



ILLINOIS PERSONAL LIABILITY MANUAL

MADISON MUTUAL INSURANCE COMPANY

PERSONAL LIABILITY UNDERWRITING MANUAL INDEX

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UNDERWRITING GUIDELINES

An application for insurance is submitted at the discretion of the agent, who should use all available information in the field underwriting process. The Home Office uses all information including the application, the history we maintain and other sources of public information.

We view the integrity of the information on the application with major importance. The truthfulness of the details of claims is important to the underwriting decision. It is important to note that the underwriting process is based on all available information.

This Personal Liability policy is designed for individuals or families who want protection against legal liability for accidental bodily injury or property damage to others. It is ideal for people who may not have liability coverage through a traditional homeowners, renters or unit owner policy, or a residence or property not otherwise insured. The policy provides coverage for everyday personal exposures, like a guest slipping and falling, a pet causing injury, or accidental damage to someone else's property. It does not cover business activities, motor vehicles, or professional services, making it well suited for those seeking broad, affordable personal protection against common non-business liability risks.

Eligibility and Occupancy:

- The named insured must be an individual or family using the premises primarily as a residence.
- The property should qualify as an "insured location" as defined in the policy: residence premises, vacant land, or incidental premises used in connection with the residence.
- Commercial or mixed-use properties, or properties primarily used for business or non-residential purposes are not permitted.

Premises Condition and Maintenance:

- Structures and walkways must be safe, secured, well-maintained, and clear of debris.
- Porches should be secured and adequately footed. If porches or decks are more than two feet above the ground, or with three or more steps, secured handrails must be in place.

Common Liability Exposures

- All trampolines must be properly anchored; padding must cover springs **and** must have netting.
- All pools, inground or above ground, must have a fence or deck with a locking gate. Pool slides are not permitted. Inground pools may have a diving board.
- Dogs that have a bite history or display aggressive behavior are not permitted.
- Farm or exotic animals are ineligible.
- ATVs, watercraft, snowmobiles, golfcarts and all other motorized vehicles must have their own liability insurance. Sailing vessels under twenty-six feet and outboard engines or motors less or equal to 25 horsepower are acceptable.

Business and Professional Use

- No coverage is provided for business operations or professional services, with the following exceptions:
 - Youths under twenty-one with part-time or hobby incomes are less or equal to \$2,000 annually.
 - Home offices or studios used strictly for personal or non-income purposes.
- Farming or incidental business risks must have their own liability insurance.

AUTHORITY GUIDELINES

The agent is authorized to issue business in accordance with all Company guidelines and requirements. To ensure accurate underwriting, we may request additional information. The agent will be promptly notified if a submission requires further review or does not align with company guidelines. Inspections may be ordered at the discretion of the company.

Risks that do not qualify (including, but not limited to):

- Residences used for the purpose of college or group housing.
- Residences used in any type of Home-Sharing Activities.
- Dwellings that are vacant or unoccupied.
- Any hunting or fishing allowed on the premises.
- Rentals to more than two roomers or boarders.
- Risks with Home Day Care.
- Residence is a mobile or manufactured home.

Copies of signed applications and the following forms are required to be maintained in the agent's files (See page IV B- 1 for signature requirements).

- Signed and initialed Application
- Copy of Power of Attorney Forms and Estate/Trust documentation when applicable
- Signed ACH Agreements
- Signed ACH Cancellations

ENDORSEMENTS

Below is a list of endorsements we currently offer:

DL-0112	Special Provisions – Illinois
DL-2410	Additional Insured
DL-2416	No Coverage for Home Day Care Business
DL-2471	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage
MM-600	Manuscript Endorsement

LIABILITY ENDORSEMENT
DESCRIPTION/GUIDELINES/ RATING

The following is a list of endorsements that have specific rules. The agent should call the underwriting office if there is a question as to the correct decision or if there are special or extenuating circumstances which you believe could affect the underwriting decision.

DL-0112(03/19) Special Provisions – Illinois – Mandatory (All Forms) – Amends Policy Conditions for Liability coverage and changes Liability conditions regarding Cancellation and Non-renewal.

No Charge

DL-2410(12/02) Additional Insured (Optional) – Provides Liability coverage for the Additional Insured's interest. All Additional Insured types are no charge, except Additional Insured – Trust type. The rates are below for Additional Insured – Trust.

Coverage L	Premium
\$100,000	\$12.00
\$300,000	\$15.00
\$500,000	\$20.00

DL-2416(12/02) No Coverage for Home Day Care Business (Mandatory) –Provides a summary of the limited coverage for Home Day Care services.

No Charge

DL-2471(12/02) Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Mandatory) – The effect of this endorsement is to limit the amount of coverage available under the policy when Fungi, Wet or Dry Rot, or Bacteria result from a covered loss.

- This coverage only applies when such losses or costs are a result of a Peril Insured Against.
- This limit of liability under Section II Liability Coverage L resulting from “fungi,” Wet or Dry Rot or Bacteria is limited to \$25,000.
- This does not increase the Coverage L limit of liability.

No Charge

MM-600(10/11) Manuscript Endorsement (All Forms) – Provides coverage that is not on a standard form that changes any conditions, agreements, exclusions, or warranties of the insurance contract.

