



WISCONSIN

PERSONAL AUTO

MANUAL

MADISON MUTUAL INSURANCE COMPANY

AUTO UNDERWRITING MANUAL INDEX

SECTION I - AUTO GUIDELINES

- A. Auto Underwriting Guidelines
- B. Change Form Signatures and Dates
- C. Coverage
- D. Trailers, Campers, and Motor Homes

SECTION II - AUTO RATING AND ENDORSEMENTS

- A. Auto Rating
- B. Driver Experience Classification Plan
- C. Endorsements

SECTION III - AUTO RATING FACTORS

- A. Driver Class Rating Factors
- B. Discounts & Surcharges
- C. Insurance Score
- D. Camper/Trailer Symbols

SECTION IV - AUTO PROCESSING

- A. Claims Processing
- B. Billing Payment Options

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, replicas
- 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
63	1.000	1.260	1.507	1.807	2.026	2.950

Property Damage (PD)						
Base Rate	10K	15K	25K	50K	100K	250K
103	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
255	1.250	1.000	0.850	0.550	0.400

Collision (COLL)					
Base Rate	250	500	1,000	2,500	5,000
298	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	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000

19	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000
28	1.000	1.000	1.000	1.000	1.000
29	1.000	1.000	1.000	1.000	1.000
30+	1.000	1.000	1.000	1.000	1.000

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

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

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

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

**Administration of the Driver Experience
Classification Plan**

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

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

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

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.

<u>ENDORSEMENT NUMBER</u>	<u>ENDORSEMENT NAME</u>
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:

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

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

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

EXCESS ELECTRONIC EQUIPMENT 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:

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

Coverage will begin immediately after an accident for a vehicle that is not drivable. If the vehicle is drivable, however, coverage 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	3.278	1.786	3.43	2.163	1.554	2.573	3.242	1.9	3.536	2.14	1.653	2.652
16	3.281	1.771	2.88	2.165	1.541	2.16	3.245	1.884	2.969	2.142	1.639	2.227
17	2.942	1.749	2.703	1.942	1.522	2.027	2.91	1.861	2.787	1.92	1.619	2.09
18	2.736	1.665	2.473	1.806	1.449	1.855	2.706	1.772	2.55	1.786	1.541	1.912
19	2.654	1.557	2.324	1.752	1.355	1.743	2.625	1.657	2.396	1.732	1.441	1.797
20	2.455	1.538	2.177	1.62	1.338	1.633	2.428	1.636	2.244	1.602	1.423	1.683
21	2.125	1.518	2.033	1.403	1.321	1.525	2.102	1.615	2.096	1.387	1.405	1.572
22	1.927	1.452	1.833	1.272	1.263	1.375	1.906	1.545	1.89	1.258	1.344	1.417
23	1.825	1.421	1.822	1.205	1.236	1.367	1.805	1.512	1.878	1.191	1.315	1.409
24	1.731	1.417	1.724	1.142	1.233	1.293	1.712	1.508	1.777	1.13	1.312	1.333
25	1.459	1.413	1.451	0.963	1.229	1.088	1.443	1.503	1.496	0.952	1.308	1.122
26	1.383	1.411	1.437	0.913	1.228	1.078	1.368	1.501	1.482	0.903	1.306	1.111
27	1.369	1.405	1.357	0.904	1.222	1.018	1.354	1.495	1.399	0.894	1.301	1.049
28	1.356	1.404	1.338	0.895	1.221	1.004	1.341	1.494	1.379	0.885	1.3	1.035
29	1.354	1.38	1.338	0.894	1.201	1.004	1.339	1.468	1.379	0.884	1.277	1.035
30	1.347	1.377	1.296	0.889	1.198	0.972	1.332	1.465	1.336	0.879	1.275	1.002
31	1.345	1.377	1.288	0.888	1.198	0.966	1.33	1.465	1.328	0.878	1.275	0.996
32	1.345	1.377	1.272	0.888	1.198	0.954	1.33	1.465	1.311	0.878	1.275	0.984
33	1.342	1.33	1.252	0.886	1.157	0.939	1.327	1.415	1.291	0.876	1.231	0.968
34	1.339	1.292	1.25	0.884	1.124	0.938	1.324	1.375	1.289	0.874	1.196	0.967
35	1.336	1.264	1.241	0.882	1.1	0.931	1.321	1.345	1.279	0.872	1.17	0.96
36	1.332	1.264	1.239	0.879	1.1	0.929	1.317	1.345	1.277	0.869	1.17	0.958
37	1.329	1.256	1.238	0.877	1.093	0.929	1.314	1.336	1.276	0.867	1.163	0.957
38	1.322	1.232	1.233	0.873	1.072	0.925	1.307	1.311	1.271	0.863	1.14	0.953
39	1.318	1.187	1.224	0.87	1.033	0.918	1.304	1.263	1.262	0.86	1.099	0.946
40	1.309	1.176	1.212	0.864	1.023	0.909	1.295	1.251	1.25	0.854	1.089	0.937
41	1.237	1.159	1.204	0.816	1.008	0.903	1.223	1.233	1.241	0.807	1.073	0.931
42	1.235	1.144	1.173	0.815	0.995	0.88	1.221	1.217	1.209	0.806	1.059	0.907
43	1.211	1.133	1.156	0.799	0.986	0.867	1.198	1.206	1.192	0.79	1.049	0.894
44	1.191	1.108	1.141	0.786	0.964	0.856	1.178	1.179	1.176	0.777	1.026	0.882
45	1.173	1.068	1.134	0.774	0.929	0.851	1.16	1.136	1.169	0.766	0.989	0.877
46	1.168	1.055	1.109	0.771	0.918	0.832	1.155	1.123	1.143	0.762	0.977	0.858
47	1.165	1.049	1.108	0.769	0.913	0.831	1.152	1.116	1.142	0.76	0.971	0.857
48	1.134	1.029	1.108	0.748	0.895	0.831	1.122	1.095	1.142	0.74	0.953	0.857
49	1.135	1.02	1.092	0.749	0.887	0.819	1.123	1.085	1.126	0.741	0.944	0.844
50	1.136	1.018	1.098	0.75	0.886	0.824	1.124	1.083	1.132	0.742	0.942	0.849
51	1.137	1.01	1.111	0.75	0.879	0.833	1.124	1.075	1.145	0.742	0.935	0.859
52	1.141	1.007	1.111	0.753	0.876	0.833	1.128	1.071	1.145	0.745	0.932	0.859
53	1.148	1.006	1.112	0.758	0.875	0.834	1.135	1.07	1.146	0.749	0.931	0.86
54	1.154	1.005	1.119	0.762	0.874	0.839	1.141	1.069	1.154	0.753	0.93	0.865
55	1.157	0.987	1.121	0.764	0.859	0.841	1.144	1.05	1.156	0.755	0.914	0.867
56	1.164	0.982	1.125	0.768	0.854	0.844	1.151	1.045	1.16	0.76	0.909	0.87
57	1.165	0.98	1.128	0.769	0.853	0.846	1.152	1.043	1.163	0.76	0.907	0.872
58	1.169	0.979	1.133	0.772	0.852	0.85	1.156	1.042	1.168	0.763	0.906	0.876
59	1.171	0.979	1.137	0.773	0.852	0.853	1.158	1.042	1.172	0.764	0.906	0.879
60	1.172	0.977	1.148	0.774	0.85	0.861	1.159	1.04	1.184	0.765	0.904	0.888
61	1.173	0.977	1.151	0.774	0.85	0.863	1.16	1.04	1.187	0.766	0.904	0.89
62	1.175	0.976	1.154	0.776	0.849	0.866	1.162	1.038	1.19	0.767	0.903	0.892
63	1.177	0.976	1.161	0.777	0.849	0.871	1.164	1.038	1.197	0.768	0.903	0.898
64	1.194	0.951	1.167	0.788	0.827	0.875	1.181	1.012	1.203	0.779	0.88	0.902

65	1.2	0.946	1.17	0.792	0.823	0.878	1.187	1.007	1.206	0.783	0.876	0.905
66	1.251	0.945	1.174	0.826	0.822	0.881	1.237	1.005	1.21	0.817	0.875	0.908
67	1.265	0.944	1.187	0.835	0.821	0.89	1.251	1.004	1.224	0.826	0.874	0.918
68	1.297	0.946	1.199	0.856	0.823	0.899	1.283	1.007	1.236	0.847	0.876	0.927
69	1.302	0.952	1.209	0.859	0.828	0.907	1.288	1.013	1.246	0.85	0.881	0.935
70	1.328	0.954	1.238	0.876	0.83	0.929	1.313	1.015	1.276	0.867	0.883	0.957
71	1.386	0.955	1.261	0.915	0.831	0.946	1.371	1.016	1.3	0.905	0.884	0.975
72	1.463	0.957	1.287	0.966	0.833	0.965	1.447	1.018	1.327	0.955	0.886	0.995
73	1.495	0.962	1.313	0.987	0.837	0.985	1.479	1.024	1.354	0.976	0.891	1.015
74	1.504	0.964	1.335	0.993	0.839	1.001	1.487	1.026	1.376	0.982	0.892	1.032
75	1.551	0.965	1.377	1.024	0.84	1.033	1.534	1.027	1.42	1.012	0.893	1.065
76	1.574	0.967	1.421	1.039	0.841	1.066	1.557	1.029	1.465	1.027	0.895	1.099
77	1.628	0.969	1.452	1.074	0.843	1.089	1.61	1.031	1.497	1.063	0.897	1.123
78	1.654	0.97	1.485	1.092	0.844	1.114	1.636	1.032	1.531	1.08	0.898	1.148
79	1.777	0.978	1.494	1.173	0.851	1.121	1.757	1.041	1.54	1.16	0.905	1.155
80	2.027	1	1.691	1.338	0.87	1.268	2.005	1.064	1.743	1.323	0.926	1.308
81	2.106	1.028	1.714	1.39	0.894	1.286	2.083	1.094	1.767	1.375	0.952	1.325
82	2.106	1.028	1.714	1.39	0.894	1.286	2.083	1.094	1.767	1.375	0.925	1.325
83	2.114	1.053	1.756	1.395	0.916	1.317	2.091	1.12	1.81	1.38	0.975	1.358
84	2.114	1.053	1.756	1.395	0.916	1.317	2.091	1.12	1.81	1.38	0.975	1.358
85	2.135	1.072	1.798	1.409	0.933	1.349	2.112	1.141	1.854	1.394	0.992	1.39
86	2.135	1.072	1.798	1.409	0.933	1.349	2.112	1.141	1.854	1.394	0.992	1.39
87	2.165	1.089	1.833	1.429	0.947	1.375	2.141	1.159	1.89	1.413	1.008	1.417
88	2.165	1.089	1.833	1.429	0.947	1.375	2.141	1.159	1.89	1.413	1.008	1.417
89	2.186	1.116	1.881	1.443	0.971	1.411	2.162	1.187	1.939	1.427	1.033	1.454
90	2.186	1.116	1.881	1.443	0.971	1.411	2.162	1.187	1.939	1.427	1.033	1.454
91	2.195	1.129	1.937	1.449	0.982	1.453	2.171	1.201	1.997	1.433	1.045	1.498
92	2.195	1.129	1.937	1.449	0.982	1.453	2.171	1.201	1.997	1.433	1.045	1.498
93	2.21	1.141	1.988	1.459	0.993	1.491	2.186	1.214	2.05	1.443	1.056	1.537
94	2.21	1.141	1.988	1.459	0.993	1.491	2.186	1.214	2.05	1.443	1.056	1.537
95+	2.25	1.153	2.113	1.485	1.003	1.584	2.225	1.227	2.178	1.469	1.067	1.634

