0.916	1.279	1.316	1.259	0.844	1.145	0.944
31	1.292	1.229	1.221	0.853	1.069	0.916	1.278	1.307	1.259	0.843	1.137	0.944
32	1.290	1.214	1.191	0.851	1.057	0.893	1.276	1.292	1.228	0.842	1.124	0.921
33	1.289	1.184	1.175	0.851	1.030	0.881	1.275	1.260	1.211	0.842	1.096	0.908
34	1.287	1.140	1.175	0.849	0.992	0.881	1.273	1.213	1.211	0.840	1.055	0.908
35	1.285	1.120	1.175	0.848	0.974	0.881	1.271	1.191	1.211	0.839	1.036	0.908
36	1.285	1.120	1.148	0.848	0.974	0.861	1.271	1.191	1.183	0.839	1.036	0.887
37	1.285	1.095	1.147	0.848	0.953	0.860	1.271	1.165	1.182	0.839	1.014	0.887
38	1.284	1.077	1.147	0.847	0.937	0.860	1.270	1.146	1.182	0.838	0.997	0.887
39	1.275	1.043	1.141	0.841	0.908	0.856	1.261	1.110	1.176	0.832	0.966	0.882
40	1.240	1.014	1.114	0.819	0.882	0.835	1.227	1.079	1.148	0.810	0.939	0.861
41	1.226	1.005	1.113	0.809	0.874	0.834	1.213	1.069	1.147	0.801	0.930	0.860
42	1.225	1.005	1.113	0.809	0.874	0.834	1.212	1.069	1.147	0.800	0.930	0.860
43	1.176	0.996	1.104	0.776	0.867	0.828	1.163	1.060	1.138	0.768	0.922	0.854
44	1.173	0.964	1.097	0.774	0.838	0.823	1.160	1.025	1.131	0.766	0.892	0.848
45	1.145	0.948	1.094	0.756	0.824	0.821	1.133	1.008	1.128	0.748	0.877	0.846
46	1.130	0.931	1.087	0.746	0.810	0.816	1.118	0.990	1.121	0.738	0.861	0.841
47	1.110	0.917	1.070	0.733	0.798	0.802	1.098	0.976	1.103	0.725	0.849	0.827
48	1.097	0.895	1.070	0.724	0.779	0.802	1.085	0.952	1.103	0.716	0.828	0.827
49	1.097	0.886	1.070	0.724	0.771	0.802	1.085	0.943	1.103	0.716	0.820	0.827
50	1.097	0.886	1.070	0.724	0.771	0.802	1.085	0.943	1.103	0.716	0.820	0.827
51	1.091	0.884	1.060	0.720	0.769	0.795	1.079	0.940	1.093	0.712	0.818	0.820
52	1.091	0.878	1.055	0.720	0.764	0.792	1.079	0.934	1.088	0.712	0.813	0.816
53	1.090	0.875	1.044	0.719	0.761	0.783	1.078	0.931	1.076	0.711	0.810	0.807
54	1.089	0.871	1.041	0.719	0.758	0.781	1.077	0.927	1.073	0.711	0.806	0.805
55	1.088	0.854	1.039	0.718	0.743	0.779	1.076	0.909	1.071	0.710	0.791	0.803
56	1.078	0.854	1.031	0.711	0.743	0.773	1.066	0.909	1.063	0.704	0.791	0.797
57	1.077	0.854	1.031	0.711	0.743	0.773	1.065	0.909	1.063	0.703	0.791	0.797
58	1.076	0.853	1.031	0.710	0.742	0.773	1.064	0.907	1.063	0.702	0.789	0.797
59	1.071	0.853	1.028	0.707	0.742	0.771	1.059	0.907	1.060	0.699	0.789	0.795
60	1.070	0.850	1.019	0.706	0.739	0.764	1.058	0.904	1.050	0.698	0.786	0.788
61	1.069	0.850	1.014	0.705	0.739	0.760	1.057	0.904	1.045	0.698	0.786	0.784
62	1.069	0.850	1.008	0.705	0.739	0.756	1.057	0.904	1.039	0.698	0.786	0.779
63	1.097	0.839	1.019	0.724	0.730	0.764	1.085	0.893	1.050	0.716	0.777	0.788
64	1.097	0.822	1.019	0.724	0.715	0.764	1.085	0.874	1.050	0.716	0.760	0.788
65	1.097	0.816	1.019	0.724	0.710	0.764	1.085	0.868	1.050	0.716	0.755	0.788
66	1.103	0.815	1.040	0.728	0.709	0.780	1.091	0.867	1.072	0.720	0.754	0.804
67	1.128	0.814	1.049	0.745	0.708	0.786	1.116	0.866	1.081	0.737	0.753	0.811
68	1.147	0.818	1.061	0.757	0.711	0.796	1.135	0.870	1.094	0.749	0.757	0.821
69	1.147	0.818	1.075	0.757	0.711	0.806	1.135	0.870	1.108	0.749	0.757	0.831
70	1.225	0.818	1.134	0.809	0.711	0.850	1.212	0.870	1.169	0.800	0.757	0.877
71	1.286	0.819	1.158	0.849	0.712	0.869	1.272	0.871	1.194	0.840	0.758	0.896
72	1.350	0.820	1.178	0.891	0.713	0.883	1.335	0.872	1.214	0.881	0.759	0.911
73	1.368	0.821	1.197	0.903	0.714	0.898	1.353	0.873	1.234	0.893	0.760	0.926
74	1.381	0.822	1.215	0.911	0.715	0.912	1.366	0.874	1.253	0.902	0.760	0.940
75	1.427	0.823	1.256	0.942	0.716	0.942	1.411	0.875	1.295	0.931	0.761	0.971
76	1.455	0.823	1.300	0.960	0.716	0.975	1.439	0.876	1.340	0.950	0.762	1.005
77	1.496	0.824	1.327	0.988	0.717	0.995	1.480	0.877	1.368	0.977	0.763	1.026
78	1.513	0.825	1.348	0.999	0.718	1.011	1.497	0.878	1.390	0.988	0.764	1.043
79	1.604	0.826	1.355	1.059	0.719	1.016	1.587	0.879	1.397	1.047	0.765	1.048
80+	1.959	0.827	1.554	1.293	0.720	1.165	1.938	0.880	1.602	1.279	0.766	1.202

DISCOUNTS AND SURCHARGES

The following is a list and explanation of premium discounts we are currently offering:

1. Vehicle Driver Matrix – This discount/surcharge is given based on the number of drivers on the policy and the number of vehicles on the policy. Trailers and campers do not qualify as a vehicles.

BI					
	Number of Vehicles				
Number of Drivers	1	2	3	4	5+
1	1.000	0.700	0.650	0.650	0.650
2	1.200	0.840	0.780	0.780	0.780
3	1.250	0.875	0.813	0.813	0.813
4	1.410	0.987	0.917	0.917	0.917
5+	1.410	0.987	0.917	0.917	0.917

PD					
	Number of Vehicles				
Number of Drivers	1	2	3	4	5+
1	1.000	0.700	0.700	0.650	0.650
2	1.155	0.809	0.809	0.751	0.751
3	1.250	0.875	0.875	0.813	0.813
4	1.300	0.910	0.910	0.845	0.845
5+	1.350	0.945	0.945	0.878	0.878

MED					
	Number of Vehicles				
Number of Drivers	1	2	3	4	5+
1	1.000	0.700	0.700	0.650	0.650
2	1.150	0.805	0.805	0.748	0.748
3	1.250	0.875	0.875	0.813	0.813
4	1.300	0.910	0.910	0.845	0.845
5+	1.350	0.945	0.945	0.878	0.878

Comprehensive					
	Number of Vehicles				
Number of Drivers	1	2	3	4	5+
1	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000
4	1.040	1.040	1.040	1.040	1.040
5+	1.040	1.040	1.040	1.040	1.040

Collision					
	Number of Vehicles				
Number of Drivers	1	2	3	4	5+
1	1.000	0.700	0.700	0.650	0.650
2	1.150	0.805	0.805	0.748	0.748
3	1.250	0.875	0.875	0.813	0.813
4	1.300	0.910	0.910	0.845	0.845
5+	1.350	0.945	0.945	0.878	0.878

This discount applies to the premiums of Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage.

2. Good Student Discount - To receive this discount, the student must:

   A. Be single, under 25 years of age, and the rated driver on an auto.
   B. Be enrolled as a full-time student in high school, college, university, or trade school. (12 hours is considered full time)

      - Madison Mutual must be furnished with a statement by a school official once a year indicating one of the following achievements:
        a. The student must be in the upper 20% of their class
        b. Maintain a grade average of "B" in a school system that grades A, B, C, D & F
        c. Maintain a grade average of "4" in a school system that grades 5, 4, 3, 2, & 1
        d. Maintain a grade average of "3" in a school system that grades 4, 3, 2, & 1
        e. If the school has an Honor Roll or Dean's List, the student's name must be on the list.

      - The auto must be rated as a Private Passenger Auto.

      - The Good Student Discount will be terminated when the student turns 25, gets married, or when we are not furnished with a statement by a school official.

      - The Good Student will receive a 10% discount. This discount applies to the premiums of Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage

3. Anti-Theft Device Discount – This discount is given when an anti-theft device is installed by the manufacturer and maintained in working condition. The comprehensive coverage premium to any auto which is rated as a private passenger auto is reduced by the following:

Definition	Anti-Theft Discount
Alarm	0.90
Alarm Optional	0.90
Active Disabling	0.90
Active Disabling Optional	0.90
Active Disabling Standard, Alarm Optional	0.90
Passive Disabling	0.90
Passive Disabling Optional	0.90
Anti-Theft Device; Type Unknown Optional	1.00
Anti-Theft Device; Type Unknown	1.00
Anti-Theft Device Not Available	1.00
No Information Available	1.00

4. Auto-Home Discount – A discount of 20% will be given if the insured also has a Homeowners (HO2, HO3, HO4, HO5, HO6, HO8) or Farmowners policy currently in force with the Company. This discount applies to the premiums of Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision. The discount can be added to existing policies when the related policy is written. It does not apply to campers or trailers; it also does not apply to our Dwelling program. (See the Homeowners or Farmowners Discounts and Surcharges section for details pertaining to property policies.)

   In addition, a discount of 10% will be given to eligible employees, retirees, or board members of Madison Mutual Insurance Company, as well as their spouses, domestic partners, children, and family members in the household. This discount is available whether or not the insured has the base Auto-Home discount and applies to the same coverages. Furthermore:
   A. Retired employees must be 65 years of age or older.
   B. This discount only applies to policies sold through the Company's subsidiary agency – Midwest Preferred Insurance Services.
   C. All other underwriting standards and provisions apply.

5. 5-Year Loss Free Discount – A discount of 20% will be given to rated drivers, 21 years old or older, who have been loss free for five years. Loss free means that there has not been an at fault accident with incurred losses (net of recoveries) of $1,000 or greater that has occurred within the last five years of a policy's effective date. This discount applies to the premiums of BI, PD, MED, and COLL. It does not apply to campers or trailers.

6. Youthful Operator Surcharge – A surcharge of 10% will be added to all policies with at least one youthful operator listed as a driver in the household. A youthful operator is a driver that is under the age of 20.

INSURANCE SCORING

A rating adjustment will be applied to the policy premium based on the insured's Personal Finance Level.

Insurance Score	Personal Finance Level	BI/PD/MED/ UMBI/UIMBI	COMP	COLL
No Hit	0	1.13	0.98	1.25
>= 891	1	0.61	0.66	0.66
858 – 890	2	0.65	0.67	0.66
829 – 857	3	0.72	0.90	0.70
807 – 828	4	0.72	0.90	0.76
788 – 806	5	0.82	0.90	0.87
771 – 787	6	0.82	0.90	0.87
758 – 770	7	0.84	0.90	0.87
744 – 757	8	1.04	0.90	0.89
734 – 743	9	1.05	0.90	0.94
723 – 733	10	1.05	0.98	0.97
714 – 722	11	1.08	0.98	0.99
705 – 713	12	1.08	0.98	1.00
696 – 704	13	1.08	0.98	1.05
687 – 695	14	1.08	0.98	1.05
678 – 686	15	1.12	1.03	1.05
666 – 677	16	1.12	1.12	1.05
655 – 665	17	1.12	1.13	1.05
643 – 654	18	1.23	1.13	1.23
631 – 642	19	1.34	1.13	1.23
618 – 630	20	1.44	1.13	1.29
603 – 617	21	1.44	1.20	1.29
585 – 602	22	1.45	1.20	1.29
567 – 584	23	1.51	1.35	1.54
549 – 566	24	1.51	1.35	1.54
<= 548	25	1.71	1.57	1.61

APPLICATION OF INSURANCE SCORING AND PERSONAL FINANCE LEVEL

The insurance scoring adjustment will be based on the following criteria:

- New Business – The Personal Finance Level will be applied to all new applications.

- Renewal Business – An insured's insurance score is re-run and applied to the subsequent renewal offer every five years. Additionally, the Personal Finance Level used in the calculation of a renewal offer may be manually adjusted downward on a policy after ten or more years of renewals to recognize the longevity of their payment pattern with the company. These manual adjustments would only result in a lower overall premium for any such policies compared to the price that would have been offered without the manual adjustment to the Personal Finance Level.

- The Company will not take adverse action against a policy/application where insurance scoring is the sole reason. This adverse action can include the following: 1) rejecting an application; 2) cancelling or non-renewing a policy; 3) limiting coverage; or 4) a reduction in coverage.

- The Company will annually re-underwrite and re-rate based upon a current insurance score if the insured or the insured's agent makes a request unless: 1) the insured is already in the most favorably priced tier; or 2) the insurer has recalculated an insurance score in the previous 12-month period.

- At new business and every renewal, the Company will notify the insured/applicant that the premium of their policy/application is affected by the use of insurance scoring. Included in such a notification will be the four reasons that were the primary influences of the insured's/applicant's insurance score.

- No-hits – If an insurance score is ordered and the result is a "no-hit" or "thin file", the policy will be rated based on the experience of all "no hit" or "thin file" policies for the company as actuarially justified in its filing.

CAMPER/TRAILER SYMBOLS

Call the Home Office for the Factory A.D.P.

Model Years 1989 – 2010 Symbol Determination

A.D.P.*	Symbol	A.D.P.*	Symbol
0 - 6,500	1	30,001 - 33,000	19
6,501 - 8,000	2	33,001 - 36,000	20
8,001 - 9,000	3	36,001 - 40,000	21
9,001 - 10,000	4	40,001 - 45,000	22
10,001 - 11,250	5	45,001 - 50,000	23
11,251 - 12,500	6	50,001 - 60,000	24
12,501 - 13,750	7	60,001 - 70,000	25
13,751 - 15,000	8	70,001 - 80,000	26
15,001 - 16,250	10	80,001 - 90,000	27
16,251 - 17,500	11	90,001 - 100,000	28**
17,501 - 18,750	12	100,001 - 110,000	29**
18,751 - 20,000	13	110,001 - 120,000	30**
20,001 - 22,000	14	120,001 - 130,000	31**
22,001 - 24,000	15	130,001 - 140,000	32**
24,001 - 26,000	16	140,001 - 150,000	33**
26,001 - 28,000	17	150,001 - 160,000	34**
28,001 - 30,000	18	160,001 - 999,999	35**

* Factory A.D.P. – Manufacturer's suggested advertised delivered price, including standard equipment only.

****** Contact underwriting for binding authority at symbol 28 and above.

Model Years 2011 and Greater Symbol Determination

A.D.P.*			Symbol	A.D.P.*			Symbol
0	-	3,000	1	31,001	-	32,000	37
3,001	-	5,500	2	32,001	-	33,000	38
5,501	-	8,000	3	33,001	-	34,000	39
8,001	-	9,000	4	34,001	-	35,000	40
9,001	-	10,000	5	35,001	-	36,000	41
10,001	-	11,000	6	36,001	-	37,000	42
11,001	-	12,000	7	37,001	-	38,000	43
12,001	-	13,000	8	38,001	-	39,000	44
13,001	-	14,000	10	39,001	-	40,000	45
14,001	-	15,000	11	40,001	-	41,250	46
15,001	-	15,625	12	41,251	-	42,500	47
15,626	-	16,250	13	42,501	-	43,750	48
16,251	-	16,875	14	43,751	-	45,000	49
16,876	-	17,500	15	45,001	-	46,250	50
17,501	-	18,125	16	46,251	-	47,500	51
18,126	-	18,750	17	47,501	-	48,750	52
18,751	-	19,375	18	48,751	-	50,000	53
19,376	-	20,000	19	50,001	-	52,500	54
20,001	-	20,625	20	52,501	-	55,000	55
20,626	-	21,250	21	55,001	-	57,500	56
21,251	-	21,875	22	57,501	-	60,000	57
21,876	-	22,500	23	60,001	-	65,000	58
22,501	-	23,125	24	65,001	-	70,000	59
23,126	-	23,750	25	70,001	-	75,000	60
23,751	-	24,375	26	75,001	-	80,000	61
24,376	-	25,000	27	80,001	-	85,000	62
25,001	-	25,625	28	85,001	-	90,000	63
25,626	-	26,250	29	90,001	-	95,000	64**
26,251	-	26,875	30	95,001	-	100,000	65**
26,876	-	27,500	31	100,001	-	110,000	66**
27,501	-	28,125	32	110,001	-	120,000	67**
28,126	-	28,750	33	120,001	-	130,000	68**
28,751	-	29,375	34	130,001	-	140,000	69**
29,376	-	30,000	35	140,001	-	150,000	70**
30,001	-	31,000	36	150,001	-	999,999	75**

* Factory A.D.P. - Manufacturer's suggested advertised delivered price, including standard equipment only.