No Charge

RATING FACTORS

Base Rates

Property Policy Form	Rate
HO1/HO2/HO3/HO5/HO8/DP1/DP2/DP3	\$80
HO4	\$55
HO6	\$70
None	\$55

Personal Liability Limits

Liability Limit	Rate Factor
\$100,000	1.00
\$300,000	1.32
\$500,000	1.48

Medical Payments Limits

Liability Limit	Rate Factor
\$1,000	1.00
\$2,000	1.03
\$5,000	1.04

Territory Rating Factors

See Appendix A

Age of Home

Age of Home	Rate Factor
0 years	.76
1 year	.765
2 years	.770
3 years	.775
4 years	.777
5 years	.780
6 years	.932
7 years	1.000
8 years	1.035
9 years	1.064
10 years	1.075
11-14 years	1.081
15-19 years	1.086
20-24 years	1.094
25-29 years	1.094
30-34 years	1.097
35-39 years	1.099

40-44 years	1.102
45-49 years	1.104
50-54 years	1.107
55-59 years	1.109
60-64 years	1.112
65-69 years	1.114
70-74 years	1.117
75-79 years	1.119
80-84 years	1.122
85-89 years	1.124
90-99 years	1.126
100+ years	1.136

Number of Occupants in Household

Number of Occupants in Household	Rate Factor
0-2	1.00
3+	1.25

Special Exposure

If the risk contains any of the following: dog, pool, trampoline, pond, OR is situated on more than one acre, a special exposure rating factor will apply.

Presence of a Special Exposure	
Special Exposure	Rate Factor
No	1.00
Yes	1.25

Minimum Premium

The minimum premium for any one policy after the final rate will be no less than \$100.

Insurance Scoring

A rating adjustment will be applied to the policy premium based on the insured's personal finance level.

PERSONAL FINANCE LEVEL	INSURANCE SCORE	FACTORS
LEVEL 0	No Hit/No Score	1.01
LEVEL 1	>=891	0.77
LEVEL 2	858 to 890	0.81
LEVEL 3	829 to 857	0.82
LEVEL 4	807 to 828	0.84
LEVEL 5	788 to 806	0.84
LEVEL 6	771 to 787	0.84
LEVEL 7	758 to 770	0.84
LEVEL 8	744 to 757	0.85
LEVEL 9	734 to 743	0.92
LEVEL 10	723 to 733	0.92
LEVEL 11	714 to 722	0.92
LEVEL 12	705 to 713	0.96
LEVEL 13	696 to 704	1.11
LEVEL 14	687 to 695	1.13
LEVEL 15	678 to 686	1.19
LEVEL 16	666 to 677	1.19
LEVEL 17	655 to 665	1.19
LEVEL 18	643 to 654	1.26
LEVEL 19	631 to 642	1.26
LEVEL 20	618 to 630	1.26
LEVEL 21	603 to 617	1.28
LEVEL 22	585 to 602	1.38
LEVEL 23	567 to 584	1.78
LEVEL 24	549 to 566	1.87
LEVEL 25	<=548	1.96

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 – The Personal Finance Level used in the calculation of a renewal offer may be manually adjusted on a policy with over 25 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.
- The Company will annually re-underwrite and re-rate based upon a current credit report or insurance score if the insured or the insured's agent makes a request unless the insurer's treatment is as 1) otherwise approved by the Department; 2) the insured is already in the most favorably priced tier; 3) credit was not used for rating when the policy was initially written; or 4) the insurer has recalculated an insurance score or obtained an updated credit report of the consumer in the previous 12-month period.
- The Company will notify the insured/applicant in the event their application or policy is adversely affected using insurance scoring. This adverse action can include the following: 1) rejecting an application; 2) cancelling or non-renewing a policy; 3) limiting coverage; 4) not applying the best rate; 5) not applying a discount; 6) surcharging at a higher rate; 7) a reduction in coverage. The insured/applicant will be notified of the four reasons that were the primary influences of the adverse action. The Company will not cancel or non-renew any policy where Insurance Scoring is the sole reason.

- 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.
- Extraordinary Life Event – The Company shall review and consider an exception to an insurance score and the Personal Finance Level after receiving a written and signed notification from the applicant or insured explaining how the applicant or insured believes the extraordinary life event adversely impacts the applicant’s or insured’s insurance score. By definition, the “extraordinary life event” will mean the following: 1) a catastrophic illness or injury to an applicant or insured or an immediate family member of the applicant or insured; 2) the death of a spouse, child, or parent of an applicant or insured; 3) involuntary loss of employment for a period of 3 months or more by an applicant or insured; 4) identity theft of an applicant or insured; or 5) the dissolution of marriage of an applicant or insured.

DISCOUNTS AND SURCHARGES

Affinity Discount

A discount will apply to all policies that have the Dwelling Coverage insured with an Illinois Farm Mutual Insurance Company or through Midwest Preferred Insurance Agency.

Affinity Discount	
Affinity	Discount
Yes	30%
No	0%

Companion Policy Discount

A discount will be given to policyholders when the auto is insured with Madison Mutual Insurance Company. An additional discount will be given to policyholders when Madison Mutual Insurance Company insures the auto and umbrella.

