



**WISCONSIN**

**PERSONAL AUTO**

**MANUAL**

# **MADISON MUTUAL INSURANCE COMPANY**

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## **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 State of Wisconsin provides four-and-a-half years of driving experience and is extended to 7 years for suspension, revocations, or alcohol-related violations.

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 or 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. An auto is deleted.
3. Liability coverage is reduced (To Change Coverage).
4. Physical damage coverage deductibles are increased (To Change Coverage).
5. Coverage is deleted.
6. Endorsement values are reduced (To Change an Endorsement).
7. Endorsements are deleted.
8. Request 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 PP318 (Excess Custom Equipment Coverage) & PP1306 (Customized Equipment Exclusion).
7. When bodily injury coverage limits are requested in excess of 25,000/50,000, equal or greater 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:

25/50/20  
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
70	1.000	1.260	1.507	1.807	2.026	2.950

Property Damage (PD)						
Base Rate	10K	15K	25K	50K	100K	250K
117	1.000	1.110	1.190	1.280	1.330	1.380

Medical Payments (MED)				
Base Rate	1K	2K	5K	10K
8	1.00	1.65	3.00	4.78

Uninsured Motorist Bodily Injury (UMBI)						
Base Rate	25K/50K	50K/100K	100K/300K	250K/500K	300K/500K	500K/500K
14	1.000	1.150	1.320	1.560	1.705	1.900

Underinsured Motorist Bodily Injury (UIMBI)					
Base Rate	50K/100K	100K/300K	250K/500K	300K/500K	500K/500K
10	1.160	1.330	1.570	1.650	1.920

Comprehensive (COMP)					
Base Rate	250	500	1,000	2,500	5,000
226	1.250	1.000	0.850	0.550	0.400

Collision (COLL)					
Base Rate	250	500	1,000	2,500	5,000
243	1.120	1.000	0.900	0.620	0.400

Campers/Trailers – Comprehensive (COMP)			
Base Rate	250	500	1,000
121	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. Drivers

- 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 53216.
- 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

- 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	2.000
Property Damage	1.000	2.000
Comprehensive	1.000	2.034
Collision	1.000	1.959

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

#### 13. Transition Premium Stabilization Factor

The Transition Premium Stabilization Factor is designed to benefit policyholders by limiting the amount of premium increase to individual vehicles between policy terms. This factor is applied at renewal to a vehicle when its renewal premium would normally exceed +25% of its expiring premium. The factor is calculated so that, when applied to all coverages, the renewal premium is +25% of the expiring premium but is limited to a minimum of 0.73.

#### **14. 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:

<i><b>Accident/Claims</b></i>	<i><b>BI PD MED Points Assigned</b></i>	<i><b>Collision Points Assigned</b></i>	<i><b>Comp Points Assigned</b></i>
<b>0</b>	0	0	0
<b>1</b>	3	3	1
<b>2</b>	4	4	1
<b>3</b>	4	4	1
<b>4</b>	4	4	1
<b>5+</b>	4	4	2

<i><b>Minor Violations</b></i>	<i><b>Points</b></i>
<b>0</b>	0
<b>1</b>	1
<b>2</b>	2
<b>3</b>	2
<b>4</b>	3
<b>5+</b>	3

<i><b>Medium Violations</b></i>	<i><b>Points</b></i>
<b>0</b>	0
<b>1</b>	2
<b>2</b>	3
<b>3</b>	4
<b>4</b>	4
<b>5+</b>	4

<i><b>Major Violations</b></i>	<i><b>Points</b></i>
<b>0</b>	0
<b>1</b>	3
<b>2</b>	4
<b>3</b>	4
<b>4</b>	4
<b>5+</b>	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.

Points	Years Insured												
	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.

<b><u>ENDORSEMENT NUMBER</u></b>	<b><u>ENDORSEMENT NAME</u></b>
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
PP0427	Uninsured Motorists Coverage - Wisconsin
PP0428	Underinsured Motorist Coverage – Wisconsin
PP1301	Coverage for Damage to Your Auto Exclusion Endorsement
PP1303	Trust Endorsement
UWR920-30	Additional Insured Endorsement
UWR920-40	Unrepaired Damage Endorsement
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
UWR920-95	Alternate Payment of Loss
UWR920-97	Transportation Expenses
UWR920-98	Storage Costs
UWR920-99	Optional Limits Transportation Expenses Coverage
MM0155	Amendment of Policy Provisions - Wisconsin
MM0208	Termination Provisions – Wisconsin
MM0335	Auto Loan/Lease Limited Payoff Coverage

## **AMENDMENT OF POLICY PROVISION – WISCONSIN**

### **MM0155**

Amends the Personal Auto Policy to comply with Wisconsin requirements regarding:

- Definition Section of the policy and the “minimum limit of liability”; follows the limits of liability specified by the financial responsibility law of Wisconsin.
- Replaces A.4 and A.6 regarding Liability Coverage for and “insured” during the course of employment.
- Part A – Liability Coverage is amended regarding the damages paid for “bodily injury” and “property damage”
- Medical Payments Part B amends the Insuring Agreement to pay reasonable expenses including chiropractic cost; also pay only those expenses incurred for services rendered within three years.
- General Provisions – Part F is revised to include knowledge by our agent is considered knowledge by the Company; The Legal Action Against Us provision does not apply; Termination conditions have been modified.
- Applies to Vehicles with Vehicle Gross Weights 14,000lbs or less

This endorsement is automatically added to all policies.

This is a general summary of just some of the changes included in the Amendment of Policy Provisions – Wisconsin. No coverage is provided by this summary; nor can it be construed to replace any provision of the policy.

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 OF LIABILITY)**

**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 D of the policy).

The premium charge for this endorsement is as follows:

<b>Deductible</b>	<b>Rate per \$100 Value</b>
\$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 COVERAGE**

### **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.

## **UNINSURED MOTORISTS COVERGE – WISCONSIN**

### **PP0427**

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 the rating page for coverages and premiums.

## **UNDERINSURED MOTORISTS COVERAGE – WISCONSIN**

### **PP0428**

This coverage 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.

**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.

## **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.



**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.

## **ALTERNATE PAYMENT OF LOSS**

### **UWR920-95**

This endorsement changes Part D – Coverage For Damage To Your Auto – Payment of Loss Section of the policy. Madison Mutual will not provide sales tax at time of the total loss payment. Payment of sales tax is on a reimbursement basis when the necessary paperwork from the new vehicle purchase has been provided to the claims department.

This endorsement is automatically added to all policies.

There is no charge for this endorsement.

## **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:

<b>Limit Per Day</b>	<b>Maximum Limit</b>	<b>Rate Per Vehicle</b>
\$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 begins 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 – WISCONSIN**

**MM0208**

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**

AGE	Single Female			Married Female			Single Male			Married Male		
	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.

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

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

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

<b>Comprehensive</b>					
	<b>Number of Vehicles</b>				
<b>Number of Drivers</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5+</b>
<b>1</b>	1.000	1.000	1.000	1.000	1.000
<b>2</b>	1.000	1.000	1.000	1.000	1.000
<b>3</b>	1.000	1.000	1.000	1.000	1.000
<b>4</b>	1.040	1.040	1.040	1.040	1.040
<b>5+</b>	1.040	1.040	1.040	1.040	1.040

<b>Collision</b>					
	<b>Number of Vehicles</b>				
<b>Number of Drivers</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5+</b>
<b>1</b>	1.000	0.700	0.700	0.650	0.650
<b>2</b>	1.150	0.805	0.805	0.748	0.748
<b>3</b>	1.250	0.875	0.875	0.813	0.813
<b>4</b>	1.300	0.910	0.910	0.845	0.845
<b>5+</b>	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
Active Devices	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 and Medical Payments. A 25% discount will apply to 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, UMBI, UIMBI, COMP, 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.

<b>Insurance Score</b>	<b>Personal Finance Level</b>	<b>BI/PD/MED/UMBI/UIMBI</b>	<b>COMP</b>	<b>COLL</b>
No Hit	0	1.13	1.00	1.26
>= 891	1	0.61	0.68	0.66
858 – 890	2	0.65	0.68	0.66
829 – 857	3	0.70	0.90	0.71
807 – 828	4	0.70	0.93	0.76
788 – 806	5	0.80	0.93	0.88
771 – 787	6	0.80	0.93	0.88
758 – 770	7	0.81	0.93	0.88
744 – 757	8	1.01	0.93	1.02
734 – 743	9	1.03	0.93	1.02
723 – 733	10	1.03	1.01	1.03
714 – 722	11	1.05	1.01	1.06
705 – 713	12	1.05	1.01	1.06
696 – 704	13	1.05	1.01	1.06
687 – 695	14	1.05	1.01	1.06
678 – 686	15	1.09	1.06	1.06
666 – 677	16	1.09	1.15	1.06
655 – 665	17	1.09	1.16	1.06
643 – 654	18	1.20	1.16	1.24
631 – 642	19	1.36	1.16	1.24
618 – 630	20	1.40	1.16	1.24
603 – 617	21	1.40	1.24	1.29
585 – 602	22	1.42	1.24	1.32
567 – 584	23	1.47	1.39	1.55
549 – 566	24	1.47	1.39	1.55
<= 548	25	1.66	1.56	1.55

### 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**

<b>A.D.P.*</b>	<b>Symbol</b>	<b>A.D.P.*</b>	<b>Symbol</b>
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**

<b>Model Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>
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

<b>Model Year</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>
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

<b>Model Year</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>
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**

<b>Model Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>
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

<b>Model Year</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>
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

<b>Model Year</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>
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**

<b>Model Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>
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

<b>Model Year</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>
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