****** Contact underwriting for binding authority at symbol 64 and above.

Model Years 1989 – 2010 COMP Factors

Model Year	1	2	3	4	5	6	7	8	9	10	11	12	13
1989 – 2006	0.491	0.579	0.649	0.649	0.825	0.825	0.895	0.895	1.000	1.000	1.105	1.105	1.105
2007	0.544	0.614	0.789	0.789	0.895	0.895	1.000	1.000	1.088	1.088	1.246	1.246	1.246
2008	0.544	0.614	0.789	0.789	0.895	0.895	1.000	1.000	1.088	1.088	1.246	1.246	1.246
2009	0.579	0.754	0.877	0.877	1.000	1.000	1.088	1.088	1.228	1.228	1.386	1.386	1.386
2010	0.608	0.792	0.921	0.921	1.050	1.050	1.142	1.142	1.289	1.289	1.455	1.455	1.455

Model Year	14	15	16	17	18	19	20	21	22	23	24	25	26
1989 – 2006	1.351	1.351	1.614	1.614	1.895	1.895	2.211	2.526	2.526	2.614	2.719	2.877	3.018
2007	1.456	1.456	1.789	1.789	2.175	2.175	2.526	2.877	2.877	3.000	3.123	3.228	3.368
2008	1.456	1.456	1.789	2.175	2.526	2.877	2.877	3.000	3.123	2.175	2.526	3.228	3.368
2009	1.632	1.632	1.982	2.421	2.789	3.175	3.175	3.316	3.474	2.421	2.789	3.579	3.719
2010	1.713	1.713	2.082	2.542	2.929	3.334	3.334	3.482	3.647	2.542	2.929	3.758	3.905

Model Year	27	28	29	30	31	32	33	34	35
1989 – 2006	3.140	3.281	3.386	3.526	3.667	3.789	3.930	4.070	4.193
2007	3.509	3.649	3.772	3.912	4.035	4.175	4.298	4.404	4.579
2008	3.509	3.649	3.772	3.912	4.035	4.175	4.298	4.404	4.579
2009	3.842	3.982	4.123	4.246	4.368	4.509	4.649	4.789	4.895
2010	4.034	4.182	4.329	4.458	4.587	4.734	4.882	5.029	5.139

Model Years 2011 and Greater COMP Factors

Model Year	1	2	3	4	5	6	7	8	9	10	11	12	13
2011	0.518	0.635	0.797	0.950	0.948	1.066	1.127	1.147	1.228	1.199	1.293	1.378	0.518
2012	0.546	0.668	0.839	1.000	0.998	1.123	1.185	1.208	1.293	1.262	1.362	1.450	0.546
2013	0.562	0.688	0.864	1.030	1.094	1.157	1.221	1.244	1.332	1.368	1.403	1.433	0.562
2014	0.579	0.709	0.890	1.061	1.127	1.191	1.257	1.282	1.372	1.409	1.445	1.476	0.579
2015	0.596	0.730	0.916	1.092	1.160	1.225	1.293	1.320	1.412	1.450	1.487	1.519	0.596
2016	0.613	0.751	0.942	1.123	1.193	1.259	1.329	1.358	1.452	1.491	1.529	1.562	0.613
2017	0.630	0.772	0.968	1.154	1.226	1.293	1.365	1.396	1.492	1.532	1.571	1.605	0.630
2018	0.647	0.793	0.994	1.185	1.259	1.327	1.401	1.434	1.532	1.573	1.613	1.648	0.647
2019	0.664	0.814	1.020	1.216	1.292	1.361	1.437	1.472	1.572	1.614	1.655	1.691	0.664
2020	0.681	0.835	1.046	1.247	1.325	1.395	1.473	1.510	1.612	1.655	1.697	1.734	0.681
2021 & Newer	0.698	0.856	1.072	1.278	1.358	1.429	1.509	1.548	1.652	1.696	1.739	1.777	0.698

Model Year	14	15	16	17	18	19	20	21	22	23	24	25	26
2011	1.374	1.377	1.458	1.552	1.555	1.542	1.654	1.771	1.788	1.802	1.814	1.823	1.935
2012	1.447	1.450	1.534	1.634	1.637	1.623	1.742	1.865	1.882	1.897	1.910	1.918	2.038
2013	1.463	1.494	1.580	1.683	1.686	1.741	1.794	1.921	1.938	1.954	1.967	1.976	2.099
2014	1.506	1.538	1.627	1.734	1.737	1.793	1.848	1.979	1.997	2.013	2.026	2.035	2.162
2015	1.549	1.582	1.674	1.785	1.788	1.845	1.902	2.037	2.056	2.072	2.085	2.103	2.225
2016	1.592	1.626	1.721	1.836	1.839	1.897	1.956	2.095	2.115	2.131	2.144	2.171	2.288
2017	1.635	1.670	1.768	1.887	1.890	1.949	2.010	2.153	2.174	2.190	2.203	2.239	2.351
2018	1.678	1.714	1.815	1.938	1.941	2.001	2.064	2.211	2.233	2.249	2.262	2.307	2.414
2019	1.721	1.758	1.862	1.989	1.992	2.053	2.118	2.269	2.292	2.308	2.321	2.375	2.477
2020	1.764	1.802	1.909	2.040	2.043	2.105	2.172	2.327	2.351	2.367	2.380	2.443	2.540
2021 & Newer	1.807	1.846	1.956	2.091	2.094	2.157	2.226	2.385	2.410	2.426	2.439	2.511	2.603

Model Year	27	28	29	30	31	32	33	34	35	36	37	38	39
2011	2.064	2.195	2.187	2.187	2.188	2.309	2.432	2.572	2.702	2.674	2.651	2.774	2.885
2012	2.173	2.311	2.303	2.303	2.303	2.431	2.560	2.707	2.845	2.814	2.791	2.920	3.037
2013	2.238	2.272	2.306	2.340	2.372	2.504	2.637	2.788	2.930	2.956	2.982	3.008	3.128
2014	2.305	2.340	2.375	2.410	2.443	2.579	2.716	2.872	3.018	3.045	3.071	3.098	3.222
2015	2.372	2.408	2.444	2.480	2.514	2.654	2.795	2.956	3.106	3.134	3.16	3.188	3.316
2016	2.439	2.476	2.513	2.550	2.585	2.729	2.874	3.040	3.194	3.223	3.249	3.278	3.410
2017	2.506	2.544	2.582	2.620	2.656	2.804	2.953	3.124	3.282	3.312	3.338	3.368	3.504
2018	2.573	2.612	2.651	2.690	2.727	2.879	3.032	3.208	3.370	3.401	3.427	3.458	3.598
2019	2.640	2.680	2.720	2.760	2.798	2.954	3.111	3.292	3.458	3.490	3.516	3.548	3.692
2020	2.707	2.748	2.789	2.830	2.869	3.029	3.190	3.376	3.546	3.579	3.605	3.638	3.786
2021 & Newer	2.774	2.816	2.858	2.900	2.940	3.104	3.269	3.460	3.634	3.668	3.694	3.728	3.880

Model Year	40	41	42	43	44	45	46	47	48	49	50	51	52
2011	3.011	3.128	3.256	3.376	3.510	3.499	3.501	3.507	3.509	3.509	3.494	3.485	3.472
2012	3.170	3.293	3.428	3.554	3.695	3.684	3.686	3.691	3.693	3.694	3.678	3.668	3.654
2013	3.265	3.392	3.531	3.661	3.706	3.751	3.797	3.802	3.804	3.805	3.833	3.860	3.888
2014	3.363	3.494	3.637	3.770	3.817	3.864	3.910	3.916	3.918	3.919	3.948	3.976	4.005
2015	3.596	3.713	3.879	3.928	3.977	4.023	3.596	4.030	4.032	4.033	4.063	4.092	4.122
2016	3.698	3.789	3.988	4.039	4.090	4.136	3.698	4.144	4.146	4.147	4.178	4.208	4.239
2017	3.800	3.865	4.097	4.150	4.203	4.249	3.800	4.258	4.260	4.261	4.293	4.324	4.356
2018	3.902	3.941	4.206	4.261	4.316	4.362	3.902	4.372	4.374	4.375	4.408	4.440	4.473
2019	4.004	4.017	4.315	4.372	4.429	4.475	4.004	4.486	4.488	4.489	4.523	4.556	4.590
2020	4.106	4.093	4.424	4.483	4.542	4.588	4.106	4.600	4.602	4.603	4.638	4.672	4.707
2021 & Newer	4.208	4.169	4.533	4.594	4.655	4.701	4.208	4.714	4.716	4.717	4.753	4.788	4.824

Model Year	53	54	55	56	57	58	59	60	61	62	63	64	65
2011	3.476	3.526	3.601	3.679	3.677	3.736	3.846	4.129	4.420	4.720	5.028	5.336	5.636
2012	3.658	3.712	3.791	3.873	3.870	3.933	4.049	4.347	4.653	4.969	5.292	5.617	5.933
2013	3.916	3.944	3.972	3.999	4.027	4.051	4.170	4.477	4.793	5.118	5.451	5.786	6.111
2014	4.034	4.062	4.091	4.119	4.148	4.173	4.296	4.612	4.936	5.272	5.614	5.959	6.294
2015	4.152	4.180	4.210	4.239	4.269	4.295	4.431	4.747	5.079	5.426	5.777	6.132	6.477
2016	4.270	4.298	4.329	4.359	4.390	4.417	4.566	4.882	5.222	5.580	5.940	6.305	6.660
2017	4.388	4.416	4.448	4.479	4.511	4.539	4.701	5.017	5.365	5.734	6.103	6.478	6.843
2018	4.506	4.534	4.567	4.599	4.632	4.661	4.836	5.152	5.508	5.888	6.266	6.651	7.026
2019	4.624	4.652	4.686	4.719	4.753	4.783	4.971	5.287	5.651	6.042	6.429	6.824	7.209
2020	4.742	4.770	4.805	4.839	4.874	4.905	5.106	5.422	5.794	6.196	6.592	6.997	7.392
2021 & Newer	4.860	4.888	4.924	4.959	4.995	5.027	5.241	5.557	5.937	6.350	6.755	7.170	7.575

Model Year	66	67	68	69	70	71	72	73	74	75
2011	6.094	6.709	7.318	7.925	8.541	9.157	9.773	10.389	11.006	11.622
2012	6.415	7.063	7.703	8.343	8.991	9.640	10.288	10.937	11.585	12.234
2013	6.607	7.275	7.934	8.593	9.261	9.929	10.597	11.265	11.933	12.601
2014	6.806	7.493	8.172	8.851	9.539	10.227	10.915	11.603	12.291	12.979
2015	7.005	7.711	7.934	9.109	9.817	10.525	11.233	11.941	12.649	13.357
2016	7.204	7.929	7.696	9.367	10.095	10.823	11.551	12.279	13.007	13.735
2017	7.403	8.147	7.458	9.625	10.373	11.121	11.869	12.617	13.365	14.113
2018	7.602	8.365	8.560	9.883	10.651	11.419	12.187	12.955	13.723	14.491
2019	7.801	8.583	9.662	10.141	10.929	11.717	12.505	13.293	14.081	14.869
2020	8.000	8.801	10.764	10.399	11.207	12.015	12.823	13.631	14.439	15.247
2021 & Newer	8.199	9.019	11.866	10.657	11.485	12.313	13.141	13.969	14.797	15.625

Model Years 1989 – 2010 COLL Factors

Model Year	1	2	3	4	5	6	7	8	9	10	11	12	13
1989 – 2006	0.533	0.667	0.733	0.733	0.833	0.833	0.900	0.900	0.933	0.933	1.133	1.133	0.533
2007	0.633	0.733	0.800	0.800	0.867	0.867	1.000	1.000	1.033	1.033	1.233	1.233	0.633
2008	0.633	0.733	0.800	0.800	0.867	0.867	1.000	1.000	1.033	1.033	1.233	1.233	0.633
2009	0.667	0.800	0.867	0.867	0.933	0.933	1.067	1.067	1.100	1.100	1.500	1.500	0.667
2010	0.700	0.840	0.910	0.910	0.980	0.980	1.120	1.120	1.155	1.155	1.575	1.575	0.700

Model Year	14	15	16	17	18	19	20	21	22	23	24	25	26
1989 – 2006	1.500	1.500	1.900	1.900	2.367	2.367	2.833	3.267	3.267	3.467	3.733	3.967	4.200
2007	1.667	1.667	2.067	2.067	2.700	2.700	3.233	3.867	3.867	4.033	4.300	4.600	4.800
2008	1.667	1.667	2.067	2.067	2.700	2.700	3.233	3.867	3.867	4.033	4.300	4.600	4.800
2009	1.833	1.833	2.333	2.333	3.000	3.000	3.600	4.233	4.233	4.567	4.767	5.033	5.233
2010	1.925	1.925	2.450	2.450	3.150	3.150	3.780	4.445	4.445	4.795	5.005	5.285	5.495

Model Year	27	28	29	30	31	32	33	34	35
1989 – 2006	4.433	4.700	4.967	5.167	5.467	5.733	5.967	6.233	6.433
2007	5.067	5.300	5.567	5.800	6.033	6.300	6.600	6.800	7.067
2008	5.067	5.300	5.567	5.800	6.033	6.300	6.600	6.800	7.067
2009	5.533	5.767	6.000	6.267	6.567	6.733	7.267	8.367	8.633
2010	5.810	6.055	6.300	6.580	6.895	7.070	7.630	8.785	9.065

Model Years 2011 and Greater COLL Factors

Model Year	1	2	3	4	5	6	7	8	9	10	11	12	13
2011	0.524	0.655	0.844	0.953	0.958	1.013	1.028	1.051	1.182	1.176	1.198	1.219	0.524
2012	0.557	0.696	0.898	1.013	1.019	1.077	1.093	1.118	1.257	1.250	1.273	1.296	0.557
2013	0.574	0.717	0.925	1.043	1.050	1.109	1.126	1.152	1.295	1.303	1.311	1.335	0.574
2014	0.591	0.738	0.953	1.075	1.081	1.143	1.160	1.186	1.334	1.342	1.351	1.375	0.591
2015	0.608	0.759	0.981	1.107	1.112	1.177	1.194	1.220	1.373	1.381	1.391	1.415	0.608
2016	0.625	0.780	1.009	1.139	1.143	1.211	1.228	1.254	1.412	1.420	1.431	1.455	0.625
2017	0.642	0.801	1.037	1.171	1.174	1.245	1.262	1.288	1.451	1.459	1.471	1.495	0.642
2018	0.659	0.822	1.065	1.203	1.205	1.279	1.296	1.322	1.490	1.498	1.511	1.535	0.659
2019	0.676	0.843	1.093	1.235	1.236	1.313	1.330	1.356	1.529	1.537	1.551	1.575	0.676
2020	0.693	0.864	1.121	1.267	1.267	1.347	1.364	1.390	1.568	1.576	1.591	1.615	0.693
2021 & Newer	0.710	0.885	1.149	1.299	1.298	1.381	1.398	1.424	1.607	1.615	1.631	1.655	0.710