Companion Policy Discount	
Policies with MMIC	Discount
None	0%
Auto	5%
Auto + Umbrella	10%

Loyalty Discount

A loyalty adjustment will be applied to the rates based on the number of years the policy has been in force with Madison Mutual. This Loyalty discount is the year the policyholder has maintained continuous coverage under a Madison Mutual policy.

Years Insured With MMIC	Discount
0-2	0%
3	2%
4	3%
5	4%
6	5%
7	6%
8+	7%

Mature Discount

A discount will be provided for policyholders based on age. The discount will be calculated as follows:

Age	Discount
0 - 49	0%
50 - 54	2%
55+	5%

Prior Liability Claims Surcharge

		Number of Prior All Other Claims *		
		0	1	2+
Number of Prior Liability Claims *	0	1.00	1.05	1.20
	1	1.20	1.26	1.44
	2+	1.50	1.58	1.80

*There is no charge on claims that have paid out less than \$1,000 or that are over 3 years old.

SIGNATURE REQUIREMENTS

A Signature is required for the following:

- Adding, changing, or removing a named insured.
- Adding or removing an Additional Insured (DL-2410).
- Decrease in policy limits.

A Signature is not required for the following:

- Increasing coverage.
- Updating administrative information (phone numbers, etc.).

Signature Requirements for adding/removing non-relative residents:

- A non-relative resident such as a boyfriend/girlfriend can be added as a named insured, however, a signature is required to add the non-relative as a named insured on the policy.
- If a future request is made to delete the non-relative resident, a policy change signed by the non-relative resident will be required.

Signature Requirements for adding/removing a spouse:

When a policyholder marries, a policy change can be submitted adding the new spouse:

- The agent may submit a policy change signed by the insured requesting that the spouse be added.
- The agent may submit a policy change form noting "per the insured" in the remarks section.
- The insured may send a signed letter to the Home Office requesting the addition of his/her spouse.

While it is not required to obtain a policyholder signature in the circumstances stated above, you may wish to obtain a signature to ensure that there are no disputes as to the coverage available in the future.

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 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 five business days of Underwriting's approval to rewrite.

BILLING PAYMENT OPTIONS

Our Personal Liability program offers four payment options to policyholders. These options are the following:

- Direct Bill – Pay in Full
- Direct Bill – 6 Pay requires two months down – 5 remaining installments every 45 days.
- Direct Bill – 2 Pay requires 50% down – 1 installment after 150 days.
- Automated Debit 12 Pay - A monthly (ACH) requires 2 months down.

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 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.

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.

Endorsements that are made to a policy and results in an amount due will be divided among the remaining installments. If there are no remaining installments and an endorsement has been processed which results in a charge of \$25 or less, the amount will be added to the next renewal.

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 pass the due date, a new application must be submitted as new business, and all previous discounts will not apply.

A fixed expense fee of \$28 will apply to all policies. The policy application and Declarations page will display this fee.

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 if they call and speak directly with a Claim Department Customer Service Representative. You may also give the customer our website, www.madisonmutual.com, where they can also report the loss.

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

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

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

Territory Rating Factors

Zip Code	Factor						
60001	1.338	60046	1.302	60094	1.230	60136	1.504
60002	1.270	60047	1.313	60095	1.341	60137	1.521
60004	1.281	60048	1.263	60096	1.341	60138	1.521
60005	1.324	60050	1.294	60097	1.251	60139	1.553
60006	1.281	60051	1.280	60098	1.302	60140	1.460
60007	1.383	60053	1.186	60099	1.313	60141	1.156
60008	1.339	60055	1.341	60101	1.282	60142	1.421
60009	1.383	60056	1.273	60102	1.590	60143	1.423
60010	1.386	60060	1.277	60103	1.467	60144	1.525
60011	1.386	60061	1.278	60104	1.420	60145	1.449
60012	1.316	60062	1.209	60105	1.241	60146	1.465
60013	1.336	60064	1.195	60106	1.352	60147	1.636
60014	1.341	60065	1.209	60107	1.573	60148	1.468
60015	1.221	60067	1.341	60108	1.582	60150	1.449
60016	1.210	60068	1.206	60109	1.509	60151	1.501
60017	1.259	60069	1.276	60110	1.415	60152	1.395
60018	1.259	60070	1.226	60111	1.462	60153	1.166
60019	1.259	60071	1.300	60112	1.470	60154	1.234
60020	1.280	60072	1.292	60113	1.455	60155	1.179
60021	1.349	60073	1.393	60115	1.443	60156	1.396
60022	1.201	60074	1.320	60116	1.653	60157	1.515
60025	1.183	60075	1.250	60117	1.582	60159	1.493
60026	1.202	60076	1.142	60118	1.500	60160	1.210
60029	1.179	60077	1.168	60119	1.558	60161	1.210
60030	1.292	60078	1.341	60120	1.616	60162	1.269
60031	1.250	60079	1.166	60121	1.621	60163	1.266
60033	1.361	60081	1.284	60122	1.621	60164	1.273
60034	1.304	60082	1.193	60123	1.621	60165	1.229
60035	1.212	60083	1.218	60124	1.661	60168	1.493
60037	1.215	60084	1.311	60126	1.355	60169	1.517
60038	1.341	60085	1.166	60128	1.653	60170	1.589
60039	1.341	60086	1.208	60129	1.479	60171	1.195
60040	1.215	60087	1.222	60130	1.115	60172	1.583
60041	1.307	60088	1.216	60131	1.211	60173	1.389
60042	1.293	60089	1.282	60132	1.653	60174	1.739
60043	1.183	60090	1.231	60133	1.626	60175	1.679
60044	1.226	60091	1.155	60134	1.836	60176	1.243
60045	1.242	60093	1.238	60135	1.450	60177	1.798