DISCOUNTS AND SURCHARGES

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

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

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

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

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

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

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

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

2. Good Student Discount - To receive this discount, the student must:
- A. Be single, under 25 years of age, and the rated driver on an auto.
 - B. Be enrolled as a full-time student in high school, college, university, or trade school. (12 hours is considered full time)
 - Madison Mutual must be furnished with a statement by a school official once a year indicating one of the following achievements:
 - a. The student must be in the upper 20% of their class
 - b. Maintain a grade average of "B" in a school system that grades A, B, C, D & F
 - c. Maintain a grade average of "4" in a school system that grades 5, 4, 3, 2, & 1
 - d. Maintain a grade average of "3" in a school system that grades 4, 3, 2, & 1
 - e. If the school has an Honor Roll or Dean's List, the student's name must be on the list.
 - The auto must be rated as a Private Passenger Auto.
 - The Good Student Discount will be terminated when the student turns 25, gets married, or when we are not furnished with a statement by a school official.
 - The Good Student will receive a 10% discount. This discount applies to the premiums of Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverage.
3. Anti-Theft Device Discount – This discount is given when an anti-theft device is installed by the manufacturer and maintained in working condition. The comprehensive coverage premium to any auto which is rated as a private passenger auto is reduced by the following:

Definition	Anti-Theft Discount
Alarm	0.90
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.

Insurance Score	Personal Finance Level	BI/PD/MED/UMBI/UIMBI	COMP	COLL
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

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

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

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

Model Years 2011 and Greater Symbol Determination

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

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

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

Model Years 1989 – 2010 COMP Factors

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

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

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

Model Years 2011 and Greater COMP Factors

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

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

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

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

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

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

Model Years 1989 – 2010 COLL Factors

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

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

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

Model Years 2011 and Greater COLL Factors

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

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

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

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

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

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

CLAIM PROCESSING

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

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

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

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

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

BILLING PAYMENT OPTIONS

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

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

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

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

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

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

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

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

There is a \$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	1.325	1.083	1.325	1.325	1.325	0.619	1.127
53002	1.312	1.065	1.312	1.312	1.312	0.666	1.111
53003	1.32	1.044	1.32	1.32	1.32	0.636	1.093
53004	1.385	1.106	1.385	1.385	1.385	0.638	1.227
53005	1.543	1.12	1.543	1.543	1.543	0.712	1.384
53006	1.159	1.03	1.159	1.159	1.159	0.59	0.838
53007	1.548	1.129	1.548	1.548	1.548	0.671	1.423
53008	1.543	1.122	1.543	1.543	1.543	0.712	1.384
53010	1.278	1.064	1.278	1.278	1.278	0.635	1.092
53011	1.319	1.087	1.319	1.319	1.319	0.619	1.113
53012	1.436	1.1	1.436	1.436	1.436	0.632	1.308
53013	1.376	1.11	1.376	1.376	1.376	0.583	1.213
53014	0.986	1.034	0.986	0.986	0.986	0.601	0.79
53015	1.14	1.065	1.14	1.14	1.14	0.689	1.029
53016	1.166	1.017	1.166	1.166	1.166	0.61	1.016
53017	1.388	1.092	1.388	1.388	1.388	0.648	1.189
53018	1.368	1.055	1.368	1.368	1.368	0.656	1.112
53019	1.158	1.045	1.158	1.158	1.158	0.546	0.854
53020	1.186	1.065	1.186	1.186	1.186	0.498	0.837
53021	1.388	1.103	1.388	1.388	1.388	0.637	1.236
53022	1.451	1.091	1.451	1.451	1.451	0.641	1.296
53023	1.163	1.056	1.163	1.163	1.163	0.5	0.846
53024	1.446	1.108	1.446	1.446	1.446	0.618	1.355
53026	1.258	1.068	1.258	1.258	1.258	0.665	1.075
53027	1.334	1.058	1.334	1.334	1.334	0.652	1.131
53029	1.381	1.06	1.381	1.381	1.381	0.657	1.133
53031	1.354	1.108	1.354	1.354	1.354	0.59	1.163
53032	1.183	1.102	1.183	1.183	1.183	0.644	1.041
53033	1.387	1.074	1.387	1.387	1.387	0.655	1.199
53034	1.202	1.025	1.202	1.202	1.202	0.629	1.038
53035	1.237	1.034	1.237	1.237	1.237	0.643	1.061
53036	1.26	1.03	1.26	1.26	1.26	0.617	1.028
53037	1.398	1.086	1.398	1.398	1.398	0.652	1.219
53038	1.203	1.018	1.203	1.203	1.203	0.636	0.985
53039	1.147	1.016	1.147	1.147	1.147	0.631	1.02
53040	1.319	1.075	1.319	1.319	1.319	0.658	1.108
53042	1.105	1.057	1.105	1.105	1.105	0.556	0.821
53044	1.301	1.117	1.301	1.301	1.301	0.588	1.114
53045	1.498	1.1	1.498	1.498	1.498	0.664	1.305
53046	1.45	1.086	1.45	1.45	1.45	0.649	1.266
53047	1.224	1.024	1.224	1.224	1.224	0.614	1.034
53048	1.236	1.05	1.236	1.236	1.236	0.68	1.078
53049	1.044	1.04	1.044	1.044	1.044	0.565	0.831
53050	1.205	1.032	1.205	1.205	1.205	0.658	1.057
53051	1.517	1.107	1.517	1.517	1.517	0.649	1.413
53052	1.517	1.111	1.517	1.517	1.517	0.657	1.413
53056	1.373	1.062	1.373	1.373	1.373	0.648	1.143
53057	1.109	1.048	1.109	1.109	1.109	0.546	0.842
53058	1.36	1.054	1.36	1.36	1.36	0.646	1.112
53059	1.258	1.033	1.258	1.258	1.258	0.63	1.059
53060	1.38	1.094	1.38	1.38	1.38	0.654	1.2
53061	1.046	1.051	1.046	1.046	1.046	0.626	0.81
53062	1.046	1.051	1.046	1.046	1.046	0.738	1.003
53063	1.076	1.062	1.076	1.076	1.076	0.702	1.007
53064	1.411	1.074	1.411	1.411	1.411	0.653	1.198

Territory Rating Factors

53065	1.086	1.02	1.086	1.086	1.086	0.547	0.839
53066	1.332	1.044	1.332	1.332	1.332	0.632	1.073
53069	1.346	1.051	1.346	1.346	1.346	0.641	1.105
53070	1.369	1.125	1.369	1.369	1.369	0.573	1.211
53072	1.408	1.087	1.408	1.408	1.408	0.657	1.174
53073	1.29	1.079	1.29	1.29	1.29	0.594	1.051
53074	1.414	1.114	1.414	1.414	1.414	0.626	1.299
53075	1.361	1.099	1.361	1.361	1.361	0.609	1.182
53076	1.399	1.081	1.399	1.399	1.399	0.654	1.219
53078	1.294	1.042	1.294	1.294	1.294	0.643	1.086
53079	1.108	1.053	1.108	1.108	1.108	0.554	0.831
53080	1.412	1.103	1.412	1.412	1.412	0.628	1.276
53081	1.343	1.166	1.343	1.343	1.343	0.57	1.257
53082	1.19	1.09	1.19	1.19	1.19	0.635	1.062
53083	1.252	1.084	1.252	1.252	1.252	0.563	1.017
53085	1.364	1.13	1.364	1.364	1.364	0.56	1.144
53086	1.364	1.073	1.364	1.364	1.364	0.659	1.168
53088	0.961	1.028	0.961	0.961	0.961	0.634	0.795
53089	1.44	1.08	1.44	1.44	1.44	0.656	1.226
53090	1.363	1.098	1.363	1.363	1.363	0.651	1.13
53091	1.244	1.045	1.244	1.244	1.244	0.668	1.075
53092	1.48	1.125	1.48	1.48	1.48	0.616	1.434
53093	1.331	1.101	1.331	1.331	1.331	0.613	1.117
53094	1.179	1.014	1.179	1.179	1.179	0.588	0.988
53095	1.361	1.077	1.361	1.361	1.361	0.667	1.133
53097	1.496	1.115	1.496	1.496	1.496	0.63	1.419
53098	1.174	1.015	1.174	1.174	1.174	0.591	1.016
53099	1.282	1.046	1.282	1.282	1.282	0.655	1.086
53101	1.414	1.068	1.414	1.414	1.414	0.604	1.088
53102	1.466	1.096	1.466	1.466	1.466	0.634	1.153
53103	1.448	1.079	1.448	1.448	1.448	0.643	1.203
53104	1.451	1.096	1.451	1.451	1.451	0.634	1.153
53105	1.414	1.072	1.414	1.414	1.414	0.605	1.099
53108	1.534	1.115	1.534	1.534	1.534	0.674	1.333
53109	1.412	1.088	1.412	1.412	1.412	0.621	1.125
53110	1.552	1.149	1.552	1.552	1.552	0.707	1.529
53114	1.222	1.035	1.222	1.222	1.222	0.561	0.98
53115	1.248	1.017	1.248	1.248	1.248	0.582	0.996
53118	1.349	1.047	1.349	1.349	1.349	0.666	1.074
53119	1.36	1.05	1.36	1.36	1.36	0.621	1.083
53120	1.38	1.034	1.38	1.38	1.38	0.614	1.096
53121	1.314	1.023	1.314	1.314	1.314	0.594	1.03
53122	1.582	1.124	1.582	1.582	1.582	0.667	1.386
53125	1.29	1.042	1.29	1.29	1.29	0.578	1.019
53126	1.478	1.092	1.478	1.478	1.478	0.656	1.25
53127	1.387	1.065	1.387	1.387	1.387	0.629	1.119
53128	1.352	1.04	1.352	1.352	1.352	0.587	1.051
53129	1.579	1.137	1.579	1.579	1.579	0.701	1.453
53130	1.57	1.138	1.57	1.57	1.57	0.752	1.387
53132	1.544	1.115	1.544	1.544	1.544	0.681	1.375
53137	1.221	1.021	1.221	1.221	1.221	0.602	0.994
53138	1.386	1.062	1.386	1.386	1.386	0.603	1.075
53139	1.423	1.077	1.423	1.423	1.423	0.628	1.158
53140	1.518	1.108	1.518	1.518	1.518	0.661	1.198
53141	1.538	1.122	1.538	1.538	1.538	0.645	1.176
53142	1.487	1.116	1.487	1.487	1.487	0.645	1.176