Model Year	14	15	16	17	18	19	20	21	22	23	24	25	26
2011	1.217	1.224	1.432	1.661	1.666	1.668	1.825	2.002	2.015	2.027	2.024	2.032	2.208
2012	1.294	1.302	1.523	1.767	1.772	1.773	1.941	2.129	2.143	2.155	2.152	2.161	2.348
2013	1.338	1.341	1.569	1.820	1.825	1.826	1.999	2.193	2.207	2.220	2.223	2.226	2.418
2014	1.378	1.381	1.616	1.875	1.880	1.881	2.059	2.259	2.274	2.286	2.289	2.293	2.491
2015	1.418	1.421	1.663	1.930	1.935	1.936	2.119	2.325	2.341	2.352	2.355	2.360	2.564
2016	1.458	1.461	1.710	1.985	1.990	1.991	2.179	2.391	2.408	2.418	2.421	2.427	2.637
2017	1.498	1.501	1.757	2.040	2.045	2.046	2.239	2.457	2.475	2.484	2.487	2.494	2.710
2018	1.538	1.541	1.804	2.095	2.100	2.101	2.299	2.523	2.542	2.550	2.553	2.561	2.783
2019	1.578	1.581	1.851	2.150	2.155	2.156	2.359	2.589	2.609	2.616	2.619	2.628	2.856
2020	1.618	1.621	1.898	2.205	2.210	2.211	2.419	2.655	2.676	2.682	2.685	2.695	2.929
2021 & Newer	1.658	1.661	1.945	2.260	2.265	2.266	2.479	2.721	2.743	2.748	2.751	2.762	3.002

Model Year	27	28	29	30	31	32	33	34	35	36	37	38	39
2011	2.394	2.597	2.585	2.589	2.574	2.753	2.954	3.138	3.329	3.308	3.284	3.463	3.626
2012	2.545	2.761	2.749	2.752	2.737	2.928	3.140	3.337	3.539	3.517	3.493	3.682	3.854
2013	2.621	2.844	2.887	2.930	2.974	3.016	3.234	3.437	3.645	3.695	3.744	3.792	3.970
2014	2.700	2.929	2.974	3.018	3.063	3.106	3.331	3.540	3.755	3.805	3.856	3.906	4.089
2015	2.779	3.014	3.061	3.106	3.152	3.196	3.428	3.643	3.865	3.915	3.968	4.020	4.208
2016	2.858	3.099	3.148	3.194	3.241	3.286	3.525	3.746	3.975	4.025	4.080	4.134	4.327
2017	2.937	3.184	3.235	3.282	3.330	3.376	3.622	3.849	4.085	4.135	4.192	4.248	4.446
2018	3.016	3.269	3.322	3.370	3.419	3.466	3.719	3.952	4.195	4.245	4.304	4.362	4.565
2019	3.095	3.354	3.409	3.458	3.508	3.556	3.816	4.055	4.305	4.355	4.416	4.476	4.684
2020	3.174	3.439	3.496	3.546	3.597	3.646	3.913	4.158	4.415	4.465	4.528	4.590	4.803
2021 & Newer	3.253	3.524	3.583	3.634	3.686	3.736	4.010	4.261	4.525	4.575	4.640	4.704	4.922

Model Year	40	41	42	43	44	45	46	47	48	49	50	51	52
2011	3.813	3.982	4.223	4.450	4.676	4.665	4.678	4.690	4.675	4.691	4.703	4.714	4.704
2012	4.055	4.234	4.489	4.732	4.971	4.961	4.975	4.986	4.972	4.988	5.001	5.012	5.002
2013	4.177	4.361	4.624	4.874	5.120	5.122	5.124	5.136	5.137	5.138	5.151	5.162	5.175
2014	4.302	4.492	4.762	5.020	5.274	5.276	5.278	5.290	5.291	5.292	5.306	5.317	5.330
2015	4.427	4.623	4.900	5.166	5.428	5.430	5.432	5.444	5.445	5.446	5.461	5.472	5.485
2016	4.552	4.754	5.038	5.312	5.582	5.584	5.586	5.598	5.599	5.600	5.616	5.627	5.640
2017	4.677	4.885	5.176	5.458	5.736	5.738	5.740	5.752	5.753	5.754	5.771	5.782	5.795
2018	4.802	5.016	5.314	5.604	5.890	5.892	5.894	5.906	5.907	5.908	5.926	5.937	5.950
2019	4.927	5.147	5.452	5.750	6.044	6.046	6.048	6.060	6.061	6.062	6.081	6.092	6.105
2020	5.052	5.278	5.590	5.896	6.198	6.200	6.202	6.214	6.215	6.216	6.236	6.247	6.260
2021 & Newer	5.177	5.409	5.728	6.042	6.352	6.354	6.356	6.368	6.369	6.370	6.391	6.402	6.415

Model Year	53	54	55	56	57	58	59	60	61	62	63	64	65
2011	4.737	4.791	4.870	4.966	5.010	5.131	5.291	5.544	5.861	6.239	6.598	6.978	7.336
2012	5.036	5.095	5.179	5.280	5.326	5.455	5.626	5.895	6.232	6.634	7.016	7.419	7.801
2013	5.187	5.248	5.334	5.438	5.486	5.619	5.795	6.072	6.419	6.833	7.226	7.642	8.035
2014	5.343	5.405	5.494	5.602	5.650	5.787	5.969	6.254	6.612	7.038	7.443	7.871	8.276
2015	5.499	5.562	5.654	5.766	5.814	5.955	6.143	6.436	6.805	7.243	7.660	8.100	8.517
2016	5.655	5.719	5.814	5.930	5.978	6.123	6.317	6.618	6.998	7.448	7.877	8.329	8.758
2017	5.811	5.876	5.974	6.094	6.142	6.291	6.491	6.800	7.191	7.653	8.094	8.558	8.999
2018	5.967	6.033	6.134	6.258	6.306	6.459	6.665	6.982	7.384	7.858	8.311	8.787	9.240
2019	6.123	6.190	6.294	6.422	6.470	6.627	6.839	7.164	7.577	8.063	8.528	9.016	9.481
2020	6.279	6.347	6.454	6.586	6.634	6.795	7.013	7.346	7.770	8.268	8.745	9.245	9.722
2021 & Newer	6.435	6.504	6.614	6.750	6.798	6.963	7.187	7.528	7.963	8.473	8.962	9.474	9.963

Model Year	66	67	68	69	70	71	72	73	74	75
2011	7.884	8.621	9.359	10.096	10.813	11.552	12.289	13.028	13.764	14.503
2012	8.383	9.167	9.952	10.734	11.498	12.283	13.065	13.851	14.635	15.420
2013	8.634	9.442	10.251	11.056	11.843	12.651	13.457	14.267	15.074	15.883
2014	8.894	9.725	10.558	11.388	12.198	13.031	13.861	14.695	15.526	16.359
2015	9.154	10.008	10.865	11.720	12.553	13.411	14.265	15.123	15.978	16.835
2016	9.414	10.291	11.172	12.052	12.908	13.791	14.669	15.551	16.430	17.311
2017	9.674	10.574	11.479	12.384	13.263	14.171	15.073	15.979	16.882	17.787
2018	9.934	10.857	11.786	12.716	13.618	14.551	15.477	16.407	17.334	18.263
2019	10.194	11.140	12.093	13.048	13.973	14.931	15.881	16.835	17.786	18.739
2020	10.454	11.423	12.400	13.380	14.328	15.311	16.285	17.263	18.238	19.215
2021 & Newer	10.714	11.706	12.707	13.712	14.683	15.691	16.689	17.691	18.690	19.691

CLAIM PROCESSING

If an insured or third-party claimant comes to your office to report a claim, please phone the Home Office at (800)766-6642 and let the person speak directly with a Claim Department Customer Service representative.

If an insured or third-party claimant telephones your office to report a claim, please give them the Home Office toll-free phone number (800)766-6642 and ask that they call and speak directly with a Claim Department Customer Service representative. You may also give the customer our website, www.madisonmutual.com, where they can also report the loss.

Never admit liability or coverage on a claim. If an insured or claimant questions these procedures, merely explain that we have professional claims representatives at the Home Office, and they can:

- Provide the best service for efficient claims settlement
- Authorize claims settlement on the phone (within specified parameters)
- Help with the selection of a body shop, contractor, etc. convenient to the insured or claimant

If the insured/claimant refuses to call the Home Office, the agent must call the Home Office Claim Customer Service Department immediately to report the claim.

BILLING PAYMENT OPTIONS

Our automobile program offers three payment options to policyholders if they choose the 6-month policy term option. These options are the following:

- Direct Bill – Pay in Full
- Direct Bill – 3 Pay with two months required down and the first installment due approximately forty-five days after the initial premium. The third installment will then be forty-five days later.
- Automated Debit 6 Pay - A monthly (ACH or credit card) plan with two down payment options.
  - 20% down payment with 4 remaining installments on the first term of 20% each
  - 33.32% down payment with 4 remaining installments on the first term of 16.67% each
  - Able to select monthly draw date within a range of 14 days based on the inception date of the policy
  - Six even installments after renewal

If the 12-month policy term option is chosen, policyholders have four payment options:

- Direct Bill – Pay in Full
- Direct Bill – 6 Pay
  - 2 months down payment and 5 equal installments due approximately every forty-five days after.
- Direct Bill – 11 Pay
  - Down payment (17.0%) with 10 equal installments (8.3%) due monthly.
- Automated Debit 12 Pay – A monthly (ACH or credit card) plan with two options.
  - 11-Pay – 10 equal installments (9.1%) and 1 final installment (9.0%) – first term only
    - Able to select monthly draw date within a range of 14 days based on the inception date of the policy.
  - 12-Pay – 11 equal installments (8.334%) and 1 final installment (8.326%) – first term only
    - Draw date is not variable. The first draw occurs 14 days after the inception of the policy with remaining installments following monthly based on that date.
  - Both Automated Debit options renew with 12 installments with the first 11 being 8.35% and remaining 1 being 8.15%.

Down payments on any bill plan option can be made by the following payment types:

- ACH from the customer’s account
- ACH Trust from the agent’s trust account
- Credit Card

There is a $5 Installment Fee applied to all Direct Bill pay plans to all installment payments, not the down payment.

Automated Debit 6 Pay or 12 Pay requires an authorization form to be completed and attached to the policy or kept in the agency office. There is a $1 service charge per installment when selecting this method of payment. This type of payment does require an immediate down payment. If no money is collected, an immediate transaction will pull from the customer’s account.

There is a <u>$20</u> Insufficient Fund charge when a payment is not honored by the financial institution.

A $20 fee will be applied for any rejected Credit Card payment.

In order to finalize any outstanding balances, there is a minimum seven-day delay until any refunds are processed.

In the event we receive an overpayment on a policy, the entire amount will be applied to the following installment and will not be divided among the remaining installments.

If a policy is cancelled for non-payment and a payment is later received there are two options:

- Reinstate with a lapse in coverage. This is allowed only within 16 days after cancellation and there is no coverage during this time. Payments received after the 16 days will be returned.
- If 30 days past the due date, a new application must be submitted as new business, and all previous discounts will not apply.

Territory Rating Factors

ZIP Code	BI	PD	MED	UMBI	UIMBI	COMP	COLL
63001	0.934	1.087	0.934	0.934	0.934	1.316	1.04
63005	0.948	1.085	0.948	0.948	0.948	1.198	1.037
63006	0.948	1.085	0.948	0.948	0.948	1.226	1.037
63010	0.956	1.149	0.956	0.956	0.956	1.264	1.076
63011	0.942	1.085	0.942	0.942	0.942	1.25	1.073
63012	0.922	1.148	0.922	0.922	0.922	1.313	1.12
63013	0.96	1.063	0.96	0.96	0.96	1.388	0.983
63014	0.945	1.013	0.945	0.945	0.945	1.464	0.92
63015	0.947	1.072	0.947	0.947	0.947	1.506	0.998
63016	0.933	1.085	0.933	0.933	0.933	1.641	1.043
63017	0.951	1.092	0.951	0.951	0.951	1.18	1.058
63019	0.9	1.114	0.9	0.9	0.9	1.163	1.067
63020	0.9	1.061	0.9	0.9	0.9	1.756	1.09
63021	0.935	1.096	0.935	0.935	0.935	1.205	1.11
63022	0.931	1.096	0.931	0.931	0.931	1.223	1.11
63023	0.926	1.066	0.926	0.926	0.926	1.542	1.008
63024	0.931	1.096	0.931	0.931	0.931	1.223	1.11
63025	0.925	1.109	0.925	0.925	0.925	1.369	1.123
63026	0.928	1.118	0.928	0.928	0.928	1.205	1.023
63028	0.898	1.097	0.898	0.898	0.898	1.414	1.106
63030	0.912	1.048	0.912	0.912	0.912	1.579	1.024
63031	1.035	1.109	1.035	1.035	1.035	1.255	1.072
63032	1.07	1.109	1.07	1.07	1.07	1.298	1.069
63033	1.1	1.14	1.1	1.1	1.1	1.274	1.085
63034	1.013	1.141	1.013	1.013	1.013	1.236	1.089
63036	0.891	1.082	0.891	0.891	0.891	1.437	1.045
63037	0.972	1.026	0.972	0.972	0.972	1.419	0.919
63038	0.945	1.081	0.945	0.945	0.945	1.413	1.013
63039	0.953	1.068	0.953	0.953	0.953	1.444	0.982
63040	0.937	1.105	0.937	0.937	0.937	1.448	1.063
63041	0.932	1.053	0.932	0.932	0.932	1.527	1.001
63042	0.967	1.099	0.967	0.967	0.967	1.354	1.02
63043	0.953	1.086	0.953	0.953	0.953	1.179	0.987
63044	0.957	1.092	0.957	0.957	0.957	1.269	1.007
63045	0.957	1.083	0.957	0.957	0.957	1.276	0.988
63047	0.901	1.086	0.901	0.901	0.901	1.32	1.079
63048	0.917	1.134	0.917	0.917	0.917	1.329	1.085
63049	0.958	1.15	0.958	0.958	0.958	1.255	1.054
63050	0.916	1.081	0.916	0.916	0.916	1.826	1.047
63051	0.929	1.114	0.929	0.929	0.929	1.348	1.067
63052	0.932	1.183	0.932	0.932	0.932	1.199	1.155
63053	0.943	1.138	0.943	0.943	0.943	1.32	1.074
63055	0.963	1.065	0.963	0.963	0.963	1.388	0.983
63056	0.953	1.035	0.953	0.953	0.953	1.4	0.936
63057	0.932	1.142	0.932	0.932	0.932	1.155	1.091
63060	0.932	1.054	0.932	0.932	0.932	1.518	1.016
63061	0.937	1.049	0.937	0.937	0.937	1.467	0.979
63065	0.937	1.113	0.937	0.937	0.937	1.463	1.08
63066	0.935	1.066	0.935	0.935	0.935	1.579	1.035
63068	0.969	1.034	0.969	0.969	0.969	1.356	0.925
63069	0.954	1.08	0.954	0.954	0.954	1.522	1.015