Territory Rating Factors

Zip Code	Factor						
60178	1.467	60408	1.244	60450	1.341	60502	1.599
60179	1.475	60409	1.251	60451	1.320	60503	1.516
60180	1.396	60410	1.234	60452	1.377	60504	1.572
60181	1.368	60411	1.268	60453	1.214	60505	1.575
60183	1.599	60412	1.268	60454	1.220	60506	1.575
60184	1.954	60415	1.280	60455	1.208	60507	1.544
60185	1.879	60416	1.282	60456	1.158	60510	1.709
60186	1.879	60417	1.209	60457	1.244	60511	1.482
60187	1.595	60418	1.388	60458	1.200	60512	1.496
60188	1.653	60419	1.276	60459	1.171	60513	1.158
60189	1.533	60420	1.371	60460	1.326	60514	1.163
60190	1.666	60421	1.180	60461	1.266	60515	1.368
60191	1.417	60422	1.269	60462	1.445	60516	1.413
60192	1.490	60423	1.250	60463	1.354	60517	1.373
60193	1.684	60424	1.333	60464	1.335	60518	1.372
60194	1.493	60425	1.252	60465	1.314	60519	1.646
60195	1.417	60426	1.294	60466	1.263	60520	1.456
60196	1.493	60428	1.343	60467	1.319	60521	1.305
60197	1.653	60429	1.294	60468	1.226	60522	1.305
60199	1.653	60430	1.257	60469	1.356	60523	1.332
60201	1.148	60431	1.260	60470	1.334	60525	1.180
60202	1.126	60432	1.325	60471	1.266	60526	1.218
60203	1.162	60433	1.263	60472	1.395	60527	1.312
60204	1.143	60434	1.286	60473	1.263	60530	1.419
60208	1.126	60435	1.262	60474	1.349	60531	1.407
60209	1.143	60436	1.234	60475	1.277	60532	1.504
60290	1.123	60437	1.342	60476	1.261	60534	1.109
60301	1.139	60438	1.251	60477	1.370	60536	1.449
60302	1.114	60439	1.350	60478	1.321	60537	1.440
60303	1.124	60440	1.408	60479	1.339	60538	1.538
60304	1.101	60441	1.248	60480	1.273	60539	1.669
60305	1.155	60442	1.202	60481	1.363	60540	1.562
60399	1.359	60443	1.291	60482	1.311	60541	1.440
60401	1.242	60444	1.287	60484	1.258	60542	1.561
60402	1.054	60445	1.428	60487	1.368	60543	1.493
60403	1.280	60446	1.343	60490	1.428	60544	1.353
60404	1.398	60447	1.358	60491	1.314	60545	1.461
60406	1.323	60448	1.249	60499	1.180	60546	1.115
60407	1.315	60449	1.266	60501	1.165	60548	1.448

Territory Rating Factors

Zip Code	Factor						
60549	1.386	60616	1.132	60660	1.139	60910	1.175
60550	1.421	60617	1.255	60661	1.125	60911	1.423
60551	1.415	60618	1.147	60664	1.114	60912	1.317
60552	1.439	60619	1.227	60666	1.286	60913	1.292
60553	1.419	60620	1.168	60668	1.114	60914	0.998
60554	1.524	60621	1.153	60669	1.114	60915	0.994
60555	1.647	60622	1.202	60670	1.114	60917	1.474
60556	1.427	60623	1.117	60673	1.114	60918	1.466
60557	1.388	60624	1.149	60674	1.114	60919	1.454
60558	1.267	60625	1.163	60675	1.114	60920	1.418
60559	1.366	60626	1.139	60677	1.114	60921	1.395
60560	1.459	60628	1.308	60678	1.114	60922	1.309
60561	1.368	60629	1.092	60680	1.114	60924	1.519
60563	1.678	60630	1.187	60681	1.111	60926	1.537
60564	1.532	60631	1.189	60682	1.133	60927	1.412
60565	1.507	60632	1.111	60684	1.114	60928	1.460
60566	1.562	60633	1.254	60685	1.111	60929	1.402
60567	1.562	60634	1.202	60686	1.138	60930	1.429
60568	1.544	60636	1.117	60687	1.114	60931	1.330
60572	1.575	60637	1.192	60688	1.120	60932	1.818
60585	1.442	60638	1.100	60689	1.151	60933	1.457
60586	1.350	60639	1.183	60690	1.111	60934	1.385
60598	1.575	60640	1.162	60691	1.111	60935	1.350
60599	1.623	60641	1.181	60693	1.111	60936	1.397
60601	1.130	60642	1.142	60694	1.114	60938	1.445
60602	1.156	60643	1.264	60695	1.138	60939	1.643
60603	1.156	60644	1.153	60696	1.120	60940	1.198
60604	1.125	60645	1.146	60697	1.111	60941	1.610
60605	1.127	60646	1.183	60699	1.114	60942	1.758
60606	1.130	60647	1.169	60701	1.111	60944	1.280
60607	1.161	60649	1.217	60706	1.197	60945	1.354
60608	1.126	60651	1.144	60707	1.187	60946	1.419
60609	1.115	60652	1.125	60712	1.140	60948	1.490
60610	1.133	60653	1.146	60714	1.221	60949	1.510
60611	1.155	60654	1.130	60803	1.330	60950	1.161
60612	1.146	60655	1.236	60804	1.057	60951	1.379
60613	1.164	60656	1.212	60805	1.167	60952	1.420
60614	1.140	60657	1.166	60827	1.280	60953	1.593
60615	1.141	60659	1.141	60901	1.174	60954	1.149

