



INDIANA

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 FACTORS

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

SECTION III - AUTO RATING AND ENDORSEMENTS

- 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 Indiana 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 14,000lbs
- 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 driving vehicle insured with Madison Mutual

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

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

CHANGE FORM SIGNATURES AND DATES

The Named Insured must sign the Change Form if:

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

Agent Signature and Agent No/Date and Time

The agent must sign and date all Change Forms.

The agent must keep a copy of all Change Forms.

Refund Requested

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

AGENT OF RECORD CHANGES (AOR)

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

COVERAGE

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

The following is a list of rules and guidelines:

Rules:

1. The liability limits (bodily injury coverage, property damage coverage, medical payments coverage, uninsured motorist coverage, and underinsured motorist coverage) must be the same for all autos on the policy.
2. An applicant/insured must carry bodily injury coverage, property damage coverage, and uninsured motorist coverage, collectively, if any one of the coverages is carried.
3. An applicant/insured cannot have collision coverage without comprehensive coverage; however, they can carry comprehensive coverage without collision coverage.
4. An applicant/insured cannot carry uninsured motorist coverage with higher limits than bodily injury coverage.
5. An applicant/insured cannot carry underinsured motorist coverage with higher limits than uninsured motorist coverage.
6. An applicant/insured must carry comprehensive coverage and collision coverage to request Endorsement PP0302 (Optional Limits Transportation Expense Coverage), Endorsement PP313 (Excess Electronic Equipment Coverage), Endorsement PP0318 (Excess Custom Equipment Coverage).
7. When bodily injury coverage limits are requested in excess of 25,000/50,000, equal limits of uninsured motorist coverage, and underinsured motorist coverage must be offered.

Guidelines:

1. The Company believes the agents should recommend to the applicant/insured that the bodily injury coverage and property damage coverage be relatively commensurate with each other. The Company recommends the following bodily injury coverage and property damage coverage as such:
 - 25/50/20
 - 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 (except for UMPD) 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). The premium for UMPD is determined solely by a base rate that is dependent on a selected deductible.

Bodily Injury (BI)						
Base Rate	25K/50K	50K/100K	100K/300K	250K/500K	300K/500K	500K/500K
64	1.000	1.385	1.726	2.135	2.410	3.620

Property Damage (PD)				
Base Rate	25K	50K	100K	250K
157	1.000	1.140	1.300	1.430

Medical Payments (MED)				
Base Rate	1K	2K	5K	10K
10	1.00	1.65	3.00	4.60

Uninsured Motorist Bodily Injury (UMBI)						
Base Rate	25K/50K	50K/100K	100K/300K	250K/500K	300K/500K	500K/500K
13	1.000	1.110	1.320	1.600	1.690	1.920

Underinsured Motorist Bodily Injury (UIMBI)					
Base Rate	50K/100K	100K/300K	250K/500K	300K/500K	500K/500K
9	1.000	1.300	1.590	1.670	1.960

Uninsured Motorist Property Damage (UMPD)			
	25K	50K	100K
\$0 Deductible	25	27	28
\$250 Deductible	13	14	15

Comprehensive (COMP)					
Base Rate	250	500	1,000	2,500	5,000
162	1.300	1.000	0.850	0.550	0.400

Collision (COLL)					
Base Rate	250	500	1,000	2,500	5,000
247	1.200	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 46410.
- Military Occasional: A single child in the military who operates the auto only while home on leave.
- Military Infrequent: A driver who is stationed out of state or overseas. These drivers are not rated.

4. Non-Drivers

- Excluded: A driver who is not covered under the policy. (UWR920-20)
- Under Age: A child who is listed on the policy but is not of the legal driving age.
- Permit Less Than 18: A driver under 18 that is driving on an instruction permit or blue slip. These drivers are not rated. When the driver receives their license, they must be rated. When the driver turns 18, the agent will be contacted as the driver must be rated or excluded.
- Impaired No License: A person who is listed on the policy because they live in the household, but they cannot drive because of a mental or physical impairment and do not have a license.
- Not Rated: A driver insured on this policy and not rated because they are properly rated on another Madison Mutual Insurance Company auto policy.
- Roommate Not Rated: A driver that is added because he/she lives with a Madison Mutual Insurance Company policyholder, but they are not rated.

5. Annual Mileage

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

6. Territory

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

7. Symbols

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

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

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

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

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

8. Vehicle Age

VEHICLE AGE	BI	PD	MED	COMP	COLL
0	1.000	1.000	1.000	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	2.024
Property Damage	1.000	2.007
Comprehensive	1.000	2.036
Collision	1.000	1.976

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
PP0469	Uninsured Motorist Coverage – Indiana
PP1301	Coverage for Damage to Your Auto Exclusion Endorsement
PP1303	Trust Endorsement
PP1402	Underinsured Motorist Coverage – Indiana
PP2324	Joint Ownership Coverage – Indiana
UWR920-20	Named Driver Exclusion 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
UWR920-97	Transportation Expenses
UWR920-98	Storage Costs
UWR920-99	Optional Limits Transportation Expenses Coverage
MM0166	Amendment of Policy Provisions - Indiana
MM0267	Termination Provisions – Indiana
MM0335	Auto Loan/Lease Limited Payoff Coverage

AMENDMENT OF POLICY PROVISIONS – INDIANA

MM0166

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

- Definition Section of the policy and the “minimum limit of liability”
- Replaces the meaning of a “Newly acquired auto”
- Part A – Liability Coverage is amended regarding the damages paid for “bodily injury” and “property damage”
- Other Provision section has been replaced
- Medical Payments Coverage definition amended with the addition of exclusion regarding vehicles not owned or furnished or available for regular use by “you” or a “family member”
- Applies to Vehicles with Gross Vehicle Weights 14,000lbs or less

This endorsement is automatically added to all policies.

There is no charge for this endorsement.

LOSS PAYABLE CLAUSE

PP0305

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

There is no charge in premium for this endorsement.

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

PP0306

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

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

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

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

TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)

PP0307

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

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

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

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

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

COVERAGE FOR DAMAGE TO YOUR AUTO MAXIMUM LIMIT

PP0308

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

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

The premium charge for this endorsement is as follows:

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

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

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

EXCESS ELECTRONIC EQUIPMENT ENDORSEMENT

PP0313

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

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

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

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

EXCESS CUSTOM EQUIPMENT COVERAGE

PP0318

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

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

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

UNINSURED MOTORISTS COVERAGE – INDIANA

PP0469

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

See rating pages for premium charge.

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.

UNDERINSURED MOTORISTS COVERAGE – INDIANA

PP1402

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.

JOINT OWNERSHIP COVERAGE - INDIANA

PP2324

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.

NAMED DRIVER EXCLUSION ENDORSEMENT

UWR920-20

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

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

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

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

The agent must complete the endorsement as follows:

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

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

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

There is no charge for adding this endorsement.

ADDITIONAL INSURED ENDORSEMENT

UWR920-30

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

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

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

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

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

UNREPAIRED DAMAGE ENDORSEMENT

UWR920-40

Always inspect all autos to be insured.

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

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

Always encourage an insured to have all damage repaired.

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

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

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

There is no charge for adding this endorsement.

FEDERAL EMPLOYEES/CONTRACTORS USING AUTOS IN GOVERNMENT BUSINESS

UWR920-65

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

This endorsement is automatically added to all policies.

There is no charge for this endorsement.

WAIVER OF DEDUCTIBLE – GLASS DAMAGE

UWR920-85

The coverage for Waiver of Deductible – Glass Damage

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

The provisions of this endorsement do not apply to:

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

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

EMERGENCY TOWING AND ROAD SERVICE COVERAGE

UWR920-90

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

The premium for this coverage is as follows:

Limit	Premium
\$75.00	\$ 8.00
\$100.00	\$12.00

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

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

TRANSPORTATION EXPENSES

UWR920-97

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

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

There is no charge for this endorsement.

STORAGE COSTS

UWR920-98

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

There is no charge for this endorsement.

OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE

UWR920-99

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

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

The following are the Optional Limits Transportation Expenses coverage options:

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

Coverage will begin immediately after an accident for a vehicle that is not drivable. If the vehicle is drivable, however, coverage 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 – INDIANA

MM0267

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 coverages. 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. Defensive Driving Discount - To receive this 5% discount, all persons rated on an auto must:
 - A. Be at least 55 years of age, and
 - B. Successfully complete an accident prevention course approved by the Secretary of State and not required to take such a course because of violations of motor vehicle laws unless the driver has maintained an accident-free driving record for one year following completion of such course, and
 - C. Provide us with a copy of their certificate of completion of the course.
 6. 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.
 7. 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	1.07	1.03	1.09
>= 891	1	0.67	0.66	0.67
858 – 890	2	0.69	0.67	0.67
829 – 857	3	0.69	0.81	0.72
807 – 828	4	0.69	0.83	0.78
788 – 806	5	0.79	0.83	0.89
771 – 787	6	0.79	0.84	0.89
758 – 770	7	0.80	0.87	0.89
744 – 757	8	0.96	0.91	0.90
734 – 743	9	1.01	0.91	0.97
723 – 733	10	1.01	0.99	1.00
714 – 722	11	1.03	0.99	1.02
705 – 713	12	1.03	0.99	1.08
696 – 704	13	1.04	0.99	1.08
687 – 695	14	1.04	0.99	1.08
678 – 686	15	1.08	1.04	1.08
666 – 677	16	1.08	1.12	1.08
655 – 665	17	1.08	1.13	1.08
643 – 654	18	1.18	1.13	1.26
631 – 642	19	1.28	1.13	1.26
618 – 630	20	1.29	1.13	1.26
603 – 617	21	1.39	1.21	1.26
585 – 602	22	1.40	1.21	1.26
567 – 584	23	1.45	1.35	1.55
549 – 566	24	1.45	1.35	1.57
<= 548	25	1.64	1.54	1.62

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
46001	1.092	1.002	1.092	1.092	1.092	0.714	0.819
46011	1.252	1.045	1.252	1.252	1.252	0.694	0.869
46012	1.138	1.009	1.138	1.138	1.138	0.846	1.026
46013	1.187	1.06	1.187	1.187	1.187	0.801	1.058
46014	1.181	1.023	1.181	1.181	1.181	0.812	1.038
46015	1.181	1.023	1.181	1.181	1.181	0.812	1.038
46016	1.181	1.037	1.181	1.181	1.181	0.812	1.05
46017	1.16	1.014	1.16	1.16	1.16	0.833	1.029
46018	1.181	1.023	1.181	1.181	1.181	0.812	1.038
46030	1.163	1.033	1.163	1.163	1.163	0.668	0.894
46031	1.15	1.023	1.15	1.15	1.15	0.712	0.812
46032	1.155	1.087	1.155	1.155	1.155	0.659	0.845
46033	1.171	1.126	1.171	1.171	1.171	0.655	0.846
46034	1.163	1.059	1.163	1.163	1.163	0.652	0.849
46035	1.071	1.005	1.071	1.071	1.071	1.055	1.146
46036	1.118	1.012	1.118	1.118	1.118	0.699	0.808
46037	1.198	1.109	1.198	1.198	1.198	0.695	0.995
46038	1.182	1.287	1.182	1.182	1.182	0.676	0.853
46039	1.152	1.015	1.152	1.152	1.152	0.902	0.824
46040	1.233	1.082	1.233	1.233	1.233	0.722	0.89
46041	1.095	1.011	1.095	1.095	1.095	0.867	0.846
46044	1.142	1.015	1.142	1.142	1.142	0.714	0.833
46045	1.171	1.023	1.171	1.171	1.171	0.854	0.806
46047	1.14	1.017	1.14	1.14	1.14	1.021	1.029
46048	1.196	1.05	1.196	1.196	1.196	0.829	1.092
46049	1.154	1.023	1.154	1.154	1.154	0.862	0.825
46050	1.121	1.024	1.121	1.121	1.121	0.837	0.845
46051	1.192	1.052	1.192	1.192	1.192	0.66	0.899
46052	1.104	1.026	1.104	1.104	1.104	1.107	1.164
46055	1.24	1.147	1.24	1.24	1.24	0.718	0.995
46056	1.174	1.024	1.174	1.174	1.174	0.836	1.044
46057	1.125	1.016	1.125	1.125	1.125	0.87	0.834
46058	1.057	1	1.057	1.057	1.057	0.875	0.856
46060	1.18	1.068	1.18	1.18	1.18	0.698	0.884
46061	1.172	1.1	1.172	1.172	1.172	0.845	1.116
46062	1.172	1.1	1.172	1.172	1.172	0.689	0.862
46063	1.096	1.005	1.096	1.096	1.096	0.922	1.006
46064	1.187	1.04	1.187	1.187	1.187	0.813	1.08
46065	1.05	0.995	1.05	1.05	1.05	0.889	0.843
46067	1.104	1.005	1.104	1.104	1.104	0.9	0.832
46068	1.164	1.016	1.164	1.164	1.164	0.868	0.788
46069	1.15	1.037	1.15	1.15	1.15	0.705	0.829
46070	1.065	0.998	1.065	1.065	1.065	0.71	0.806
46071	1.089	1.014	1.089	1.089	1.089	1.209	1.144
46072	1.162	1.021	1.162	1.162	1.162	0.844	0.798
46074	1.153	1.07	1.153	1.153	1.153	0.71	0.84
46075	1.134	1.045	1.134	1.134	1.134	1.087	1.113
46076	1.131	1.011	1.131	1.131	1.131	0.877	0.79
46077	1.145	1.067	1.145	1.145	1.145	1.048	1.112
46082	1.171	1.126	1.171	1.171	1.171	0.822	1.082
46085	1.188	1.145	1.188	1.188	1.188	0.875	1.109
46102	1.086	1.016	1.086	1.086	1.086	1.21	1.153
46103	1.105	1.029	1.105	1.105	1.105	1.326	1.121
46104	1.134	1.037	1.134	1.134	1.134	0.847	1.01
46105	1.087	0.994	1.087	1.087	1.087	1.221	1.118

Territory Rating Factors

46106	1.161	1.078	1.161	1.161	1.161	0.892	0.882
46107	1.261	1.16	1.261	1.261	1.261	0.946	1.132
46110	1.221	1.074	1.221	1.221	1.221	0.709	0.863
46111	1.132	1.073	1.132	1.132	1.132	1.001	1.126
46112	1.141	1.059	1.141	1.141	1.141	1.015	1.144
46113	1.146	1.082	1.146	1.146	1.146	1.053	1.09
46115	1.151	1.028	1.151	1.151	1.151	0.897	1.02
46117	1.175	1.034	1.175	1.175	1.175	0.965	1.037
46118	1.117	1.048	1.117	1.117	1.117	1.345	1.114
46120	1.112	1.024	1.112	1.112	1.112	1.237	1.101
46121	1.095	1.012	1.095	1.095	1.095	1.423	1.117
46122	1.115	1.041	1.115	1.115	1.115	1.168	1.122
46123	1.14	1.069	1.14	1.14	1.14	1.031	1.136
46124	1.2	1.058	1.2	1.2	1.2	0.908	0.89
46125	1.107	1.046	1.107	1.107	1.107	1.17	1.129
46126	1.226	1.08	1.226	1.226	1.226	0.866	1.071
46127	1.104	1.006	1.104	1.104	1.104	0.826	0.99
46128	1.099	1.002	1.099	1.099	1.099	1.247	1.118
46129	1.215	1.056	1.215	1.215	1.215	0.959	1.068
46130	1.225	1.067	1.225	1.225	1.225	0.961	1.064
46131	1.198	1.086	1.198	1.198	1.198	0.89	0.902
46133	1.085	1.011	1.085	1.085	1.085	0.867	0.989
46135	1.09	0.964	1.09	1.09	1.09	1.4	0.995
46140	1.323	1.095	1.323	1.323	1.323	0.901	1.103
46142	1.216	1.118	1.216	1.216	1.216	0.942	1.107
46143	1.174	1.095	1.174	1.174	1.174	0.836	0.851
46144	1.157	1.04	1.157	1.157	1.157	0.963	1.027
46146	1.143	1.036	1.143	1.143	1.143	0.852	1.025
46147	1.088	1.017	1.088	1.088	1.088	1.242	1.145
46148	1.149	1.013	1.149	1.149	1.149	0.868	1.01
46149	1.101	1.027	1.101	1.101	1.101	1.181	1.142
46150	1.176	1.053	1.176	1.176	1.176	0.813	1.038
46151	1.111	1.085	1.111	1.111	1.111	0.902	0.95
46154	1.215	1.059	1.215	1.215	1.215	0.959	1.068
46155	1.129	1.015	1.129	1.129	1.129	0.83	1.001
46156	1.143	1.036	1.143	1.143	1.143	0.859	1.013
46157	1.114	1.058	1.114	1.114	1.114	1.084	1.133
46158	1.124	1.062	1.124	1.124	1.124	0.968	1.093
46160	1.138	1.075	1.138	1.138	1.138	0.874	0.938
46161	1.183	1.046	1.183	1.183	1.183	0.965	1.042
46162	1.21	1.075	1.21	1.21	1.21	0.867	0.872
46163	1.254	1.101	1.254	1.254	1.254	0.915	1.074
46164	1.17	1.066	1.17	1.17	1.17	0.957	0.901
46165	1.09	1.015	1.09	1.09	1.09	1.302	1.132
46166	1.102	1.066	1.102	1.102	1.102	0.972	0.906
46167	1.125	1.046	1.125	1.125	1.125	1.086	1.135
46168	1.137	1.067	1.137	1.137	1.137	1.077	1.103
46170	1.109	0.998	1.109	1.109	1.109	1.316	1.069
46171	1.135	1.001	1.135	1.135	1.135	1.324	1.068
46172	1.076	0.999	1.076	1.076	1.076	1.17	1.12
46173	1.108	1.018	1.108	1.108	1.108	0.807	0.986
46175	1.076	0.993	1.076	1.076	1.076	1.232	1.105
46176	1.202	1.06	1.202	1.202	1.202	0.706	0.859
46180	1.107	1.031	1.107	1.107	1.107	1.374	1.119
46181	1.17	1.096	1.17	1.17	1.17	0.921	0.903
46182	1.188	1.049	1.188	1.188	1.188	0.709	0.849