Territory Rating Factors

63070	0.907	1.134	0.907	0.907	0.907	1.226	1.083
63071	0.921	1.039	0.921	0.921	0.921	1.488	0.977
63072	0.957	1.069	0.957	0.957	0.957	1.456	0.989
63073	0.949	1.076	0.949	0.949	0.949	1.48	0.996
63074	0.959	1.094	0.959	0.959	0.959	1.341	1.002
63077	0.933	1.055	0.933	0.933	0.933	1.44	0.956
63079	0.939	1.046	0.939	0.939	0.939	1.428	0.961
63080	0.938	1.036	0.938	0.938	0.938	1.527	0.95
63084	0.959	1.133	0.959	0.959	0.959	1.472	1.002
63087	0.896	1.078	0.896	0.896	0.896	1.423	1.073
63088	0.923	1.111	0.923	0.923	0.923	1.173	1.033
63089	0.951	1.068	0.951	0.951	0.951	1.389	0.962
63090	1.013	1.07	1.013	1.013	1.013	1.306	0.993
63091	0.921	1.004	0.921	0.921	0.921	1.277	0.892
63099	0.939	1.118	0.939	0.939	0.939	1.205	1.023
63101	0.961	1.142	0.961	0.961	0.961	1.666	1.083
63102	0.958	1.137	0.958	0.958	0.958	1.588	1.093
63103	0.984	1.14	0.984	0.984	0.984	1.644	1.07
63104	0.978	1.145	0.978	0.978	0.978	1.608	1.069
63105	0.937	1.169	0.937	0.937	0.937	1.405	1.053
63106	0.959	1.138	0.959	0.959	0.959	1.636	1.086
63107	1.006	1.135	1.006	1.006	1.006	1.688	1.157
63108	0.978	1.137	0.978	0.978	0.978	1.633	1.07
63109	0.987	1.23	0.987	0.987	0.987	1.633	1.116
63110	0.973	1.143	0.973	0.973	0.973	1.614	1.075
63111	0.985	1.293	0.985	0.985	0.985	1.681	1.234
63112	0.96	1.134	0.96	0.96	0.96	1.633	1.056
63113	0.989	1.134	0.989	0.989	0.989	1.679	1.128
63114	0.984	1.108	0.984	0.984	0.984	1.564	1.025
63115	1.053	1.136	1.053	1.053	1.053	1.676	1.109
63116	1.032	1.167	1.032	1.032	1.032	1.612	1.105
63117	0.939	1.13	0.939	0.939	0.939	1.433	1.025
63118	1.028	1.152	1.028	1.028	1.028	1.677	1.1
63119	0.923	1.132	0.923	0.923	0.923	1.319	1.047
63120	1.012	1.129	1.012	1.012	1.012	1.654	1.118
63121	1.001	1.117	1.001	1.001	1.001	1.541	1.047
63122	0.934	1.115	0.934	0.934	0.934	1.273	1.037
63123	0.958	1.144	0.958	0.958	0.958	1.33	1.043
63124	0.935	1.118	0.935	0.935	0.935	1.275	1.025
63125	0.963	1.158	0.963	0.963	0.963	1.481	1.068
63126	0.937	1.123	0.937	0.937	0.937	1.285	1.015
63127	0.917	1.121	0.917	0.917	0.917	1.289	1.017
63128	0.92	1.137	0.92	0.92	0.92	1.229	1.028
63129	0.954	1.153	0.954	0.954	0.954	1.283	1.034
63130	0.978	1.136	0.978	0.978	0.978	1.584	1.042
63131	0.933	1.103	0.933	0.933	0.933	1.213	1.04
63132	0.943	1.106	0.943	0.943	0.943	1.454	1.013
63133	0.98	1.123	0.98	0.98	0.98	1.554	1.06
63134	0.971	1.098	0.971	0.971	0.971	1.351	1.023
63135	1.003	1.114	1.003	1.003	1.003	1.494	1.043
63136	1.122	1.127	1.122	1.122	1.122	1.541	1.077
63137	1.058	1.136	1.058	1.058	1.058	1.519	1.084
63138	0.996	1.143	0.996	0.996	0.996	1.338	1.072
63139	0.985	1.146	0.985	0.985	0.985	1.624	1.057

Territory Rating Factors

63140	0.965	1.107	0.965	0.965	0.965	1.369	1.028
63141	0.94	1.095	0.94	0.94	0.94	1.243	1.018
63143	0.952	1.138	0.952	0.952	0.952	1.364	1.041
63144	0.929	1.126	0.929	0.929	0.929	1.536	1.027
63145	0.955	1.143	0.955	0.955	0.955	1.517	1.069
63146	0.947	1.087	0.947	0.947	0.947	1.195	1.001
63147	1.025	1.133	1.025	1.025	1.025	1.677	1.132
63150	0.956	1.143	0.956	0.956	0.956	1.649	1.072
63151	0.965	1.143	0.965	0.965	0.965	1.279	1.069
63155	0.966	1.143	0.966	0.966	0.966	1.635	1.077
63156	0.975	1.143	0.975	0.975	0.975	1.656	1.069
63157	1.007	1.143	1.007	1.007	1.007	1.644	1.08
63158	1.031	1.143	1.031	1.031	1.031	1.664	1.099
63160	0.955	1.143	0.955	0.955	0.955	1.674	1.072
63163	1.031	1.143	1.031	1.031	1.031	1.636	1.099
63164	0.955	1.143	0.955	0.955	0.955	1.639	1.072
63166	0.982	1.143	0.982	0.982	0.982	1.628	1.07
63167	0.939	1.143	0.939	0.939	0.939	1.335	1.069
63169	0.956	1.143	0.956	0.956	0.956	1.648	1.072
63171	0.939	1.143	0.939	0.939	0.939	1.26	1.069
63177	0.982	1.143	0.982	0.982	0.982	1.649	1.07
63178	0.982	1.143	0.982	0.982	0.982	1.649	1.07
63179	0.982	1.143	0.982	0.982	0.982	1.649	1.07
63180	0.982	1.143	0.982	0.982	0.982	1.649	1.07
63182	0.982	1.143	0.982	0.982	0.982	1.649	1.07
63188	0.956	1.143	0.956	0.956	0.956	1.635	1.072
63190	0.949	1.149	0.949	0.949	0.949	1.661	1.076
63195	0.939	1.143	0.939	0.939	0.939	1.45	1.069
63197	0.982	1.143	0.982	0.982	0.982	1.649	1.07
63198	0.983	1.086	0.983	0.983	0.983	1.276	1.046
63199	0.955	1.143	0.955	0.955	0.955	1.642	1.072
63301	0.968	1.07	0.968	0.968	0.968	1.17	0.973
63302	0.968	1.07	0.968	0.968	0.968	1.168	0.973
63303	0.96	1.082	0.96	0.96	0.96	1.175	0.99
63304	0.955	1.097	0.955	0.955	0.955	1.2	0.985
63330	0.893	1.023	0.893	0.893	0.893	1.356	0.954
63332	0.972	1.07	0.972	0.972	0.972	1.472	0.997
63333	0.9	0.993	0.9	0.9	0.9	1.334	0.882
63334	0.877	1.013	0.877	0.877	0.877	1.428	0.92
63336	0.875	1.02	0.875	0.875	0.875	1.432	0.983
63338	0.962	1.096	0.962	0.962	0.962	1.179	0.971
63339	0.878	0.991	0.878	0.878	0.878	1.527	0.886
63341	0.958	1.079	0.958	0.958	0.958	1.542	0.99
63342	0.989	1.065	0.989	0.989	0.989	1.44	0.977
63343	0.921	1.037	0.921	0.921	0.921	1.525	0.944
63344	0.881	1.024	0.881	0.881	0.881	1.317	0.967
63345	0.88	0.978	0.88	0.88	0.88	1.346	0.849
63346	0.962	1.078	0.962	0.962	0.962	1.514	0.986
63347	0.939	1.044	0.939	0.939	0.939	1.502	0.942
63348	0.964	1.053	0.964	0.964	0.964	1.484	0.95
63349	0.924	1.009	0.924	0.924	0.924	1.509	0.923
63350	0.905	0.992	0.905	0.905	0.905	1.316	0.878
63351	0.919	0.998	0.919	0.919	0.919	1.315	0.907
63352	0.88	0.974	0.88	0.88	0.88	1.319	0.832

Territory Rating Factors

63353	0.863	1.038	0.863	0.863	0.863	1.236	1.02
63357	0.998	1.05	0.998	0.998	0.998	1.455	0.937
63359	0.886	0.986	0.886	0.886	0.886	1.344	0.865
63361	0.889	0.987	0.889	0.889	0.889	1.327	0.856
63362	0.95	1.048	0.95	0.95	0.95	1.51	0.947
63363	0.896	0.987	0.896	0.896	0.896	1.301	0.862
63365	0.97	1.07	0.97	0.97	0.97	1.511	0.976
63366	0.962	1.074	0.962	0.962	0.962	1.429	0.997
63367	0.956	1.087	0.956	0.956	0.956	1.289	0.989
63368	0.979	1.131	0.979	0.979	0.979	1.208	0.955
63369	0.955	1.065	0.955	0.955	0.955	1.569	0.962
63370	0.899	1.004	0.899	0.899	0.899	1.529	0.903
63373	0.96	1.084	0.96	0.96	0.96	1.206	0.995
63376	0.955	1.075	0.955	0.955	0.955	1.255	0.955
63377	0.918	1.021	0.918	0.918	0.918	1.583	0.924
63378	0.968	1.03	0.968	0.968	0.968	1.436	0.93
63379	0.933	1.02	0.933	0.933	0.933	1.549	0.917
63380	0.96	1.022	0.96	0.96	0.96	1.465	0.943
63381	0.91	1.001	0.91	0.91	0.91	1.488	0.903
63382	0.876	0.98	0.876	0.876	0.876	1.395	0.861
63383	0.943	1.001	0.943	0.943	0.943	1.498	1.012
63384	0.884	0.98	0.884	0.884	0.884	1.304	0.843
63385	0.963	1.081	0.963	0.963	0.963	1.544	0.989
63386	0.985	1.126	0.985	0.985	0.985	1.231	1.057
63387	0.898	1.02	0.898	0.898	0.898	1.52	0.933
63388	0.887	0.98	0.887	0.887	0.887	1.229	0.836
63389	0.951	1.061	0.951	0.951	0.951	1.561	0.96
63390	0.95	1.024	0.95	0.95	0.95	1.51	0.943
63401	0.832	0.933	0.832	0.832	0.832	1.72	0.975
63430	0.871	0.945	0.871	0.871	0.871	1.353	0.828
63431	0.906	0.982	0.906	0.906	0.906	1.24	0.796
63432	0.88	0.945	0.88	0.88	0.88	1.286	0.819
63433	0.867	1.004	0.867	0.867	0.867	1.404	0.939
63434	0.879	0.962	0.879	0.879	0.879	1.312	0.817
63435	0.865	0.944	0.865	0.865	0.865	1.534	0.834
63436	0.865	0.975	0.865	0.865	0.865	1.507	0.87
63437	0.894	0.982	0.894	0.894	0.894	1.245	0.798
63438	0.858	0.946	0.858	0.858	0.858	1.452	1.074
63439	0.871	0.961	0.871	0.871	0.871	1.386	0.83
63440	0.861	0.943	0.861	0.861	0.861	1.512	0.84
63441	0.865	0.988	0.865	0.865	0.865	1.515	0.897
63442	0.876	0.945	0.876	0.876	0.876	1.328	0.822
63443	0.876	0.96	0.876	0.876	0.876	1.404	0.827
63445	0.874	0.946	0.874	0.874	0.874	1.366	0.825
63446	0.881	0.951	0.881	0.881	0.881	1.27	0.816
63447	0.874	1.052	0.874	0.874	0.874	1.354	1.055
63448	0.856	0.945	0.856	0.856	0.856	1.655	0.855
63450	0.896	0.979	0.896	0.896	0.896	1.275	0.803
63451	0.889	0.969	0.889	0.889	0.889	1.246	0.805
63452	0.869	0.946	0.869	0.869	0.869	1.414	0.831
63453	0.875	0.946	0.875	0.875	0.875	1.343	0.823
63454	0.855	0.945	0.855	0.855	0.855	1.578	0.862
63456	0.859	0.961	0.859	0.859	0.859	1.478	0.861
63457	0.865	0.945	0.865	0.865	0.865	1.365	0.836

Territory Rating Factors

63458	0.872	0.952	0.872	0.872	0.872	1.373	0.827
63459	0.857	0.983	0.857	0.857	0.857	1.577	0.888
63460	0.89	0.957	0.89	0.89	0.89	1.18	0.803
63461	0.857	0.944	0.857	0.857	0.857	1.663	0.891
63462	0.873	0.971	0.873	0.873	0.873	1.509	0.844
63463	0.86	0.95	0.86	0.86	0.86	1.473	0.851
63464	0.891	0.958	0.891	0.891	0.891	1.275	0.814
63465	0.875	0.945	0.875	0.875	0.875	1.348	0.824
63466	0.87	0.945	0.87	0.87	0.87	1.425	0.829
63467	0.853	0.965	0.853	0.853	0.853	1.534	0.899
63468	0.894	0.97	0.894	0.894	0.894	1.331	0.812
63469	0.881	1.048	0.881	0.881	0.881	1.305	0.813
63471	0.848	0.945	0.848	0.848	0.848	1.443	0.888
63472	0.873	0.945	0.873	0.873	0.873	1.36	0.826
63473	0.874	0.947	0.874	0.874	0.874	1.36	0.825
63474	0.876	0.946	0.876	0.876	0.876	1.324	0.822
63501	0.904	0.958	0.904	0.904	0.904	1.03	0.784
63530	0.903	0.97	0.903	0.903	0.903	1.197	0.798
63531	0.89	0.944	0.89	0.89	0.89	1.162	0.802
63532	0.929	0.98	0.929	0.929	0.929	1.235	0.794
63533	0.893	0.95	0.893	0.893	0.893	1.091	0.796
63534	0.917	0.978	0.917	0.917	0.917	1.161	0.798
63535	0.902	0.938	0.902	0.902	0.902	1.133	0.809
63536	0.897	0.941	0.897	0.897	0.897	1.127	0.805
63537	0.887	0.949	0.887	0.887	0.887	1.206	0.806
63538	0.907	0.963	0.907	0.907	0.907	1.109	0.803
63539	0.919	0.97	0.919	0.919	0.919	1.118	0.804
63540	0.892	0.953	0.892	0.892	0.892	1.092	0.795
63541	0.902	0.937	0.902	0.902	0.902	1.111	0.807
63543	0.881	0.946	0.881	0.881	0.881	1.266	0.817
63544	0.921	0.949	0.921	0.921	0.921	1.112	0.82
63545	0.958	0.945	0.958	0.958	0.958	1.124	0.871
63546	0.898	0.947	0.898	0.898	0.898	1.114	0.801
63547	0.889	0.948	0.889	0.889	0.889	1.177	0.8
63548	0.9	0.94	0.9	0.9	0.9	1.122	0.806
63549	0.902	0.958	0.902	0.902	0.902	1.133	0.795
63551	0.907	0.94	0.907	0.907	0.907	1.136	0.81
63552	0.909	0.978	0.909	0.909	0.909	1.33	0.792
63555	0.892	0.943	0.892	0.892	0.892	1.184	0.809
63556	0.951	0.95	0.951	0.951	0.951	1.092	0.826
63557	0.922	0.964	0.922	0.922	0.922	1.099	0.81
63558	0.918	0.977	0.918	0.918	0.918	1.12	0.803
63559	0.909	0.952	0.909	0.909	0.909	1.081	0.828
63560	0.933	0.939	0.933	0.933	0.933	1.113	0.826
63561	0.901	0.94	0.901	0.901	0.901	1.126	0.803
63563	0.885	0.947	0.885	0.885	0.885	1.197	0.81
63565	0.921	0.937	0.921	0.921	0.921	1.18	0.818
63566	0.925	0.949	0.925	0.925	0.925	1.089	0.819
63567	0.909	0.945	0.909	0.909	0.909	1.1	0.811
63601	0.886	1.041	0.886	0.886	0.886	1.375	1.027
63620	0.872	0.979	0.872	0.872	0.872	1.258	0.97
63621	0.877	0.993	0.877	0.877	0.877	1.283	0.984
63622	0.886	1.003	0.886	0.886	0.886	1.491	0.982
63623	0.883	1.005	0.883	0.883	0.883	1.335	0.991

Territory Rating Factors

63624	0.885	1.019	0.885	0.885	0.885	1.362	1.008
63625	0.874	0.978	0.874	0.874	0.874	1.286	0.963
63626	0.91	1.045	0.91	0.91	0.91	1.453	1.042
63627	0.89	1.157	0.89	0.89	0.89	1.568	1.04
63628	0.891	1.05	0.891	0.891	0.891	1.424	1.061
63629	0.874	0.968	0.874	0.874	0.874	1.312	0.95
63630	0.915	1.039	0.915	0.915	0.915	1.576	1.038
63631	0.886	1.012	0.886	0.886	0.886	1.522	0.998
63632	0.874	0.98	0.874	0.874	0.874	1.194	0.986
63633	0.872	0.975	0.872	0.872	0.872	1.274	0.962
63636	0.87	0.974	0.87	0.87	0.87	1.243	0.966
63637	0.883	1.029	0.883	0.883	0.883	1.357	1.009
63638	0.866	0.962	0.866	0.866	0.866	1.255	0.953
63640	0.884	1.06	0.884	0.884	0.884	1.383	1.007
63645	0.875	0.988	0.875	0.875	0.875	1.203	0.992
63648	0.89	1.02	0.89	0.89	0.89	1.524	1.009
63650	0.88	1.021	0.88	0.88	0.88	1.398	1.004
63651	0.88	1.019	0.88	0.88	0.88	1.296	1.003
63653	0.89	1.032	0.89	0.89	0.89	1.415	1.042
63654	0.874	0.981	0.874	0.874	0.874	1.279	0.97
63655	0.88	0.983	0.88	0.88	0.88	1.163	1.002
63656	0.879	0.992	0.879	0.879	0.879	1.31	0.976
63660	0.91	1.028	0.91	0.91	0.91	1.521	1.021
63662	0.876	0.994	0.876	0.876	0.876	1.351	1.034
63663	0.88	1.003	0.88	0.88	0.88	1.33	0.991
63664	0.903	1.025	0.903	0.903	0.903	1.518	1.004
63665	0.87	0.972	0.87	0.87	0.87	1.261	0.962
63666	0.872	0.967	0.872	0.872	0.872	1.27	0.955
63670	0.876	1.075	0.876	0.876	0.876	1.51	1.035
63673	0.883	1.039	0.883	0.883	0.883	1.395	1.011
63674	0.917	1.054	0.917	0.917	0.917	1.628	1.061
63675	0.87	0.973	0.87	0.87	0.87	1.25	0.964
63701	0.898	1.069	0.898	0.898	0.898	1.16	0.985
63702	0.882	1.019	0.882	0.882	0.882	1.24	0.98
63703	0.882	1.019	0.882	0.882	0.882	1.236	0.98
63730	0.874	0.991	0.874	0.874	0.874	1.284	0.983
63732	0.884	1.029	0.884	0.884	0.884	1.286	0.992
63735	0.872	0.985	0.872	0.872	0.872	1.293	0.973
63736	0.875	0.997	0.875	0.875	0.875	1.324	0.973
63737	0.879	1.012	0.879	0.879	0.879	1.211	1.01
63738	0.873	0.986	0.873	0.873	0.873	1.293	0.984
63739	0.878	1.006	0.878	0.878	0.878	1.313	1.012
63740	0.875	0.997	0.875	0.875	0.875	1.369	0.973
63742	0.877	1.004	0.877	0.877	0.877	1.312	0.975
63743	0.88	1.012	0.88	0.88	0.88	1.332	1.015
63744	0.876	0.997	0.876	0.876	0.876	1.333	0.985
63745	0.878	1.006	0.878	0.878	0.878	1.3	0.983
63746	0.883	1.027	0.883	0.883	0.883	1.158	1.004
63747	0.88	1.012	0.88	0.88	0.88	1.363	1.015
63748	0.883	1.025	0.883	0.883	0.883	1.115	1.001
63750	0.872	0.979	0.872	0.872	0.872	1.353	0.984
63751	0.874	0.98	0.874	0.874	0.874	1.33	0.996
63752	0.883	1.021	0.883	0.883	0.883	1.241	0.996
63755	0.882	1.023	0.882	0.882	0.882	1.193	1.023