Territory Rating Factors

Zip Code	Factor						
60955	1.460	61036	1.463	61085	1.501	61243	1.314
60956	1.339	61037	1.387	61087	1.514	61244	1.331
60957	1.529	61038	1.424	61088	1.541	61250	1.352
60958	1.284	61039	1.502	61089	1.532	61251	1.403
60959	1.429	61041	1.475	61091	1.427	61252	1.462
60960	1.633	61042	1.308	61101	1.495	61254	1.356
60961	1.420	61043	1.642	61102	1.603	61256	1.364
60962	1.431	61044	1.514	61103	1.452	61257	1.358
60963	1.611	61046	1.495	61104	1.491	61258	1.336
60964	1.328	61047	1.512	61105	1.436	61259	1.372
60966	1.424	61048	1.533	61106	1.436	61260	1.351
60967	1.653	61049	1.530	61107	1.436	61261	1.391
60968	1.446	61050	1.524	61108	1.446	61262	1.357
60969	1.432	61051	1.495	61109	1.558	61263	1.368
60970	1.389	61052	1.516	61110	1.436	61264	1.400
60973	1.659	61053	1.499	61111	1.460	61265	1.342
60974	1.498	61054	1.523	61112	1.495	61266	1.342
61001	1.500	61057	1.389	61114	1.439	61270	1.468
61006	1.439	61059	1.520	61115	1.482	61272	1.349
61007	1.519	61060	1.500	61125	1.436	61273	1.378
61008	1.425	61061	1.489	61126	1.436	61274	1.356
61010	1.563	61062	1.513	61130	1.460	61275	1.352
61011	1.428	61063	1.502	61131	1.460	61276	1.385
61012	1.407	61064	1.493	61132	1.460	61277	1.362
61013	1.502	61065	1.418	61201	1.467	61278	1.354
61014	1.490	61067	1.488	61204	1.467	61279	1.384
61015	1.562	61068	1.438	61230	1.386	61281	1.373
61016	1.463	61070	1.492	61231	1.356	61282	1.343
61018	1.490	61071	1.308	61232	1.398	61283	1.341
61019	1.493	61072	1.456	61233	1.347	61284	1.403
61020	1.629	61073	1.437	61234	1.312	61285	1.486
61021	1.291	61074	1.488	61235	1.331	61299	1.467
61024	1.489	61075	1.479	61236	1.353	61301	1.257
61025	1.380	61077	1.519	61237	1.368	61310	1.320
61027	1.528	61078	1.526	61238	1.339	61311	1.266
61028	1.484	61079	1.470	61239	1.351	61312	1.291
61030	1.519	61080	1.412	61240	1.371	61313	1.306
61031	1.422	61081	1.299	61241	1.358	61314	1.290
61032	1.444	61084	1.805	61242	1.384	61315	1.256

Territory Rating Factors

Zip Code	Factor						
61316	1.227	61362	1.226	61432	1.397	61479	1.349
61317	1.255	61363	1.232	61433	1.355	61480	1.283
61318	1.384	61364	1.216	61434	1.332	61482	1.240
61319	1.291	61367	1.347	61435	1.347	61483	1.336
61320	1.231	61368	1.269	61436	1.352	61484	1.195
61321	1.290	61369	1.300	61437	1.296	61485	1.348
61322	1.240	61370	1.247	61438	1.256	61486	1.353
61323	1.258	61371	1.344	61439	1.354	61488	1.341
61324	1.336	61372	1.278	61440	1.218	61489	1.378
61325	1.320	61373	1.344	61441	1.234	61490	1.344
61326	1.224	61374	1.307	61442	1.338	61491	1.343
61327	1.253	61375	1.304	61443	1.322	61501	1.195
61328	1.284	61376	1.298	61447	1.312	61516	1.335
61329	1.237	61377	1.271	61448	1.316	61517	1.399
61330	1.311	61378	1.393	61449	1.345	61519	1.332
61331	1.377	61379	1.291	61450	1.266	61520	1.393
61332	1.275	61401	1.386	61451	1.387	61523	1.341
61333	1.281	61402	1.386	61452	1.185	61524	1.379
61334	1.255	61410	1.336	61453	1.331	61525	1.402
61335	1.255	61411	1.240	61454	1.273	61526	1.355
61336	1.278	61412	1.350	61455	1.229	61528	1.436
61337	1.278	61413	1.354	61458	1.398	61529	1.413
61338	1.298	61414	1.337	61459	1.266	61530	1.412
61340	1.239	61415	1.306	61460	1.287	61531	1.541
61341	1.387	61416	1.248	61462	1.343	61532	1.360
61342	1.340	61417	1.321	61465	1.357	61533	1.440
61344	1.310	61418	1.302	61466	1.352	61534	1.510
61345	1.298	61419	1.337	61467	1.332	61535	1.536
61346	1.316	61420	1.247	61468	1.359	61536	1.435
61348	1.280	61421	1.295	61469	1.316	61537	1.294
61349	1.301	61422	1.250	61470	1.278	61539	1.510
61350	1.436	61423	1.342	61471	1.273	61540	1.330
61353	1.389	61424	1.325	61472	1.346	61541	1.325
61354	1.179	61425	1.282	61473	1.285	61542	1.281
61356	1.242	61426	1.326	61474	1.327	61543	1.332
61358	1.286	61427	1.315	61475	1.254	61544	1.353
61359	1.247	61428	1.333	61476	1.345	61545	1.364
61360	1.325	61430	1.318	61477	1.287	61546	1.430
61361	1.297	61431	1.320	61478	1.292	61547	1.644