Territory Rating Factors

46183	1.168	1.107	1.168	1.168	1.168	1.011	1.099
46184	1.191	1.086	1.191	1.191	1.191	0.846	0.862
46186	1.178	1.033	1.178	1.178	1.178	0.949	1.044
46201	1.234	1.167	1.234	1.234	1.234	0.944	1.14
46202	1.215	1.156	1.215	1.215	1.215	0.98	1.101
46203	1.24	1.187	1.24	1.24	1.24	0.927	1.174
46204	1.21	1.169	1.21	1.21	1.21	0.997	1.109
46205	1.206	1.134	1.206	1.206	1.206	1.084	1.09
46206	1.215	1.151	1.215	1.215	1.215	0.988	1.101
46207	1.215	1.151	1.215	1.215	1.215	0.988	1.101
46208	1.2	1.146	1.2	1.2	1.2	1.044	1.105
46209	1.215	1.151	1.215	1.215	1.215	0.988	1.101
46211	1.215	1.151	1.215	1.215	1.215	0.98	1.101
46214	1.162	1.095	1.162	1.162	1.162	1.003	1.13
46216	1.213	1.138	1.213	1.213	1.213	0.843	0.858
46217	1.206	1.147	1.206	1.206	1.206	0.95	1.105
46218	1.232	1.152	1.232	1.232	1.232	1.004	1.103
46219	1.287	1.176	1.287	1.287	1.287	0.938	1.118
46220	1.19	1.135	1.19	1.19	1.19	0.941	0.856
46221	1.185	1.116	1.185	1.185	1.185	0.98	1.102
46222	1.194	1.18	1.194	1.194	1.194	1.029	1.144
46223	1.215	1.156	1.215	1.215	1.215	0.986	1.101
46224	1.176	1.118	1.176	1.176	1.176	1.043	1.114
46225	1.222	1.149	1.222	1.222	1.222	0.961	1.126
46226	1.225	1.144	1.225	1.225	1.225	0.842	0.886
46227	1.309	1.197	1.309	1.309	1.309	0.937	1.203
46228	1.181	1.116	1.181	1.181	1.181	1.139	1.1
46229	1.264	1.129	1.264	1.264	1.264	0.965	1.082
46230	1.215	1.157	1.215	1.215	1.215	0.98	1.101
46231	1.161	1.09	1.161	1.161	1.161	1.009	1.109
46234	1.166	1.074	1.166	1.166	1.166	1.005	1.245
46235	1.244	1.13	1.244	1.244	1.244	0.801	0.887
46236	1.212	1.127	1.212	1.212	1.212	0.812	0.88
46237	1.25	1.163	1.25	1.25	1.25	0.988	1.124
46239	1.27	1.13	1.27	1.27	1.27	0.95	1.085
46240	1.176	1.121	1.176	1.176	1.176	0.962	0.841
46241	1.18	1.114	1.18	1.18	1.18	0.996	1.11
46242	1.215	1.154	1.215	1.215	1.215	0.991	1.101
46244	1.215	1.153	1.215	1.215	1.215	0.993	1.101
46247	1.215	1.155	1.215	1.215	1.215	0.98	1.101
46249	1.215	1.149	1.215	1.215	1.215	0.802	0.856
46250	1.191	1.152	1.191	1.191	1.191	0.868	0.863
46251	1.215	1.154	1.215	1.215	1.215	0.991	1.101
46253	1.215	1.155	1.215	1.215	1.215	0.981	1.101
46254	1.163	1.098	1.163	1.163	1.163	1.048	1.13
46255	1.215	1.153	1.215	1.215	1.215	0.993	1.101
46256	1.195	1.161	1.195	1.195	1.195	0.847	0.855
46259	1.226	1.102	1.226	1.226	1.226	0.994	1.078
46260	1.17	1.121	1.17	1.17	1.17	1.179	1.08
46262	1.224	1.163	1.224	1.224	1.224	0.97	1.13
46266	1.215	1.153	1.215	1.215	1.215	0.993	1.101
46268	1.157	1.087	1.157	1.157	1.157	1.078	1.113
46274	1.215	1.151	1.215	1.215	1.215	0.98	1.101
46275	1.215	1.151	1.215	1.215	1.215	0.98	1.101
46277	1.215	1.153	1.215	1.215	1.215	0.993	1.101
46278	1.145	1.074	1.145	1.145	1.145	1.038	1.135

Territory Rating Factors

46280	1.169	1.103	1.169	1.169	1.169	0.64	0.838
46282	1.215	1.153	1.215	1.215	1.215	0.993	1.101
46283	1.215	1.151	1.215	1.215	1.215	0.988	1.101
46285	1.215	1.152	1.215	1.215	1.215	0.98	1.101
46290	1.164	1.099	1.164	1.164	1.164	0.635	0.845
46291	1.215	1.153	1.215	1.215	1.215	0.989	1.101
46295	1.215	1.151	1.215	1.215	1.215	0.988	1.101
46296	1.21	1.152	1.21	1.21	1.21	0.992	1.109
46298	1.215	1.151	1.215	1.215	1.215	0.98	1.101
46301	0.721	0.857	0.721	0.721	0.721	0.773	1.091
46302	0.77	0.875	0.77	0.77	0.77	0.809	1.103
46303	0.765	0.875	0.765	0.765	0.765	0.714	1.118
46304	0.733	0.862	0.733	0.733	0.733	0.746	1.118
46307	0.761	0.884	0.761	0.761	0.761	0.642	1.154
46308	0.76	0.881	0.76	0.76	0.76	0.652	1.121
46310	0.805	0.898	0.805	0.805	0.805	0.929	1.14
46311	0.744	0.868	0.744	0.744	0.744	0.624	1.166
46312	0.734	0.871	0.734	0.734	0.734	0.641	1.221
46319	0.738	0.866	0.738	0.738	0.738	0.644	1.151
46320	0.739	0.871	0.739	0.739	0.739	0.66	1.177
46321	0.738	0.867	0.738	0.738	0.738	0.61	1.182
46322	0.742	0.865	0.742	0.742	0.742	0.611	1.176
46323	0.738	0.866	0.738	0.738	0.738	0.631	1.175
46324	0.738	0.866	0.738	0.738	0.738	0.654	1.172
46325	0.736	0.868	0.736	0.736	0.736	0.666	1.185
46327	0.737	0.871	0.737	0.737	0.737	0.66	1.188
46340	0.77	0.897	0.77	0.77	0.77	1.085	1.051
46341	0.774	0.882	0.774	0.774	0.774	0.855	1.1
46342	0.743	0.861	0.743	0.743	0.743	0.747	1.143
46345	0.729	0.879	0.729	0.729	0.729	0.987	1.062
46346	0.751	0.881	0.751	0.751	0.751	1.1	1.04
46347	0.778	0.889	0.778	0.778	0.778	0.76	1.07
46348	0.777	0.886	0.777	0.777	0.777	1.055	1.057
46349	0.806	0.882	0.806	0.806	0.806	0.923	1.11
46350	0.694	0.929	0.694	0.694	0.694	0.757	1.147
46352	0.694	0.929	0.694	0.694	0.694	0.772	1.147
46355	0.766	0.874	0.766	0.766	0.766	0.737	1.128
46356	0.778	0.875	0.778	0.778	0.778	0.795	1.099
46360	0.675	0.857	0.675	0.675	0.675	1.094	0.992
46361	0.678	0.859	0.678	0.678	0.678	1.06	0.997
46365	0.718	0.879	0.718	0.718	0.718	0.973	1.058
46366	0.794	0.887	0.794	0.794	0.794	1.168	1.05
46368	0.731	0.859	0.731	0.731	0.731	0.725	1.143
46371	0.694	0.894	0.694	0.694	0.694	1.067	1.072
46372	0.812	0.895	0.812	0.812	0.812	0.947	1.119
46373	0.754	0.876	0.754	0.754	0.754	0.674	1.118
46374	0.794	0.894	0.794	0.794	0.794	1.123	1.065
46375	0.747	0.89	0.747	0.747	0.747	0.648	1.137
46376	0.77	0.872	0.77	0.77	0.77	0.755	1.11
46377	0.786	0.885	0.786	0.786	0.786	0.828	1.112
46379	0.788	0.874	0.788	0.788	0.788	0.858	1.113
46380	0.793	0.892	0.793	0.793	0.793	1.074	1.072
46381	0.794	0.887	0.794	0.794	0.794	0.9	1.119
46382	0.742	0.882	0.742	0.742	0.742	1.039	1.05
46383	0.747	0.871	0.747	0.747	0.747	0.672	1.069
46384	0.747	0.871	0.747	0.747	0.747	0.672	1.069