<b>Model Year</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>
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](http://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 \$20 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
53001	1.104	1.068	1.104	1.104	1.104	0.621	1.138
53002	1.093	1.053	1.093	1.093	1.093	0.714	1.114
53003	1.1	1.047	1.1	1.1	1.1	0.677	1.088
53004	1.154	1.093	1.154	1.154	1.154	0.693	1.242
53005	1.286	1.144	1.286	1.286	1.286	0.72	1.392
53006	1.007	1.007	1.007	1.007	1.007	0.738	1.048
53007	1.29	1.155	1.29	1.29	1.29	0.7	1.429
53008	1.286	1.147	1.286	1.286	1.286	0.72	1.392
53010	1.065	1.045	1.065	1.065	1.065	0.638	1.098
53011	1.099	1.074	1.099	1.099	1.099	0.627	1.134
53012	1.197	1.096	1.197	1.197	1.197	0.671	1.32
53013	1.147	1.096	1.147	1.147	1.147	0.55	1.229
53014	0.919	0.989	0.919	0.919	0.919	0.751	0.987
53015	1.002	1.047	1.002	1.002	1.002	0.674	1.056
53016	1.021	0.998	1.021	1.021	1.021	0.664	0.994
53017	1.157	1.12	1.157	1.157	1.157	0.686	1.184
53018	1.14	1.067	1.14	1.14	1.14	0.68	1.115
53019	1.003	1.021	1.003	1.003	1.003	0.683	1.068
53020	1.02	1.04	1.02	1.02	1.02	0.623	1.046
53021	1.157	1.092	1.157	1.157	1.157	0.683	1.25
53022	1.209	1.088	1.209	1.209	1.209	0.663	1.3
53023	1.006	1.03	1.006	1.006	1.006	0.625	1.058
53024	1.205	1.104	1.205	1.205	1.205	0.654	1.368
53026	1.052	1.049	1.052	1.052	1.052	0.613	1.086
53027	1.112	1.043	1.112	1.112	1.112	0.695	1.13
53029	1.151	1.071	1.151	1.151	1.151	0.682	1.134
53031	1.128	1.093	1.128	1.128	1.128	0.565	1.179
53032	1.023	1.185	1.023	1.023	1.023	0.698	1.029
53033	1.156	1.073	1.156	1.156	1.156	0.695	1.2
53034	1.035	1	1.035	1.035	1.035	0.681	1.024
53035	1.049	1.019	1.049	1.049	1.049	0.694	1.052
53036	1.07	1.035	1.07	1.07	1.07	0.659	1.025
53037	1.165	1.081	1.165	1.165	1.165	0.684	1.225
53038	1.049	1.023	1.049	1.049	1.049	0.67	0.99
53039	1.009	0.996	1.009	1.009	1.009	0.686	1.003
53040	1.099	1.059	1.099	1.099	1.099	0.71	1.114
53042	0.982	1.023	0.982	0.982	0.982	0.695	1.026
53044	1.084	1.09	1.084	1.084	1.084	0.601	1.129
53045	1.248	1.116	1.248	1.248	1.248	0.679	1.312
53046	1.208	1.094	1.208	1.208	1.208	0.671	1.268
53047	1.049	1.013	1.049	1.049	1.049	0.663	1.02
53048	1.042	1.031	1.042	1.042	1.042	0.735	1.08
53049	0.938	1.008	0.938	0.938	0.938	0.706	1.039
53050	1.031	1.009	1.031	1.031	1.031	0.712	1.051
53051	1.264	1.115	1.264	1.264	1.264	0.658	1.417
53052	1.264	1.123	1.264	1.264	1.264	0.674	1.417
53056	1.144	1.073	1.144	1.144	1.144	0.681	1.142
53057	0.976	1.019	0.976	0.976	0.976	0.683	1.052
53058	1.133	1.064	1.133	1.133	1.133	0.677	1.113
53059	1.062	1.027	1.062	1.062	1.062	0.679	1.049
53060	1.15	1.084	1.15	1.15	1.15	0.702	1.21
53061	0.95	1.012	0.95	0.95	0.95	0.783	1.012
53062	0.95	1.012	0.95	0.95	0.95	0.774	1.012

**Territory Rating Factors**

53063	0.973	1.019	0.973	0.973	0.973	0.689	1.029
53064	1.176	1.085	1.176	1.176	1.176	0.684	1.199
53065	0.968	0.993	0.968	0.968	0.968	0.684	1.049
53066	1.11	1.053	1.11	1.11	1.11	0.668	1.074
53069	1.122	1.058	1.122	1.122	1.122	0.676	1.104
53070	1.141	1.106	1.141	1.141	1.141	0.55	1.229
53072	1.173	1.117	1.173	1.173	1.173	0.684	1.176
53073	1.075	1.07	1.075	1.075	1.075	0.594	1.064
53074	1.178	1.104	1.178	1.178	1.178	0.67	1.315
53075	1.134	1.085	1.134	1.134	1.134	0.619	1.197
53076	1.166	1.079	1.166	1.166	1.166	0.689	1.223
53078	1.078	1.038	1.078	1.078	1.078	0.69	1.08
53079	0.978	1.022	0.978	0.978	0.978	0.692	1.039
53080	1.177	1.095	1.177	1.177	1.177	0.668	1.289
53081	1.119	1.13	1.119	1.119	1.119	0.582	1.28
53082	1.027	1.078	1.027	1.027	1.027	0.618	1.082
53083	1.055	1.074	1.055	1.055	1.055	0.538	1.023
53085	1.137	1.111	1.137	1.137	1.137	0.547	1.158
53086	1.137	1.068	1.137	1.137	1.137	0.695	1.171
53088	0.899	0.988	0.899	0.899	0.899	0.792	0.994
53089	1.2	1.092	1.2	1.2	1.2	0.684	1.228
53090	1.136	1.095	1.136	1.136	1.136	0.704	1.136
53091	1.048	1.026	1.048	1.048	1.048	0.72	1.075
53092	1.233	1.136	1.233	1.233	1.233	0.643	1.443
53093	1.109	1.086	1.109	1.109	1.109	0.602	1.133
53094	1.032	0.991	1.032	1.032	1.032	0.639	0.981
53095	1.134	1.066	1.134	1.134	1.134	0.676	1.137
53097	1.247	1.117	1.247	1.247	1.247	0.655	1.425
53098	1.027	0.986	1.027	1.027	1.027	0.646	0.984
53099	1.068	1.035	1.068	1.068	1.068	0.704	1.083
53101	1.178	1.099	1.178	1.178	1.178	0.642	1.105
53102	1.222	1.138	1.222	1.222	1.222	0.659	1.175
53103	1.207	1.097	1.207	1.207	1.207	0.666	1.213
53104	1.209	1.138	1.209	1.209	1.209	0.659	1.175
53105	1.178	1.107	1.178	1.178	1.178	0.644	1.116
53108	1.278	1.152	1.278	1.278	1.278	0.684	1.368
53109	1.177	1.129	1.177	1.177	1.177	0.651	1.145
53110	1.293	1.189	1.293	1.293	1.293	0.712	1.559
53114	1.097	1.061	1.097	1.097	1.097	0.62	1.001
53115	1.084	1.026	1.084	1.084	1.084	0.63	1.015
53118	1.124	1.063	1.124	1.124	1.124	0.719	1.08
53119	1.133	1.07	1.133	1.133	1.133	0.656	1.091
53120	1.15	1.034	1.15	1.15	1.15	0.651	1.108
53121	1.105	1.029	1.105	1.105	1.105	0.639	1.043
53122	1.318	1.15	1.318	1.318	1.318	0.679	1.4
53125	1.105	1.067	1.105	1.105	1.105	0.628	1.041
53126	1.232	1.117	1.232	1.232	1.232	0.672	1.277
53127	1.156	1.091	1.156	1.156	1.156	0.661	1.128
53128	1.136	1.053	1.136	1.136	1.136	0.632	1.07
53129	1.316	1.185	1.316	1.316	1.316	0.696	1.485
53130	1.308	1.181	1.308	1.308	1.308	0.673	1.412
53132	1.287	1.146	1.287	1.287	1.287	0.684	1.414
53137	1.061	1.028	1.061	1.061	1.061	0.643	1.003
53138	1.155	1.093	1.155	1.155	1.155	0.643	1.09
53139	1.186	1.104	1.186	1.186	1.186	0.657	1.178
53140	1.265	1.148	1.265	1.265	1.265	0.675	1.224

**Territory Rating Factors**

53141	1.282	1.16	1.282	1.282	1.282	0.666	1.201
53142	1.239	1.146	1.239	1.239	1.239	0.666	1.201
53143	1.275	1.179	1.275	1.275	1.275	0.671	1.208
53144	1.232	1.11	1.232	1.232	1.232	0.668	1.211
53146	1.236	1.115	1.236	1.236	1.236	0.676	1.267
53147	1.114	1.033	1.114	1.114	1.114	0.631	1.058
53148	1.158	1.102	1.158	1.158	1.158	0.638	1.081
53149	1.175	1.091	1.175	1.175	1.175	0.655	1.149
53150	1.253	1.133	1.253	1.253	1.253	0.669	1.294
53151	1.329	1.186	1.329	1.329	1.329	0.663	1.395
53152	1.171	1.114	1.171	1.171	1.171	0.643	1.11
53153	1.148	1.074	1.148	1.148	1.148	0.668	1.119
53154	1.322	1.145	1.322	1.322	1.322	0.696	1.457
53156	1.105	1.027	1.105	1.105	1.105	0.649	1.051
53157	1.157	1.092	1.157	1.157	1.157	0.633	1.068
53158	1.236	1.151	1.236	1.236	1.236	0.659	1.169
53159	1.169	1.096	1.169	1.169	1.169	0.637	1.084
53167	1.175	1.099	1.175	1.175	1.175	0.651	1.136
53168	1.172	1.118	1.172	1.172	1.172	0.652	1.149
53170	1.172	1.125	1.172	1.172	1.172	0.65	1.141
53171	1.258	1.147	1.258	1.258	1.258	0.665	1.194
53172	1.296	1.172	1.296	1.296	1.296	0.743	1.463
53176	1.117	1.09	1.117	1.117	1.117	0.636	1.063
53177	1.241	1.131	1.241	1.241	1.241	0.679	1.26
53178	1.088	1.046	1.088	1.088	1.088	0.664	1.033
53179	1.176	1.136	1.176	1.176	1.176	0.654	1.154
53181	1.14	1.106	1.14	1.14	1.14	0.635	1.085
53182	1.215	1.085	1.215	1.215	1.215	0.663	1.204
53183	1.152	1.074	1.152	1.152	1.152	0.678	1.128
53184	1.104	1.051	1.104	1.104	1.104	0.624	1.027
53185	1.194	1.092	1.194	1.194	1.194	0.659	1.191
53186	1.206	1.123	1.206	1.206	1.206	0.686	1.247
53187	1.206	1.116	1.206	1.206	1.206	0.686	1.247
53188	1.17	1.081	1.17	1.17	1.17	0.704	1.161
53189	1.181	1.087	1.181	1.181	1.181	0.673	1.174
53190	1.064	1.013	1.064	1.064	1.064	0.689	1.013
53191	1.101	1.053	1.101	1.101	1.101	0.631	1.043
53192	1.157	1.073	1.157	1.157	1.157	0.646	1.12
53194	1.217	1.148	1.217	1.217	1.217	0.659	1.173
53195	1.101	1.048	1.101	1.101	1.101	0.628	1.048
53199	1.161	1.104	1.161	1.161	1.161	0.655	1.128
53201	1.34	1.152	1.34	1.34	1.34	0.69	1.533
53202	1.314	1.183	1.314	1.314	1.314	0.702	1.567
53203	1.327	1.142	1.327	1.327	1.327	0.688	1.546
53204	1.341	1.18	1.341	1.341	1.341	0.7	1.588
53205	1.322	1.186	1.322	1.322	1.322	0.693	1.573
53206	1.328	1.2	1.328	1.328	1.328	0.693	1.589
53207	1.332	1.188	1.332	1.332	1.332	0.7	1.573
53208	1.343	1.184	1.343	1.343	1.343	0.69	1.533
53209	1.337	1.186	1.337	1.337	1.337	0.688	1.531
53210	1.332	1.183	1.332	1.332	1.332	0.684	1.507
53211	1.278	1.192	1.278	1.278	1.278	0.698	1.519
53212	1.321	1.185	1.321	1.321	1.321	0.689	1.709
53213	1.367	1.197	1.367	1.367	1.367	0.691	1.466
53214	1.527	1.145	1.527	1.527	1.527	0.656	1.437
53215	1.429	1.23	1.429	1.429	1.429	0.669	1.708