Territory Rating Factors

Zip Code	Factor						
61548	1.414	61635	1.591	61739	1.337	61811	1.836
61550	1.519	61636	1.563	61740	1.294	61812	1.816
61552	1.361	61637	1.551	61741	1.367	61813	1.420
61553	1.425	61638	1.591	61742	1.415	61814	1.779
61554	1.509	61639	1.524	61743	1.291	61815	1.385
61555	1.509	61641	1.583	61744	1.296	61816	1.594
61558	1.509	61643	1.583	61745	1.362	61817	1.739
61559	1.375	61650	1.583	61747	1.499	61818	1.467
61560	1.282	61651	1.583	61748	1.310	61820	1.356
61561	1.385	61652	1.583	61749	1.364	61821	1.358
61562	1.391	61653	1.583	61750	1.401	61822	1.404
61563	1.354	61654	1.583	61751	1.357	61824	1.358
61564	1.551	61655	1.583	61752	1.372	61825	1.358
61565	1.324	61656	1.583	61753	1.313	61826	1.358
61567	1.285	61701	1.293	61754	1.375	61830	1.421
61568	1.538	61702	1.293	61755	1.462	61831	1.974
61569	1.430	61704	1.293	61756	1.412	61832	1.904
61570	1.357	61705	1.324	61758	1.322	61833	1.601
61571	1.489	61709	1.293	61759	1.450	61834	1.583
61572	1.416	61710	1.293	61760	1.303	61839	1.400
61601	1.524	61720	1.368	61761	1.298	61840	1.445
61602	1.572	61721	1.409	61764	1.291	61841	1.836
61603	1.726	61722	1.359	61769	1.355	61842	1.391
61604	1.429	61723	1.368	61770	1.379	61843	1.411
61605	1.551	61724	1.381	61771	1.360	61844	1.766
61606	1.575	61725	1.340	61772	1.345	61845	1.392
61607	1.497	61726	1.294	61773	1.383	61846	1.935
61610	1.280	61727	1.380	61774	1.401	61847	1.549
61611	1.572	61728	1.335	61775	1.384	61848	1.895
61612	1.544	61729	1.380	61776	1.303	61849	1.688
61613	1.544	61730	1.335	61777	1.373	61850	1.856
61614	1.591	61731	1.359	61778	1.367	61851	1.403
61615	1.415	61732	1.375	61790	1.298	61852	1.497
61616	1.623	61733	1.459	61791	1.293	61853	1.393
61625	1.524	61734	1.661	61799	1.293	61854	1.392
61629	1.591	61735	1.383	61801	1.407	61855	1.430
61630	1.591	61736	1.344	61802	1.442	61856	1.398
61633	1.524	61737	1.346	61803	1.407	61857	1.914
61634	1.591	61738	1.317	61810	1.705	61858	1.891