Territory Rating Factors

53143	1.53	1.123	1.53	1.53	1.53	0.656	1.184
53144	1.478	1.086	1.478	1.478	1.478	0.649	1.186
53146	1.483	1.095	1.483	1.483	1.483	0.657	1.258
53147	1.335	1.027	1.335	1.335	1.335	0.583	1.039
53148	1.382	1.065	1.382	1.382	1.382	0.596	1.066
53149	1.41	1.068	1.41	1.41	1.41	0.621	1.138
53150	1.504	1.106	1.504	1.504	1.504	0.655	1.282
53151	1.595	1.147	1.595	1.595	1.595	0.662	1.38
53152	1.405	1.075	1.405	1.405	1.405	0.605	1.093
53153	1.378	1.055	1.378	1.378	1.378	0.64	1.112
53154	1.586	1.118	1.586	1.586	1.586	0.69	1.423
53156	1.312	1.025	1.312	1.312	1.312	0.608	1.041
53157	1.352	1.058	1.352	1.352	1.352	0.588	1.05
53158	1.483	1.103	1.483	1.483	1.483	0.635	1.148
53159	1.389	1.064	1.389	1.389	1.389	0.596	1.068
53167	1.41	1.07	1.41	1.41	1.41	0.616	1.12
53168	1.406	1.082	1.406	1.406	1.406	0.621	1.13
53170	1.406	1.085	1.406	1.406	1.406	0.618	1.122
53171	1.51	1.105	1.51	1.51	1.51	0.645	1.171
53172	1.555	1.131	1.555	1.555	1.555	0.804	1.429
53176	1.34	1.056	1.34	1.34	1.34	0.591	1.047
53177	1.489	1.099	1.489	1.489	1.489	0.667	1.229
53178	1.283	1.034	1.283	1.283	1.283	0.623	1.028
53179	1.411	1.093	1.411	1.411	1.411	0.629	1.134
53181	1.368	1.069	1.368	1.368	1.368	0.594	1.069
53182	1.458	1.071	1.458	1.458	1.458	0.639	1.18
53183	1.382	1.058	1.382	1.382	1.382	0.657	1.124
53184	1.267	1.032	1.267	1.267	1.267	0.573	1.006
53185	1.433	1.073	1.433	1.433	1.433	0.631	1.175
53186	1.447	1.095	1.447	1.447	1.447	0.668	1.241
53187	1.447	1.091	1.447	1.447	1.447	0.668	1.241
53188	1.404	1.066	1.404	1.404	1.404	0.7	1.159
53189	1.417	1.069	1.417	1.417	1.417	0.651	1.167
53190	1.221	1.008	1.221	1.221	1.221	0.633	0.995
53191	1.3	1.035	1.3	1.3	1.3	0.583	1.024
53192	1.388	1.058	1.388	1.388	1.388	0.612	1.102
53194	1.46	1.102	1.46	1.46	1.46	0.636	1.151
53195	1.304	1.033	1.304	1.304	1.304	0.579	1.026
53199	1.393	1.073	1.393	1.393	1.393	0.617	1.11
53201	1.608	1.122	1.608	1.608	1.608	0.65	1.497
53202	1.577	1.139	1.577	1.577	1.577	0.675	1.538
53203	1.592	1.114	1.592	1.592	1.592	0.648	1.509
53204	1.609	1.133	1.609	1.609	1.609	0.665	1.542
53205	1.586	1.137	1.586	1.586	1.586	0.657	1.535
53206	1.594	1.148	1.594	1.594	1.594	0.651	1.543
53207	1.598	1.14	1.598	1.598	1.598	0.697	1.567
53208	1.612	1.138	1.612	1.612	1.612	0.65	1.497
53209	1.604	1.149	1.604	1.604	1.604	0.648	1.512
53210	1.598	1.139	1.598	1.598	1.598	0.639	1.477
53211	1.534	1.146	1.534	1.534	1.534	0.67	1.492
53212	1.585	1.139	1.585	1.585	1.585	0.652	1.673
53213	1.64	1.146	1.64	1.64	1.64	0.651	1.442
53214	1.832	1.118	1.832	1.832	1.832	0.624	1.408
53215	1.715	1.165	1.715	1.715	1.715	0.763	1.638
53216	1.703	1.155	1.703	1.703	1.703	0.645	1.484
53217	1.489	1.14	1.489	1.489	1.489	0.618	1.51

Territory Rating Factors

53218	1.694	1.206	1.694	1.694	1.694	0.678	1.532
53219	1.712	1.151	1.712	1.712	1.712	0.664	1.484
53220	1.634	1.147	1.634	1.634	1.634	0.702	1.474
53221	1.603	1.141	1.603	1.603	1.603	0.685	1.574
53222	1.604	1.147	1.604	1.604	1.604	0.662	1.425
53223	1.62	1.185	1.62	1.62	1.62	0.65	1.639
53224	1.594	1.127	1.594	1.594	1.594	0.648	1.479
53225	1.651	1.152	1.651	1.651	1.651	0.658	1.49
53226	1.654	1.155	1.654	1.654	1.654	0.664	1.403
53227	1.676	1.153	1.676	1.676	1.676	0.673	1.425
53228	1.606	1.149	1.606	1.606	1.606	0.682	1.406
53233	1.609	1.131	1.609	1.609	1.609	0.657	1.516
53234	1.626	1.129	1.626	1.626	1.626	0.65	1.497
53235	1.562	1.138	1.562	1.562	1.562	0.787	1.507
53237	1.608	1.128	1.608	1.608	1.608	0.65	1.497
53244	1.609	1.131	1.609	1.609	1.609	0.715	1.481
53259	1.608	1.122	1.608	1.608	1.608	0.65	1.497
53263	1.614	1.134	1.614	1.614	1.614	0.65	1.497
53267	1.608	1.126	1.608	1.608	1.608	0.65	1.497
53268	1.608	1.122	1.608	1.608	1.608	0.65	1.497
53274	1.608	1.122	1.608	1.608	1.608	0.65	1.497
53278	1.608	1.126	1.608	1.608	1.608	0.65	1.497
53288	1.608	1.126	1.608	1.608	1.608	0.65	1.497
53290	1.608	1.122	1.608	1.608	1.608	0.65	1.497
53293	1.608	1.122	1.608	1.608	1.608	0.65	1.497
53295	1.664	1.128	1.664	1.664	1.664	0.668	1.502
53401	1.555	1.116	1.555	1.555	1.555	0.713	1.243
53402	1.543	1.116	1.543	1.543	1.543	0.697	1.374
53403	1.574	1.128	1.574	1.574	1.574	0.713	1.243
53404	1.541	1.114	1.541	1.541	1.541	0.689	1.288
53405	1.556	1.117	1.556	1.556	1.556	0.678	1.256
53406	1.517	1.111	1.517	1.517	1.517	0.682	1.295
53407	1.555	1.116	1.555	1.555	1.555	0.713	1.243
53408	1.553	1.115	1.553	1.553	1.553	0.713	1.243
53422	1.197	0.866	1.197	1.197	1.197	0.673	1.252
53501	1.102	0.996	1.102	1.102	1.102	0.52	0.929
53502	1.079	0.993	1.079	1.079	1.079	0.638	0.927
53503	1.124	1	1.124	1.124	1.124	0.646	0.894
53504	1.053	0.986	1.053	1.053	1.053	0.652	0.912
53505	1.188	1.022	1.188	1.188	1.188	0.558	0.968
53506	0.911	0.999	0.911	0.911	0.911	0.812	0.901
53507	1.07	0.983	1.07	1.07	1.07	0.638	0.871
53508	1.083	0.991	1.083	1.083	1.083	0.561	0.918
53510	0.966	0.984	0.966	0.966	0.966	0.755	0.914
53511	1.124	1.02	1.124	1.124	1.124	0.525	0.924
53512	1.124	1.02	1.124	1.124	1.124	0.525	0.919
53515	1.174	1.007	1.174	1.174	1.174	0.635	0.905
53516	1.063	0.988	1.063	1.063	1.063	0.656	0.918
53517	1.105	0.993	1.105	1.105	1.105	0.615	0.89
53518	0.865	0.984	0.865	0.865	0.865	0.898	0.903
53520	1.078	0.992	1.078	1.078	1.078	0.565	0.911
53521	1.082	0.996	1.082	1.082	1.082	0.555	0.924
53522	1.048	0.985	1.048	1.048	1.048	0.63	0.911
53523	1.129	1.008	1.129	1.129	1.129	0.557	0.952
53525	1.175	1.044	1.175	1.175	1.175	0.539	0.947
53526	0.922	0.984	0.922	0.922	0.922	0.819	0.996