**Territory Rating Factors**

53216	1.419	1.207	1.419	1.419	1.419	0.687	1.496
53217	1.241	1.167	1.241	1.241	1.241	0.648	1.525
53218	1.412	1.274	1.412	1.412	1.412	0.692	1.541
53219	1.427	1.206	1.427	1.427	1.427	0.694	1.54
53220	1.362	1.201	1.362	1.362	1.362	0.686	1.509
53221	1.336	1.195	1.336	1.336	1.336	0.687	1.606
53222	1.337	1.191	1.337	1.337	1.337	0.7	1.436
53223	1.35	1.225	1.35	1.35	1.35	0.689	1.642
53224	1.328	1.129	1.328	1.328	1.328	0.65	1.484
53225	1.376	1.187	1.376	1.376	1.376	0.694	1.497
53226	1.378	1.209	1.378	1.378	1.378	0.695	1.42
53227	1.397	1.212	1.397	1.397	1.397	0.693	1.45
53228	1.338	1.203	1.338	1.338	1.338	0.684	1.429
53233	1.341	1.176	1.341	1.341	1.341	0.694	1.557
53234	1.355	1.167	1.355	1.355	1.355	0.69	1.533
53235	1.302	1.18	1.302	1.302	1.302	0.748	1.53
53237	1.34	1.165	1.34	1.34	1.34	0.69	1.533
53244	1.341	1.17	1.341	1.341	1.341	0.693	1.51
53259	1.34	1.152	1.34	1.34	1.34	0.69	1.533
53263	1.345	1.176	1.345	1.345	1.345	0.69	1.533
53267	1.34	1.161	1.34	1.34	1.34	0.69	1.533
53268	1.34	1.152	1.34	1.34	1.34	0.69	1.533
53274	1.34	1.152	1.34	1.34	1.34	0.69	1.533
53278	1.34	1.161	1.34	1.34	1.34	0.69	1.533
53288	1.34	1.161	1.34	1.34	1.34	0.69	1.533
53290	1.34	1.152	1.34	1.34	1.34	0.69	1.533
53293	1.34	1.152	1.34	1.34	1.34	0.69	1.533
53295	1.387	1.163	1.387	1.387	1.387	0.701	1.545
53401	1.296	1.165	1.296	1.296	1.296	0.702	1.273
53402	1.286	1.147	1.286	1.286	1.286	0.701	1.408
53403	1.312	1.19	1.312	1.312	1.312	0.702	1.273
53404	1.284	1.155	1.284	1.284	1.284	0.693	1.325
53405	1.297	1.166	1.297	1.297	1.297	0.686	1.291
53406	1.264	1.151	1.264	1.264	1.264	0.689	1.343
53407	1.296	1.165	1.296	1.296	1.296	0.702	1.273
53408	1.294	1.162	1.294	1.294	1.294	0.702	1.273
53422	1.293	1.154	1.293	1.293	1.293	0.702	1.273
53501	1.042	1.016	1.042	1.042	1.042	0.586	0.953
53502	1.015	1.001	1.015	1.015	1.015	0.767	0.951
53503	1.006	0.966	1.006	1.006	1.006	0.677	0.897
53504	0.969	0.953	0.969	0.969	0.969	0.703	0.922
53505	1.05	1.042	1.05	1.05	1.05	0.622	0.99
53506	0.906	1.01	0.906	0.906	0.906	0.894	0.907
53507	0.978	0.966	0.978	0.978	0.978	0.709	0.875
53508	0.994	0.99	0.994	0.994	0.994	0.608	0.932
53510	0.927	0.967	0.927	0.927	0.927	0.779	0.916
53511	1.059	1.053	1.059	1.059	1.059	0.593	0.951
53512	1.056	1.053	1.056	1.056	1.056	0.593	0.942
53515	1.017	0.99	1.017	1.017	1.017	0.629	0.91
53516	0.984	0.98	0.984	0.984	0.984	0.712	0.935
53517	0.988	0.975	0.988	0.988	0.988	0.644	0.894
53518	0.876	0.955	0.876	0.876	0.876	0.978	0.913
53520	1.025	1.003	1.025	1.025	1.025	0.628	0.932
53521	0.996	1.001	0.996	0.996	0.996	0.605	0.937
53522	0.981	0.978	0.981	0.981	0.981	0.677	0.921
53523	1.016	1.01	1.016	1.016	1.016	0.611	0.965

**Territory Rating Factors**

53525	1.087	1.079	1.087	1.087	1.087	0.616	0.968
53526	0.913	0.96	0.913	0.913	0.913	0.894	1.11
53527	0.993	1.011	0.993	0.993	0.993	0.576	0.954
53528	0.992	0.981	0.992	0.992	0.992	0.594	0.936
53529	0.972	0.977	0.972	0.972	0.972	0.625	0.929
53530	0.949	0.975	0.949	0.949	0.949	0.818	0.922
53531	1.01	1.004	1.01	1.01	1.01	0.601	0.952
53532	0.972	1.008	0.972	0.972	0.972	0.591	0.939
53533	0.943	0.964	0.943	0.943	0.943	0.818	0.895
53534	1.04	1.033	1.04	1.04	1.04	0.652	0.968
53535	0.921	0.963	0.921	0.921	0.921	0.829	0.892
53536	1.001	1.012	1.001	1.001	1.001	0.645	0.944
53537	1.004	1.024	1.004	1.004	1.004	0.608	0.946
53538	1.034	1.003	1.034	1.034	1.034	0.634	0.99
53540	0.901	0.958	0.901	0.901	0.901	1.038	0.893
53541	0.949	0.956	0.949	0.949	0.949	0.754	0.92
53542	1.039	1.027	1.039	1.039	1.039	0.611	0.963
53543	0.902	0.955	0.902	0.902	0.902	0.858	0.894
53544	0.975	0.97	0.975	0.975	0.975	0.704	0.907
53545	1.01	1.016	1.01	1.01	1.01	0.563	0.975
53546	1.035	1.052	1.035	1.035	1.035	0.582	0.947
53547	1.034	1.016	1.034	1.034	1.034	0.57	0.975
53548	1.033	1.006	1.033	1.033	1.033	0.554	0.959
53549	1.047	1.016	1.047	1.047	1.047	0.615	0.967
53550	0.993	0.989	0.993	0.993	0.993	0.64	0.93
53551	1.022	0.988	1.022	1.022	1.022	0.621	0.969
53553	0.928	0.949	0.928	0.928	0.928	0.797	0.893
53554	0.915	0.958	0.915	0.915	0.915	0.857	0.914
53555	0.958	0.996	0.958	0.958	0.958	0.699	0.934
53556	0.918	0.969	0.918	0.918	0.918	1.046	0.926
53557	0.994	0.988	0.994	0.994	0.994	0.666	0.978
53558	0.983	0.993	0.983	0.983	0.983	0.566	0.944
53559	0.989	0.993	0.989	0.989	0.989	0.598	0.947
53560	1.135	1.076	1.135	1.135	1.135	0.647	0.94
53561	0.923	0.933	0.923	0.923	0.923	0.836	0.893
53562	0.978	0.987	0.978	0.978	0.978	0.535	0.938
53563	1.029	1.062	1.029	1.029	1.029	0.631	1.016
53565	0.945	0.967	0.945	0.945	0.945	0.792	0.904
53566	0.985	0.956	0.985	0.985	0.985	0.655	0.919
53569	0.898	0.957	0.898	0.898	0.898	0.88	0.897
53570	0.998	0.962	0.998	0.998	0.998	0.658	0.929
53571	0.968	0.995	0.968	0.968	0.968	0.627	0.948
53572	1.01	0.998	1.01	1.01	1.01	0.643	0.931
53573	0.889	0.957	0.889	0.889	0.889	0.933	0.909
53574	0.992	0.988	0.992	0.992	0.992	0.672	0.95
53575	0.994	1.008	0.994	0.994	0.994	0.582	0.946
53576	1.039	1.048	1.039	1.039	1.039	0.619	0.947
53577	0.93	0.959	0.93	0.93	0.93	0.922	0.907
53578	0.933	0.942	0.933	0.933	0.933	0.85	0.878
53579	1.009	0.985	1.009	1.009	1.009	0.643	0.981
53580	0.93	0.962	0.93	0.93	0.93	0.792	0.962
53581	0.876	0.981	0.876	0.876	0.876	1.052	0.918
53582	0.972	0.967	0.972	0.972	0.972	0.711	0.886
53583	0.998	0.978	0.998	0.998	0.998	0.818	0.907
53584	0.897	0.962	0.897	0.897	0.897	1.035	0.893
53585	1.072	1.034	1.072	1.072	1.072	0.621	1.008