Territory Rating Factors

Zip Code	Factor						
61859	1.650	61941	1.451	62037	1.188	62088	1.324
61862	1.621	61942	1.560	62040	2.474	62089	1.273
61863	1.410	61943	1.481	62044	1.148	62090	1.963
61864	1.435	61944	1.610	62045	1.136	62091	1.304
61865	1.661	61949	1.591	62046	1.480	62092	1.152
61866	1.467	61951	1.284	62047	1.136	62093	1.181
61870	1.579	61953	1.381	62048	1.994	62094	1.221
61871	1.713	61955	1.680	62049	1.149	62095	1.766
61872	1.398	61956	1.418	62050	1.145	62097	1.224
61873	1.576	61957	1.203	62051	1.221	62098	1.144
61874	1.379	62001	1.391	62052	1.813	62201	1.436
61875	1.392	62002	1.830	62053	1.136	62202	1.462
61876	1.797	62006	1.145	62054	1.133	62203	1.500
61877	1.532	62009	1.228	62056	1.451	62204	1.495
61878	1.484	62010	2.050	62058	1.361	62205	1.462
61880	1.433	62011	1.246	62059	1.388	62206	1.439
61882	1.403	62012	1.043	62060	1.438	62207	1.484
61883	1.805	62013	1.156	62061	1.678	62208	1.413
61884	1.395	62014	1.056	62062	3.001	62214	1.367
61910	1.345	62015	1.264	62063	1.111	62215	1.340
61911	1.364	62016	1.184	62065	1.138	62216	1.318
61912	1.382	62017	1.237	62067	2.101	62217	1.677
61913	1.407	62018	1.744	62069	1.326	62218	1.274
61914	1.352	62019	1.258	62070	1.133	62219	1.303
61917	1.569	62021	1.756	62071	1.431	62220	1.330
61919	1.392	62022	1.123	62074	1.299	62221	1.392
61920	1.266	62023	1.262	62075	1.212	62222	1.258
61924	1.810	62024	1.066	62076	1.232	62223	1.491
61925	1.477	62025	2.139	62077	1.270	62225	1.424
61928	1.196	62026	1.406	62078	1.133	62226	1.260
61929	1.445	62027	1.144	62079	1.093	62230	2.159
61930	1.366	62028	1.171	62080	1.257	62231	2.288
61931	1.264	62030	1.115	62081	1.137	62232	2.407
61932	1.594	62031	1.139	62082	1.125	62233	1.516
61933	1.490	62032	1.237	62083	1.232	62234	2.554
61936	1.473	62033	1.147	62084	2.141	62236	1.638
61937	1.818	62034	2.636	62085	1.246	62237	1.955
61938	1.102	62035	2.162	62086	1.273	62238	1.673
61940	1.740	62036	1.161	62087	2.124	62239	1.527

Territory Rating Factors

Zip Code	Factor						
62240	1.527	62284	1.256	62348	1.200	62425	1.216
62241	1.666	62285	1.423	62349	1.183	62426	1.207
62242	2.169	62286	1.671	62351	1.182	62427	1.326
62243	1.472	62288	1.881	62352	1.125	62428	1.238
62244	1.613	62289	1.515	62353	1.136	62431	1.222
62245	1.267	62292	1.606	62354	1.231	62432	1.237
62246	1.240	62293	1.692	62355	1.131	62433	1.344
62247	1.262	62294	3.204	62356	1.146	62434	1.200
62248	1.658	62295	1.649	62357	1.131	62435	1.248
62249	2.409	62297	1.697	62358	1.258	62436	1.219
62250	1.292	62298	1.793	62359	1.172	62438	1.212
62252	1.304	62301	1.297	62360	1.182	62439	1.341
62253	1.329	62305	1.147	62361	1.130	62440	1.209
62254	1.535	62306	1.297	62362	1.130	62441	1.452
62255	1.546	62311	1.192	62363	1.133	62442	1.354
62256	1.686	62312	1.123	62365	1.154	62443	1.186
62257	1.567	62313	1.216	62366	1.132	62444	1.194
62258	2.187	62314	1.135	62367	1.210	62445	1.174
62259	1.672	62316	1.202	62370	1.141	62446	1.230
62260	1.554	62319	1.159	62373	1.215	62447	1.180
62261	1.652	62320	1.142	62374	1.239	62448	1.239
62262	1.267	62321	1.239	62375	1.148	62449	1.279
62263	1.368	62323	1.119	62376	1.200	62450	1.190
62264	1.819	62324	1.154	62378	1.121	62451	1.343
62265	1.257	62325	1.162	62379	1.222	62452	1.236
62266	1.363	62326	1.232	62380	1.203	62454	1.311
62268	1.489	62329	1.263	62401	1.082	62458	1.207
62269	1.370	62330	1.269	62410	1.292	62459	1.263
62271	1.330	62334	1.228	62411	1.170	62460	1.290
62272	1.767	62336	1.247	62413	1.321	62461	1.170
62273	1.386	62338	1.163	62414	1.194	62462	1.150
62274	1.425	62339	1.164	62417	1.306	62463	1.176
62275	1.327	62340	1.125	62418	1.245	62464	1.285
62277	1.641	62341	1.219	62419	1.224	62465	1.188
62278	1.676	62343	1.174	62420	1.293	62466	1.281
62279	1.680	62344	1.174	62421	1.234	62467	1.123
62280	1.622	62345	1.149	62422	1.220	62468	1.203
62281	1.703	62346	1.183	62423	1.533	62469	1.182
62282	1.446	62347	1.148	62424	1.158	62471	1.309