Territory Rating Factors

46385	0.745	0.862	0.745	0.745	0.745	0.71	1.175
46390	0.753	0.879	0.753	0.753	0.753	0.963	1.05
46391	0.723	0.877	0.723	0.723	0.723	1.017	1.064
46392	0.802	0.891	0.802	0.802	0.802	1.061	1.088
46393	0.741	0.863	0.741	0.741	0.741	0.755	1.125
46394	0.738	0.881	0.738	0.738	0.738	0.648	1.201
46401	0.737	0.866	0.737	0.737	0.737	0.678	1.167
46402	0.73	0.867	0.73	0.73	0.73	0.67	1.177
46403	0.733	0.869	0.733	0.733	0.733	0.689	1.16
46404	0.736	0.862	0.736	0.736	0.736	0.676	1.167
46405	0.757	0.863	0.757	0.757	0.757	0.7	1.169
46406	0.732	0.866	0.732	0.732	0.732	0.663	1.172
46407	0.733	0.861	0.733	0.733	0.733	0.675	1.17
46408	0.736	0.866	0.736	0.736	0.736	0.667	1.161
46409	0.739	0.868	0.739	0.739	0.739	0.698	1.161
46410	0.753	0.866	0.753	0.753	0.753	0.682	1.15
46411	0.762	0.866	0.762	0.762	0.762	0.691	1.148
46501	0.815	0.882	0.815	0.815	0.815	1.227	0.959
46502	0.809	0.901	0.809	0.809	0.809	1.063	0.915
46504	0.802	0.879	0.802	0.802	0.802	1.127	0.935
46506	0.778	0.869	0.778	0.778	0.778	1.159	0.932
46507	0.766	0.895	0.766	0.766	0.766	0.942	0.914
46508	0.828	0.913	0.828	0.828	0.828	0.99	0.92
46510	0.823	0.92	0.823	0.823	0.823	1.061	0.913
46511	0.797	0.873	0.797	0.797	0.797	1.144	1.001
46513	0.786	0.87	0.786	0.786	0.786	1.243	0.997
46514	0.759	0.873	0.759	0.759	0.759	0.995	0.91
46515	0.771	0.884	0.771	0.771	0.771	0.992	0.908
46516	0.767	0.883	0.767	0.767	0.767	0.992	0.908
46517	0.762	0.876	0.762	0.762	0.762	0.986	0.91
46524	0.811	0.891	0.811	0.811	0.811	0.978	0.928
46526	0.767	0.888	0.767	0.767	0.767	1.005	0.906
46527	0.767	0.888	0.767	0.767	0.767	1.005	0.903
46528	0.768	0.917	0.768	0.768	0.768	1.001	0.916
46530	0.749	0.875	0.749	0.749	0.749	1.019	0.929
46531	0.774	0.87	0.774	0.774	0.774	1.211	1.05
46532	0.765	0.877	0.765	0.765	0.765	1.206	1.052
46534	0.78	0.871	0.78	0.78	0.78	1.198	1.126
46536	0.758	0.868	0.758	0.758	0.758	1	0.955
46537	0.769	0.861	0.769	0.769	0.769	1.155	0.968
46538	0.794	0.898	0.794	0.794	0.794	1.026	0.905
46539	0.83	0.905	0.83	0.83	0.83	1.02	0.935
46540	0.769	0.904	0.769	0.769	0.769	0.94	0.908
46542	0.786	0.891	0.786	0.786	0.786	1.02	0.9
46543	0.777	0.904	0.777	0.777	0.777	0.945	0.911
46544	0.75	0.864	0.75	0.75	0.75	0.969	0.952
46545	0.747	0.861	0.747	0.747	0.747	1.028	0.931
46546	0.755	0.866	0.755	0.755	0.755	0.969	0.952
46550	0.79	0.886	0.79	0.79	0.79	0.944	0.919
46552	0.698	0.859	0.698	0.698	0.698	0.914	1.155
46553	0.779	0.891	0.779	0.779	0.779	0.946	0.911
46554	0.747	0.869	0.747	0.747	0.747	0.97	0.993
46555	0.802	0.921	0.802	0.802	0.802	1.061	0.916
46556	0.744	0.864	0.744	0.744	0.744	1.015	0.967
46561	0.758	0.87	0.758	0.758	0.758	1.046	0.925
46562	0.816	0.932	0.816	0.816	0.816	1.067	0.918

Territory Rating Factors

46563	0.804	0.865	0.804	0.804	0.804	1.131	0.943
46565	0.782	0.916	0.782	0.782	0.782	1.031	0.914
46567	0.787	0.9	0.787	0.787	0.787	1.044	0.905
46570	0.82	0.891	0.82	0.82	0.82	1.166	0.943
46571	0.788	0.914	0.788	0.788	0.788	1.03	0.919
46572	0.777	0.869	0.777	0.777	0.777	1.174	0.981
46573	0.771	0.877	0.771	0.771	0.771	0.935	0.922
46574	0.762	0.873	0.762	0.762	0.762	0.996	1.015
46580	0.812	0.905	0.812	0.812	0.812	0.997	0.897
46581	0.812	0.905	0.812	0.812	0.812	0.997	0.895
46582	0.804	0.906	0.804	0.804	0.804	1.012	0.903
46590	0.81	0.916	0.81	0.81	0.81	1.033	0.908
46595	0.759	0.868	0.759	0.759	0.759	0.985	0.936
46601	0.743	0.868	0.743	0.743	0.743	0.942	0.98
46613	0.747	0.876	0.747	0.747	0.747	0.934	0.972
46614	0.748	0.875	0.748	0.748	0.748	0.936	0.966
46615	0.744	0.86	0.744	0.744	0.744	0.949	0.952
46616	0.74	0.868	0.74	0.74	0.74	1.016	0.991
46617	0.745	0.866	0.745	0.745	0.745	0.934	0.958
46619	0.732	0.862	0.732	0.732	0.732	0.948	1.014
46624	0.741	0.865	0.741	0.741	0.741	1.037	0.98
46626	0.741	0.865	0.741	0.741	0.741	1.037	0.98
46628	0.724	0.853	0.724	0.724	0.724	0.987	1.036
46634	0.741	0.865	0.741	0.741	0.741	1.037	0.98
46635	0.742	0.861	0.742	0.742	0.742	1.01	0.945
46637	0.741	0.862	0.741	0.741	0.741	0.983	0.962
46660	0.739	0.864	0.739	0.739	0.739	1.037	0.98
46680	0.739	0.864	0.739	0.739	0.739	1.037	0.98
46699	0.741	0.865	0.741	0.741	0.741	1.037	0.98
46701	0.795	0.941	0.795	0.795	0.795	0.978	0.983
46702	0.862	0.946	0.862	0.862	0.862	1.113	0.921
46703	0.778	0.926	0.778	0.778	0.778	1.095	0.898
46704	0.821	1.031	0.821	0.821	0.821	0.706	0.998
46705	0.794	0.941	0.794	0.794	0.794	0.929	0.919
46706	0.841	0.985	0.841	0.841	0.841	0.91	0.97
46710	0.805	0.962	0.805	0.805	0.805	0.984	0.969
46711	0.846	1.012	0.846	0.846	0.846	0.955	0.896
46713	0.834	0.948	0.834	0.834	0.834	1.139	0.915
46714	0.844	1.003	0.844	0.844	0.844	1.026	0.929
46721	0.799	0.953	0.799	0.799	0.799	0.92	0.93
46723	0.813	0.986	0.813	0.813	0.813	0.893	0.987
46725	0.81	0.977	0.81	0.81	0.81	0.903	0.948
46730	0.802	0.949	0.802	0.802	0.802	0.908	0.932
46731	0.819	0.987	0.819	0.819	0.819	0.952	0.904
46732	0.795	0.915	0.795	0.795	0.795	0.974	0.916
46733	0.772	0.932	0.772	0.772	0.772	0.917	0.785
46737	0.784	0.932	0.784	0.784	0.784	1.084	0.928
46738	0.828	0.978	0.828	0.828	0.828	0.88	0.985
46740	0.87	0.987	0.87	0.87	0.87	0.962	0.908
46741	0.834	1.001	0.834	0.834	0.834	0.715	1.027
46742	0.793	0.944	0.793	0.793	0.793	1.077	0.925
46743	0.816	0.985	0.816	0.816	0.816	0.713	0.978
46745	0.825	0.984	0.825	0.825	0.825	0.713	0.917
46746	0.776	0.914	0.776	0.776	0.776	1.112	0.914
46747	0.795	0.936	0.795	0.795	0.795	1.08	0.918
46748	0.836	1.013	0.836	0.836	0.836	0.71	1.046