**Territory Rating Factors**

53586	0.938	0.962	0.938	0.938	0.938	0.755	0.925
53587	0.972	0.978	0.972	0.972	0.972	0.709	0.922
53588	0.953	0.972	0.953	0.953	0.953	0.839	0.901
53589	0.992	1.002	0.992	0.992	0.992	0.583	0.935
53590	0.967	0.983	0.967	0.967	0.967	0.564	0.926
53593	0.992	1.02	0.992	0.992	0.992	0.576	0.975
53594	1.006	1.002	1.006	1.006	1.006	0.62	0.963
53595	0.943	0.964	0.943	0.943	0.943	0.774	0.885
53596	0.973	0.983	0.973	0.973	0.973	0.576	0.929
53597	0.964	1.002	0.964	0.964	0.964	0.57	0.948
53598	0.972	0.99	0.972	0.972	0.972	0.57	0.932
53599	0.962	0.953	0.962	0.962	0.962	0.72	0.922
53701	0.968	1.012	0.968	0.968	0.968	0.553	0.939
53702	1.174	1.11	1.174	1.174	1.174	0.689	1.224
53703	0.975	1.028	0.975	0.975	0.975	0.552	0.937
53704	0.971	1.034	0.971	0.971	0.971	0.548	0.946
53705	0.98	1.021	0.98	0.98	0.98	0.553	0.98
53706	0.976	1.004	0.976	0.976	0.976	0.554	0.943
53707	0.977	1.012	0.977	0.977	0.977	0.553	0.946
53708	0.977	1.012	0.977	0.977	0.977	0.553	0.946
53711	1.001	1.018	1.001	1.001	1.001	0.56	1.003
53713	0.977	1.013	0.977	0.977	0.977	0.554	0.977
53714	0.977	1.025	0.977	0.977	0.977	0.555	0.95
53715	0.977	1.005	0.977	0.977	0.977	0.553	0.941
53716	0.978	1.028	0.978	0.978	0.978	0.555	0.948
53717	0.982	1.024	0.982	0.982	0.982	0.556	0.968
53718	0.977	0.987	0.977	0.977	0.977	0.56	0.941
53719	0.988	1.028	0.988	0.988	0.988	0.565	1
53725	0.977	1.004	0.977	0.977	0.977	0.553	0.939
53726	0.977	1.005	0.977	0.977	0.977	0.555	0.95
53744	0.977	1.004	0.977	0.977	0.977	0.553	0.946
53774	0.976	1	0.976	0.976	0.976	0.553	0.942
53777	0.976	1.012	0.976	0.976	0.976	0.553	0.941
53778	0.977	1.012	0.977	0.977	0.977	0.553	0.946
53779	0.977	1.012	0.977	0.977	0.977	0.553	0.946
53782	0.968	1.012	0.968	0.968	0.968	0.553	0.939
53783	0.976	0.995	0.976	0.976	0.976	0.553	0.939
53784	0.976	0.999	0.976	0.976	0.976	0.553	0.941
53785	0.968	1.012	0.968	0.968	0.968	0.553	0.939
53786	0.968	1.012	0.968	0.968	0.968	0.553	0.939
53788	0.968	1.012	0.968	0.968	0.968	0.553	0.939
53789	0.968	1.012	0.968	0.968	0.968	0.553	0.939
53790	0.968	1.012	0.968	0.968	0.968	0.553	0.939
53791	0.977	1.012	0.977	0.977	0.977	0.553	0.946
53792	0.966	0.993	0.966	0.966	0.966	0.555	0.943
53793	0.977	1.012	0.977	0.977	0.977	0.553	0.946
53794	0.977	1.012	0.977	0.977	0.977	0.553	0.946
53801	0.882	0.948	0.882	0.882	0.882	0.969	0.892
53802	0.891	0.944	0.891	0.891	0.891	0.908	0.9
53803	0.929	0.971	0.929	0.929	0.929	0.758	0.941
53804	0.892	0.95	0.892	0.892	0.892	0.922	0.895
53805	0.871	0.952	0.871	0.871	0.871	0.981	0.914
53806	0.901	0.943	0.901	0.901	0.901	0.882	0.906
53807	0.935	0.967	0.935	0.935	0.935	0.788	0.934
53808	0.935	0.996	0.935	0.935	0.935	0.87	0.976
53809	0.893	0.964	0.893	0.893	0.893	0.998	0.966

**Territory Rating Factors**

53810	0.899	0.946	0.899	0.899	0.899	0.888	0.897
53811	0.949	0.97	0.949	0.949	0.949	0.766	0.928
53812	0.926	0.975	0.926	0.926	0.926	0.839	0.924
53813	0.904	0.945	0.904	0.904	0.904	0.885	0.9
53816	0.887	0.95	0.887	0.887	0.887	0.916	0.896
53817	0.878	0.949	0.878	0.878	0.878	0.957	0.892
53818	0.922	0.957	0.922	0.922	0.922	0.864	0.912
53820	0.917	0.95	0.917	0.917	0.917	0.874	0.92
53821	0.861	0.96	0.861	0.861	0.861	1.007	0.883
53824	0.931	0.966	0.931	0.931	0.931	0.812	0.921
53825	0.902	0.954	0.902	0.902	0.902	0.876	0.9
53826	0.874	0.95	0.874	0.874	0.874	0.958	0.901
53827	0.876	0.95	0.876	0.876	0.876	0.942	0.896
53901	0.905	0.927	0.905	0.905	0.905	0.761	0.903
53910	0.848	0.928	0.848	0.848	0.848	1.004	0.961
53911	0.952	0.963	0.952	0.952	0.952	0.672	0.939
53913	0.896	0.899	0.896	0.896	0.896	0.806	0.83
53916	0.978	0.974	0.978	0.978	0.978	0.699	0.985
53919	0.942	0.971	0.942	0.942	0.942	0.709	1.039
53920	0.885	0.925	0.885	0.885	0.885	0.945	0.945
53922	0.995	0.993	0.995	0.995	0.995	0.717	1.017
53923	0.935	0.952	0.935	0.935	0.935	0.759	0.956
53924	0.848	0.955	0.848	0.848	0.848	1.034	0.919
53925	0.982	0.974	0.982	0.982	0.982	0.629	0.964
53926	0.913	0.941	0.913	0.913	0.913	0.86	0.937
53927	0.834	0.931	0.834	0.834	0.834	1.038	0.895
53928	0.957	0.957	0.957	0.957	0.957	0.687	0.96
53929	0.826	0.932	0.826	0.826	0.826	1.126	0.894
53930	0.894	0.929	0.894	0.894	0.894	0.959	0.905
53931	0.934	0.963	0.934	0.934	0.934	0.715	0.98
53932	0.972	0.975	0.972	0.972	0.972	0.677	0.974
53933	0.953	0.964	0.953	0.953	0.953	0.75	0.993
53934	0.842	0.925	0.842	0.842	0.842	1.074	0.887
53935	0.932	0.951	0.932	0.932	0.932	0.767	0.96
53936	0.857	0.927	0.857	0.857	0.857	1.029	0.9
53937	0.887	0.956	0.887	0.887	0.887	0.993	0.901
53939	0.918	0.946	0.918	0.918	0.918	0.808	0.942
53940	0.884	0.946	0.884	0.884	0.884	0.882	0.914
53941	0.855	0.949	0.855	0.855	0.855	0.998	0.896
53942	0.867	0.971	0.867	0.867	0.867	0.982	0.909
53943	0.889	0.956	0.889	0.889	0.889	0.888	0.899
53944	0.858	0.931	0.858	0.858	0.858	1.031	0.923
53946	0.923	0.947	0.923	0.923	0.923	0.806	0.958
53947	0.907	0.943	0.907	0.907	0.907	0.865	0.93
53948	0.838	0.936	0.838	0.838	0.838	1.069	0.903
53949	0.89	0.934	0.89	0.89	0.89	0.985	0.905
53950	0.822	0.935	0.822	0.822	0.822	1.118	0.902
53951	0.901	0.938	0.901	0.901	0.901	0.85	0.912
53952	0.873	0.925	0.873	0.873	0.873	0.955	0.905
53953	0.876	0.929	0.876	0.876	0.876	0.953	0.899
53954	0.917	0.94	0.917	0.917	0.917	0.807	0.944
53955	0.932	0.945	0.932	0.932	0.932	0.721	0.924
53956	0.954	0.965	0.954	0.954	0.954	0.722	0.971
53957	0.954	0.965	0.954	0.954	0.954	0.731	0.971
53958	0.87	0.951	0.87	0.87	0.87	0.952	0.911
53959	0.859	0.979	0.859	0.859	0.859	0.945	0.926