Territory Rating Factors

Zip Code	Factor						
62473	1.147	62545	1.161	62630	1.129	62689	1.138
62474	1.352	62546	1.203	62631	1.116	62690	1.115
62475	1.236	62547	1.254	62633	1.249	62691	1.107
62476	1.230	62548	1.279	62634	1.214	62692	1.110
62477	1.378	62549	1.505	62635	1.458	62693	1.099
62478	1.352	62550	1.311	62638	1.110	62694	1.117
62479	1.198	62551	1.335	62639	1.116	62695	1.106
62480	1.265	62553	1.225	62640	1.151	62701	0.938
62481	1.273	62554	1.469	62642	1.208	62702	1.470
62501	1.426	62555	1.256	62643	1.369	62703	1.373
62510	1.810	62556	1.239	62644	1.264	62704	0.937
62512	1.344	62557	1.219	62649	1.145	62705	0.862
62513	1.329	62558	1.140	62650	1.141	62706	0.862
62514	1.399	62560	1.302	62651	1.141	62707	1.433
62515	1.161	62561	1.431	62655	1.223	62708	0.862
62517	1.209	62563	1.751	62656	1.294	62711	0.983
62518	1.319	62565	1.201	62659	1.199	62712	0.958
62519	1.172	62567	1.276	62660	1.111	62715	0.862
62520	1.097	62568	1.764	62661	1.086	62716	0.862
62521	1.516	62570	1.185	62662	1.131	62719	0.862
62522	1.448	62571	1.213	62663	1.128	62721	0.862
62523	1.388	62572	1.229	62664	1.295	62722	0.862
62524	1.516	62573	1.405	62665	1.105	62723	0.862
62525	1.388	62601	1.106	62666	1.221	62726	0.862
62526	1.491	62610	1.125	62667	1.140	62736	0.862
62530	1.151	62611	1.099	62668	1.119	62739	0.862
62531	1.210	62612	1.098	62670	1.068	62756	0.862
62532	1.452	62613	1.136	62671	1.344	62757	0.862
62533	1.206	62615	1.179	62672	1.164	62761	0.862
62534	1.264	62617	1.212	62673	1.183	62762	0.862
62535	1.485	62618	1.053	62674	1.173	62763	0.862
62536	1.114	62621	1.113	62675	1.158	62764	0.862
62537	1.414	62622	1.107	62677	1.057	62765	0.862
62538	1.238	62624	1.147	62681	1.153	62766	0.862
62539	1.234	62625	1.046	62682	1.442	62767	0.862
62540	1.232	62626	1.137	62683	1.138	62769	0.862
62541	1.237	62627	1.149	62684	0.973	62776	0.862
62543	1.320	62628	1.112	62685	1.103	62777	0.862
62544	1.420	62629	1.096	62688	1.127	62781	0.862

Territory Rating Factors

Zip Code	Factor						
62786	0.862	62841	1.219	62883	1.314	62927	1.278
62791	0.862	62842	1.232	62884	1.275	62928	1.095
62794	0.862	62843	1.223	62885	1.276	62930	1.173
62796	0.862	62844	1.215	62886	1.244	62931	1.096
62801	2.356	62846	1.289	62887	1.234	62932	1.288
62803	1.327	62848	1.306	62888	1.344	62933	1.130
62806	1.215	62849	1.279	62889	1.274	62934	1.142
62807	1.296	62850	1.270	62890	2.151	62935	1.308
62808	1.341	62851	1.270	62891	1.289	62938	1.043
62809	1.234	62852	1.214	62892	1.296	62939	1.180
62810	1.266	62853	1.306	62893	1.309	62940	1.461
62811	1.224	62854	1.260	62894	1.304	62941	1.018
62812	1.391	62855	1.267	62895	1.259	62942	2.522
62814	1.255	62856	1.306	62896	2.464	62943	0.992
62815	1.225	62857	1.239	62897	1.274	62946	1.142
62816	1.278	62858	1.219	62898	1.313	62947	1.108
62817	1.234	62859	1.232	62899	1.237	62948	2.179
62818	1.220	62860	1.267	62901	2.079	62949	1.212
62819	1.275	62861	1.199	62902	1.177	62950	1.524
62820	1.217	62862	1.224	62903	1.316	62951	1.218
62821	1.162	62863	1.226	62905	1.446	62952	1.113
62822	1.283	62864	1.272	62906	0.964	62953	0.968
62823	1.229	62865	1.269	62907	1.517	62954	1.158
62824	1.217	62866	1.296	62908	1.013	62955	1.128
62825	1.273	62867	1.194	62909	1.039	62956	1.012
62827	1.206	62868	1.227	62910	0.966	62957	1.139
62828	1.227	62869	1.174	62912	1.070	62958	1.387
62829	1.250	62870	1.309	62914	1.017	62959	1.068
62830	1.309	62871	1.202	62915	1.195	62960	0.961
62831	1.364	62872	1.254	62916	1.618	62961	1.076
62832	1.253	62874	1.312	62917	1.118	62962	1.047
62833	1.216	62875	1.313	62918	2.292	62963	1.021
62834	1.187	62876	1.338	62919	1.135	62964	1.015
62835	1.235	62877	1.330	62920	1.138	62965	1.186
62836	1.279	62878	1.262	62921	1.189	62966	2.477
62837	1.184	62879	1.216	62922	1.099	62967	1.121
62838	1.232	62880	1.266	62923	1.040	62969	1.055
62839	1.230	62881	1.363	62924	1.293	62970	1.026
62840	1.270	62882	1.295	62926	1.033	62971	1.515

Territory Rating Factors

Zip Code	Factor						
62972	1.104						
62973	1.028						
62974	1.141						
62975	1.425						
62976	1.028						
62977	1.203						
62979	1.179						
62982	1.044						
62983	1.241						
62984	1.147						
62985	1.061						
62987	1.130						
62988	1.068						
62990	1.079						
62992	1.038						
62993	1.042						
62994	1.377						
62995	1.041						
62996	1.021						
62997	1.949						
62998	1.282						
62999	1.278						