Territory Rating Factors

53527	1.069	1.006	1.069	1.069	1.069	0.511	0.936
53528	1.091	1.003	1.091	1.091	1.091	0.545	0.934
53529	1.067	1.001	1.067	1.067	1.067	0.574	0.928
53530	1.016	0.984	1.016	1.016	1.016	0.767	0.914
53531	1.105	1.005	1.105	1.105	1.105	0.542	0.945
53532	1.054	1.006	1.054	1.054	1.054	0.531	0.934
53533	0.986	0.985	0.986	0.986	0.986	0.727	0.887
53534	1.121	1.016	1.121	1.121	1.121	0.579	0.945
53535	0.941	0.987	0.941	0.941	0.941	0.768	0.891
53536	1.09	1	1.09	1.09	1.09	0.606	0.927
53537	1.093	1.003	1.093	1.093	1.093	0.555	0.926
53538	1.157	1.002	1.157	1.157	1.157	0.569	0.967
53540	0.911	0.99	0.911	0.911	0.911	0.875	0.895
53541	1.008	0.985	1.008	1.008	1.008	0.711	0.916
53542	1.103	1.004	1.103	1.103	1.103	0.543	0.94
53543	0.907	0.987	0.907	0.907	0.907	0.804	0.894
53544	1.047	0.987	1.047	1.047	1.047	0.658	0.897
53545	1.093	0.99	1.093	1.093	1.093	0.485	0.949
53546	1.126	1.016	1.126	1.126	1.126	0.504	0.922
53547	1.093	0.99	1.093	1.093	1.093	0.488	0.949
53548	1.083	0.983	1.083	1.083	1.083	0.491	0.929
53549	1.161	1.021	1.161	1.161	1.161	0.581	0.963
53550	1.072	0.987	1.072	1.072	1.072	0.586	0.915
53551	1.148	1.01	1.148	1.148	1.148	0.572	0.963
53553	0.95	0.984	0.95	0.95	0.95	0.755	0.892
53554	0.921	0.982	0.921	0.921	0.921	0.814	0.904
53555	1.051	0.992	1.051	1.051	1.051	0.652	0.923
53556	0.942	0.994	0.942	0.942	0.942	0.855	0.912
53557	1.117	1.011	1.117	1.117	1.117	0.61	0.998
53558	1.061	1.002	1.061	1.061	1.061	0.5	0.932
53559	1.085	1.005	1.085	1.085	1.085	0.537	0.944
53560	1.362	1.062	1.362	1.362	1.362	0.627	0.934
53561	1.029	0.977	1.029	1.029	1.029	0.743	0.892
53562	1.055	1.006	1.055	1.055	1.055	0.474	0.935
53563	1.138	1.03	1.138	1.138	1.138	0.551	0.982
53565	0.982	0.982	0.982	0.982	0.982	0.732	0.896
53566	1.058	0.984	1.058	1.058	1.058	0.609	0.908
53569	0.896	0.983	0.896	0.896	0.896	0.837	0.896
53570	1.07	0.987	1.07	1.07	1.07	0.605	0.915
53571	1.057	1.001	1.057	1.057	1.057	0.572	0.945
53572	1.124	0.996	1.124	1.124	1.124	0.589	0.919
53573	0.887	0.988	0.887	0.887	0.887	0.848	0.901
53574	1.078	0.989	1.078	1.078	1.078	0.616	0.926
53575	1.074	1.002	1.074	1.074	1.074	0.526	0.932
53576	1.091	1.015	1.091	1.091	1.091	0.556	0.923
53577	0.987	0.991	0.987	0.987	0.987	0.798	0.898
53578	1.034	0.982	1.034	1.034	1.034	0.748	0.88
53579	1.14	1.013	1.14	1.14	1.14	0.587	0.991
53580	0.948	0.982	0.948	0.948	0.948	0.768	0.929
53581	0.852	0.993	0.852	0.852	0.852	0.943	0.909
53582	1.046	0.988	1.046	1.046	1.046	0.661	0.883
53583	1.123	1.001	1.123	1.123	1.123	0.697	0.905
53584	0.907	0.991	0.907	0.907	0.907	0.88	0.894
53585	1.239	1.022	1.239	1.239	1.239	0.561	0.987
53586	0.987	0.985	0.987	0.987	0.987	0.729	0.925
53587	1.028	0.985	1.028	1.028	1.028	0.663	0.915

Territory Rating Factors

53588	1.014	0.99	1.014	1.014	1.014	0.736	0.892
53589	1.083	1.001	1.083	1.083	1.083	0.52	0.927
53590	1.049	1	1.049	1.049	1.049	0.51	0.923
53593	1.081	1.01	1.081	1.081	1.081	0.534	0.949
53594	1.122	1.009	1.122	1.122	1.122	0.562	0.962
53595	0.986	0.985	0.986	0.986	0.986	0.708	0.882
53596	1.049	1	1.049	1.049	1.049	0.515	0.924
53597	1.055	1.019	1.055	1.055	1.055	0.505	0.943
53598	1.049	1.008	1.049	1.049	1.049	0.504	0.929
53599	1.035	0.985	1.035	1.035	1.035	0.671	0.913
53701	1.047	1.008	1.047	1.047	1.047	0.484	0.93
53702	1.409	1.088	1.409	1.409	1.409	0.67	1.22
53703	1.045	1.017	1.045	1.045	1.045	0.481	0.929
53704	1.039	1.021	1.039	1.039	1.039	0.475	0.935
53705	1.058	1.01	1.058	1.058	1.058	0.488	0.97
53706	1.049	1.004	1.049	1.049	1.049	0.485	0.936
53707	1.047	1.008	1.047	1.047	1.047	0.484	0.934
53708	1.047	1.008	1.047	1.047	1.047	0.484	0.934
53711	1.061	1.008	1.061	1.061	1.061	0.498	0.974
53713	1.047	1.006	1.047	1.047	1.047	0.486	0.95
53714	1.045	1.015	1.045	1.045	1.045	0.485	0.933
53715	1.047	1.004	1.047	1.047	1.047	0.484	0.932
53716	1.048	1.016	1.048	1.048	1.048	0.485	0.933
53717	1.065	1.013	1.065	1.065	1.065	0.492	0.966
53718	1.05	1.016	1.05	1.05	1.05	0.49	0.932
53719	1.073	1.012	1.073	1.073	1.073	0.505	0.992
53725	1.047	1.004	1.047	1.047	1.047	0.484	0.93
53726	1.053	1.003	1.053	1.053	1.053	0.489	0.944
53744	1.047	1.004	1.047	1.047	1.047	0.484	0.934
53774	1.047	1.003	1.047	1.047	1.047	0.484	0.933
53777	1.047	1.008	1.047	1.047	1.047	0.484	0.931
53778	1.047	1.008	1.047	1.047	1.047	0.484	0.934
53779	1.047	1.008	1.047	1.047	1.047	0.484	0.934
53782	1.047	1.008	1.047	1.047	1.047	0.484	0.93
53783	1.047	1.004	1.047	1.047	1.047	0.484	0.93
53784	1.047	1.004	1.047	1.047	1.047	0.484	0.931
53785	1.047	1.008	1.047	1.047	1.047	0.484	0.93
53786	1.047	1.008	1.047	1.047	1.047	0.484	0.93
53788	1.047	1.008	1.047	1.047	1.047	0.484	0.93
53789	1.047	1.008	1.047	1.047	1.047	0.484	0.93
53790	1.047	1.008	1.047	1.047	1.047	0.484	0.93
53791	1.047	1.008	1.047	1.047	1.047	0.484	0.934
53792	1.05	1.007	1.05	1.05	1.05	0.486	0.939
53793	1.047	1.008	1.047	1.047	1.047	0.484	0.934
53794	1.047	1.008	1.047	1.047	1.047	0.484	0.934
53801	0.87	0.979	0.87	0.87	0.87	0.946	0.889
53802	0.894	0.978	0.894	0.894	0.894	0.877	0.898
53803	0.968	0.989	0.968	0.968	0.968	0.733	0.95
53804	0.883	0.979	0.883	0.883	0.883	0.901	0.893
53805	0.857	0.98	0.857	0.857	0.857	0.919	0.902
53806	0.909	0.978	0.909	0.909	0.909	0.848	0.903
53807	0.944	0.985	0.944	0.944	0.944	0.766	0.929
53808	0.929	0.987	0.929	0.929	0.929	0.852	0.936
53809	0.88	0.981	0.88	0.88	0.88	0.926	0.934
53810	0.891	0.979	0.891	0.891	0.891	0.877	0.895
53811	0.978	0.985	0.978	0.978	0.978	0.73	0.924