**Territory Rating Factors**

53960	0.935	0.951	0.935	0.935	0.935	0.769	0.989
53961	0.882	0.953	0.882	0.882	0.882	0.968	0.889
53962	0.831	0.946	0.831	0.831	0.831	1.132	0.895
53963	0.965	0.979	0.965	0.965	0.965	0.75	1.015
53964	0.869	0.93	0.869	0.869	0.869	0.979	0.895
53965	0.872	0.938	0.872	0.872	0.872	0.91	0.911
53968	0.838	0.945	0.838	0.838	0.838	1.139	0.893
53969	0.922	0.941	0.922	0.922	0.922	0.76	0.936
54001	0.743	0.929	0.743	0.743	0.743	1.422	0.921
54002	0.735	0.939	0.735	0.735	0.735	1.403	0.916
54003	0.736	0.956	0.736	0.736	0.736	1.506	0.95
54004	0.729	0.925	0.729	0.729	0.729	1.52	0.922
54005	0.736	0.928	0.736	0.736	0.736	1.59	0.943
54006	0.752	0.925	0.752	0.752	0.752	1.526	0.93
54007	0.746	0.941	0.746	0.746	0.746	1.445	0.924
54009	0.739	0.937	0.739	0.739	0.739	1.39	0.921
54010	0.73	0.974	0.73	0.73	0.73	1.401	0.985
54011	0.734	0.974	0.734	0.734	0.734	1.401	0.985
54013	0.735	0.929	0.735	0.735	0.735	1.438	0.927
54014	0.729	0.994	0.729	0.729	0.729	1.392	0.964
54015	0.736	0.964	0.736	0.736	0.736	1.44	0.939
54016	0.746	1.021	0.746	0.746	0.746	1.386	0.955
54017	0.754	0.963	0.754	0.754	0.754	1.365	0.928
54020	0.739	0.947	0.739	0.739	0.739	1.367	0.924
54021	0.745	0.996	0.745	0.745	0.745	1.321	0.963
54022	0.745	1.017	0.745	0.745	0.745	1.322	1.007
54023	0.74	0.983	0.74	0.74	0.74	1.328	0.943
54024	0.753	0.934	0.753	0.753	0.753	1.41	0.922
54025	0.768	0.962	0.768	0.768	0.768	1.379	0.922
54026	0.751	0.945	0.751	0.751	0.751	1.354	0.918
54027	0.727	0.923	0.727	0.727	0.727	1.378	0.917
54028	0.733	0.927	0.733	0.733	0.733	1.419	0.911
54082	0.741	1.161	0.741	0.741	0.741	1.365	0.94
54101	0.821	0.912	0.821	0.821	0.821	0.965	0.867
54102	0.808	0.923	0.808	0.808	0.808	1.084	0.911
54103	0.781	0.928	0.781	0.781	0.781	1.114	0.921
54104	0.794	0.924	0.794	0.794	0.794	1.095	0.929
54106	0.844	0.927	0.844	0.844	0.844	0.934	0.875
54107	0.817	0.916	0.817	0.817	0.817	1.055	0.917
54110	0.9	0.969	0.9	0.9	0.9	0.751	0.962
54111	0.813	0.914	0.813	0.813	0.813	1.057	0.856
54112	0.814	0.915	0.814	0.814	0.814	0.985	0.876
54113	0.862	0.95	0.862	0.862	0.862	0.819	0.901
54114	0.799	0.92	0.799	0.799	0.799	1.041	0.895
54115	0.849	0.935	0.849	0.849	0.849	0.632	0.902
54119	0.791	0.925	0.791	0.791	0.791	1.098	0.908
54120	0.781	0.927	0.781	0.781	0.781	1.114	0.905
54121	0.78	0.926	0.78	0.78	0.78	1.134	0.898
54123	0.88	0.957	0.88	0.88	0.88	0.761	0.946
54124	0.814	0.912	0.814	0.814	0.814	1.04	0.858
54125	0.801	0.925	0.801	0.801	0.801	1.11	0.93
54126	0.878	0.948	0.878	0.878	0.878	0.644	0.945
54127	0.818	0.913	0.818	0.818	0.818	1.012	0.855
54128	0.807	0.936	0.807	0.807	0.807	1.05	0.863
54129	0.898	0.974	0.898	0.898	0.898	0.733	0.966
54130	0.864	0.947	0.864	0.864	0.864	0.784	0.916

**Territory Rating Factors**

54131	0.849	0.931	0.849	0.849	0.849	0.792	0.89
54135	0.803	0.92	0.803	0.803	0.803	1.101	0.867
54136	0.856	0.946	0.856	0.856	0.856	0.815	0.892
54137	0.823	0.915	0.823	0.823	0.823	0.955	0.891
54138	0.792	0.923	0.792	0.792	0.792	1.077	0.902
54139	0.816	0.911	0.816	0.816	0.816	0.993	0.866
54140	0.855	0.947	0.855	0.855	0.855	0.828	0.895
54141	0.828	0.912	0.828	0.828	0.828	0.902	0.879
54143	0.825	0.917	0.825	0.825	0.825	0.934	0.886
54149	0.799	0.921	0.799	0.799	0.799	1.078	0.89
54150	0.796	0.928	0.796	0.796	0.796	1.095	0.878
54151	0.784	0.925	0.784	0.784	0.784	1.103	0.922
54152	0.828	0.921	0.828	0.828	0.828	0.968	0.859
54153	0.822	0.912	0.822	0.822	0.822	0.946	0.885
54154	0.816	0.909	0.816	0.816	0.816	1.074	0.859
54155	0.839	0.914	0.839	0.839	0.839	0.647	0.869
54156	0.811	0.923	0.811	0.811	0.811	1.089	0.92
54157	0.827	0.916	0.827	0.827	0.827	0.95	0.89
54159	0.812	0.918	0.812	0.812	0.812	0.99	0.896
54160	0.911	0.981	0.911	0.911	0.911	0.757	0.975
54161	0.812	0.917	0.812	0.812	0.812	1.03	0.895
54162	0.841	0.912	0.841	0.841	0.841	0.675	0.868
54165	0.837	0.921	0.837	0.837	0.837	0.859	0.87
54166	0.806	0.91	0.806	0.806	0.806	1.058	0.834
54169	0.877	0.964	0.877	0.877	0.877	0.77	0.935
54170	0.839	0.927	0.839	0.839	0.839	0.978	0.863
54171	0.836	0.911	0.836	0.836	0.836	0.918	0.872
54173	0.83	0.908	0.83	0.83	0.83	0.62	0.867
54174	0.809	0.916	0.809	0.809	0.809	1.035	0.87
54175	0.791	0.924	0.791	0.791	0.791	1.149	0.902
54177	0.797	0.921	0.797	0.797	0.797	1.073	0.916
54180	0.864	0.94	0.864	0.864	0.864	0.65	0.963
54182	0.821	0.915	0.821	0.821	0.821	1.001	0.855
54201	0.842	0.921	0.842	0.842	0.842	0.811	0.898
54202	0.825	0.917	0.825	0.825	0.825	0.791	0.888
54203	0.829	0.917	0.829	0.829	0.829	0.765	0.887
54204	0.842	0.916	0.842	0.842	0.842	0.771	0.894
54205	0.843	0.921	0.843	0.843	0.843	0.811	0.896
54207	0.926	0.99	0.926	0.926	0.926	0.706	0.987
54208	0.863	0.933	0.863	0.863	0.863	0.637	0.923
54209	0.826	0.917	0.826	0.826	0.826	0.794	0.888
54210	0.824	0.917	0.824	0.824	0.824	0.796	0.887
54211	0.824	0.917	0.824	0.824	0.824	0.797	0.886
54212	0.823	0.917	0.823	0.823	0.823	0.795	0.887
54213	0.836	0.919	0.836	0.836	0.836	0.747	0.891
54214	0.906	0.968	0.906	0.906	0.906	0.705	0.958
54215	0.905	0.968	0.905	0.905	0.905	0.698	0.96
54216	0.86	0.932	0.86	0.86	0.86	0.807	0.914
54217	0.863	0.929	0.863	0.863	0.863	0.838	0.927
54220	0.949	1.019	0.949	0.949	0.949	0.699	1.017
54221	0.94	0.998	0.94	0.94	0.94	0.693	1.002
54226	0.831	0.917	0.831	0.831	0.831	0.775	0.888
54227	0.889	0.955	0.889	0.889	0.889	0.689	0.943
54228	0.89	0.953	0.89	0.89	0.89	0.696	0.936
54229	0.834	0.911	0.834	0.834	0.834	0.6	0.893
54230	0.907	0.971	0.907	0.907	0.907	0.715	0.963

**Territory Rating Factors**

54232	0.961	1.012	0.961	0.961	0.961	0.707	1.017
54234	0.824	0.917	0.824	0.824	0.824	0.797	0.886
54235	0.831	0.918	0.831	0.831	0.831	0.77	0.877
54240	0.874	0.941	0.874	0.874	0.874	0.707	0.922
54241	0.892	0.955	0.892	0.892	0.892	0.698	0.934
54245	0.938	0.995	0.938	0.938	0.938	0.707	0.995
54246	0.825	0.917	0.825	0.825	0.825	0.793	0.886
54247	0.919	0.98	0.919	0.919	0.919	0.714	0.975
54301	0.838	0.908	0.838	0.838	0.838	0.571	0.889
54302	0.847	0.923	0.847	0.847	0.847	0.565	0.917
54303	0.847	0.92	0.847	0.847	0.847	0.558	0.883
54304	0.851	0.924	0.851	0.851	0.851	0.58	0.879
54305	0.831	0.906	0.831	0.831	0.831	0.534	0.91
54306	0.831	0.906	0.831	0.831	0.831	0.534	0.91
54307	0.842	0.911	0.842	0.842	0.842	0.58	0.894
54308	0.831	0.906	0.831	0.831	0.831	0.536	0.916
54311	0.842	0.914	0.842	0.842	0.842	0.543	0.937
54313	0.839	0.909	0.839	0.839	0.839	0.619	0.866
54324	0.831	0.906	0.831	0.831	0.831	0.534	0.892
54344	0.831	0.906	0.831	0.831	0.831	0.546	0.886
54401	0.768	0.904	0.768	0.768	0.768	0.956	0.902
54402	0.774	0.906	0.774	0.774	0.774	1.027	0.909
54403	0.774	0.902	0.774	0.774	0.774	1.1	0.904
54404	0.777	0.923	0.777	0.777	0.777	1.09	0.879
54405	0.781	0.922	0.781	0.781	0.781	1.573	0.891
54406	0.826	0.941	0.826	0.826	0.826	1.114	0.841
54407	0.823	0.95	0.823	0.823	0.823	1.11	0.849
54408	0.784	0.917	0.784	0.784	0.784	1.178	0.894
54409	0.795	0.921	0.795	0.795	0.795	1.182	0.889
54410	0.781	0.921	0.781	0.781	0.781	1.091	0.848
54411	0.768	0.911	0.768	0.768	0.768	1.16	0.898
54412	0.777	0.921	0.777	0.777	0.777	1.079	0.853
54413	0.795	0.925	0.795	0.795	0.795	1.098	0.882
54414	0.793	0.926	0.793	0.793	0.793	1.054	0.887
54415	0.795	0.93	0.795	0.795	0.795	1.094	0.876
54416	0.8	0.938	0.8	0.8	0.8	1.037	0.879
54417	0.772	0.907	0.772	0.772	0.772	1.026	0.903
54418	0.784	0.923	0.784	0.784	0.784	1.183	0.89
54420	0.781	0.924	0.781	0.781	0.781	1.674	0.884
54421	0.783	0.917	0.783	0.783	0.783	1.646	0.892
54422	0.754	0.912	0.754	0.754	0.754	1.607	0.896
54423	0.827	0.974	0.827	0.827	0.827	1.193	0.875
54424	0.786	0.918	0.786	0.786	0.786	1.213	0.895
54425	0.768	0.913	0.768	0.768	0.768	1.534	0.894
54426	0.764	0.911	0.764	0.764	0.764	1.16	0.877
54427	0.795	0.927	0.795	0.795	0.795	1.137	0.89
54428	0.77	0.92	0.77	0.77	0.77	1.447	0.895
54429	0.798	0.929	0.798	0.798	0.798	1.15	0.891
54430	0.792	0.925	0.792	0.792	0.792	1.167	0.887
54432	0.807	0.933	0.807	0.807	0.807	1.173	0.883
54433	0.725	0.907	0.725	0.725	0.725	1.581	0.909
54434	0.742	0.903	0.742	0.742	0.742	1.559	0.897
54435	0.782	0.911	0.782	0.782	0.782	1.238	0.902
54436	0.788	0.924	0.788	0.788	0.788	1.599	0.888
54437	0.758	0.911	0.758	0.758	0.758	1.592	0.898
54439	0.737	0.903	0.737	0.737	0.737	1.578	0.905