Territory Rating Factors

46750	0.817	0.936	0.817	0.817	0.817	1.156	0.871
46755	0.793	0.936	0.793	0.793	0.793	0.977	0.933
46759	0.896	0.988	0.896	0.896	0.896	0.99	0.941
46760	0.793	0.927	0.793	0.793	0.793	0.997	0.934
46761	0.783	0.919	0.783	0.783	0.783	1.102	0.918
46763	0.817	0.985	0.817	0.817	0.817	0.872	0.996
46764	0.81	0.947	0.81	0.81	0.81	0.927	0.93
46765	0.834	1.004	0.834	0.834	0.834	0.714	1.091
46766	0.856	0.979	0.856	0.856	0.856	1.041	0.924
46767	0.786	0.914	0.786	0.786	0.786	0.987	0.919
46769	0.868	0.997	0.868	0.868	0.868	0.97	0.92
46770	0.838	0.969	0.838	0.838	0.838	1.06	0.913
46771	0.782	0.923	0.782	0.782	0.782	1.118	0.916
46772	0.821	0.994	0.821	0.821	0.821	0.943	0.873
46773	0.815	1	0.815	0.815	0.815	0.721	0.978
46774	0.82	1.045	0.82	0.82	0.82	0.713	1.049
46776	0.78	0.923	0.78	0.78	0.78	1.066	0.91
46777	0.821	0.988	0.821	0.821	0.821	0.902	0.93
46778	0.883	0.995	0.883	0.883	0.883	0.986	0.932
46779	0.787	0.935	0.787	0.787	0.787	1.088	0.914
46780	0.815	0.985	0.815	0.815	0.815	0.93	0.887
46781	0.88	0.987	0.88	0.88	0.88	1.003	0.932
46782	0.802	0.977	0.802	0.802	0.802	0.917	0.877
46783	0.82	0.978	0.82	0.82	0.82	1.091	0.937
46784	0.79	0.931	0.79	0.79	0.79	0.987	0.939
46785	0.812	0.97	0.812	0.812	0.812	0.935	0.948
46786	0.788	0.931	0.788	0.788	0.788	1.116	0.924
46787	0.82	0.955	0.82	0.82	0.82	0.917	0.924
46788	0.823	0.987	0.823	0.823	0.823	0.895	0.996
46789	0.794	0.929	0.794	0.794	0.794	1.137	0.913
46791	0.832	0.985	0.832	0.832	0.832	0.994	0.922
46792	0.872	0.96	0.872	0.872	0.872	1.05	0.912
46793	0.8	0.951	0.8	0.8	0.8	0.933	0.92
46794	0.789	0.925	0.789	0.789	0.789	0.982	0.937
46795	0.786	0.924	0.786	0.786	0.786	1.087	0.98
46796	0.81	0.95	0.81	0.81	0.81	1.067	0.949
46797	0.821	1.01	0.821	0.821	0.821	0.716	1.018
46798	0.819	1.005	0.819	0.819	0.819	0.707	0.944
46799	0.824	0.99	0.824	0.824	0.824	0.991	0.932
46801	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46802	0.827	1.079	0.827	0.827	0.827	0.723	1.067
46803	0.843	1.068	0.843	0.843	0.843	0.748	1.085
46804	0.813	1.118	0.813	0.813	0.813	0.714	0.972
46805	0.858	1.108	0.858	0.858	0.858	0.651	1.113
46806	0.847	1.05	0.847	0.847	0.847	0.709	1.019
46807	0.837	1.056	0.837	0.837	0.837	0.697	0.997
46808	0.826	1.06	0.826	0.826	0.826	0.704	1.079
46809	0.821	1.022	0.821	0.821	0.821	0.707	0.954
46814	0.813	1.018	0.813	0.813	0.813	0.713	0.97
46815	0.847	1.057	0.847	0.847	0.847	0.625	1.05
46816	0.824	1.012	0.824	0.824	0.824	0.707	0.981
46818	0.823	1.034	0.823	0.823	0.823	0.712	1.04
46819	0.827	1.018	0.827	0.827	0.827	0.7	0.96
46825	0.85	1.052	0.85	0.85	0.85	0.641	1.071
46835	0.846	1.022	0.846	0.846	0.846	0.7	1.074
46845	0.895	1.073	0.895	0.895	0.895	0.633	1.265

Territory Rating Factors

46850	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46851	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46852	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46853	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46854	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46855	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46856	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46857	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46858	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46859	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46860	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46861	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46862	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46863	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46864	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46865	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46866	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46867	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46868	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46869	0.837	1.068	0.837	0.837	0.837	0.748	1.058
46885	0.834	1.068	0.834	0.834	0.834	0.748	1.058
46895	0.842	1.068	0.842	0.842	0.842	0.748	1.058
46896	0.845	1.068	0.845	0.845	0.845	0.748	1.058
46897	0.833	1.068	0.833	0.833	0.833	0.748	1.058
46898	0.831	1.068	0.831	0.831	0.831	0.748	1.058
46899	0.834	1.068	0.834	0.834	0.834	0.748	1.058
46901	1.189	1.037	1.189	1.189	1.189	0.877	0.793
46902	1.195	1.034	1.195	1.195	1.195	0.876	0.775
46903	1.195	1.034	1.195	1.195	1.195	1.063	1.028
46904	1.195	1.034	1.195	1.195	1.195	1.063	1.028
46910	0.854	0.922	0.854	0.854	0.854	1.179	0.937
46911	1.061	0.985	1.061	1.061	1.061	0.966	0.776
46912	0.85	0.914	0.85	0.85	0.85	1.223	0.946
46913	1.076	0.994	1.076	1.076	1.076	0.919	0.822
46914	1.081	0.986	1.081	1.081	1.081	1.01	0.779
46915	1.173	1.011	1.173	1.173	1.173	0.953	0.813
46916	1.071	0.983	1.071	1.071	1.071	1.086	0.8
46917	1.071	0.987	1.071	1.071	1.071	1.014	0.807
46919	1.043	0.986	1.043	1.043	1.043	0.863	0.774
46920	1.113	1.002	1.113	1.113	1.113	0.934	0.82
46921	0.914	0.942	0.914	0.914	0.914	1.393	0.97
46922	0.816	0.881	0.816	0.816	0.816	1.365	0.981
46923	1.025	0.984	1.025	1.025	1.025	0.946	0.822
46926	0.94	0.95	0.94	0.94	0.94	1.018	0.771
46928	1.066	0.998	1.066	1.066	1.066	0.825	0.798
46929	1.1	0.996	1.1	1.1	1.1	0.968	0.814
46930	1.027	0.99	1.027	1.027	1.027	0.813	0.793
46931	0.887	0.927	0.887	0.887	0.887	1.391	0.975
46932	1.184	1.005	1.184	1.184	1.184	1.055	0.787
46933	0.993	0.983	0.993	0.993	0.993	0.839	0.777
46935	0.905	0.933	0.905	0.905	0.905	1.326	0.998
46936	1.111	1	1.111	1.111	1.111	0.931	0.778
46937	1.163	1.017	1.163	1.163	1.163	0.877	0.786
46938	1.031	0.989	1.031	1.031	1.031	0.833	0.784
46939	0.857	0.906	0.857	0.857	0.857	1.393	0.986
46940	0.926	0.964	0.926	0.926	0.926	0.9	0.759