Territory Rating Factors

53812	0.924	0.978	0.924	0.924	0.924	0.812	0.913
53813	0.898	0.979	0.898	0.898	0.898	0.866	0.898
53816	0.877	0.98	0.877	0.877	0.877	0.897	0.894
53817	0.865	0.979	0.865	0.865	0.865	0.941	0.889
53818	0.924	0.98	0.924	0.924	0.924	0.848	0.906
53820	0.912	0.976	0.912	0.912	0.912	0.849	0.908
53821	0.841	0.979	0.841	0.841	0.841	1.032	0.879
53824	0.938	0.982	0.938	0.938	0.938	0.785	0.916
53825	0.898	0.981	0.898	0.898	0.898	0.852	0.898
53826	0.857	0.979	0.857	0.857	0.857	0.939	0.892
53827	0.863	0.98	0.863	0.863	0.863	0.913	0.894
53901	0.982	0.974	0.982	0.982	0.982	0.74	0.909
53910	0.835	0.969	0.835	0.835	0.835	1.057	0.94
53911	1.043	0.993	1.043	1.043	1.043	0.626	0.944
53913	1.059	0.957	1.059	1.059	1.059	0.74	0.833
53916	1.092	1.006	1.092	1.092	1.092	0.643	1.003
53919	1.03	0.999	1.03	1.03	1.03	0.567	0.831
53920	0.924	0.969	0.924	0.924	0.924	0.888	0.929
53922	1.128	1.016	1.128	1.128	1.128	0.661	1.03
53923	1.011	0.988	1.011	1.011	1.011	0.701	0.967
53924	0.831	0.984	0.831	0.831	0.831	0.956	0.909
53925	1.083	1.012	1.083	1.083	1.083	0.568	0.971
53926	0.969	0.98	0.969	0.969	0.969	0.792	0.946
53927	0.811	0.969	0.811	0.811	0.811	1.08	0.923
53928	1.047	0.997	1.047	1.047	1.047	0.632	0.969
53929	0.796	0.987	0.796	0.796	0.796	0.901	0.715
53930	0.936	0.971	0.936	0.936	0.936	0.898	0.917
53931	1.012	0.993	1.012	1.012	1.012	0.572	0.784
53932	1.077	1.005	1.077	1.077	1.077	0.621	0.985
53933	1.046	0.996	1.046	1.046	1.046	0.691	1.013
53934	0.824	0.967	0.824	0.824	0.824	1.074	0.91
53935	1.006	0.987	1.006	1.006	1.006	0.712	0.974
53936	0.851	0.968	0.851	0.851	0.851	1.028	0.915
53937	0.896	0.991	0.896	0.896	0.896	0.875	0.896
53939	0.98	0.981	0.98	0.98	0.98	0.749	0.959
53940	0.931	0.975	0.931	0.931	0.931	0.861	0.904
53941	0.845	0.985	0.845	0.845	0.845	0.944	0.91
53942	0.862	0.992	0.862	0.862	0.862	0.898	0.903
53943	0.913	0.994	0.913	0.913	0.913	0.846	0.896
53944	0.854	0.971	0.854	0.854	0.854	0.996	0.934
53946	0.988	0.981	0.988	0.988	0.988	0.723	0.973
53947	0.956	0.978	0.956	0.956	0.956	0.801	0.944
53948	0.817	0.976	0.817	0.817	0.817	1.035	0.922
53949	0.919	0.972	0.919	0.919	0.919	0.936	0.921
53950	0.79	0.971	0.79	0.79	0.79	1.093	0.924
53951	0.969	0.982	0.969	0.969	0.969	0.806	0.894
53952	0.887	0.967	0.887	0.887	0.887	0.928	0.908
53953	0.903	0.97	0.903	0.903	0.903	0.927	0.915
53954	0.984	0.982	0.984	0.984	0.984	0.747	0.951
53955	1.02	0.983	1.02	1.02	1.02	0.681	0.931
53956	1.046	0.996	1.046	1.046	1.046	0.666	0.985
53957	1.046	0.996	1.046	1.046	1.046	0.67	0.985
53958	0.878	0.988	0.878	0.878	0.878	0.927	0.91
53959	0.868	1.017	0.868	0.868	0.868	0.881	0.922
53960	1.017	0.987	1.017	1.017	1.017	0.697	0.987
53961	0.91	0.994	0.91	0.91	0.91	1.013	0.892

Territory Rating Factors

53962	0.804	0.983	0.804	0.804	0.804	1.063	0.918
53963	1.074	1.007	1.074	1.074	1.074	0.688	1.027
53964	0.874	0.97	0.874	0.874	0.874	0.977	0.913
53965	0.89	0.962	0.89	0.89	0.89	0.923	0.9
53968	0.815	0.981	0.815	0.815	0.815	0.911	0.714
53969	1	0.981	1	1	1	0.714	0.944
54001	0.629	0.903	0.629	0.629	0.629	1.391	0.948
54002	0.619	0.907	0.619	0.619	0.619	1.713	0.929
54003	0.619	0.922	0.619	0.619	0.619	1.5	0.965
54004	0.62	0.901	0.62	0.62	0.62	1.483	0.959
54005	0.623	0.902	0.623	0.623	0.623	1.528	0.976
54006	0.634	0.902	0.634	0.634	0.634	1.496	0.976
54007	0.632	0.911	0.632	0.632	0.632	1.464	0.944
54009	0.629	0.908	0.629	0.629	0.629	1.38	0.948
54010	0.618	0.938	0.618	0.618	0.618	1.376	0.991
54011	0.62	0.938	0.62	0.62	0.62	1.376	0.991
54013	0.619	0.902	0.619	0.619	0.619	1.702	0.941
54014	0.618	0.953	0.618	0.618	0.618	1.372	0.966
54015	0.628	0.927	0.628	0.628	0.628	1.451	0.947
54016	0.628	0.956	0.628	0.628	0.628	1.294	0.948
54017	0.658	0.925	0.658	0.658	0.658	1.34	0.936
54020	0.631	0.915	0.631	0.631	0.631	1.373	0.946
54021	0.627	0.95	0.627	0.627	0.627	1.299	0.961
54022	0.628	0.973	0.628	0.628	0.628	1.297	1.002
54023	0.632	0.938	0.632	0.632	0.632	1.346	0.947
54024	0.635	0.907	0.635	0.635	0.635	1.403	0.957
54025	0.646	0.925	0.646	0.646	0.646	1.405	0.925
54026	0.639	0.913	0.639	0.639	0.639	1.352	0.936
54027	0.611	0.897	0.611	0.611	0.611	1.621	0.936
54028	0.614	0.899	0.614	0.614	0.614	1.58	0.927
54082	0.63	1.019	0.63	0.63	0.63	1.342	0.944
54101	0.786	0.948	0.786	0.786	0.786	0.772	0.694
54102	0.746	0.945	0.746	0.746	0.746	1.355	0.9
54103	0.725	0.946	0.725	0.725	0.725	1.362	0.911
54104	0.739	0.946	0.739	0.739	0.739	1.33	0.912
54106	0.821	0.979	0.821	0.821	0.821	0.747	0.7
54107	0.781	0.951	0.781	0.781	0.781	0.844	0.734
54110	0.93	1.026	0.93	0.93	0.93	0.601	0.77
54111	0.774	0.947	0.774	0.774	0.774	0.846	0.685
54112	0.776	0.947	0.776	0.776	0.776	1.033	0.864
54113	0.856	1.017	0.856	0.856	0.856	0.655	0.721
54114	0.753	0.946	0.753	0.753	0.753	1.187	0.885
54115	0.83	0.967	0.83	0.83	0.83	0.632	0.891
54119	0.733	0.945	0.733	0.733	0.733	1.373	0.9
54120	0.724	0.946	0.724	0.724	0.724	1.393	0.901
54121	0.723	0.945	0.723	0.723	0.723	1.418	0.896
54123	0.889	1.013	0.889	0.889	0.889	0.609	0.757
54124	0.776	0.945	0.776	0.776	0.776	0.832	0.686
54125	0.737	0.945	0.737	0.737	0.737	1.385	0.913
54126	0.878	1.005	0.878	0.878	0.878	0.515	0.756
54127	0.782	0.948	0.782	0.782	0.782	0.81	0.684
54128	0.767	0.967	0.767	0.767	0.767	0.84	0.69
54129	0.936	1.025	0.936	0.936	0.936	0.586	0.773
54130	0.859	1.007	0.859	0.859	0.859	0.627	0.733
54131	0.833	0.987	0.833	0.833	0.833	0.795	0.889
54135	0.759	0.949	0.759	0.759	0.759	0.881	0.694

Territory Rating Factors

54136	0.846	1.025	0.846	0.846	0.846	0.652	0.714
54137	0.789	0.952	0.789	0.789	0.789	0.764	0.713
54138	0.742	0.946	0.742	0.742	0.742	1.268	0.897
54139	0.778	0.945	0.778	0.778	0.778	0.794	0.693
54140	0.844	1.024	0.844	0.844	0.844	0.662	0.716
54141	0.796	0.949	0.796	0.796	0.796	0.867	0.862
54143	0.791	0.952	0.791	0.791	0.791	0.923	0.872
54149	0.753	0.947	0.753	0.753	0.753	1.213	0.881
54150	0.749	0.954	0.749	0.749	0.749	0.876	0.702
54151	0.729	0.945	0.729	0.729	0.729	1.379	0.907
54152	0.8	0.962	0.8	0.8	0.8	0.774	0.687
54153	0.787	0.948	0.787	0.787	0.787	0.938	0.865
54154	0.779	0.944	0.779	0.779	0.779	0.859	0.687
54155	0.814	0.96	0.814	0.814	0.814	0.518	0.695
54156	0.743	0.943	0.743	0.743	0.743	1.361	0.904
54157	0.789	0.95	0.789	0.789	0.789	0.949	0.872
54159	0.772	0.949	0.772	0.772	0.772	1.046	0.879
54160	0.96	1.032	0.96	0.96	0.96	0.606	0.78
54161	0.766	0.946	0.766	0.766	0.766	1.111	0.878
54162	0.804	0.951	0.804	0.804	0.804	0.54	0.694
54165	0.813	0.968	0.813	0.813	0.813	0.687	0.696
54166	0.764	0.94	0.764	0.764	0.764	0.846	0.667
54169	0.892	1.018	0.892	0.892	0.892	0.616	0.748
54170	0.819	0.975	0.819	0.819	0.819	0.782	0.69
54171	0.799	0.949	0.799	0.799	0.799	0.734	0.698
54173	0.799	0.946	0.799	0.799	0.799	0.62	0.854
54174	0.768	0.947	0.768	0.768	0.768	0.828	0.696
54175	0.74	0.946	0.74	0.74	0.74	1.297	0.898
54177	0.749	0.946	0.749	0.749	0.749	1.241	0.898
54180	0.856	0.995	0.856	0.856	0.856	0.52	0.77
54182	0.787	0.952	0.787	0.787	0.787	1.041	0.846
54201	0.817	0.962	0.817	0.817	0.817	0.812	0.88
54202	0.792	0.953	0.792	0.792	0.792	0.791	0.874
54203	0.768	0.688	0.768	0.768	0.768	0.733	0.873
54204	0.807	0.954	0.807	0.807	0.807	0.836	0.874
54205	0.82	0.963	0.82	0.82	0.82	0.803	0.879
54207	0.988	1.042	0.988	0.988	0.988	0.565	0.79
54208	0.851	0.982	0.851	0.851	0.851	0.637	0.909
54209	0.793	0.953	0.793	0.793	0.793	0.794	0.873
54210	0.79	0.952	0.79	0.79	0.79	0.796	0.873
54211	0.79	0.952	0.79	0.79	0.79	0.797	0.873
54212	0.788	0.952	0.788	0.788	0.788	0.795	0.873
54213	0.808	0.958	0.808	0.808	0.808	0.747	0.875
54214	0.929	1.024	0.929	0.929	0.929	0.733	0.938
54215	0.931	1.03	0.931	0.931	0.931	0.744	0.942
54216	0.845	0.977	0.845	0.845	0.845	0.785	0.895
54217	0.836	0.966	0.836	0.836	0.836	0.805	0.9
54220	1.002	1.051	1.002	1.002	1.002	0.744	0.98
54221	1.002	1.051	1.002	1.002	1.002	0.744	0.973
54226	0.8	0.955	0.8	0.8	0.8	0.775	0.873
54227	0.895	1.012	0.895	0.895	0.895	0.736	0.927
54228	0.894	1.006	0.894	0.894	0.894	0.712	0.917
54229	0.806	0.95	0.806	0.806	0.806	0.6	0.873
54230	0.941	1.046	0.941	0.941	0.941	0.765	0.949
54232	1.059	1.054	1.059	1.059	1.059	0.566	0.814
54234	0.79	0.951	0.79	0.79	0.79	0.797	0.873