Territory Rating Factors

63758	0.877	1.002	0.877	0.877	0.877	1.348	0.976
63760	0.875	0.993	0.875	0.875	0.875	1.264	0.998
63763	0.87	0.975	0.87	0.87	0.87	1.196	0.973
63764	0.874	0.985	0.874	0.874	0.874	1.264	1.038
63766	0.881	1.015	0.881	0.881	0.881	1.273	1.014
63767	0.874	0.993	0.874	0.874	0.874	1.372	0.971
63769	0.881	1.019	0.881	0.881	0.881	1.336	1.01
63770	0.883	1.024	0.883	0.883	0.883	1.301	1.006
63771	0.874	0.993	0.874	0.874	0.874	1.393	0.972
63774	0.874	0.992	0.874	0.874	0.874	1.389	0.976
63775	0.88	1.021	0.88	0.88	0.88	1.182	1.008
63776	0.886	1.012	0.886	0.886	0.886	1.211	1.01
63779	0.884	1.029	0.884	0.884	0.884	1.277	1.004
63780	0.878	1.026	0.878	0.878	0.878	1.282	0.975
63781	0.882	1.004	0.882	0.882	0.882	1.24	1.021
63782	0.871	0.979	0.871	0.871	0.871	1.321	0.974
63783	0.882	1.021	0.882	0.882	0.882	1.139	1.007
63784	0.875	0.988	0.875	0.875	0.875	1.372	0.969
63785	0.878	1.005	0.878	0.878	0.878	1.337	0.995
63787	0.872	0.982	0.872	0.872	0.872	1.311	0.992
63801	0.873	0.986	0.873	0.873	0.873	1.318	0.964
63820	0.876	0.99	0.876	0.876	0.876	1.142	0.966
63821	0.867	0.968	0.867	0.867	0.867	1.304	0.944
63822	0.867	0.971	0.867	0.867	0.867	1.306	0.952
63823	0.873	0.988	0.873	0.873	0.873	1.145	0.965
63824	0.875	0.993	0.875	0.875	0.875	1.355	0.969
63825	0.869	0.976	0.869	0.869	0.869	1.311	0.962
63826	0.87	0.971	0.87	0.87	0.87	1.279	0.947
63827	0.867	0.969	0.867	0.867	0.867	1.288	0.945
63828	0.87	0.979	0.87	0.87	0.87	1.294	0.959
63829	0.867	0.968	0.867	0.867	0.867	1.31	0.944
63830	0.896	0.972	0.896	0.896	0.896	1.283	0.949
63833	0.869	0.977	0.869	0.869	0.869	1.283	0.956
63834	0.874	0.994	0.874	0.874	0.874	1.138	0.969
63837	0.873	0.969	0.873	0.873	0.873	1.311	0.948
63839	0.87	0.97	0.87	0.87	0.87	1.279	0.945
63840	0.886	0.97	0.886	0.886	0.886	1.286	0.946
63841	0.872	0.973	0.872	0.872	0.872	1.308	0.955
63845	0.875	0.985	0.875	0.875	0.875	1.147	0.962
63846	0.87	0.976	0.87	0.87	0.87	1.298	0.958
63847	0.873	0.968	0.873	0.873	0.873	1.311	0.947
63848	0.871	0.97	0.871	0.871	0.871	1.295	0.948
63849	0.867	0.969	0.867	0.867	0.867	1.282	0.944
63850	0.887	0.981	0.887	0.887	0.887	1.311	0.964
63851	0.878	0.971	0.878	0.878	0.878	1.28	0.948
63852	0.876	0.969	0.876	0.876	0.876	1.308	0.946
63853	0.87	0.969	0.87	0.87	0.87	1.284	0.944
63855	0.867	0.969	0.867	0.867	0.867	1.291	0.944
63857	0.895	0.966	0.895	0.895	0.895	1.279	0.94
63860	0.87	0.979	0.87	0.87	0.87	1.294	0.958
63862	0.869	0.978	0.869	0.869	0.869	1.291	0.956
63863	0.874	0.971	0.874	0.874	0.874	1.322	0.951
63866	0.869	0.976	0.869	0.869	0.869	1.28	0.954
63867	0.871	0.983	0.871	0.871	0.871	1.282	0.961

Territory Rating Factors

63868	0.874	0.984	0.874	0.874	0.874	1.276	0.964
63869	0.87	0.979	0.87	0.87	0.87	1.288	0.957
63870	0.868	0.974	0.868	0.868	0.868	1.294	0.955
63873	0.868	0.974	0.868	0.868	0.868	1.279	0.951
63874	0.868	0.974	0.868	0.868	0.868	1.289	0.953
63875	0.881	0.968	0.881	0.881	0.881	1.304	0.943
63876	0.866	0.968	0.866	0.866	0.866	1.311	0.944
63877	0.867	0.97	0.867	0.867	0.867	1.268	0.946
63878	0.868	0.973	0.868	0.868	0.868	1.285	0.951
63879	0.867	0.971	0.867	0.867	0.867	1.297	0.948
63880	0.876	0.968	0.876	0.876	0.876	1.307	0.946
63881	0.891	0.987	0.891	0.891	0.891	1.144	0.963
63882	0.874	0.993	0.874	0.874	0.874	1.137	0.968
63901	0.862	0.956	0.862	0.862	0.862	1.312	0.935
63902	0.878	0.958	0.878	0.878	0.878	1.359	0.945
63931	0.895	0.944	0.895	0.895	0.895	1.455	0.94
63932	0.865	0.964	0.865	0.865	0.865	1.322	0.946
63933	0.866	0.968	0.866	0.866	0.866	1.328	0.948
63934	0.871	0.975	0.871	0.871	0.871	1.215	0.973
63935	0.886	0.947	0.886	0.886	0.886	1.422	0.94
63936	0.867	0.969	0.867	0.867	0.867	1.327	0.953
63937	0.866	0.957	0.866	0.866	0.866	1.407	0.948
63938	0.875	0.966	0.875	0.875	0.875	1.343	0.946
63939	0.878	0.954	0.878	0.878	0.878	1.385	0.943
63940	0.865	0.963	0.865	0.865	0.865	1.329	0.946
63941	0.867	0.943	0.867	0.867	0.867	1.418	0.94
63942	0.861	0.942	0.861	0.861	0.861	1.409	0.938
63943	0.867	0.95	0.867	0.867	0.867	1.403	0.943
63944	0.869	0.97	0.869	0.869	0.869	1.222	0.964
63945	0.863	0.958	0.863	0.863	0.863	1.339	0.943
63950	0.872	0.979	0.872	0.872	0.872	1.231	0.976
63951	0.871	0.976	0.871	0.871	0.871	1.201	0.976
63952	0.866	0.964	0.866	0.866	0.866	1.229	0.956
63953	0.866	0.956	0.866	0.866	0.866	1.368	0.943
63954	0.864	0.961	0.864	0.864	0.864	1.332	0.945
63955	0.88	0.95	0.88	0.88	0.88	1.397	0.941
63956	0.869	0.971	0.869	0.869	0.869	1.232	0.965
63957	0.868	0.967	0.868	0.868	0.868	1.243	0.958
63960	0.868	0.972	0.868	0.868	0.868	1.356	0.961
63961	0.904	0.967	0.904	0.904	0.904	1.319	0.949
63962	0.875	0.964	0.875	0.875	0.875	1.372	0.95
63963	0.869	0.971	0.869	0.869	0.869	1.225	0.966
63964	0.87	0.974	0.87	0.87	0.87	1.225	0.969
63965	0.875	0.954	0.875	0.875	0.875	1.421	0.947
63966	0.867	0.967	0.867	0.867	0.867	1.323	0.956
63967	0.867	0.964	0.867	0.867	0.867	1.217	0.953
64001	0.968	0.988	0.968	0.968	0.968	1.028	0.846
64002	1.152	1.064	1.152	1.152	1.152	0.935	0.984
64011	1.044	0.988	1.044	1.044	1.044	1.083	0.972
64012	1.115	1.035	1.115	1.115	1.115	0.953	0.968
64013	1.265	1.082	1.265	1.265	1.265	0.955	1.065
64014	1.17	1.067	1.17	1.17	1.17	1.007	0.969
64015	1.123	1.089	1.123	1.123	1.123	0.961	1.065
64016	1.125	1.004	1.125	1.125	1.125	1.261	0.939

Territory Rating Factors

64017	1.042	0.976	1.042	1.042	1.042	1.019	0.893
64018	1.058	0.974	1.058	1.058	1.058	0.743	0.903
64019	0.987	0.986	0.987	0.987	0.987	1.073	0.899
64020	0.972	0.988	0.972	0.972	0.972	1.029	0.866
64021	0.977	0.988	0.977	0.977	0.977	1.02	0.853
64022	0.989	0.981	0.989	0.989	0.989	1.02	0.859
64024	1.135	0.977	1.135	1.135	1.135	0.991	0.903
64028	1.079	0.987	1.079	1.079	1.079	0.772	0.924
64029	1.096	0.993	1.096	1.096	1.096	1.166	0.916
64030	1.145	1.003	1.145	1.145	1.145	0.832	1.039
64034	1.034	1.028	1.034	1.034	1.034	0.942	0.964
64035	1.006	0.975	1.006	1.006	1.006	1.009	0.868
64036	1.022	0.976	1.022	1.022	1.022	1.02	0.883
64037	0.986	0.984	0.986	0.986	0.986	1.018	0.864
64040	0.989	0.985	0.989	0.989	0.989	1.096	0.91
64048	1.069	0.968	1.069	1.069	1.069	0.987	0.894
64050	1.083	1.043	1.083	1.083	1.083	0.99	1.021
64051	1.359	1.04	1.359	1.359	1.359	0.966	1.045
64052	1.243	1.061	1.243	1.243	1.243	0.964	1.102
64053	1.189	1.034	1.189	1.189	1.189	0.957	1.019
64054	1.214	1.047	1.214	1.214	1.214	0.98	1.029
64055	1.254	1.047	1.254	1.254	1.254	0.981	1.04
64056	1.172	1.065	1.172	1.172	1.172	0.985	1.063
64057	1.33	1.03	1.33	1.33	1.33	0.955	1.045
64058	1.051	1.018	1.051	1.051	1.051	0.975	0.987
64060	1.086	0.985	1.086	1.086	1.086	0.977	0.912
64061	1.016	0.989	1.016	1.016	1.016	1.156	0.925
64062	1.064	0.967	1.064	1.064	1.064	0.905	0.9
64063	1.073	1.073	1.073	1.073	1.073	0.941	0.984
64064	1.211	1.047	1.211	1.211	1.211	0.955	1.054
64065	1.197	1.062	1.197	1.197	1.197	0.948	1.037
64066	1.086	0.985	1.086	1.086	1.086	1.23	0.916
64067	1.005	0.978	1.005	1.005	1.005	1.009	0.916
64068	1.099	1.013	1.099	1.099	1.099	0.971	0.945
64069	1.099	1.013	1.099	1.099	1.099	0.983	0.945
64070	0.996	1	0.996	0.996	0.996	1.221	0.974
64071	1.001	0.982	1.001	1.001	1.001	1.028	0.888
64072	1.112	0.994	1.112	1.112	1.112	0.989	0.928
64073	1.108	0.993	1.108	1.108	1.108	0.987	0.921
64074	1.056	0.978	1.056	1.056	1.056	1.138	0.912
64075	0.973	0.988	0.973	0.973	0.973	1.211	0.907
64076	1.013	0.98	1.013	1.013	1.013	1.047	0.936
64077	1.077	0.981	1.077	1.077	1.077	1.012	0.903
64078	1.062	1.015	1.062	1.062	1.062	1.137	0.959
64079	1.069	0.982	1.069	1.069	1.069	0.759	0.913
64080	1.071	1.012	1.071	1.071	1.071	1.108	0.948
64081	1.163	1.114	1.163	1.163	1.163	0.931	1.003
64082	1.043	1.036	1.043	1.043	1.043	0.93	0.956
64083	1.099	1.018	1.099	1.099	1.099	0.941	0.989
64084	1.05	0.97	1.05	1.05	1.05	0.969	0.883
64085	1.032	0.965	1.032	1.032	1.032	1.015	0.877
64086	1.07	1.038	1.07	1.07	1.07	0.955	1
64088	1.108	0.993	1.108	1.108	1.108	1.234	0.929
64089	1.071	0.985	1.071	1.071	1.071	0.928	0.91

Territory Rating Factors

64090	1.044	0.994	1.044	1.044	1.044	1.186	0.931
64092	1.108	1	1.108	1.108	1.108	0.754	0.948
64093	0.978	0.987	0.978	0.978	0.978	1.038	0.87
64096	0.972	0.982	0.972	0.972	0.972	1.027	0.844
64097	1.026	0.979	1.026	1.026	1.026	1.053	0.906
64098	1.056	0.972	1.056	1.056	1.056	0.798	0.904
64101	1.124	1.008	1.124	1.124	1.124	0.911	0.973
64102	1.14	1.009	1.14	1.14	1.14	0.946	0.979
64105	1.137	1.027	1.137	1.137	1.137	0.948	0.99
64106	1.15	1.033	1.15	1.15	1.15	0.947	1.018
64108	1.148	1.022	1.148	1.148	1.148	0.957	1.007
64109	1.086	1.052	1.086	1.086	1.086	0.971	1.045
64110	1.22	1.055	1.22	1.22	1.22	0.972	1.03
64111	1.159	1.033	1.159	1.159	1.159	0.999	1.001
64112	1.149	1.026	1.149	1.149	1.149	0.928	0.987
64113	1.162	1.049	1.162	1.162	1.162	0.933	1.003
64114	1.155	1.041	1.155	1.155	1.155	0.9	1.003
64116	1.128	1.012	1.128	1.128	1.128	0.922	0.968
64117	1.13	1.047	1.13	1.13	1.13	0.933	0.989
64118	1.101	1.033	1.101	1.101	1.101	0.921	0.994
64119	1.117	1.034	1.117	1.117	1.117	0.928	0.963
64120	1.158	1.023	1.158	1.158	1.158	0.93	1
64121	1.148	1.033	1.148	1.148	1.148	0.961	1.02
64123	1.106	1.043	1.106	1.106	1.106	0.948	1.041
64124	1.076	1.039	1.076	1.076	1.076	0.939	1.04
64125	1.178	1.028	1.178	1.178	1.178	0.942	1.015
64126	1.195	1.046	1.195	1.195	1.195	0.963	1.036
64127	1.171	1.026	1.171	1.171	1.171	0.948	1.02
64128	1.202	1.055	1.202	1.202	1.202	0.961	1.052
64129	1.221	1.038	1.221	1.221	1.221	0.955	1.062
64130	1.167	1.035	1.167	1.167	1.167	0.963	1.051
64131	1.103	1.049	1.103	1.103	1.103	0.909	1.041
64132	1.174	1.036	1.174	1.174	1.174	0.978	1.057
64133	1.271	1.05	1.271	1.271	1.271	0.997	1.128
64134	1.101	1.045	1.101	1.101	1.101	0.997	1.065
64136	1.247	1.048	1.247	1.247	1.247	0.997	1.073
64137	1.132	1.024	1.132	1.132	1.132	0.919	1.028
64138	1.41	1.044	1.41	1.41	1.41	0.987	1.163
64139	1.255	1.115	1.255	1.255	1.255	0.984	1.084
64141	1.148	1.041	1.148	1.148	1.148	0.957	1.014
64144	1.148	1.019	1.148	1.148	1.148	0.952	0.98
64145	1.121	1.015	1.121	1.121	1.121	0.921	0.978
64146	1.145	1.019	1.145	1.145	1.145	0.928	1.016
64147	1.134	1.023	1.134	1.134	1.134	0.928	0.999
64148	1.148	1.041	1.148	1.148	1.148	0.957	1.014
64149	1.066	1.037	1.066	1.066	1.066	0.928	0.997
64150	1.107	1.01	1.107	1.107	1.107	0.741	0.964
64151	1.089	1.007	1.089	1.089	1.089	0.721	1.003
64152	1.092	1.026	1.092	1.092	1.092	0.732	0.951
64153	1.083	0.996	1.083	1.083	1.083	0.732	0.931
64154	1.082	0.998	1.082	1.082	1.082	0.738	0.937
64155	1.087	1.025	1.087	1.087	1.087	0.921	0.956
64156	1.094	1.02	1.094	1.094	1.094	0.919	1.017
64157	1.086	1.016	1.086	1.086	1.086	0.975	0.933