Territory Rating Factors

46941	0.89	0.95	0.89	0.89	0.89	1.171	0.932
46942	1.009	0.965	1.009	1.009	1.009	1.307	1.031
46943	0.863	0.933	0.863	0.863	0.863	1.174	0.933
46945	0.83	0.891	0.83	0.83	0.83	1.35	0.974
46946	0.834	0.936	0.834	0.834	0.834	1.103	0.919
46947	1.111	0.993	1.111	1.111	1.111	1.051	0.789
46950	0.98	0.956	0.98	0.98	0.98	1.068	0.79
46951	0.872	0.924	0.872	0.872	0.872	0.985	0.766
46952	0.972	0.978	0.972	0.972	0.972	0.867	0.767
46953	1.01	0.984	1.01	1.01	1.01	0.87	0.774
46957	1.004	0.988	1.004	1.004	1.004	0.973	0.973
46958	0.964	0.955	0.964	0.964	0.964	1.038	0.776
46959	1.163	1.006	1.163	1.163	1.163	0.99	0.782
46960	0.821	0.886	0.821	0.821	0.821	1.331	0.988
46961	1.019	0.969	1.019	1.019	1.019	1.077	0.781
46962	0.852	0.933	0.852	0.852	0.852	1.123	0.922
46965	1.211	1.025	1.211	1.211	1.211	1.114	1.072
46967	1.075	0.983	1.075	1.075	1.075	1.062	0.782
46968	0.805	0.883	0.805	0.805	0.805	1.164	1.035
46970	0.989	0.962	0.989	0.989	0.989	1.027	0.775
46971	1.127	0.995	1.127	1.127	1.127	1.025	0.784
46974	0.894	0.94	0.894	0.894	0.894	1.11	0.95
46975	0.843	0.906	0.843	0.843	0.843	1.23	0.958
46977	1.015	0.971	1.015	1.015	1.015	1.039	0.808
46978	0.926	0.937	0.926	0.926	0.926	1.086	0.795
46979	1.207	1.022	1.207	1.207	1.207	0.934	0.828
46980	0.851	0.941	0.851	0.851	0.851	1.13	0.921
46982	0.843	0.926	0.843	0.843	0.843	1.115	0.922
46984	0.988	0.971	0.988	0.988	0.988	1.107	0.968
46985	0.88	0.917	0.88	0.88	0.88	1.412	1.008
46986	1.063	0.995	1.063	1.063	1.063	0.879	0.782
46987	0.999	0.979	0.999	0.999	0.999	0.856	0.771
46988	0.964	0.953	0.964	0.964	0.964	1.05	0.782
46989	0.984	0.984	0.984	0.984	0.984	1	0.963
46990	0.874	0.942	0.874	0.874	0.874	1.179	0.931
46991	0.94	0.975	0.94	0.94	0.94	1.029	0.946
46992	0.921	0.951	0.921	0.921	0.921	0.902	0.757
46994	1.13	0.994	1.13	1.13	1.13	1.064	0.786
46995	1.211	1.025	1.211	1.211	1.211	1.12	1.072
46996	0.837	0.898	0.837	0.837	0.837	1.344	1.022
46998	1.153	1.001	1.153	1.153	1.153	1.043	0.798
47001	1.032	1.094	1.032	1.032	1.032	1.083	1.008
47003	1.041	1.032	1.041	1.041	1.041	0.858	0.987
47006	1.055	1.029	1.055	1.055	1.055	0.931	1.058
47010	1.036	1.046	1.036	1.036	1.036	0.851	0.999
47011	1.024	1.079	1.024	1.024	1.024	1.046	1.031
47012	1.038	1.031	1.038	1.038	1.038	0.835	0.993
47016	1.034	1.051	1.034	1.034	1.034	0.873	1.013
47017	1.033	1.075	1.033	1.033	1.033	1.051	1.033
47018	1.031	1.078	1.031	1.031	1.031	1.081	1.018
47019	1.024	1.083	1.024	1.024	1.024	1.051	1.023
47020	1.021	1.083	1.021	1.021	1.021	1.046	1.026
47021	1.044	1.057	1.044	1.044	1.044	1.071	1.022
47022	1.035	1.083	1.035	1.035	1.035	1.094	1.005
47023	1.05	1.069	1.05	1.05	1.05	1.032	1.04
47024	1.064	1.018	1.064	1.064	1.064	0.803	1.005

Territory Rating Factors

47025	1.038	1.147	1.038	1.038	1.038	1.074	1.008
47030	1.054	1.029	1.054	1.054	1.054	0.866	1.073
47031	1.035	1.066	1.035	1.035	1.035	1.228	1.012
47032	1.033	1.075	1.033	1.033	1.033	1.107	1.008
47033	1.048	1.042	1.048	1.048	1.048	1.026	1.027
47034	1.058	1.05	1.058	1.058	1.058	0.995	1.034
47035	1.035	1.058	1.035	1.035	1.035	0.86	1.004
47036	1.069	1.031	1.069	1.069	1.069	0.832	1.026
47037	1.047	1.061	1.047	1.047	1.047	1.036	1.03
47038	1.025	1.086	1.025	1.025	1.025	1.051	1.02
47039	1.044	1.057	1.044	1.044	1.044	1.071	1.022
47040	1.03	1.092	1.03	1.03	1.03	1.07	1.012
47041	1.037	1.057	1.037	1.037	1.037	1.092	1.005
47042	1.039	1.067	1.039	1.039	1.039	1.097	1.025
47043	1.014	1.08	1.014	1.014	1.014	1.038	1.039
47060	1.033	1.069	1.033	1.033	1.033	1.104	1.009
47102	1.034	1.117	1.034	1.034	1.034	1.614	1.109
47104	1.008	1.109	1.008	1.008	1.008	1.353	1.106
47106	1.039	1.154	1.039	1.039	1.039	1.892	1.188
47107	1.037	1.171	1.037	1.037	1.037	2.296	1.217
47108	1.057	1.111	1.057	1.057	1.057	1.87	1.122
47110	1.116	1.172	1.116	1.116	1.116	2.121	1.196
47111	1.021	1.146	1.021	1.021	1.021	1.613	1.193
47112	1.052	1.157	1.052	1.052	1.052	2.293	1.189
47114	1.041	1.168	1.041	1.041	1.041	2.014	1.211
47115	1.053	1.152	1.053	1.053	1.053	2.238	1.168
47116	1.067	1.149	1.067	1.067	1.067	1.79	1.111
47117	1.046	1.172	1.046	1.046	1.046	1.839	1.272
47118	1.075	1.14	1.075	1.075	1.075	2.056	1.116
47119	1.036	1.167	1.036	1.036	1.036	1.993	1.174
47120	1.04	1.147	1.04	1.04	1.04	2.2	1.17
47122	1.044	1.157	1.044	1.044	1.044	2.159	1.209
47123	1.076	1.15	1.076	1.076	1.076	1.907	1.132
47124	1.03	1.164	1.03	1.03	1.03	2.216	1.19
47125	1.053	1.137	1.053	1.053	1.053	2.068	1.14
47126	1.02	1.146	1.02	1.02	1.02	1.769	1.211
47129	1.035	1.171	1.035	1.035	1.035	1.486	1.206
47130	1.037	1.124	1.037	1.037	1.037	1.277	1.136
47131	1.037	1.122	1.037	1.037	1.037	1.301	1.188
47132	1.018	1.122	1.018	1.018	1.018	1.276	1.136
47133	1.018	1.122	1.018	1.018	1.018	1.276	1.136
47134	1.018	1.122	1.018	1.018	1.018	1.276	1.136
47135	1.114	1.172	1.114	1.114	1.114	2.017	1.201
47136	1.043	1.162	1.043	1.043	1.043	2.103	1.211
47137	1.089	1.164	1.089	1.089	1.089	1.976	1.169
47138	1.009	1.109	1.009	1.009	1.009	1.612	1.1
47140	1.064	1.138	1.064	1.064	1.064	2.142	1.128
47141	1.015	1.134	1.015	1.015	1.015	1.684	1.2
47142	1.264	1.199	1.264	1.264	1.264	2.263	1.206
47143	1.02	1.156	1.02	1.02	1.02	1.763	1.179
47144	1.018	1.122	1.018	1.018	1.018	1.276	1.136
47145	1.071	1.148	1.071	1.071	1.071	2.014	1.14
47146	1.031	1.164	1.031	1.031	1.031	2.056	1.191
47147	1.014	1.133	1.014	1.014	1.014	1.745	1.153
47150	1.049	1.175	1.049	1.049	1.049	1.894	1.19
47151	1.025	1.166	1.025	1.025	1.025	1.894	1.19