Territory Rating Factors

54235	0.8	0.955	0.8	0.8	0.8	0.77	0.868
54240	0.867	0.991	0.867	0.867	0.867	0.737	0.907
54241	0.898	1.005	0.898	0.898	0.898	0.715	0.915
54245	1.003	1.049	1.003	1.003	1.003	0.566	0.796
54246	0.791	0.952	0.791	0.791	0.791	0.793	0.873
54247	0.961	1.04	0.961	0.961	0.961	0.744	0.955
54301	0.812	0.951	0.812	0.812	0.812	0.571	0.876
54302	0.808	0.942	0.808	0.808	0.808	0.574	0.882
54303	0.81	0.941	0.81	0.81	0.81	0.558	0.865
54304	0.818	0.949	0.818	0.818	0.818	0.58	0.862
54305	0.8	0.942	0.8	0.8	0.8	0.574	0.879
54306	0.8	0.942	0.8	0.8	0.8	0.574	0.879
54307	0.818	0.956	0.818	0.818	0.818	0.58	0.878
54308	0.8	0.942	0.8	0.8	0.8	0.574	0.882
54311	0.816	0.954	0.816	0.816	0.816	0.543	0.92
54313	0.806	0.946	0.806	0.806	0.806	0.619	0.85
54324	0.8	0.942	0.8	0.8	0.8	0.574	0.87
54344	0.8	0.942	0.8	0.8	0.8	0.574	0.867
54401	0.709	0.928	0.709	0.709	0.709	0.956	0.932
54402	0.711	0.928	0.711	0.711	0.711	1.027	0.932
54403	0.712	0.927	0.712	0.712	0.712	1.1	0.923
54404	0.717	0.943	0.717	0.717	0.717	1.09	0.9
54405	0.696	0.931	0.696	0.696	0.696	1.828	0.89
54406	0.805	0.979	0.805	0.805	0.805	0.891	0.673
54407	0.801	0.987	0.801	0.801	0.801	0.888	0.679
54408	0.729	0.942	0.729	0.729	0.729	1.178	0.909
54409	0.736	0.944	0.736	0.736	0.736	1.346	0.899
54410	0.732	0.952	0.732	0.732	0.732	0.873	0.678
54411	0.694	0.924	0.694	0.694	0.694	1.16	0.9
54412	0.726	0.949	0.726	0.726	0.726	0.863	0.682
54413	0.747	0.956	0.747	0.747	0.747	1.098	0.928
54414	0.743	0.952	0.743	0.743	0.743	0.843	0.71
54415	0.743	0.956	0.743	0.743	0.743	1.094	0.907
54416	0.756	0.966	0.756	0.756	0.756	0.83	0.703
54417	0.709	0.928	0.709	0.709	0.709	1.026	0.92
54418	0.729	0.945	0.729	0.729	0.729	1.361	0.9
54420	0.714	0.941	0.714	0.714	0.714	1.624	0.903
54421	0.703	0.929	0.703	0.703	0.703	1.683	0.898
54422	0.679	0.919	0.679	0.679	0.679	1.786	0.896
54423	0.807	1.005	0.807	0.807	0.807	0.954	0.7
54424	0.724	0.939	0.724	0.724	0.724	1.387	0.907
54425	0.689	0.922	0.689	0.689	0.689	1.818	0.893
54426	0.704	0.932	0.704	0.704	0.704	1.16	0.904
54427	0.745	0.953	0.745	0.745	0.745	0.91	0.712
54428	0.708	0.937	0.708	0.708	0.708	1.802	0.906
54429	0.75	0.957	0.75	0.75	0.75	0.92	0.713
54430	0.739	0.948	0.739	0.739	0.739	0.934	0.71
54432	0.763	0.963	0.763	0.763	0.763	1.173	0.906
54433	0.637	0.901	0.637	0.637	0.637	1.728	0.922
54434	0.649	0.899	0.649	0.649	0.649	1.555	0.908
54435	0.712	0.93	0.712	0.712	0.712	1.381	0.913
54436	0.717	0.938	0.717	0.717	0.717	1.564	0.904
54437	0.674	0.915	0.674	0.674	0.674	1.812	0.902
54439	0.649	0.9	0.649	0.649	0.649	1.697	0.909
54440	0.738	0.949	0.738	0.738	0.738	0.935	0.707
54441	0.726	0.947	0.726	0.726	0.726	0.858	0.702

Territory Rating Factors

54442	0.697	0.922	0.697	0.697	0.697	1.418	0.912
54443	0.793	1.003	0.793	0.793	0.793	0.919	0.725
54446	0.691	0.929	0.691	0.691	0.691	1.826	0.899
54447	0.651	0.902	0.651	0.651	0.651	1.778	0.916
54448	0.711	0.933	0.711	0.711	0.711	1.186	0.915
54449	0.717	0.943	0.717	0.717	0.717	0.866	0.703
54450	0.74	0.951	0.74	0.74	0.74	0.85	0.708
54451	0.659	0.9	0.659	0.659	0.659	1.88	0.904
54452	0.7	0.924	0.7	0.7	0.7	1.398	0.91
54454	0.76	0.971	0.76	0.76	0.76	0.845	0.682
54455	0.749	0.959	0.749	0.749	0.749	0.93	0.69
54456	0.701	0.928	0.701	0.701	0.701	1.641	0.902
54457	0.759	0.967	0.759	0.759	0.759	0.862	0.698
54458	0.799	0.983	0.799	0.799	0.799	0.914	0.682
54459	0.67	0.905	0.67	0.67	0.67	1.625	0.899
54460	0.671	0.913	0.671	0.671	0.671	1.783	0.895
54462	0.72	0.941	0.72	0.72	0.72	1.441	0.91
54463	0.708	0.943	0.708	0.708	0.708	1.444	0.903
54464	0.746	0.948	0.746	0.746	0.746	0.939	0.709
54465	0.731	0.946	0.731	0.731	0.731	1.333	0.926
54466	0.732	0.95	0.732	0.732	0.732	1.079	0.913
54467	0.792	0.989	0.792	0.792	0.792	0.845	0.67
54469	0.763	0.981	0.763	0.763	0.763	0.866	0.673
54470	0.681	0.912	0.681	0.681	0.681	1.536	0.908
54471	0.739	0.944	0.739	0.739	0.739	1.257	0.932
54472	0.717	0.943	0.717	0.717	0.717	1.076	0.9
54473	0.783	0.979	0.783	0.783	0.783	0.889	0.685
54474	0.723	0.937	0.723	0.723	0.723	0.844	0.727
54475	0.784	0.986	0.784	0.784	0.784	0.842	0.692
54476	0.714	0.923	0.714	0.714	0.714	0.734	0.814
54479	0.705	0.943	0.705	0.705	0.705	1.193	0.898
54480	0.678	0.917	0.678	0.678	0.678	1.766	0.896
54481	0.884	1.092	0.884	0.884	0.884	0.95	0.822
54482	0.799	1.003	0.799	0.799	0.799	0.896	0.707
54484	0.712	0.941	0.712	0.712	0.712	0.942	0.69
54485	0.717	0.934	0.717	0.717	0.717	1.449	0.933
54486	0.766	0.97	0.766	0.766	0.766	0.852	0.699
54487	0.7	0.923	0.7	0.7	0.7	1.428	0.93
54488	0.701	0.932	0.701	0.701	0.701	1.171	0.899
54489	0.749	0.967	0.749	0.749	0.749	0.854	0.671
54490	0.67	0.905	0.67	0.67	0.67	1.604	0.9
54491	0.745	0.948	0.745	0.745	0.745	1.285	0.884
54492	0.816	1.014	0.816	0.816	0.816	1.133	0.951
54493	0.668	0.919	0.668	0.668	0.668	1.884	0.909
54494	0.78	0.982	0.78	0.78	0.78	0.869	0.646
54495	0.758	0.989	0.758	0.758	0.758	0.858	0.67
54498	0.669	0.908	0.669	0.669	0.669	1.79	0.901
54499	0.751	0.961	0.751	0.751	0.751	0.827	0.718
54501	0.699	0.93	0.699	0.699	0.699	1.442	0.908
54511	0.721	0.97	0.721	0.721	0.721	1.343	0.909
54512	0.68	0.911	0.68	0.68	0.68	1.303	0.897
54513	0.672	0.909	0.672	0.672	0.672	1.484	0.901
54514	0.65	0.894	0.65	0.65	0.65	1.31	0.902
54515	0.658	0.901	0.658	0.658	0.658	1.534	0.9
54517	0.644	0.891	0.644	0.644	0.644	1.315	0.91
54519	0.695	0.921	0.695	0.695	0.695	1.328	0.897