64158	1.109	1.029	1.109	1.109	1.109	0.941	0.957
64161	1.154	1.025	1.154	1.154	1.154	0.955	0.982
64163	1.073	0.987	1.073	1.073	1.073	0.74	0.918
64164	1.077	0.991	1.077	1.077	1.077	0.75	0.923
64165	1.082	0.997	1.082	1.082	1.082	0.923	0.934
64166	1.083	0.995	1.083	1.083	1.083	0.933	0.928
64167	1.081	0.989	1.081	1.081	1.081	0.937	0.918
64168	1.148	1.015	1.148	1.148	1.148	0.797	0.979
64170	1.148	1.034	1.148	1.148	1.148	0.945	0.999
64171	1.148	1.049	1.148	1.148	1.148	0.933	1.013
64172	1.16	1.052	1.16	1.16	1.16	0.941	1.021
64179	1.148	1.041	1.148	1.148	1.148	0.957	1.014
64180	1.148	1.03	1.148	1.148	1.148	0.958	1.013
64183	1.16	1.027	1.16	1.16	1.16	0.959	1.016
64184	1.148	1.03	1.148	1.148	1.148	0.958	1.013
64187	1.148	1.03	1.148	1.148	1.148	0.958	1.013
64188	1.148	1.012	1.148	1.148	1.148	0.941	0.979
64190	1.148	1.012	1.148	1.148	1.148	0.797	0.978
64191	1.148	1.034	1.148	1.148	1.148	0.958	1.024
64192	1.253	1.05	1.253	1.253	1.253	0.989	1.092
64193	1.157	1.035	1.157	1.157	1.157	0.981	1.029
64195	1.148	1.012	1.148	1.148	1.148	0.797	0.978
64196	1.148	1.022	1.148	1.148	1.148	0.949	0.993
64197	1.148	1.034	1.148	1.148	1.148	0.945	0.999
64198	1.148	1.03	1.148	1.148	1.148	0.958	1.013
64199	1.148	1.03	1.148	1.148	1.148	0.958	1.013
64401	1.007	0.951	1.007	1.007	1.007	0.746	0.865
64402	0.961	0.951	0.961	0.961	0.961	1.032	0.838
64420	0.951	0.932	0.951	0.951	0.951	1.1	0.82
64421	0.967	0.927	0.967	0.967	0.967	0.838	0.875
64422	0.984	0.943	0.984	0.984	0.984	0.817	0.856
64423	0.962	0.929	0.962	0.962	0.962	0.772	0.842
64424	0.954	0.943	0.954	0.954	0.954	1.205	0.827
64426	0.944	0.939	0.944	0.944	0.944	1.099	0.821
64427	0.964	0.926	0.964	0.964	0.964	0.775	0.855
64428	0.962	0.929	0.962	0.962	0.962	0.785	0.834
64429	0.994	0.953	0.994	0.994	0.994	0.91	0.854
64430	0.985	0.941	0.985	0.985	0.985	0.82	0.861
64431	0.96	0.928	0.96	0.96	0.96	0.83	0.831
64432	0.961	0.931	0.961	0.961	0.961	0.804	0.837
64433	0.962	0.931	0.962	0.962	0.962	0.793	0.841
64434	0.96	0.929	0.96	0.96	0.96	0.801	0.835
64436	0.972	0.937	0.972	0.972	0.972	0.73	0.867
64437	0.971	0.931	0.971	0.971	0.971	0.778	0.846
64438	0.964	0.941	0.964	0.964	0.964	0.911	0.84
64439	1.031	0.958	1.031	1.031	1.031	0.766	0.881
64440	1.023	0.955	1.023	1.023	1.023	0.756	0.879
64441	0.955	0.928	0.955	0.955	0.955	0.974	0.826
64442	0.946	0.937	0.946	0.946	0.946	1.199	0.824
64443	0.996	0.946	0.996	0.996	0.996	0.734	0.863
64444	1.047	0.966	1.047	1.047	1.047	0.742	0.892
64445	0.962	0.928	0.962	0.962	0.962	0.833	0.833
64446	0.966	0.92	0.966	0.966	0.966	0.777	0.84
64448	1.013	0.951	1.013	1.013	1.013	0.698	0.872

Territory Rating Factors

64449	0.966	0.924	0.966	0.966	0.966	0.74	0.868
64451	0.989	0.937	0.989	0.989	0.989	0.748	0.863
64453	0.959	0.938	0.959	0.959	0.959	0.9	0.834
64454	1.024	0.954	1.024	1.024	1.024	0.762	0.875
64455	0.964	0.927	0.964	0.964	0.964	0.746	0.848
64456	0.951	0.924	0.951	0.951	0.951	1.079	0.813
64457	0.964	0.931	0.964	0.964	0.964	0.794	0.848
64458	0.949	0.935	0.949	0.949	0.949	1.042	0.821
64459	0.964	0.926	0.964	0.964	0.964	0.891	0.875
64461	0.959	0.928	0.959	0.959	0.959	0.852	0.828
64463	0.969	0.938	0.969	0.969	0.969	0.869	0.849
64465	1.042	0.963	1.042	1.042	1.042	0.883	0.883
64466	0.969	0.928	0.969	0.969	0.969	0.759	0.855
64467	0.951	0.94	0.951	0.951	0.951	1.052	0.823
64468	0.958	0.927	0.958	0.958	0.958	0.746	0.826
64469	0.978	0.945	0.978	0.978	0.978	0.869	0.849
64470	0.974	0.931	0.974	0.974	0.974	0.753	0.854
64471	0.957	0.958	0.957	0.957	0.957	1.045	0.834
64473	0.976	0.932	0.976	0.976	0.976	0.765	0.863
64474	0.992	0.949	0.992	0.992	0.992	0.841	0.856
64475	0.956	0.929	0.956	0.956	0.956	0.896	0.824
64476	0.959	0.929	0.959	0.959	0.959	0.815	0.829
64477	1.034	0.958	1.034	1.034	1.034	0.83	0.879
64479	0.959	0.931	0.959	0.959	0.959	0.824	0.832
64480	0.966	0.929	0.966	0.966	0.966	0.805	0.86
64481	0.947	0.936	0.947	0.947	0.947	1.183	0.823
64482	0.966	0.928	0.966	0.966	0.966	0.797	0.838
64483	0.963	0.922	0.963	0.963	0.963	0.91	0.872
64484	1.033	0.959	1.033	1.033	1.033	0.723	0.891
64485	0.958	0.916	0.958	0.958	0.958	0.745	0.912
64486	0.952	0.928	0.952	0.952	0.952	0.958	0.818
64487	0.967	0.929	0.967	0.967	0.967	0.756	0.843
64489	0.964	0.934	0.964	0.964	0.964	0.883	0.842
64490	1.004	0.948	1.004	1.004	1.004	0.797	0.864
64491	0.964	0.92	0.964	0.964	0.964	0.798	0.836
64492	1.055	0.969	1.055	1.055	1.055	0.788	0.892
64493	1.014	0.955	1.014	1.014	1.014	0.872	0.868
64494	0.973	0.939	0.973	0.973	0.973	0.861	0.859
64496	0.966	0.929	0.966	0.966	0.966	0.796	0.838
64497	0.981	0.949	0.981	0.981	0.981	0.924	0.847
64498	0.963	0.919	0.963	0.963	0.963	0.793	0.834
64499	0.956	0.922	0.956	0.956	0.956	0.926	0.826
64501	0.963	0.966	0.963	0.963	0.963	0.697	0.865
64502	0.963	0.956	0.963	0.963	0.963	0.675	0.863
64503	0.968	0.95	0.968	0.968	0.968	0.608	0.853
64504	0.991	0.943	0.991	0.991	0.991	0.646	0.864
64505	0.953	0.919	0.953	0.953	0.953	0.607	0.896
64506	0.946	0.941	0.946	0.946	0.946	0.602	0.834
64507	0.993	0.963	0.993	0.993	0.993	0.631	0.868
64508	0.963	0.954	0.963	0.963	0.963	0.644	0.863
64601	0.951	0.957	0.951	0.951	0.951	1.132	0.819
64620	0.978	0.952	0.978	0.978	0.978	0.977	0.842
64622	0.974	0.968	0.974	0.974	0.974	1.04	0.84
64623	0.959	0.972	0.959	0.959	0.959	1.063	0.829

Territory Rating Factors

64624	0.987	0.963	0.987	0.987	0.987	1.007	0.848
64625	0.973	0.958	0.973	0.973	0.973	1.027	0.838
64628	0.931	0.968	0.931	0.931	0.931	1.143	0.811
64630	0.934	0.946	0.934	0.934	0.934	1.076	0.821
64631	0.924	0.967	0.924	0.924	0.924	1.104	0.807
64632	0.942	0.933	0.942	0.942	0.942	1.102	0.822
64633	0.964	0.975	0.964	0.964	0.964	1.084	0.831
64635	0.947	0.959	0.947	0.947	0.947	1.063	0.821
64636	0.962	0.947	0.962	0.962	0.962	1.004	0.831
64637	1.011	0.963	1.011	1.011	1.011	0.962	0.862
64638	0.961	0.964	0.961	0.961	0.961	1.051	0.829
64639	0.953	0.977	0.953	0.953	0.953	1.055	0.826
64640	0.97	0.954	0.97	0.97	0.97	1.032	0.834
64641	0.941	0.947	0.941	0.941	0.941	1.09	0.822
64642	0.953	0.947	0.953	0.953	0.953	1.055	0.827
64643	0.954	0.97	0.954	0.954	0.954	1.055	0.826
64644	0.987	0.957	0.987	0.987	0.987	1.051	0.846
64645	0.938	0.941	0.938	0.938	0.938	1.09	0.824
64646	0.938	0.942	0.938	0.938	0.938	1.075	0.823
64647	0.965	0.95	0.965	0.965	0.965	0.997	0.834
64648	0.957	0.953	0.957	0.957	0.957	1.047	0.828
64649	0.99	0.954	0.99	0.99	0.99	0.953	0.85
64650	1.005	0.957	1.005	1.005	1.005	0.937	0.859
64651	0.938	0.958	0.938	0.938	0.938	1.068	0.815
64652	0.94	0.944	0.94	0.94	0.94	1.086	0.821
64653	0.938	0.954	0.938	0.938	0.938	1.054	0.815
64654	0.96	0.956	0.96	0.96	0.96	1.05	0.829
64655	0.931	0.943	0.931	0.931	0.931	1.239	0.85
64656	0.972	0.962	0.972	0.972	0.972	1.04	0.838
64657	0.966	0.947	0.966	0.966	0.966	1.076	0.838
64658	0.926	0.971	0.926	0.926	0.926	1.087	0.808
64659	0.943	0.964	0.943	0.943	0.943	1.076	0.816
64660	0.941	0.975	0.941	0.941	0.941	1.055	0.818
64661	0.937	0.934	0.937	0.937	0.937	1.131	0.821
64664	0.965	0.959	0.965	0.965	0.965	1.079	0.834
64667	0.936	0.94	0.936	0.936	0.936	1.118	0.823
64668	0.985	1.066	0.985	0.985	0.985	1.029	0.966
64670	0.97	0.949	0.97	0.97	0.97	0.963	0.838
64671	1.031	0.962	1.031	1.031	1.031	0.919	0.875
64672	0.93	0.936	0.93	0.93	0.93	1.134	0.82
64673	0.939	0.936	0.939	0.939	0.939	1.098	0.822
64674	0.934	0.951	0.934	0.934	0.934	1.071	0.817
64676	0.936	0.972	0.936	0.936	0.936	1.068	0.814
64679	0.944	0.936	0.944	0.944	0.944	1.087	0.823
64680	1.006	0.969	1.006	1.006	1.006	1.015	0.861
64681	0.944	0.971	0.944	0.944	0.944	1.038	0.819
64682	0.962	0.968	0.962	0.962	0.962	1.042	0.831
64683	0.947	0.939	0.947	0.947	0.947	1.098	0.821
64686	0.959	0.958	0.959	0.959	0.959	1.09	0.826
64688	0.95	0.971	0.95	0.95	0.95	1.081	0.824
64689	0.986	0.952	0.986	0.986	0.986	0.946	0.848
64701	1.02	1.016	1.02	1.02	1.02	1.262	0.952
64720	0.957	0.96	0.957	0.957	0.957	1.149	0.91
64722	0.936	0.941	0.936	0.936	0.936	1.168	0.915

64723	0.948	0.952	0.948	0.948	0.948	1.149	0.913
64724	0.913	0.926	0.913	0.913	0.913	1.456	0.903
64725	0.989	0.986	0.989	0.989	0.989	1.295	0.927
64726	0.977	0.971	0.977	0.977	0.977	1.117	0.899
64728	0.865	0.886	0.865	0.865	0.865	1.525	0.92
64730	0.926	0.942	0.926	0.926	0.926	1.234	0.909
64733	0.97	1.164	0.97	0.97	0.97	1.081	0.89
64734	1.056	1.004	1.056	1.056	1.056	1.084	0.949
64735	0.951	0.972	0.951	0.951	0.951	1.173	0.915
64738	0.876	0.902	0.876	0.876	0.876	1.498	0.898
64739	0.97	0.971	0.97	0.97	0.97	1.128	0.905
64740	0.927	0.96	0.927	0.927	0.927	1.196	0.888
64741	0.868	0.887	0.868	0.868	0.868	1.443	0.925
64742	0.974	0.963	0.974	0.974	0.974	1.077	0.927
64743	1.029	0.996	1.029	1.029	1.029	1.199	0.934
64744	0.877	0.903	0.877	0.877	0.877	1.74	0.909
64745	0.915	0.927	0.915	0.915	0.915	1.223	0.915
64746	1.02	0.998	1.02	1.02	1.02	1.231	0.942
64747	0.997	0.982	0.997	0.997	0.997	1.307	0.91
64748	0.852	0.885	0.852	0.852	0.852	1.612	0.923
64750	0.887	0.908	0.887	0.887	0.887	1.55	0.91
64752	0.92	0.927	0.92	0.92	0.92	1.199	0.92
64755	0.85	0.882	0.85	0.85	0.85	1.517	0.921
64756	0.858	0.888	0.858	0.858	0.858	1.684	0.914
64759	0.859	0.887	0.859	0.859	0.859	1.74	0.922
64761	0.959	0.983	0.959	0.959	0.959	1.059	0.872
64762	0.862	0.886	0.862	0.862	0.862	1.715	0.919
64763	0.908	0.94	0.908	0.908	0.908	1.489	0.894
64765	0.895	0.908	0.895	0.895	0.895	1.427	0.922
64766	0.876	0.887	0.876	0.876	0.876	1.789	0.919
64767	0.867	0.889	0.867	0.867	0.867	1.542	0.919
64769	0.86	0.887	0.86	0.86	0.86	1.602	0.919
64770	0.938	0.956	0.938	0.938	0.938	1.184	0.903
64771	0.867	0.885	0.867	0.867	0.867	1.544	0.924
64772	0.871	0.893	0.871	0.871	0.871	1.568	0.944
64776	0.887	0.922	0.887	0.887	0.887	1.575	0.898
64778	0.882	0.898	0.882	0.882	0.882	1.418	0.925
64779	0.9	0.917	0.9	0.9	0.9	1.285	0.911
64780	0.904	0.914	0.904	0.904	0.904	1.239	0.905
64781	0.891	0.907	0.891	0.891	0.891	1.506	0.9
64783	0.892	0.916	0.892	0.892	0.892	1.536	0.909
64784	0.862	0.885	0.862	0.862	0.862	1.823	0.915
64788	0.96	0.956	0.96	0.96	0.96	1.14	0.894
64790	0.881	0.9	0.881	0.881	0.881	1.605	0.918
64801	0.855	0.883	0.855	0.855	0.855	1.4378	0.911
64802	0.867	0.894	0.867	0.867	0.867	1.457	0.916
64803	0.867	0.894	0.867	0.867	0.867	1.457	0.916
64804	0.84	0.875	0.84	0.84	0.84	1.441	0.914
64830	0.846	0.879	0.846	0.846	0.846	1.459	0.918
64831	0.838	0.88	0.838	0.838	0.838	1.71	0.934
64832	0.849	0.881	0.849	0.849	0.849	1.532	0.92
64833	0.845	0.882	0.845	0.845	0.845	1.481	0.924
64834	0.868	0.879	0.868	0.868	0.868	1.431	0.91
64835	0.846	0.883	0.846	0.846	0.846	1.451	0.917