**Territory Rating Factors**

54440	0.788	0.923	0.788	0.788	0.788	1.169	0.884
54441	0.783	0.92	0.783	0.783	0.783	1.073	0.878
54442	0.768	0.908	0.768	0.768	0.768	1.285	0.908
54443	0.819	0.974	0.819	0.819	0.819	1.149	0.906
54446	0.762	0.919	0.762	0.762	0.762	1.557	0.891
54447	0.737	0.905	0.737	0.737	0.737	1.537	0.911
54448	0.769	0.911	0.769	0.769	0.769	1.186	0.884
54449	0.777	0.923	0.777	0.777	0.777	1.083	0.879
54450	0.791	0.926	0.791	0.791	0.791	1.062	0.885
54451	0.738	0.898	0.738	0.738	0.738	1.574	0.914
54452	0.766	0.906	0.766	0.766	0.766	1.269	0.907
54454	0.798	0.939	0.798	0.798	0.798	1.056	0.852
54455	0.793	0.931	0.793	0.793	0.793	1.163	0.862
54456	0.784	0.924	0.784	0.784	0.784	1.579	0.895
54457	0.803	0.928	0.803	0.803	0.803	1.078	0.872
54458	0.823	0.948	0.823	0.823	0.823	1.143	0.852
54459	0.753	0.902	0.753	0.753	0.753	1.46	0.9
54460	0.75	0.909	0.75	0.75	0.75	1.644	0.895
54462	0.782	0.924	0.782	0.782	0.782	1.229	0.904
54463	0.77	0.928	0.77	0.77	0.77	1.226	0.898
54464	0.807	0.925	0.807	0.807	0.807	1.174	0.886
54465	0.785	0.926	0.785	0.785	0.785	1.148	0.951
54466	0.787	0.927	0.787	0.787	0.787	1.079	0.877
54467	0.817	0.95	0.817	0.817	0.817	1.056	0.837
54469	0.806	0.936	0.806	0.806	0.806	1.082	0.841
54470	0.757	0.904	0.757	0.757	0.757	1.569	0.913
54471	0.796	0.917	0.796	0.796	0.796	1.166	0.905
54472	0.777	0.923	0.777	0.777	0.777	1.076	0.879
54473	0.814	0.945	0.814	0.814	0.814	1.111	0.856
54474	0.777	0.912	0.777	0.777	0.777	1.055	0.909
54475	0.822	0.949	0.822	0.822	0.822	1.053	0.865
54476	0.772	0.898	0.772	0.772	0.772	0.917	1.017
54479	0.77	0.925	0.77	0.77	0.77	1.193	0.884
54480	0.753	0.919	0.753	0.753	0.753	1.568	0.899
54481	0.849	1.078	0.849	0.849	0.849	1.188	1.028
54482	0.823	0.975	0.823	0.823	0.823	1.12	0.884
54484	0.769	0.918	0.769	0.769	0.769	1.177	0.863
54485	0.787	0.916	0.787	0.787	0.787	1.293	0.955
54486	0.807	0.939	0.807	0.807	0.807	1.065	0.874
54487	0.78	0.91	0.78	0.78	0.78	1.298	0.932
54488	0.774	0.919	0.774	0.774	0.774	1.171	0.89
54489	0.791	0.93	0.791	0.791	0.791	1.068	0.839
54490	0.767	0.91	0.767	0.767	0.767	1.526	0.902
54491	0.794	0.924	0.794	0.794	0.794	1.125	0.886
54492	0.843	0.984	0.843	0.843	0.843	1.133	0.905
54493	0.756	0.913	0.756	0.756	0.756	1.583	0.9
54494	0.806	0.923	0.806	0.806	0.806	1.086	0.807
54495	0.796	0.948	0.796	0.796	0.796	1.073	0.837
54498	0.754	0.907	0.754	0.754	0.754	1.594	0.902
54499	0.798	0.934	0.798	0.798	0.798	1.034	0.898
54501	0.765	0.915	0.765	0.765	0.765	1.273	0.898
54511	0.795	0.955	0.795	0.795	0.795	1.17	0.924
54512	0.764	0.906	0.764	0.764	0.764	1.279	0.891
54513	0.747	0.904	0.747	0.747	0.747	1.373	0.9
54514	0.734	0.897	0.734	0.734	0.734	1.359	0.882
54515	0.741	0.902	0.741	0.741	0.741	1.454	0.897

**Territory Rating Factors**

54517	0.729	0.895	0.729	0.729	0.729	1.376	0.884
54519	0.778	0.913	0.778	0.778	0.778	1.241	0.897
54520	0.796	0.936	0.796	0.796	0.796	1.145	0.929
54521	0.759	0.915	0.759	0.759	0.759	1.223	0.886
54524	0.74	0.893	0.74	0.74	0.74	1.35	0.887
54525	0.75	0.899	0.75	0.75	0.75	1.321	0.896
54526	0.744	0.902	0.744	0.744	0.744	1.558	0.892
54527	0.736	0.896	0.736	0.736	0.736	1.343	0.881
54529	0.765	0.911	0.765	0.765	0.765	1.284	0.902
54530	0.733	0.901	0.733	0.733	0.733	1.498	0.892
54531	0.752	0.907	0.752	0.752	0.752	1.292	0.899
54532	0.793	0.911	0.793	0.793	0.793	1.302	0.908
54534	0.761	0.899	0.761	0.761	0.761	1.308	0.899
54536	0.753	0.898	0.753	0.753	0.753	1.328	0.889
54537	0.733	0.901	0.733	0.733	0.733	1.456	0.894
54538	0.765	0.903	0.765	0.765	0.765	1.303	0.894
54539	0.753	0.909	0.753	0.753	0.753	1.265	0.897
54540	0.772	0.911	0.772	0.772	0.772	1.251	0.895
54541	0.788	0.934	0.788	0.788	0.788	1.134	0.93
54542	0.774	0.929	0.774	0.774	0.774	1.153	0.907
54543	0.758	0.913	0.758	0.758	0.758	1.273	0.895
54545	0.775	0.903	0.775	0.775	0.775	1.298	0.884
54546	0.732	0.895	0.732	0.732	0.732	1.349	0.882
54547	0.762	0.89	0.762	0.762	0.762	1.323	0.882
54548	0.749	0.906	0.749	0.749	0.749	1.274	0.919
54550	0.744	0.898	0.744	0.744	0.744	1.323	0.893
54552	0.747	0.9	0.747	0.747	0.747	1.347	0.883
54554	0.78	0.917	0.78	0.78	0.78	1.213	0.901
54555	0.739	0.901	0.739	0.739	0.739	1.405	0.893
54556	0.742	0.902	0.742	0.742	0.742	1.42	0.898
54557	0.774	0.904	0.774	0.774	0.774	1.287	0.892
54558	0.776	0.913	0.776	0.776	0.776	1.242	0.913
54559	0.75	0.896	0.75	0.75	0.75	1.336	0.89
54560	0.764	0.909	0.764	0.764	0.764	1.258	0.894
54561	0.764	0.908	0.764	0.764	0.764	1.263	0.895
54562	0.764	0.922	0.764	0.764	0.764	1.212	0.906
54563	0.731	0.903	0.731	0.731	0.731	1.589	0.892
54564	0.767	0.908	0.767	0.767	0.767	1.31	0.908
54565	0.756	0.897	0.756	0.756	0.756	1.336	0.895
54566	0.789	0.927	0.789	0.789	0.789	1.107	1.063
54568	0.759	0.906	0.759	0.759	0.759	1.264	0.906
54601	0.748	0.96	0.748	0.748	0.748	1.025	0.91
54602	0.755	0.983	0.755	0.755	0.755	1.036	0.917
54603	0.736	0.98	0.736	0.736	0.736	1	0.94
54610	0.728	0.936	0.728	0.728	0.728	1.711	0.975
54611	0.751	0.923	0.751	0.751	0.751	1.597	0.897
54612	0.735	0.937	0.735	0.735	0.735	1.751	0.919
54613	0.824	0.927	0.824	0.824	0.824	1.099	0.873
54614	0.759	0.954	0.759	0.759	0.759	1.199	0.945
54615	0.773	0.93	0.773	0.773	0.773	1.621	0.922
54616	0.735	0.932	0.735	0.735	0.735	1.74	0.904
54618	0.811	0.936	0.811	0.811	0.811	1.138	0.894
54619	0.796	0.972	0.796	0.796	0.796	1.225	0.998
54620	0.761	0.946	0.761	0.761	0.761	1.461	0.923
54621	0.792	0.974	0.792	0.792	0.792	1.084	0.92
54622	0.733	0.942	0.733	0.733	0.733	1.646	0.961