Territory Rating Factors

54520	0.726	0.946	0.726	0.726	0.726	1.309	0.914
54521	0.69	0.927	0.69	0.69	0.69	1.34	0.896
54524	0.661	0.902	0.661	0.661	0.661	1.347	0.898
54525	0.661	0.897	0.661	0.661	0.661	1.277	0.898
54526	0.644	0.895	0.644	0.644	0.644	1.51	0.912
54527	0.651	0.894	0.651	0.651	0.651	1.289	0.901
54529	0.691	0.922	0.691	0.691	0.691	1.415	0.906
54530	0.645	0.896	0.645	0.645	0.645	1.475	0.908
54531	0.68	0.915	0.68	0.68	0.68	1.384	0.901
54532	0.706	0.923	0.706	0.706	0.706	1.431	0.913
54534	0.667	0.898	0.667	0.667	0.667	1.261	0.897
54536	0.661	0.896	0.661	0.661	0.661	1.282	0.9
54537	0.65	0.898	0.65	0.65	0.65	1.47	0.901
54538	0.677	0.907	0.677	0.677	0.677	1.311	0.898
54539	0.681	0.917	0.681	0.681	0.681	1.346	0.898
54540	0.689	0.918	0.689	0.689	0.689	1.316	0.897
54541	0.723	0.95	0.723	0.723	0.723	1.356	0.916
54542	0.713	0.946	0.713	0.713	0.713	1.377	0.902
54543	0.688	0.924	0.688	0.688	0.688	1.383	0.901
54545	0.68	0.906	0.68	0.68	0.68	1.293	0.898
54546	0.648	0.892	0.648	0.648	0.648	1.292	0.904
54547	0.668	0.898	0.668	0.668	0.668	1.291	0.899
54548	0.675	0.912	0.675	0.675	0.675	1.318	0.907
54550	0.657	0.896	0.657	0.657	0.657	1.275	0.899
54552	0.659	0.898	0.659	0.659	0.659	1.317	0.9
54554	0.702	0.93	0.702	0.702	0.702	1.347	0.899
54555	0.66	0.901	0.66	0.66	0.66	1.442	0.896
54556	0.663	0.904	0.663	0.663	0.663	1.519	0.899
54557	0.681	0.907	0.681	0.681	0.681	1.284	0.897
54558	0.694	0.922	0.694	0.694	0.694	1.338	0.905
54559	0.657	0.893	0.657	0.657	0.657	1.279	0.902
54560	0.684	0.917	0.684	0.684	0.684	1.317	0.897
54561	0.683	0.915	0.683	0.683	0.683	1.309	0.897
54562	0.698	0.936	0.698	0.698	0.698	1.376	0.903
54563	0.634	0.895	0.634	0.634	0.634	1.53	0.921
54564	0.688	0.917	0.688	0.688	0.688	1.44	0.909
54565	0.661	0.895	0.661	0.661	0.661	1.287	0.901
54566	0.732	0.946	0.732	0.732	0.732	1.32	0.993
54568	0.68	0.913	0.68	0.68	0.68	1.309	0.9
54601	0.68	0.948	0.68	0.68	0.68	0.948	0.906
54602	0.683	0.96	0.683	0.683	0.683	0.953	0.91
54603	0.661	0.96	0.661	0.661	0.661	0.898	0.904
54610	0.622	0.914	0.622	0.622	0.622	1.724	0.986
54611	0.671	0.918	0.671	0.671	0.671	1.756	0.893
54612	0.643	0.917	0.643	0.643	0.643	1.722	0.908
54613	0.794	0.969	0.794	0.794	0.794	1.147	0.926
54614	0.698	0.948	0.698	0.698	0.698	1.151	0.92
54615	0.685	0.922	0.685	0.685	0.685	1.63	0.903
54616	0.651	0.917	0.651	0.651	0.651	1.803	0.893
54618	0.772	0.965	0.772	0.772	0.772	1.129	0.923
54619	0.743	0.965	0.743	0.743	0.743	1.165	0.942
54620	0.691	0.937	0.691	0.691	0.691	1.433	0.905
54621	0.734	0.965	0.734	0.734	0.734	1.013	0.909
54622	0.63	0.919	0.63	0.63	0.63	1.657	0.963
54623	0.729	0.967	0.729	0.729	0.729	1.082	0.925
54624	0.815	0.976	0.815	0.815	0.815	1.006	0.9

Territory Rating Factors

54625	0.661	0.933	0.661	0.661	0.661	1.555	0.904
54626	0.845	0.979	0.845	0.845	0.845	0.965	0.888
54627	0.663	0.928	0.663	0.663	0.663	1.697	0.892
54628	0.819	0.98	0.819	0.819	0.819	0.987	0.894
54629	0.652	0.93	0.652	0.652	0.652	1.461	0.916
54630	0.675	0.937	0.675	0.675	0.675	1.561	0.903
54631	0.841	0.982	0.841	0.841	0.841	0.938	0.897
54632	0.756	0.966	0.756	0.756	0.756	1.017	0.904
54634	0.8	0.98	0.8	0.8	0.8	1.116	0.907
54635	0.663	0.912	0.663	0.663	0.663	1.879	0.889
54636	0.658	0.947	0.658	0.658	0.658	1.172	0.889
54637	0.777	0.97	0.777	0.777	0.777	0.902	0.718
54638	0.775	0.969	0.775	0.775	0.775	0.95	0.726
54639	0.787	0.978	0.787	0.787	0.787	1.142	0.905
54640	0.828	0.979	0.828	0.828	0.828	1.003	0.891
54641	0.728	0.946	0.728	0.728	0.728	1.122	0.913
54642	0.676	0.928	0.676	0.676	0.676	1.71	0.898
54643	0.706	0.933	0.706	0.706	0.706	1.457	0.904
54644	0.674	0.94	0.674	0.674	0.674	1.345	0.899
54645	0.82	0.982	0.82	0.82	0.82	0.994	0.944
54646	0.77	0.961	0.77	0.77	0.77	1.153	0.924
54648	0.737	0.953	0.737	0.737	0.737	1.198	0.915
54649	0.756	0.958	0.756	0.756	0.756	1.196	0.92
54650	0.671	0.945	0.671	0.671	0.671	0.897	0.858
54651	0.769	0.966	0.769	0.769	0.769	1.148	0.91
54652	0.809	0.984	0.809	0.809	0.809	0.994	0.899
54653	0.721	0.957	0.721	0.721	0.721	1.135	0.914
54654	0.831	0.98	0.831	0.831	0.831	0.964	0.891
54655	0.825	0.984	0.825	0.825	0.825	0.953	0.9
54656	0.711	0.949	0.711	0.711	0.711	1.214	0.915
54657	0.847	0.98	0.847	0.847	0.847	0.933	0.891
54658	0.71	0.96	0.71	0.71	0.71	1.021	0.922
54659	0.667	0.917	0.667	0.667	0.667	1.804	0.895
54660	0.737	0.95	0.737	0.737	0.737	1.219	0.933
54661	0.67	0.949	0.67	0.67	0.67	1.356	0.9
54662	0.721	0.943	0.721	0.721	0.721	1.299	0.917
54664	0.81	0.984	0.81	0.81	0.81	0.977	0.903
54665	0.797	0.983	0.797	0.797	0.797	1.04	0.904
54666	0.727	0.945	0.727	0.727	0.727	1.299	0.913
54667	0.765	1.001	0.765	0.765	0.765	1.088	0.93
54669	0.679	0.974	0.679	0.679	0.679	1.182	0.982
54670	0.756	0.958	0.756	0.756	0.756	1.17	0.915
54701	0.593	0.874	0.593	0.593	0.593	1.5	0.946
54702	0.588	0.865	0.588	0.588	0.588	1.385	1.046
54703	0.583	0.862	0.583	0.583	0.583	1.385	1.046
54720	0.594	0.87	0.594	0.594	0.594	1.471	0.946
54721	0.61	0.902	0.61	0.61	0.61	1.686	0.987
54722	0.634	0.894	0.634	0.634	0.634	2.026	0.907
54723	0.617	0.936	0.617	0.617	0.617	1.342	0.967
54724	0.602	0.895	0.602	0.602	0.602	1.448	0.931
54725	0.619	0.895	0.619	0.619	0.619	1.592	0.948
54726	0.617	0.884	0.617	0.617	0.617	1.604	0.912
54727	0.6	0.879	0.6	0.6	0.6	1.474	0.907
54728	0.615	0.893	0.615	0.615	0.615	1.584	0.941
54729	0.59	0.873	0.59	0.59	0.59	1.351	0.923
54730	0.594	0.882	0.594	0.594	0.594	1.441	0.977

Territory Rating Factors

54731	0.632	0.897	0.632	0.632	0.632	1.591	0.918
54732	0.615	0.895	0.615	0.615	0.615	1.545	0.917
54733	0.606	0.893	0.606	0.606	0.606	1.599	0.948
54734	0.611	0.889	0.611	0.611	0.611	1.595	0.947
54735	0.601	0.899	0.601	0.601	0.601	1.555	0.983
54736	0.614	0.898	0.614	0.614	0.614	1.838	0.958
54737	0.603	0.903	0.603	0.603	0.603	1.818	0.971
54738	0.622	0.893	0.622	0.622	0.622	2.211	0.913
54739	0.587	0.875	0.587	0.587	0.587	1.437	0.974
54740	0.602	0.9	0.602	0.602	0.602	1.587	0.979
54741	0.651	0.908	0.651	0.651	0.651	2.011	0.899
54742	0.618	0.881	0.618	0.618	0.618	2.048	0.913
54743	0.624	0.905	0.624	0.624	0.624	1.834	0.944
54745	0.624	0.899	0.624	0.624	0.624	1.524	0.921
54746	0.671	0.915	0.671	0.671	0.671	1.865	0.895
54747	0.63	0.904	0.63	0.63	0.63	2.069	0.907
54748	0.604	0.936	0.604	0.604	0.604	1.464	0.917
54749	0.604	0.892	0.604	0.604	0.604	1.517	0.958
54750	0.616	0.929	0.616	0.616	0.616	1.447	0.986
54751	0.581	0.888	0.581	0.581	0.581	1.371	1.034
54754	0.687	0.922	0.687	0.687	0.687	1.664	0.896
54755	0.609	0.888	0.609	0.609	0.609	1.703	0.952
54756	0.616	0.906	0.616	0.616	0.616	1.763	0.987
54757	0.616	0.899	0.616	0.616	0.616	1.516	0.928
54758	0.643	0.902	0.643	0.643	0.643	2.294	0.888
54759	0.614	0.922	0.614	0.614	0.614	1.763	1.065
54760	0.646	0.908	0.646	0.646	0.646	2.13	0.89
54761	0.618	0.92	0.618	0.618	0.618	1.543	0.994
54762	0.608	0.894	0.608	0.608	0.608	1.562	0.953
54763	0.611	0.898	0.611	0.611	0.611	1.686	0.95
54764	0.602	0.886	0.602	0.602	0.602	1.589	0.974
54765	0.608	0.894	0.608	0.608	0.608	1.545	0.949
54766	0.636	0.9	0.636	0.636	0.636	1.668	0.915
54767	0.605	0.9	0.605	0.605	0.605	1.521	0.933
54768	0.639	0.9	0.639	0.639	0.639	1.564	0.959
54769	0.615	0.926	0.615	0.615	0.615	1.538	0.994
54770	0.629	0.898	0.629	0.629	0.629	2.216	0.895
54771	0.653	0.907	0.653	0.653	0.653	1.805	0.911
54772	0.601	0.886	0.601	0.601	0.601	1.504	0.969
54773	0.638	0.907	0.638	0.638	0.638	2.033	0.896
54774	0.593	0.885	0.593	0.593	0.593	1.351	0.923
54801	0.616	0.902	0.616	0.616	0.616	1.267	1.053
54805	0.616	0.9	0.616	0.616	0.616	1.503	0.96
54806	0.647	0.888	0.647	0.647	0.647	1.271	0.907
54810	0.62	0.901	0.62	0.62	0.62	1.427	0.962
54812	0.61	0.903	0.61	0.61	0.61	1.561	0.954
54813	0.617	0.899	0.617	0.617	0.617	1.456	0.986
54814	0.645	0.888	0.645	0.645	0.645	1.264	0.907
54816	0.65	0.887	0.65	0.65	0.65	1.271	0.91
54817	0.625	0.897	0.625	0.625	0.625	1.446	0.949
54818	0.618	0.899	0.618	0.618	0.618	1.509	0.963
54819	0.631	0.895	0.631	0.631	0.631	1.606	0.929
54820	0.645	0.884	0.645	0.645	0.645	1.242	0.911
54821	0.638	0.888	0.638	0.638	0.638	1.357	0.925
54822	0.619	0.906	0.619	0.619	0.619	1.706	0.942
54824	0.63	0.903	0.63	0.63	0.63	1.397	0.956