Territory Rating Factors

64836	0.844	0.878	0.844	0.844	0.844	1.431	0.912
64840	0.84	0.878	0.84	0.84	0.84	1.456	0.926
64841	0.852	0.88	0.852	0.852	0.852	1.424	0.917
64842	0.834	0.882	0.834	0.834	0.834	1.45	0.944
64843	0.837	0.879	0.837	0.837	0.837	1.691	0.931
64844	0.837	0.879	0.837	0.837	0.837	1.462	0.934
64847	0.843	0.88	0.843	0.843	0.843	1.756	0.946
64848	0.84	0.881	0.84	0.84	0.84	1.502	0.935
64849	0.845	0.878	0.845	0.845	0.845	1.477	0.916
64850	0.849	0.877	0.849	0.849	0.849	1.434	0.925
64853	0.845	0.88	0.845	0.845	0.845	1.477	0.941
64854	0.836	0.881	0.836	0.836	0.836	1.788	0.945
64855	0.85	1.092	0.85	0.85	0.85	1.677	0.961
64856	0.835	0.881	0.835	0.835	0.835	1.713	0.94
64857	0.845	0.878	0.845	0.845	0.845	1.477	0.916
64858	0.857	0.877	0.857	0.857	0.857	1.461	0.919
64859	0.841	0.88	0.841	0.841	0.841	1.442	0.919
64861	0.833	0.882	0.833	0.833	0.833	1.7	0.945
64862	0.838	0.879	0.838	0.838	0.838	1.421	0.932
64863	0.841	0.88	0.841	0.841	0.841	1.729	0.951
64864	0.853	0.885	0.853	0.853	0.853	1.504	0.919
64865	0.848	0.877	0.848	0.848	0.848	1.426	0.921
64866	0.835	0.879	0.835	0.835	0.835	1.498	0.936
64867	0.835	0.88	0.835	0.835	0.835	1.495	0.936
64868	0.858	0.88	0.858	0.858	0.858	1.763	0.94
64869	0.864	0.879	0.864	0.864	0.864	1.51	0.925
64870	0.846	0.879	0.846	0.846	0.846	1.424	0.909
64873	0.839	0.88	0.839	0.839	0.839	1.429	0.943
64874	0.838	0.884	0.838	0.838	0.838	1.463	0.948
64999	1.148	1.022	1.148	1.148	1.148	0.938	0.994
65001	0.878	0.972	0.878	0.878	0.878	1.048	0.856
65010	0.906	1.019	0.906	0.906	0.906	0.935	0.823
65011	0.889	0.971	0.889	0.889	0.889	1.055	0.838
65013	0.905	0.983	0.905	0.905	0.905	1.139	0.87
65014	0.89	0.985	0.89	0.89	0.89	1.228	0.891
65016	0.897	1.081	0.897	0.897	0.897	1.019	0.875
65017	0.874	0.94	0.874	0.874	0.874	1.13	0.862
65018	0.9	1.015	0.9	0.9	0.9	1.027	0.819
65020	0.874	0.928	0.874	0.874	0.874	1.39	0.863
65023	0.903	1.007	0.903	0.903	0.903	0.956	0.831
65024	0.89	0.993	0.89	0.89	0.89	1.223	0.973
65025	0.912	1	0.912	0.912	0.912	1.032	0.819
65026	0.885	0.957	0.885	0.885	0.885	1.038	0.845
65032	0.882	0.961	0.882	0.882	0.882	0.983	0.867
65034	0.913	0.997	0.913	0.913	0.913	1.064	0.828
65035	0.884	0.981	0.884	0.884	0.884	1.047	0.863
65036	0.905	0.994	0.905	0.905	0.905	1.278	0.875
65037	0.899	0.965	0.899	0.899	0.899	1.135	0.846
65038	0.891	0.95	0.891	0.891	0.891	1.151	0.85
65039	0.894	1.036	0.894	0.894	0.894	0.959	0.849
65040	0.885	0.981	0.885	0.885	0.885	0.958	0.85
65041	0.913	0.993	0.913	0.913	0.913	1.401	0.883
65042	0.898	0.983	0.898	0.898	0.898	1.012	0.837
65043	0.906	1.046	0.906	0.906	0.906	0.949	0.854

Territory Rating Factors

65046	0.914	1.014	0.914	0.914	0.914	0.976	0.814
65047	0.875	0.94	0.875	0.875	0.875	1.115	0.854
65048	0.883	0.982	0.883	0.883	0.883	0.989	0.852
65049	0.878	0.944	0.878	0.878	0.878	1.287	0.845
65050	0.907	0.99	0.907	0.907	0.907	1.041	0.829
65051	0.893	0.998	0.893	0.893	0.893	1.056	0.858
65052	0.877	0.935	0.877	0.877	0.877	1.32	0.861
65053	0.895	1.015	0.895	0.895	0.895	0.947	0.862
65054	0.9	1.011	0.9	0.9	0.9	0.976	0.855
65055	0.904	0.997	0.904	0.904	0.904	1.001	0.83
65058	0.877	0.968	0.877	0.877	0.877	1.007	0.853
65059	0.898	1.004	0.898	0.898	0.898	1.068	0.848
65061	0.896	0.99	0.896	0.896	0.896	1.349	0.864
65062	0.896	0.993	0.896	0.896	0.896	1.195	0.872
65063	0.928	1.009	0.928	0.928	0.928	1.031	0.86
65064	0.893	0.971	0.893	0.893	0.893	1.015	0.845
65065	0.873	0.933	0.873	0.873	0.873	1.276	0.843
65066	0.903	0.995	0.903	0.903	0.903	1.27	0.895
65067	0.892	0.987	0.892	0.892	0.892	1.211	0.853
65068	0.904	1.007	0.904	0.904	0.904	1.03	0.81
65069	0.899	0.988	0.899	0.899	0.899	1.297	0.863
65072	0.889	0.954	0.889	0.889	0.889	1.092	0.845
65074	0.893	0.985	0.893	0.893	0.893	1.01	0.843
65075	0.874	0.961	0.874	0.874	0.874	1.019	0.852
65076	0.882	0.977	0.882	0.882	0.882	0.966	0.85
65077	0.886	0.988	0.886	0.886	0.886	1.191	0.845
65078	0.921	0.99	0.921	0.921	0.921	1.276	0.843
65079	0.878	0.941	0.878	0.878	0.878	1.265	0.847
65080	0.896	1.031	0.896	0.896	0.896	1.123	0.862
65081	0.903	0.999	0.903	0.903	0.903	1.046	0.822
65082	0.878	0.952	0.878	0.878	0.878	1.056	0.852
65083	0.875	0.949	0.875	0.875	0.875	1.082	0.854
65084	0.912	0.986	0.912	0.912	0.912	1.093	0.836
65085	0.888	0.992	0.888	0.888	0.888	0.978	0.85
65101	0.888	1	0.888	0.888	0.888	1.029	0.854
65102	0.905	1.099	0.905	0.905	0.905	1.042	0.966
65103	0.905	1.099	0.905	0.905	0.905	1.042	0.966
65104	0.905	1.099	0.905	0.905	0.905	1.042	0.966
65105	0.905	1.099	0.905	0.905	0.905	1.042	0.966
65106	0.905	1.099	0.905	0.905	0.905	1.042	0.966
65107	0.905	1.099	0.905	0.905	0.905	1.042	0.966
65108	0.905	1.099	0.905	0.905	0.905	1.042	0.966
65109	0.895	1.099	0.895	0.895	0.895	1.055	0.966
65110	0.902	1.099	0.902	0.902	0.902	1.036	0.966
65111	0.905	1.099	0.905	0.905	0.905	1.042	0.966
65201	0.994	1.024	0.994	0.994	0.994	1.075	0.768
65202	0.934	1.011	0.934	0.934	0.934	1.079	0.783
65203	0.925	1.038	0.925	0.925	0.925	1.041	0.787
65205	0.994	1.024	0.994	0.994	0.994	1.057	0.768
65211	0.994	1.024	0.994	0.994	0.994	1.067	0.768
65212	0.994	1.024	0.994	0.994	0.994	1.057	0.768
65215	0.994	1.024	0.994	0.994	0.994	1.06	0.768
65216	0.994	1.024	0.994	0.994	0.994	1.067	0.768
65217	0.994	1.024	0.994	0.994	0.994	1.057	0.768

Territory Rating Factors

65218	0.994	1.024	0.994	0.994	0.994	1.064	0.768
65230	0.92	0.998	0.92	0.92	0.92	1.119	0.797
65231	0.884	0.972	0.884	0.884	0.884	1.246	0.806
65232	0.881	0.971	0.881	0.881	0.881	1.262	0.811
65233	0.943	0.999	0.943	0.943	0.943	1.086	0.811
65236	0.943	0.975	0.943	0.943	0.943	1.052	0.82
65237	0.924	1.005	0.924	0.924	0.924	1.061	0.815
65239	0.937	1.023	0.937	0.937	0.937	1.205	0.785
65240	0.939	0.98	0.939	0.939	0.939	1.374	0.778
65243	0.928	1.01	0.928	0.928	0.928	1.176	0.781
65244	0.93	0.995	0.93	0.93	0.93	1.149	0.795
65246	0.932	0.984	0.932	0.932	0.932	1.077	0.814
65247	0.921	0.994	0.921	0.921	0.921	1.205	0.792
65248	0.921	1.005	0.921	0.921	0.921	1.105	0.796
65250	0.937	1.002	0.937	0.937	0.937	1.132	0.807
65251	0.876	0.967	0.876	0.876	0.876	1.089	0.81
65254	0.938	0.999	0.938	0.938	0.938	1.105	0.828
65255	0.905	0.983	0.905	0.905	0.905	1.208	0.787
65256	0.923	1	0.923	0.923	0.923	1.14	0.785
65257	0.94	1.017	0.94	0.94	0.94	1.152	0.786
65258	0.898	0.985	0.898	0.898	0.898	1.291	0.795
65259	0.939	1.019	0.939	0.939	0.939	1.23	0.784
65260	0.916	1.002	0.916	0.916	0.916	1.316	0.792
65261	0.933	0.975	0.933	0.933	0.933	1.074	0.813
65262	0.891	0.979	0.891	0.891	0.891	1.167	0.805
65263	0.927	1.013	0.927	0.927	0.927	1.219	0.782
65264	0.883	0.974	0.883	0.883	0.883	1.273	0.823
65265	0.902	0.966	0.902	0.902	0.902	1.281	0.803
65270	0.984	1.122	0.984	0.984	0.984	1.206	0.774
65274	0.932	1.002	0.932	0.932	0.932	1.091	0.795
65275	0.889	0.972	0.889	0.889	0.889	1.316	0.802
65276	0.939	1.013	0.939	0.939	0.939	1.164	0.814
65278	0.944	1.032	0.944	0.944	0.944	1.269	0.781
65279	0.928	1.004	0.928	0.928	0.928	1.056	0.785
65280	0.88	0.971	0.88	0.88	0.88	1.286	0.818
65281	0.923	0.985	0.923	0.923	0.923	1.102	0.806
65282	0.879	0.97	0.879	0.879	0.879	1.321	0.817
65283	0.872	0.965	0.872	0.872	0.872	1.375	0.825
65284	0.914	0.995	0.914	0.914	0.914	1.284	0.78
65285	0.889	0.974	0.889	0.889	0.889	1.289	0.799
65286	0.949	0.965	0.949	0.949	0.949	1.038	0.823
65287	0.911	1.007	0.911	0.911	0.911	1.007	0.795
65299	0.913	0.998	0.913	0.913	0.913	1.048	0.796
65301	0.997	1.107	0.997	0.997	0.997	0.974	0.841
65302	1.003	1.117	1.003	1.003	1.003	0.977	0.841
65305	0.957	1	0.957	0.957	0.957	1.029	0.855
65320	0.943	1.002	0.943	0.943	0.943	1.078	0.817
65321	0.96	0.99	0.96	0.96	0.96	1.033	0.838
65322	0.931	1.009	0.931	0.931	0.931	1.026	0.817
65323	0.934	0.968	0.934	0.934	0.934	1.135	0.87
65324	0.886	0.945	0.886	0.886	0.886	1.368	0.858
65325	0.918	0.995	0.918	0.918	0.918	1.126	0.845
65326	0.908	0.966	0.908	0.908	0.908	1.174	0.877
65327	0.96	0.997	0.96	0.96	0.96	1.038	0.842

Territory Rating Factors

65329	0.913	1.008	0.913	0.913	0.913	1.076	0.83
65330	0.94	0.99	0.94	0.94	0.94	1.074	0.814
65332	0.964	1.024	0.964	0.964	0.964	1.118	0.845
65333	0.949	1.006	0.949	0.949	0.949	1.003	0.833
65334	0.941	1.027	0.941	0.941	0.941	1.054	0.827
65335	0.934	1.019	0.934	0.934	0.934	1.022	0.846
65336	0.963	1.006	0.963	0.963	0.963	1.038	0.85
65337	0.952	1.02	0.952	0.952	0.952	1.001	0.842
65338	0.929	0.984	0.929	0.929	0.929	1.14	0.868
65339	0.959	0.984	0.959	0.959	0.959	1.035	0.834
65340	0.948	0.99	0.948	0.948	0.948	1.047	0.84
65344	0.951	0.983	0.951	0.951	0.951	1.044	0.827
65345	0.934	1.034	0.934	0.934	0.934	1.091	0.838
65347	0.946	1.005	0.946	0.946	0.946	1.049	0.825
65348	0.915	1.014	0.915	0.915	0.915	1.024	0.822
65349	0.957	0.994	0.957	0.957	0.957	1.064	0.819
65350	0.927	1.055	0.927	0.927	0.927	1.074	0.828
65351	0.954	0.995	0.954	0.954	0.954	1.036	0.833
65354	0.919	1.004	0.919	0.919	0.919	1.021	0.823
65355	0.909	0.959	0.909	0.909	0.909	1.209	0.872
65360	0.945	0.994	0.945	0.945	0.945	1.111	0.855
65401	0.881	0.977	0.881	0.881	0.881	1.444	0.943
65402	0.881	0.977	0.881	0.881	0.881	1.444	0.943
65409	0.881	0.977	0.881	0.881	0.881	1.444	0.943
65436	0.871	0.946	0.871	0.871	0.871	1.267	0.914
65438	0.857	0.934	0.857	0.857	0.857	1.45	0.935
65439	0.879	0.984	0.879	0.879	0.879	1.302	0.964
65440	0.881	0.978	0.881	0.881	0.881	1.297	0.951
65441	0.918	1.017	0.918	0.918	0.918	1.277	0.942
65443	0.875	0.961	0.875	0.875	0.875	1.07	0.871
65444	0.859	0.924	0.859	0.859	0.859	1.697	0.925
65446	0.884	0.981	0.884	0.884	0.884	1.301	0.945
65449	0.884	0.974	0.884	0.884	0.884	1.299	0.935
65452	0.872	0.941	0.872	0.872	0.872	1.34	0.873
65453	0.896	0.993	0.896	0.896	0.896	1.265	0.915
65456	0.89	0.998	0.89	0.89	0.89	1.315	0.963
65457	0.872	0.949	0.872	0.872	0.872	1.348	0.893
65459	0.872	0.953	0.872	0.872	0.872	1.332	0.882
65461	0.871	0.945	0.871	0.871	0.871	1.248	0.904
65462	0.874	0.954	0.874	0.874	0.874	1.261	0.91
65463	0.868	0.919	0.868	0.868	0.868	1.627	0.923
65464	0.856	0.923	0.856	0.856	0.856	1.439	0.935
65466	0.864	0.95	0.864	0.864	0.864	1.433	0.943
65468	0.86	0.932	0.86	0.86	0.86	1.429	0.934
65470	0.864	0.921	0.864	0.864	0.864	1.5	0.893
65473	0.869	0.939	0.869	0.869	0.869	1.357	0.917
65479	0.863	0.94	0.863	0.863	0.863	1.43	0.936
65483	0.861	1.015	0.861	0.861	0.861	1.486	0.929
65484	0.859	0.924	0.859	0.859	0.859	1.506	0.918
65486	0.873	0.95	0.873	0.873	0.873	1.094	0.857
65501	0.87	0.95	0.87	0.87	0.87	1.278	0.935
65529	0.874	0.955	0.874	0.874	0.874	1.181	0.88
65532	0.881	0.968	0.881	0.881	0.881	1.304	0.925
65534	0.871	0.929	0.871	0.871	0.871	1.356	0.883