**Territory Rating Factors**

54623	0.79	0.978	0.79	0.79	0.79	1.153	0.951
54624	0.858	0.96	0.858	0.858	0.858	1.06	0.917
54625	0.755	0.957	0.755	0.755	0.755	1.73	0.924
54626	0.869	0.953	0.869	0.869	0.869	0.989	0.895
54627	0.751	0.946	0.751	0.751	0.751	1.776	0.911
54628	0.852	0.96	0.852	0.852	0.852	1.037	0.9
54629	0.748	0.953	0.748	0.748	0.748	1.486	0.93
54630	0.777	0.962	0.777	0.777	0.777	1.706	0.945
54631	0.859	0.957	0.859	0.859	0.859	0.993	0.905
54632	0.802	0.968	0.802	0.802	0.802	1.089	0.914
54634	0.83	0.951	0.83	0.83	0.83	1.215	0.905
54635	0.748	0.92	0.748	0.748	0.748	1.762	0.894
54636	0.734	0.973	0.734	0.734	0.734	1.255	0.963
54637	0.814	0.939	0.814	0.814	0.814	1.127	0.897
54638	0.814	0.945	0.814	0.814	0.814	1.187	0.908
54639	0.823	0.966	0.823	0.823	0.823	1.3	0.917
54640	0.854	0.956	0.854	0.854	0.854	1.052	0.899
54641	0.783	0.925	0.783	0.783	0.783	1.122	0.893
54642	0.765	0.944	0.765	0.765	0.765	1.754	0.921
54643	0.778	0.934	0.778	0.778	0.778	1.46	0.908
54644	0.744	0.951	0.744	0.744	0.744	1.368	0.924
54645	0.845	0.96	0.845	0.845	0.845	1.078	1.002
54646	0.812	0.931	0.812	0.812	0.812	1.13	0.924
54648	0.789	0.954	0.789	0.789	0.789	1.24	0.925
54649	0.804	0.939	0.804	0.804	0.804	1.222	0.918
54650	0.742	0.966	0.742	0.742	0.742	0.991	0.897
54651	0.816	0.956	0.816	0.816	0.816	1.216	0.917
54652	0.837	0.965	0.837	0.837	0.837	1.079	0.906
54653	0.783	0.968	0.783	0.783	0.783	1.199	0.943
54654	0.852	0.956	0.852	0.852	0.852	1.006	0.896
54655	0.847	0.962	0.847	0.847	0.847	1.02	0.907
54656	0.775	0.958	0.775	0.775	0.775	1.264	0.947
54657	0.864	0.953	0.864	0.864	0.864	0.966	0.894
54658	0.776	0.978	0.776	0.776	0.776	1.093	0.944
54659	0.758	0.928	0.758	0.758	0.758	1.731	0.909
54660	0.789	0.944	0.789	0.789	0.789	1.249	0.932
54661	0.752	0.976	0.752	0.752	0.752	1.678	0.926
54662	0.786	0.945	0.786	0.786	0.786	1.328	0.931
54664	0.837	0.965	0.837	0.837	0.837	1.047	0.913
54665	0.84	0.966	0.84	0.84	0.84	1.144	0.916
54666	0.783	0.938	0.783	0.783	0.783	1.319	0.909
54667	0.817	1.03	0.817	0.817	0.817	1.193	0.973
54669	0.748	0.989	0.748	0.748	0.748	1.251	1.023
54670	0.807	0.946	0.807	0.807	0.807	1.209	0.914
54701	0.69	0.882	0.69	0.69	0.69	1.231	0.918
54702	0.695	0.877	0.695	0.695	0.695	1.31	0.997
54703	0.684	0.871	0.684	0.684	0.684	1.374	0.997
54720	0.691	0.877	0.691	0.691	0.691	1.483	0.91
54721	0.72	0.922	0.72	0.72	0.72	1.709	0.965
54722	0.718	0.889	0.718	0.718	0.718	1.901	0.88
54723	0.726	0.973	0.726	0.726	0.726	1.375	0.96
54724	0.698	0.9	0.698	0.698	0.698	1.158	0.886
54725	0.748	0.919	0.748	0.748	0.748	1.684	0.921
54726	0.707	0.883	0.707	0.707	0.707	1.283	0.884
54727	0.696	0.879	0.696	0.696	0.696	1.199	0.869
54728	0.722	0.899	0.722	0.722	0.722	1.591	0.907

**Territory Rating Factors**

54729	0.689	0.88	0.689	0.689	0.689	1.091	0.88
54730	0.695	0.892	0.695	0.695	0.695	1.484	0.935
54731	0.726	0.905	0.726	0.726	0.726	1.626	0.894
54732	0.706	0.897	0.706	0.706	0.706	1.236	0.889
54733	0.704	0.903	0.704	0.704	0.704	1.586	0.913
54734	0.725	0.906	0.725	0.725	0.725	1.624	0.921
54735	0.715	0.925	0.715	0.715	0.715	1.585	0.955
54736	0.73	0.92	0.73	0.73	0.73	1.839	0.946
54737	0.714	0.929	0.714	0.714	0.714	1.901	0.946
54738	0.731	0.911	0.731	0.731	0.731	1.769	0.913
54739	0.687	0.885	0.687	0.687	0.687	1.466	0.934
54740	0.71	0.927	0.71	0.71	0.71	1.606	0.952
54741	0.735	0.911	0.735	0.735	0.735	1.855	0.896
54742	0.719	0.885	0.719	0.719	0.719	1.743	0.887
54743	0.73	0.924	0.73	0.73	0.73	1.757	0.936
54745	0.727	0.911	0.727	0.727	0.727	1.219	0.902
54746	0.757	0.918	0.757	0.757	0.757	1.652	0.896
54747	0.728	0.921	0.728	0.728	0.728	1.821	0.911
54748	0.704	0.938	0.704	0.704	0.704	1.171	0.899
54749	0.72	0.913	0.72	0.72	0.72	1.563	0.922
54750	0.724	0.962	0.724	0.724	0.724	1.468	0.976
54751	0.685	0.904	0.685	0.685	0.685	1.426	0.998
54754	0.769	0.925	0.769	0.769	0.769	1.62	0.898
54755	0.719	0.901	0.719	0.719	0.719	1.7	0.937
54756	0.724	0.926	0.724	0.724	0.724	1.744	0.97
54757	0.725	0.913	0.725	0.725	0.725	1.229	0.902
54758	0.732	0.91	0.732	0.732	0.732	1.835	0.889
54759	0.718	0.944	0.718	0.718	0.718	1.746	1.046
54760	0.73	0.92	0.73	0.73	0.73	1.748	0.897
54761	0.734	0.949	0.734	0.734	0.734	1.556	0.978
54762	0.71	0.911	0.71	0.71	0.71	1.578	0.919
54763	0.724	0.92	0.724	0.724	0.724	1.688	0.919
54764	0.714	0.9	0.714	0.714	0.714	1.613	0.95
54765	0.714	0.906	0.714	0.714	0.714	1.553	0.918
54766	0.732	0.907	0.732	0.732	0.732	1.677	0.9
54767	0.717	0.927	0.717	0.717	0.717	1.529	0.922
54768	0.729	0.905	0.729	0.729	0.729	1.251	0.933
54769	0.718	0.954	0.718	0.718	0.718	1.548	0.983
54770	0.721	0.912	0.721	0.721	0.721	1.773	0.898
54771	0.735	0.911	0.735	0.735	0.735	1.742	0.905
54772	0.712	0.899	0.712	0.712	0.712	1.526	0.938
54773	0.727	0.922	0.727	0.727	0.727	1.713	0.904
54774	0.697	0.904	0.697	0.697	0.697	1.111	0.904
54801	0.713	0.905	0.713	0.713	0.713	1.133	0.905
54805	0.719	0.919	0.719	0.719	0.719	1.533	0.917
54806	0.738	0.892	0.738	0.738	0.738	1.35	0.882
54810	0.722	0.924	0.722	0.722	0.722	1.454	0.92
54812	0.707	0.921	0.707	0.707	0.707	1.574	0.912
54813	0.715	0.915	0.715	0.715	0.715	1.509	0.918
54814	0.733	0.892	0.733	0.733	0.733	1.345	0.882
54816	0.748	0.891	0.748	0.748	0.748	1.354	0.883
54817	0.727	0.908	0.727	0.727	0.727	1.181	0.899
54818	0.716	0.912	0.716	0.716	0.716	1.57	0.904
54819	0.735	0.903	0.735	0.735	0.735	1.682	0.896
54820	0.741	0.889	0.741	0.741	0.741	1.341	0.883
54821	0.73	0.893	0.73	0.73	0.73	1.425	0.908