Territory Rating Factors

54826	0.616	0.9	0.616	0.616	0.616	1.469	0.968
54827	0.643	0.887	0.643	0.643	0.643	1.259	0.909
54828	0.633	0.894	0.633	0.633	0.633	1.463	0.938
54829	0.613	0.899	0.613	0.613	0.613	1.509	0.967
54830	0.626	0.891	0.626	0.626	0.626	1.378	1.058
54832	0.64	0.886	0.64	0.64	0.64	1.273	0.914
54834	0.632	0.895	0.632	0.632	0.632	1.493	0.943
54835	0.637	0.894	0.637	0.637	0.637	1.502	0.929
54836	0.644	0.879	0.644	0.644	0.644	1.169	0.903
54837	0.624	0.898	0.624	0.624	0.624	1.43	1.001
54838	0.638	0.886	0.638	0.638	0.638	1.303	0.924
54839	0.648	0.888	0.648	0.648	0.648	1.302	0.914
54840	0.622	0.895	0.622	0.622	0.622	1.409	1.036
54841	0.616	0.899	0.616	0.616	0.616	1.475	0.976
54842	0.641	0.889	0.641	0.641	0.641	1.188	0.942
54843	0.63	0.891	0.63	0.63	0.63	1.444	0.94
54844	0.645	0.887	0.645	0.645	0.645	1.257	0.908
54845	0.625	0.896	0.625	0.625	0.625	1.417	1.013
54846	0.648	0.891	0.648	0.648	0.648	1.29	0.906
54847	0.647	0.886	0.647	0.647	0.647	1.256	0.91
54848	0.633	0.894	0.633	0.633	0.633	1.648	0.92
54849	0.639	0.882	0.639	0.639	0.639	1.223	0.911
54850	0.648	0.889	0.648	0.648	0.648	1.269	0.906
54853	0.625	0.9	0.625	0.625	0.625	1.449	0.977
54854	0.648	0.883	0.648	0.648	0.648	1.222	0.909
54855	0.645	0.889	0.645	0.645	0.645	1.288	0.909
54856	0.646	0.888	0.646	0.646	0.646	1.284	0.912
54857	0.624	0.9	0.624	0.624	0.624	1.54	0.952
54858	0.619	0.901	0.619	0.619	0.619	1.433	0.968
54859	0.623	0.89	0.623	0.623	0.623	1.32	0.984
54861	0.656	0.89	0.656	0.656	0.656	1.278	0.906
54862	0.639	0.894	0.639	0.639	0.639	1.472	0.926
54864	0.643	0.88	0.643	0.643	0.643	1.189	0.905
54865	0.643	0.885	0.643	0.643	0.643	1.237	0.908
54867	0.637	0.894	0.637	0.637	0.637	1.478	0.931
54868	0.614	0.9	0.614	0.614	0.614	1.543	0.956
54870	0.627	0.898	0.627	0.627	0.627	1.373	0.983
54871	0.622	0.899	0.622	0.622	0.622	1.359	1.001
54872	0.629	0.895	0.629	0.629	0.629	1.412	1.019
54873	0.643	0.881	0.643	0.643	0.643	1.221	0.912
54874	0.644	0.878	0.644	0.644	0.644	1.16	0.901
54875	0.623	0.892	0.623	0.623	0.623	1.317	0.965
54876	0.632	0.894	0.632	0.632	0.632	1.454	0.958
54880	0.645	0.875	0.645	0.645	0.645	1.108	0.884
54888	0.62	0.895	0.62	0.62	0.62	1.325	0.991
54889	0.627	0.901	0.627	0.627	0.627	1.455	0.958
54890	0.631	0.889	0.631	0.631	0.631	1.374	0.943
54891	0.642	0.888	0.642	0.642	0.642	1.269	0.908
54893	0.628	0.89	0.628	0.628	0.628	1.408	1.025
54895	0.619	0.895	0.619	0.619	0.619	1.608	0.94
54896	0.641	0.894	0.641	0.641	0.641	1.442	0.914
54901	0.95	1.014	0.95	0.95	0.95	0.723	0.82
54902	1.032	1.036	1.032	1.032	1.032	0.726	0.894
54903	1.032	1.036	1.032	1.032	1.032	0.769	1.132
54904	1.015	1.024	1.015	1.015	1.015	0.729	0.829
54906	1.032	1.036	1.032	1.032	1.032	0.769	1.132

Territory Rating Factors

54909	0.811	0.977	0.811	0.811	0.811	0.862	0.674
54911	0.848	1.051	0.848	0.848	0.848	0.688	0.723
54912	0.865	1.02	0.865	0.865	0.865	0.769	0.884
54913	0.834	1.002	0.834	0.834	0.834	0.73	0.705
54914	0.842	1.017	0.842	0.842	0.842	0.702	0.708
54915	0.847	1.02	0.847	0.847	0.847	0.646	0.708
54919	0.847	1.02	0.847	0.847	0.847	0.769	0.882
54921	0.799	0.981	0.799	0.799	0.799	0.91	0.674
54922	0.8	0.962	0.8	0.8	0.8	0.786	0.682
54923	0.915	0.985	0.915	0.915	0.915	0.686	0.734
54926	0.786	0.968	0.786	0.786	0.786	1.03	0.88
54927	0.936	1.018	0.936	0.936	0.936	0.726	0.769
54928	0.774	0.976	0.774	0.774	0.774	0.847	0.69
54929	0.788	0.961	0.788	0.788	0.788	0.875	0.682
54930	0.842	0.968	0.842	0.842	0.842	1.077	0.908
54931	0.839	0.981	0.839	0.839	0.839	0.93	0.877
54932	1.039	1.02	1.039	1.039	1.039	0.586	0.839
54933	0.781	0.96	0.781	0.781	0.781	0.846	0.682
54934	0.93	1.005	0.93	0.93	0.93	0.83	0.945
54935	1.07	1.027	1.07	1.07	1.07	0.543	0.861
54936	1.07	1.027	1.07	1.07	1.07	0.672	1.074
54937	1.08	1.045	1.08	1.08	1.08	0.557	0.852
54940	0.85	0.982	0.85	0.85	0.85	0.826	0.706
54941	0.96	0.983	0.96	0.96	0.96	0.658	0.751
54942	0.841	0.992	0.841	0.841	0.841	0.774	0.702
54943	0.819	0.971	0.819	0.819	0.819	0.872	0.695
54944	0.827	0.975	0.827	0.827	0.827	0.765	0.69
54945	0.798	0.974	0.798	0.798	0.798	0.84	0.696
54946	0.821	0.976	0.821	0.821	0.821	1.069	0.897
54947	0.878	1.003	0.878	0.878	0.878	0.727	0.728
54948	0.773	0.985	0.773	0.773	0.773	0.828	0.692
54949	0.803	0.967	0.803	0.803	0.803	0.878	0.689
54950	0.777	0.962	0.777	0.777	0.777	0.87	0.682
54952	0.86	1.01	0.86	0.86	0.86	0.709	0.721
54956	0.904	1.024	0.904	0.904	0.904	0.694	0.758
54957	0.904	1.024	0.904	0.904	0.904	0.801	0.941
54960	0.889	0.975	0.889	0.889	0.889	0.942	0.919
54961	0.814	0.957	0.814	0.814	0.814	0.829	0.678
54962	0.806	0.971	0.806	0.806	0.806	0.871	0.692
54963	0.95	1.046	0.95	0.95	0.95	0.688	0.742
54964	1.013	1.015	1.013	1.013	1.013	0.682	0.815
54965	0.85	0.978	0.85	0.85	0.85	0.824	0.708
54966	0.806	0.974	0.806	0.806	0.806	0.878	0.667
54967	0.873	0.986	0.873	0.873	0.873	0.814	0.718
54968	0.927	0.977	0.927	0.927	0.927	0.818	0.93
54969	0.846	0.983	0.846	0.846	0.846	0.967	0.889
54970	0.863	0.976	0.863	0.863	0.863	0.819	0.713
54971	0.979	0.996	0.979	0.979	0.979	0.586	0.779
54974	1.034	1.012	1.034	1.034	1.034	0.594	0.862
54976	0.838	0.977	0.838	0.838	0.838	1.033	0.896
54977	0.809	0.975	0.809	0.809	0.809	0.832	0.694
54978	0.779	1.012	0.779	0.779	0.779	0.838	0.695
54979	1.04	1.028	1.04	1.04	1.04	0.595	0.842
54980	0.976	1.016	0.976	0.976	0.976	0.774	0.983
54981	0.818	0.971	0.818	0.818	0.818	0.871	0.69
54982	0.849	0.968	0.849	0.849	0.849	1.147	0.904

Territory Rating Factors

54983	0.824	0.971	0.824	0.824	0.824	0.871	0.693
54984	0.833	0.974	0.833	0.833	0.833	1.052	0.904
54985	0.942	1.021	0.942	0.942	0.942	0.798	0.995
54986	0.891	1.002	0.891	0.891	0.891	0.727	0.728
54990	0.798	0.974	0.798	0.798	0.798	1.032	0.893

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.