Territory Rating Factors

65535	0.898	1.004	0.898	0.898	0.898	1.301	0.95
65536	0.866	0.92	0.866	0.866	0.866	1.685	0.901
65541	0.875	0.954	0.875	0.875	0.875	1.28	0.924
65542	0.866	0.939	0.866	0.866	0.866	1.494	0.923
65543	0.859	0.919	0.859	0.859	0.859	1.513	0.91
65546	0.856	0.927	0.856	0.856	0.856	1.472	0.932
65548	0.867	0.92	0.867	0.867	0.867	1.598	0.931
65550	0.877	0.963	0.877	0.877	0.877	1.252	0.902
65552	0.863	0.974	0.863	0.863	0.863	1.489	0.956
65555	0.865	0.937	0.865	0.865	0.865	1.443	0.932
65556	0.873	0.932	0.873	0.873	0.873	1.331	0.865
65557	0.867	0.939	0.867	0.867	0.867	1.445	0.91
65559	0.883	0.979	0.883	0.883	0.883	1.311	0.916
65560	0.889	0.967	0.889	0.889	0.889	1.289	0.938
65564	0.861	0.924	0.861	0.861	0.861	1.462	0.935
65565	0.889	0.988	0.889	0.889	0.889	1.297	0.936
65566	0.884	0.989	0.884	0.884	0.884	1.308	0.961
65567	0.886	0.936	0.886	0.886	0.886	1.63	0.874
65570	0.863	0.932	0.863	0.863	0.863	1.445	0.918
65571	0.866	0.932	0.866	0.866	0.866	1.467	0.935
65580	0.88	0.975	0.88	0.88	0.88	1.245	0.898
65582	0.881	0.967	0.881	0.881	0.881	1.142	0.875
65583	0.87	0.934	0.87	0.87	0.87	1.289	0.883
65584	0.871	0.943	0.871	0.871	0.871	1.294	0.886
65586	0.883	0.978	0.883	0.883	0.883	1.302	0.931
65588	0.858	0.942	0.858	0.858	0.858	1.429	0.94
65589	0.863	0.929	0.863	0.863	0.863	1.47	0.933
65590	0.851	0.899	0.851	0.851	0.851	1.597	0.897
65591	0.874	0.93	0.874	0.874	0.874	1.311	0.864
65601	0.833	0.89	0.833	0.833	0.833	1.78	0.937
65603	0.847	0.882	0.847	0.847	0.847	1.699	0.928
65604	0.83	0.87	0.83	0.83	0.83	1.495	0.938
65605	0.824	0.907	0.824	0.824	0.824	1.442	1.017
65606	0.855	0.932	0.855	0.855	0.855	1.497	0.934
65607	0.872	0.901	0.872	0.872	0.872	1.712	0.912
65608	0.842	0.897	0.842	0.842	0.842	1.634	0.924
65609	0.844	0.9	0.844	0.844	0.844	1.6	0.922
65610	0.829	0.871	0.829	0.829	0.829	1.39	0.94
65611	0.832	0.886	0.832	0.832	0.832	1.417	0.955
65612	0.836	0.873	0.836	0.836	0.836	1.435	0.941
65613	0.822	0.869	0.822	0.822	0.822	2.165	0.913
65614	0.838	0.891	0.838	0.838	0.838	1.539	0.93
65615	0.847	0.913	0.847	0.847	0.847	1.406	0.958
65616	0.837	0.901	0.837	0.837	0.837	1.329	0.954
65617	0.828	0.873	0.828	0.828	0.828	1.6	0.917
65618	0.855	0.898	0.855	0.855	0.855	1.628	0.923
65619	0.837	0.893	0.837	0.837	0.837	1.354	0.94
65620	0.849	0.889	0.849	0.849	0.849	1.533	0.924
65622	0.848	0.895	0.848	0.848	0.848	1.627	0.901
65623	0.836	0.884	0.836	0.836	0.836	1.513	0.957
65624	0.83	0.884	0.83	0.83	0.83	1.479	0.948
65625	0.832	0.884	0.832	0.832	0.832	1.492	0.947
65626	0.845	0.901	0.845	0.845	0.845	1.5	0.922
65627	0.843	0.893	0.843	0.843	0.843	1.463	0.938

Territory Rating Factors

65629	0.84	0.884	0.84	0.84	0.84	1.519	0.928
65630	0.845	0.891	0.845	0.845	0.845	1.463	0.938
65631	0.832	0.874	0.832	0.832	0.832	1.411	0.955
65632	0.848	0.897	0.848	0.848	0.848	1.74	0.903
65633	0.84	0.886	0.84	0.84	0.84	1.508	0.961
65634	0.884	0.936	0.884	0.884	0.884	1.439	0.874
65635	0.839	0.883	0.839	0.839	0.839	1.919	0.934
65636	0.854	0.891	0.854	0.854	0.854	1.666	0.929
65637	0.852	0.903	0.852	0.852	0.852	1.654	0.925
65638	0.845	0.9	0.845	0.845	0.845	1.559	0.925
65640	0.845	0.886	0.845	0.845	0.845	1.975	0.925
65641	0.833	0.884	0.833	0.833	0.833	1.473	0.942
65644	0.84	0.889	0.84	0.84	0.84	1.751	0.91
65645	0.835	0.877	0.835	0.835	0.835	1.65	0.915
65646	0.834	0.878	0.834	0.834	0.834	1.584	0.932
65647	0.835	0.883	0.835	0.835	0.835	1.539	0.956
65648	0.839	0.88	0.839	0.839	0.839	1.634	0.92
65649	0.85	0.898	0.85	0.85	0.85	1.982	0.94
65650	0.855	0.901	0.855	0.855	0.855	1.691	0.91
65652	0.849	0.887	0.849	0.849	0.849	1.578	0.92
65653	0.853	0.889	0.853	0.853	0.853	1.455	0.939
65654	0.837	0.883	0.837	0.837	0.837	1.405	0.956
65655	0.842	0.895	0.842	0.842	0.842	1.704	0.919
65656	0.828	0.883	0.828	0.828	0.828	1.431	0.949
65657	0.844	0.887	0.844	0.844	0.844	1.49	0.933
65658	0.832	0.885	0.832	0.832	0.832	1.52	0.944
65660	0.854	0.912	0.854	0.854	0.854	1.569	0.922
65661	0.842	0.909	0.842	0.842	0.842	1.687	0.933
65662	0.852	0.906	0.852	0.852	0.852	1.653	0.906
65663	0.84	0.886	0.84	0.84	0.84	1.786	0.911
65664	0.84	0.877	0.84	0.84	0.84	1.435	0.948
65666	0.848	0.897	0.848	0.848	0.848	1.726	0.922
65667	0.857	0.904	0.857	0.857	0.857	1.628	0.918
65668	0.891	0.92	0.891	0.891	0.891	1.542	0.887
65669	0.833	0.88	0.833	0.833	0.833	1.459	0.941
65672	0.851	0.9	0.851	0.851	0.851	1.401	1.028
65673	0.844	0.894	0.844	0.844	0.844	1.413	0.96
65674	0.861	0.899	0.861	0.861	0.861	1.654	0.912
65675	0.855	0.88	0.855	0.855	0.855	1.553	0.952
65676	0.841	0.895	0.841	0.841	0.841	1.651	0.923
65679	0.84	0.896	0.84	0.84	0.84	1.454	0.946
65680	0.842	0.89	0.842	0.842	0.842	1.487	0.936
65681	0.831	0.885	0.831	0.831	0.831	1.454	0.948
65682	0.859	0.881	0.859	0.859	0.859	1.619	0.931
65685	0.853	0.9	0.853	0.853	0.853	1.704	0.898
65686	0.831	0.885	0.831	0.831	0.831	1.408	0.944
65688	0.856	0.914	0.856	0.856	0.856	1.428	0.924
65689	0.853	0.913	0.853	0.853	0.853	1.407	0.952
65690	0.855	0.937	0.855	0.855	0.855	1.447	0.936
65692	0.852	0.922	0.852	0.852	0.852	1.427	0.929
65701	0.857	0.894	0.857	0.857	0.857	1.6	0.927
65702	0.846	0.902	0.846	0.846	0.846	1.593	0.923
65704	0.846	0.9	0.846	0.846	0.846	1.609	0.921
65705	0.826	0.881	0.826	0.826	0.826	1.503	0.961

Territory Rating Factors

65706	0.838	0.887	0.838	0.838	0.838	1.676	0.916
65707	0.844	0.88	0.844	0.844	0.844	1.533	0.943
65708	0.833	0.881	0.833	0.833	0.833	1.371	0.936
65710	0.839	0.874	0.839	0.839	0.839	1.7	0.932
65711	0.85	0.907	0.85	0.85	0.85	1.513	0.926
65712	0.835	0.886	0.835	0.835	0.835	1.451	0.974
65713	0.843	0.895	0.843	0.843	0.843	1.659	0.917
65714	0.835	0.88	0.835	0.835	0.835	1.427	0.955
65715	0.842	0.896	0.842	0.842	0.842	1.641	0.924
65717	0.849	0.908	0.849	0.849	0.849	1.553	0.922
65720	0.84	0.886	0.84	0.84	0.84	1.558	0.924
65721	0.855	0.899	0.855	0.855	0.855	1.531	0.922
65722	0.852	0.903	0.852	0.852	0.852	1.565	0.896
65723	0.843	0.881	0.843	0.843	0.843	1.404	0.948
65724	0.863	0.904	0.863	0.863	0.863	1.613	0.889
65725	0.838	0.88	0.838	0.838	0.838	1.904	0.92
65726	0.861	0.912	0.861	0.861	0.861	1.423	0.964
65727	0.849	0.896	0.849	0.849	0.849	1.697	0.904
65728	0.828	0.881	0.828	0.828	0.828	1.439	0.944
65729	0.841	0.895	0.841	0.841	0.841	1.68	0.921
65730	0.835	0.881	0.835	0.835	0.835	1.704	0.946
65731	0.842	0.892	0.842	0.842	0.842	1.449	0.94
65732	0.869	0.918	0.869	0.869	0.869	1.483	0.885
65733	0.838	0.892	0.838	0.838	0.838	1.559	0.931
65734	0.832	0.886	0.832	0.832	0.832	1.448	0.962
65735	0.889	0.931	0.889	0.889	0.889	1.458	0.889
65737	0.829	0.883	0.829	0.829	0.829	1.425	0.943
65738	0.841	0.875	0.841	0.841	0.841	1.304	0.927
65739	0.834	0.888	0.834	0.834	0.834	1.434	0.942
65740	0.843	0.89	0.843	0.843	0.843	1.442	0.95
65741	0.871	0.898	0.871	0.871	0.871	1.679	0.925
65742	0.868	0.885	0.868	0.868	0.868	1.563	0.919
65744	0.838	0.892	0.838	0.838	0.838	1.562	0.931
65745	0.846	0.883	0.846	0.846	0.846	1.479	0.947
65746	0.844	0.897	0.844	0.844	0.844	1.586	0.917
65747	0.831	0.885	0.831	0.831	0.831	1.512	0.947
65752	0.842	0.881	0.842	0.842	0.842	1.648	0.936
65753	0.86	0.888	0.86	0.86	0.86	1.601	0.921
65754	0.829	0.882	0.829	0.829	0.829	1.443	0.942
65755	0.843	0.898	0.843	0.843	0.843	1.604	0.926
65756	0.836	0.881	0.836	0.836	0.836	1.457	0.948
65757	0.85	0.882	0.85	0.85	0.85	1.656	0.925
65759	0.85	0.888	0.85	0.85	0.85	1.467	0.937
65760	0.844	0.898	0.844	0.844	0.844	1.662	0.922
65761	0.84	0.894	0.84	0.84	0.84	1.64	0.926
65762	0.841	0.895	0.841	0.841	0.841	1.646	0.926
65764	0.864	0.913	0.864	0.864	0.864	1.59	0.886
65765	0.867	0.913	0.867	0.867	0.867	1.577	0.922
65766	0.843	0.898	0.843	0.843	0.843	1.631	0.922
65767	0.859	0.907	0.859	0.859	0.859	1.639	0.894
65768	0.847	0.903	0.847	0.847	0.847	1.481	0.928
65769	0.834	0.888	0.834	0.834	0.834	1.513	0.965
65770	0.835	0.875	0.835	0.835	0.835	1.669	0.939
65771	0.851	0.895	0.851	0.851	0.851	1.446	0.94

Territory Rating Factors

65772	0.842	0.882	0.842	0.842	0.842	1.472	0.942
65773	0.85	0.897	0.85	0.85	0.85	1.633	0.925
65774	0.877	0.916	0.877	0.877	0.877	1.631	0.902
65775	0.867	0.901	0.867	0.867	0.867	1.415	0.914
65776	0.877	0.906	0.877	0.877	0.877	1.461	0.921
65777	0.847	0.909	0.847	0.847	0.847	1.481	0.923
65778	0.854	0.934	0.854	0.854	0.854	1.461	0.935
65779	0.873	0.914	0.873	0.873	0.873	1.53	0.887
65781	0.846	0.872	0.846	0.846	0.846	1.531	0.967
65783	0.857	0.906	0.857	0.857	0.857	1.604	0.891
65784	0.844	0.898	0.844	0.844	0.844	1.678	0.922
65785	0.86	0.886	0.86	0.86	0.86	1.804	0.923
65786	0.875	0.927	0.875	0.875	0.875	1.377	0.87
65787	0.883	0.937	0.883	0.883	0.883	1.365	0.857
65788	0.859	0.92	0.859	0.859	0.859	1.409	0.928
65789	0.878	0.91	0.878	0.878	0.878	1.465	0.925
65790	0.85	0.904	0.85	0.85	0.85	1.431	0.921
65791	0.852	0.924	0.852	0.852	0.852	1.45	0.93
65793	0.851	0.912	0.851	0.851	0.851	1.441	0.933
65801	0.867	0.908	0.867	0.867	0.867	1.462	0.938
65802	0.852	0.903	0.852	0.852	0.852	1.436	0.935
65803	0.857	0.903	0.857	0.857	0.857	1.571	0.93
65804	0.869	0.917	0.869	0.869	0.869	1.517	0.942
65805	0.86	0.89	0.86	0.86	0.86	1.462	0.939
65806	0.844	0.875	0.844	0.844	0.844	1.5	0.931
65807	0.864	0.918	0.864	0.864	0.864	1.462	0.944
65808	0.866	0.91	0.866	0.866	0.866	1.462	0.932
65809	0.85	0.897	0.85	0.85	0.85	1.475	0.924
65810	0.822	0.877	0.822	0.822	0.822	1.412	0.92
65814	0.866	0.91	0.866	0.866	0.866	1.462	0.932
65817	0.863	0.916	0.863	0.863	0.863	1.462	0.932
65890	0.868	0.901	0.868	0.868	0.868	1.462	0.932
65897	0.867	0.923	0.867	0.867	0.867	1.532	0.929
65898	0.863	0.916	0.863	0.863	0.863	1.462	0.932
65899	0.866	0.91	0.866	0.866	0.866	1.462	0.932