Territory Rating Factors

47160	1.073	1.166	1.073	1.073	1.073	2.066	1.212
47161	1.037	1.206	1.037	1.037	1.037	2.314	1.269
47162	1.012	1.124	1.012	1.012	1.012	1.549	1.139
47163	1.016	1.141	1.016	1.016	1.016	1.661	1.184
47164	1.035	1.158	1.035	1.035	1.035	2.615	1.21
47165	1.037	1.147	1.037	1.037	1.037	2.048	1.208
47166	1.041	1.164	1.041	1.041	1.041	2.343	1.198
47167	1.036	1.153	1.036	1.036	1.036	2.145	1.155
47170	1.018	1.158	1.018	1.018	1.018	2.247	1.152
47172	1.015	1.166	1.015	1.015	1.015	1.601	1.143
47174	1.064	1.162	1.064	1.064	1.064	1.845	1.165
47175	1.088	1.141	1.088	1.088	1.088	1.905	1.093
47177	1.02	1.143	1.02	1.02	1.02	1.888	1.176
47190	1.034	1.145	1.034	1.034	1.034	1.515	1.181
47199	1.018	1.122	1.018	1.018	1.018	1.276	1.136
47201	1.218	1.098	1.218	1.218	1.218	0.746	0.923
47202	1.218	1.082	1.218	1.218	1.218	0.932	1.162
47203	1.248	1.067	1.248	1.248	1.248	0.728	0.858
47220	1.078	1.095	1.078	1.078	1.078	1.04	0.921
47223	1.072	1.126	1.072	1.072	1.072	1.032	1.066
47224	1.019	1.075	1.019	1.019	1.019	1.025	1.032
47225	1.096	1.027	1.096	1.096	1.096	0.874	1.006
47226	1.266	1.062	1.266	1.266	1.266	0.74	0.884
47227	1.052	1.091	1.052	1.052	1.052	1.154	1.084
47228	1.1	1.089	1.1	1.1	1.1	0.982	0.919
47229	1.06	1.103	1.06	1.06	1.06	1.041	0.92
47230	1.028	1.104	1.028	1.028	1.028	1.28	1.106
47231	1.035	1.083	1.035	1.035	1.035	1.075	1.055
47232	1.18	1.073	1.18	1.18	1.18	0.735	0.895
47234	1.244	1.061	1.244	1.244	1.244	0.718	0.867
47235	1.119	1.083	1.119	1.119	1.119	0.986	0.918
47236	1.181	1.065	1.181	1.181	1.181	0.738	0.878
47240	1.122	1.037	1.122	1.122	1.122	0.841	1
47243	1.008	1.091	1.008	1.008	1.008	1.124	1.061
47244	1.226	1.051	1.226	1.226	1.226	0.72	0.858
47245	1.083	1.087	1.083	1.083	1.083	0.934	0.906
47246	1.534	1.057	1.534	1.534	1.534	0.732	0.898
47247	1.129	1.083	1.129	1.129	1.129	0.738	0.914
47249	1.099	1.079	1.099	1.099	1.099	1.036	0.921
47250	0.99	1.061	0.99	0.99	0.99	0.921	1.022
47260	1.067	1.098	1.067	1.067	1.067	1.116	0.92
47261	1.085	1.058	1.085	1.085	1.085	0.981	1.035
47263	1.081	1.039	1.081	1.081	1.081	0.912	1.026
47264	1.082	1.087	1.082	1.082	1.082	1.077	0.922
47265	1.093	1.081	1.093	1.093	1.093	0.901	0.885
47270	1.056	1.1	1.056	1.056	1.056	0.997	0.916
47272	1.184	1.045	1.184	1.184	1.184	0.658	0.847
47273	1.131	1.075	1.131	1.131	1.131	0.887	0.913
47274	1.079	1.095	1.079	1.079	1.079	0.973	0.924
47280	1.191	1.061	1.191	1.191	1.191	0.73	0.894
47281	1.055	1.113	1.055	1.055	1.055	1.126	0.922
47282	1.065	1.087	1.065	1.065	1.065	0.905	0.89
47283	1.128	1.063	1.128	1.128	1.128	0.669	0.893
47302	1.09	0.996	1.09	1.09	1.09	0.864	1.021
47303	1.052	0.997	1.052	1.052	1.052	0.896	0.988
47304	1.081	0.999	1.081	1.081	1.081	0.85	0.998

Territory Rating Factors

47305	1.079	1.001	1.079	1.079	1.079	0.888	1.002
47306	1.079	1.002	1.079	1.079	1.079	0.879	0.997
47307	1.079	0.993	1.079	1.079	1.079	0.891	1.002
47308	1.079	0.993	1.079	1.079	1.079	0.891	1.002
47320	1.016	0.99	1.016	1.016	1.016	0.941	0.992
47322	1.094	1.002	1.094	1.094	1.094	0.835	0.982
47324	1.046	1.005	1.046	1.046	1.046	0.896	0.966
47325	1.056	1.003	1.056	1.056	1.056	0.878	0.972
47326	0.897	0.995	0.897	0.897	0.897	0.979	0.953
47327	1.084	0.995	1.084	1.084	1.084	0.842	0.978
47330	1.052	0.996	1.052	1.052	1.052	0.862	0.965
47331	1.062	0.995	1.062	1.062	1.062	0.858	0.979
47334	1.138	1.003	1.138	1.138	1.138	0.877	1.016
47335	1.098	1.011	1.098	1.098	1.098	0.826	0.979
47336	0.975	0.99	0.975	0.975	0.975	0.953	0.978
47337	1.135	1.007	1.135	1.135	1.135	0.85	1.003
47338	1.008	0.989	1.008	1.008	1.008	0.938	0.979
47339	1.051	0.99	1.051	1.051	1.051	0.864	0.987
47340	1.003	0.99	1.003	1.003	1.003	0.973	1.031
47341	1.024	0.988	1.024	1.024	1.024	0.887	0.967
47342	1.046	0.993	1.046	1.046	1.046	0.921	0.985
47344	1.153	1.004	1.153	1.153	1.153	0.846	1.02
47345	1.055	0.993	1.055	1.055	1.055	0.889	0.976
47346	1.082	0.995	1.082	1.082	1.082	0.887	0.99
47348	0.96	0.985	0.96	0.96	0.96	0.969	0.963
47351	1.165	1.013	1.165	1.165	1.165	0.848	1.03
47352	1.126	1.001	1.126	1.126	1.126	0.823	0.999
47353	1.049	1.011	1.049	1.049	1.049	0.929	0.975
47354	1.077	0.99	1.077	1.077	1.077	0.94	1.001
47355	1.022	0.99	1.022	1.022	1.022	0.96	0.985
47356	1.156	1.007	1.156	1.156	1.156	0.855	1.024
47357	1.072	1.006	1.072	1.072	1.072	0.849	0.975
47358	1.031	0.99	1.031	1.031	1.031	0.985	0.997
47359	0.9	0.98	0.9	0.9	0.9	0.992	0.938
47360	1.142	0.991	1.142	1.142	1.142	0.879	1.02
47361	1.184	0.994	1.184	1.184	1.184	0.849	1.022
47362	1.133	0.985	1.133	1.133	1.133	0.822	1.024
47366	1.114	0.996	1.114	1.114	1.114	0.84	0.996
47367	1.136	0.996	1.136	1.136	1.136	0.892	1.015
47368	1.039	0.991	1.039	1.039	1.039	0.976	1.001
47369	0.924	0.991	0.924	0.924	0.924	0.979	0.965
47370	1.069	0.996	1.069	1.069	1.069	0.865	0.977
47371	0.95	1.004	0.95	0.95	0.95	1.011	1.02
47373	0.972	0.995	0.972	0.972	0.972	0.959	0.996
47374	1.03	0.988	1.03	1.03	1.03	0.801	0.938
47375	1.03	0.983	1.03	1.03	1.03	0.801	0.931
47380	0.972	0.994	0.972	0.972	0.972	0.975	1.059
47381	0.937	0.994	0.937	0.937	0.937	0.967	0.977
47382	0.974	0.992	0.974	0.974	0.974	0.967	0.993
47383	1.069	0.992	1.069	1.069	1.069	0.912	1.003
47384	1.164	1.016	1.164	1.164	1.164	0.858	1.029
47385	1.137	1	1.137	1.137	1.137	0.835	1.008
47386	1.294	0.998	1.294	1.294	1.294	0.868	1.019
47387	1.133	1.004	1.133	1.133	1.133	0.816	0.985
47388	1.174	1.002	1.174	1.174	1.174	0.851	1.025
47390	0.99	0.99	0.99	0.99	0.99	0.959	0.984