**Territory Rating Factors**

54822	0.729	0.917	0.729	0.729	0.729	1.598	0.908
54824	0.744	0.928	0.744	0.744	0.744	1.418	0.919
54826	0.714	0.92	0.714	0.714	0.714	1.511	0.917
54827	0.731	0.891	0.731	0.731	0.731	1.346	0.882
54828	0.733	0.902	0.733	0.733	0.733	1.541	0.894
54829	0.71	0.915	0.71	0.71	0.71	1.554	0.913
54830	0.732	0.904	0.732	0.732	0.732	1.442	0.981
54832	0.731	0.891	0.731	0.731	0.731	1.362	0.884
54834	0.736	0.904	0.736	0.736	0.736	1.587	0.896
54835	0.745	0.903	0.745	0.745	0.745	1.585	0.896
54836	0.744	0.884	0.744	0.744	0.744	1.299	0.877
54837	0.731	0.915	0.731	0.731	0.731	1.469	0.935
54838	0.73	0.892	0.73	0.73	0.73	1.392	0.888
54839	0.745	0.893	0.745	0.745	0.745	1.377	0.885
54840	0.725	0.911	0.725	0.725	0.725	1.457	0.967
54841	0.712	0.912	0.712	0.712	0.712	1.524	0.909
54842	0.735	0.902	0.735	0.735	0.735	1.31	0.968
54843	0.723	0.899	0.723	0.723	0.723	1.57	0.893
54844	0.736	0.891	0.736	0.736	0.736	1.343	0.885
54845	0.73	0.908	0.73	0.73	0.73	1.492	0.928
54846	0.735	0.895	0.735	0.735	0.735	1.354	0.883
54847	0.743	0.89	0.743	0.743	0.743	1.348	0.883
54848	0.735	0.903	0.735	0.735	0.735	1.782	0.891
54849	0.73	0.887	0.73	0.73	0.73	1.331	0.891
54850	0.739	0.893	0.739	0.739	0.739	1.344	0.882
54853	0.735	0.92	0.735	0.735	0.735	1.48	0.924
54854	0.748	0.888	0.748	0.748	0.748	1.329	0.885
54855	0.734	0.893	0.734	0.734	0.734	1.361	0.883
54856	0.741	0.892	0.741	0.741	0.741	1.364	0.884
54857	0.729	0.913	0.729	0.729	0.729	1.589	0.903
54858	0.72	0.924	0.72	0.72	0.72	1.452	0.923
54859	0.716	0.898	0.716	0.716	0.716	1.127	0.912
54861	0.755	0.894	0.755	0.755	0.755	1.349	0.882
54862	0.742	0.901	0.742	0.742	0.742	1.544	0.891
54864	0.738	0.885	0.738	0.738	0.738	1.309	0.882
54865	0.735	0.889	0.735	0.735	0.735	1.336	0.885
54867	0.74	0.902	0.74	0.74	0.74	1.555	0.892
54868	0.71	0.912	0.71	0.71	0.71	1.569	0.917
54870	0.733	0.908	0.733	0.733	0.733	1.183	0.905
54871	0.724	0.91	0.724	0.724	0.724	1.148	0.911
54872	0.74	0.91	0.74	0.74	0.74	1.461	0.945
54873	0.74	0.886	0.74	0.74	0.74	1.332	0.899
54874	0.744	0.883	0.744	0.744	0.744	1.293	0.877
54875	0.716	0.901	0.716	0.716	0.716	1.188	0.9
54876	0.736	0.903	0.736	0.736	0.736	1.548	0.899
54880	0.747	0.88	0.747	0.747	0.747	1.26	0.866
54888	0.714	0.904	0.714	0.714	0.714	1.169	0.906
54889	0.741	0.924	0.741	0.741	0.741	1.501	0.929
54890	0.721	0.896	0.721	0.721	0.721	1.463	0.894
54891	0.728	0.892	0.728	0.728	0.728	1.348	0.882
54893	0.74	0.901	0.74	0.74	0.74	1.459	0.949
54895	0.72	0.903	0.72	0.72	0.72	1.658	0.901
54896	0.729	0.899	0.729	0.729	0.729	1.542	0.888
54901	0.903	0.989	0.903	0.903	0.903	0.904	1.025
54902	0.919	1.012	0.919	0.919	0.919	0.908	1.118
54903	0.912	1.012	0.912	0.912	0.912	0.86	1.118



**Territory Rating Factors**

54904	0.905	0.999	0.905	0.905	0.905	0.911	1.036
54906	0.919	1.012	0.919	0.919	0.919	0.86	1.118
54909	0.829	0.936	0.829	0.829	0.829	1.077	0.843
54911	0.868	0.951	0.868	0.868	0.868	0.86	0.904
54912	0.893	0.975	0.893	0.893	0.893	0.808	0.886
54913	0.85	0.938	0.85	0.85	0.85	0.913	0.881
54914	0.853	0.949	0.853	0.853	0.853	0.878	0.885
54915	0.857	0.945	0.857	0.857	0.857	0.808	0.885
54919	0.857	0.945	0.857	0.857	0.857	0.808	0.883
54921	0.821	0.937	0.821	0.821	0.821	1.138	0.842
54922	0.827	0.923	0.827	0.827	0.827	0.983	0.852
54923	0.886	0.953	0.886	0.886	0.886	0.857	0.918
54926	0.821	0.934	0.821	0.821	0.821	1.03	0.867
54927	0.884	0.988	0.884	0.884	0.884	0.907	0.961
54928	0.81	0.943	0.81	0.81	0.81	1.059	0.863
54929	0.821	0.926	0.821	0.821	0.821	1.094	0.852
54930	0.852	0.926	0.852	0.852	0.852	1.081	0.89
54931	0.849	0.937	0.849	0.849	0.849	0.952	0.875
54932	0.936	0.994	0.936	0.936	0.936	0.732	1.049
54933	0.816	0.925	0.816	0.816	0.816	1.058	0.853
54934	0.888	0.976	0.888	0.888	0.888	0.901	0.93
54935	0.955	1	0.955	0.955	0.955	0.679	1.076
54936	0.955	1	0.955	0.955	0.955	0.679	1.073
54937	0.959	1.019	0.959	0.959	0.959	0.696	1.065
54940	0.855	0.946	0.855	0.855	0.855	1.033	0.882
54941	0.908	0.951	0.908	0.908	0.908	0.822	0.939
54942	0.852	0.978	0.852	0.852	0.852	0.968	0.878
54943	0.839	0.927	0.839	0.839	0.839	1.09	0.869
54944	0.843	0.929	0.843	0.843	0.843	0.956	0.862
54945	0.829	0.939	0.829	0.829	0.829	1.05	0.87
54946	0.841	0.938	0.841	0.841	0.841	1.058	0.868
54947	0.866	0.962	0.866	0.866	0.866	0.909	0.91
54948	0.81	0.951	0.81	0.81	0.81	1.035	0.865
54949	0.829	0.93	0.829	0.829	0.829	1.097	0.861
54950	0.814	0.929	0.814	0.814	0.814	1.087	0.853
54952	0.863	0.953	0.863	0.863	0.863	0.886	0.901
54956	0.888	0.98	0.888	0.888	0.888	0.868	0.947
54957	0.878	0.98	0.878	0.878	0.878	0.868	0.936
54960	0.876	0.939	0.876	0.876	0.876	0.963	0.901
54961	0.835	0.917	0.835	0.835	0.835	1.036	0.848
54962	0.832	0.935	0.832	0.832	0.832	1.089	0.865
54963	0.892	1.026	0.892	0.892	0.892	0.86	0.928
54964	0.921	0.989	0.921	0.921	0.921	0.853	1.019
54965	0.856	0.944	0.856	0.856	0.856	1.03	0.885
54966	0.825	0.929	0.825	0.825	0.825	1.098	0.834
54967	0.866	0.953	0.866	0.866	0.866	1.018	0.898
54968	0.893	0.942	0.893	0.893	0.893	0.834	0.914
54969	0.852	0.944	0.852	0.852	0.852	1.038	0.881
54970	0.865	0.945	0.865	0.865	0.865	1.024	0.891
54971	0.914	0.968	0.914	0.914	0.914	0.732	0.974
54974	0.939	0.985	0.939	0.939	0.939	0.742	1.078
54976	0.849	0.941	0.849	0.849	0.849	1.073	0.877
54977	0.835	0.938	0.835	0.835	0.835	1.04	0.867
54978	0.813	0.976	0.813	0.813	0.813	1.048	0.869
54979	0.93	1.001	0.93	0.93	0.93	0.744	1.053
54980	0.904	0.99	0.904	0.904	0.904	0.865	0.972

**Territory Rating Factors**

54981	0.839	0.934	0.839	0.839	0.839	1.089	0.863
54982	0.857	0.93	0.857	0.857	0.857	1.048	0.882
54983	0.841	0.934	0.841	0.841	0.841	1.089	0.866
54984	0.847	0.936	0.847	0.847	0.847	1.063	0.873
54985	0.899	0.986	0.899	0.899	0.899	0.86	0.988
54986	0.871	0.969	0.871	0.871	0.871	0.909	0.91
54990	0.829	0.939	0.829	0.829	0.829	1.032	0.87

WISCONSIN PERSONAL AUTO  
**AGENT BOOK TRANSFER PREMIUM CAPPING**

The Agent Book Transfer Premium Capping program is used in conjunction with writing business from a non-Madison Mutual company into the Madison Mutual rating program. The purpose of this capping program is to reduce the policyholder premium disruption that could result from the transfer of a large agent book of business to Madison Mutual.

Annual and 6-month policy capped premium is determined at conversion to new business. The policyholder's prior carrier renewal premium will apply which equates to a 0.00% premium change when switching to Madison Mutual or the prior carrier's current premium plus 2.00% can apply if there is no renewal premium. If Madison Mutual cannot match the coverage or deductible due to its rating structure varying from the prior carrier, coverage will be offered at the next higher available coverage level or lower deductible level, but still for the same total policy premium. Similarly, the pay plan will be matched with the Madison Mutual pay plan that matches closest to the one offered by the previous carrier.

For 12 Month term Auto policies, capped premium at the first renewals will be no more than \$120 higher than the expiring policy premium if the price matched premium was \$1,200 or lower, \$240 higher if the price matched premium was between \$1,201 and \$2,400, and \$360 higher if price matched premium was \$2,401 or higher. For the next renewal, the same dollar restrictions on the total premium increase will apply based on the first renewal total premium price. Subsequent renewals will be at the full Madison Mutual rates, i.e., in fourth year with MMIC full rates will be charged. No price matched new business or the next two annual policy renewals will ever exceed the filed Madison Mutual rates.

For 6 Month term Auto policies, capped premium at the first renewals will be no more than \$60 higher than the expiring policy premium if the price matched premium was \$600 or lower, \$120 higher if the price matched premium was between \$601 and \$1,200, \$180 higher than the expiring policy premium if the price matched premium was between \$1,201 and \$1,800, \$240 higher than the expiring policy premium if the price matched premium was between \$1,801 and \$2,400, and \$360 higher if price matched premium was \$2,401 or higher. For the next four renewals, the same dollar restrictions on the total premium increase will apply based on the prior renewal total premium price. Subsequent renewals will be at the full Madison Mutual rates, i.e., in the fourth year with MMIC full rates will be charged. No price matched new business or the next five 6-month policy renewals will ever exceed the filed Madison Mutual rates.

Capped premium is calculated by taking the policyholder's expiring full-term renewal offered premium from their prior insurance company and comparing it to the uncapped new full-term Madison Mutual premium at current rates. If the amount of the premium increase is greater than the dollar cap based on the premium range as described above, rate capping will be applied to reduce the premium to the maximum dollar increase.

Rate capping will apply to the policy premium for the entire policy term and will not be recalculated for midterm adjustments to the policy. However, if an insured elects to change any coverage amount or endorsement mid-term or at a renewal when a price matched manual endorsement was applied to the policy, the price matched manual endorsement will not be applied to the renewal premium.

If the policyholder had a chargeable accident and/or violation during the first two policy periods with Madison Mutual, there will be no rate cap premium reduction offered in the subsequent renewal offer.

We will not offer a premium cap credit that is more than 55% of the currently filed un-capped Madison Mutual rates, whether in a policy's first term or any subsequent renewal.