Territory Rating Factors

47392	1.04	0.99	1.04	1.04	1.04	0.868	0.963
47393	1.038	0.99	1.038	1.038	1.038	0.905	0.976
47394	0.997	0.99	0.997	0.997	0.997	0.958	0.999
47396	1.104	0.997	1.104	1.104	1.104	0.857	1.006
47401	1.064	1.091	1.064	1.064	1.064	0.953	0.946
47402	1.064	1.091	1.064	1.064	1.064	0.978	0.946
47403	1.062	1.092	1.062	1.062	1.062	0.911	0.92
47404	1.082	1.094	1.082	1.082	1.082	0.948	0.985
47405	1.078	1.087	1.078	1.078	1.078	0.943	0.954
47406	1.081	1.086	1.081	1.081	1.081	0.979	0.957
47407	1.064	1.091	1.064	1.064	1.064	0.975	0.946
47408	1.084	1.077	1.084	1.084	1.084	0.982	0.932
47420	1.066	1.088	1.066	1.066	1.066	1.154	0.923
47421	1.056	1.058	1.056	1.056	1.056	1.454	0.989
47424	1.125	1.095	1.125	1.125	1.125	1.057	0.842
47426	1.089	1.08	1.089	1.089	1.089	0.958	0.926
47427	1.141	1.075	1.141	1.141	1.141	1.355	1.122
47429	1.069	1.053	1.069	1.069	1.069	0.982	0.878
47431	1.124	1.078	1.124	1.124	1.124	1.094	0.867
47432	1.161	1.147	1.161	1.161	1.161	1.901	1.075
47433	1.098	1.06	1.098	1.098	1.098	0.986	0.887
47434	1.066	1.09	1.066	1.066	1.066	0.993	0.922
47435	1.122	1.076	1.122	1.122	1.122	0.926	0.93
47436	1.072	1.08	1.072	1.072	1.072	1.123	0.928
47437	1.089	1.114	1.089	1.089	1.089	1.186	0.881
47438	1.127	1.047	1.127	1.127	1.127	1.387	1.031
47439	1.11	1.099	1.11	1.11	1.11	1.393	1.144
47441	1.273	1.11	1.273	1.273	1.273	1.465	1.126
47443	1.182	1.101	1.182	1.182	1.182	1.39	1.091
47445	1.175	1.087	1.175	1.175	1.175	1.418	1.101
47446	1.06	1.091	1.06	1.06	1.06	1.246	0.93
47448	1.133	1.071	1.133	1.133	1.133	0.958	0.907
47449	1.14	1.112	1.14	1.14	1.14	1.389	1.107
47451	1.064	1.079	1.064	1.064	1.064	1.222	0.938
47452	1.07	1.103	1.07	1.07	1.07	1.866	1.124
47453	1.087	1.101	1.087	1.087	1.087	1.133	0.881
47454	1.08	1.125	1.08	1.08	1.08	2.026	1.097
47455	1.151	1.057	1.151	1.151	1.151	1.341	1.12
47456	1.103	1.05	1.103	1.103	1.103	1.196	1.134
47457	1.115	1.108	1.115	1.115	1.115	1.097	0.85
47458	1.071	1.086	1.071	1.071	1.071	0.986	0.927
47459	1.094	1.087	1.094	1.094	1.094	1.062	0.881
47460	1.106	1.067	1.106	1.106	1.106	1.017	0.873
47462	1.061	1.104	1.061	1.061	1.061	1.154	0.911
47463	1.073	1.082	1.073	1.073	1.073	0.97	0.922
47464	1.093	1.075	1.093	1.093	1.093	0.973	0.915
47465	1.17	1.102	1.17	1.17	1.17	1.399	1.12
47467	1.065	1.088	1.065	1.065	1.065	0.977	0.927
47468	1.107	1.076	1.107	1.107	1.107	0.922	0.925
47469	1.103	1.126	1.103	1.103	1.103	1.983	1.094
47470	1.067	1.089	1.067	1.067	1.067	1.228	0.916
47471	1.13	1.107	1.13	1.13	1.13	1.434	1.138
47501	1.147	1.113	1.147	1.147	1.147	1.234	0.991
47512	1.204	1.1	1.204	1.204	1.204	1.181	1.049
47513	1.05	1.143	1.05	1.05	1.05	1.681	1.075
47514	1.055	1.168	1.055	1.055	1.055	1.574	1.186

Territory Rating Factors

47515	1.035	1.15	1.035	1.035	1.035	1.526	1.1
47516	1.272	1.099	1.272	1.272	1.272	1.218	1.051
47519	1.109	1.139	1.109	1.109	1.109	1.597	1.038
47520	1.035	1.145	1.035	1.035	1.035	1.447	1.11
47521	1.076	1.145	1.076	1.076	1.076	1.691	1.056
47522	1.116	1.132	1.116	1.116	1.116	1.134	0.845
47523	1.049	1.152	1.049	1.049	1.049	1.418	1.069
47524	1.309	1.134	1.309	1.309	1.309	1.269	1.066
47525	1.089	1.166	1.089	1.089	1.089	1.586	1.153
47527	1.103	1.153	1.103	1.103	1.103	1.68	1.047
47528	1.192	1.098	1.192	1.192	1.192	1.243	1.06
47529	1.158	1.11	1.158	1.158	1.158	1.565	1.08
47531	1.036	1.157	1.036	1.036	1.036	1.522	1.089
47532	1.041	1.133	1.041	1.041	1.041	1.503	1.05
47535	1.214	1.092	1.214	1.214	1.214	1.293	1.074
47536	1.038	1.148	1.038	1.038	1.038	1.503	1.077
47537	1.056	1.171	1.056	1.056	1.056	1.365	1.101
47541	1.07	1.166	1.07	1.07	1.07	1.389	1.091
47542	1.055	1.142	1.055	1.055	1.055	1.442	1.029
47545	1.087	1.146	1.087	1.087	1.087	1.494	1.034
47546	1.043	1.146	1.043	1.043	1.043	1.506	0.971
47547	1.043	1.146	1.043	1.043	1.043	1.481	0.971
47549	1.043	1.146	1.043	1.043	1.043	1.481	0.971
47550	1.044	1.164	1.044	1.044	1.044	1.412	1.094
47551	1.049	1.185	1.049	1.049	1.049	1.639	1.235
47552	1.047	1.159	1.047	1.047	1.047	1.409	1.083
47553	1.137	1.199	1.137	1.137	1.137	1.88	1.072
47556	1.04	1.143	1.04	1.04	1.04	1.498	1.067
47557	1.271	1.115	1.271	1.271	1.271	1.187	1.043
47558	1.11	1.097	1.11	1.11	1.11	1.371	1.017
47561	1.274	1.088	1.274	1.274	1.274	1.301	1.074
47562	1.117	1.138	1.117	1.117	1.117	1.613	1.071
47564	1.124	1.136	1.124	1.124	1.124	1.513	1.045
47567	1.196	1.15	1.196	1.196	1.196	1.563	1.073
47568	1.163	1.105	1.163	1.163	1.163	1.494	1.049
47573	1.233	1.102	1.233	1.233	1.233	1.179	1.045
47574	1.09	1.161	1.09	1.09	1.09	1.739	1.14
47575	1.051	1.137	1.051	1.051	1.051	1.693	1.032
47576	1.051	1.158	1.051	1.051	1.051	1.586	1.214
47577	1.04	1.143	1.04	1.04	1.04	1.536	1.071
47578	1.194	1.097	1.194	1.194	1.194	1.421	1.084
47579	1.041	1.149	1.041	1.041	1.041	1.453	1.069
47580	1.058	1.142	1.058	1.058	1.058	1.65	1.054
47581	1.125	1.155	1.125	1.125	1.125	1.563	1.095
47584	1.133	1.202	1.133	1.133	1.133	1.494	1.143
47585	1.101	1.192	1.101	1.101	1.101	1.429	1.15
47586	0.998	1.129	0.998	0.998	0.998	1.656	1.046
47588	1.024	1.157	1.024	1.024	1.024	1.471	1.092
47590	1.095	1.158	1.095	1.095	1.095	1.516	1.074
47591	1.517	1.108	1.517	1.517	1.517	1.305	1.047
47596	1.19	1.098	1.19	1.19	1.19	1.292	1.067
47597	1.224	1.106	1.224	1.224	1.224	1.153	1.036
47598	1.133	1.169	1.133	1.133	1.133	1.503	1.097
47601	1.062	1.239	1.062	1.062	1.062	1.075	1.196
47610	1.095	1.249	1.095	1.095	1.095	1.141	1.222
47611	1.055	1.189	1.055	1.055	1.055	1.343	1.135

Territory Rating Factors

47612	1.166	1.271	1.166	1.166	1.166	1.531	1.24
47613	1.137	1.257	1.137	1.137	1.137	1.267	1.248
47615	1.034	1.16	1.034	1.034	1.034	1.496	1.103
47616	1.189	1.264	1.189	1.189	1.189	1.618	1.239
47617	1.067	1.233	1.067	1.067	1.067	1.158	1.214
47618	1.157	1.283	1.157	1.157	1.157	1.493	1.274
47619	1.111	1.24	1.111	1.111	1.111	1.327	1.178
47620	1.142	1.26	1.142	1.142	1.142	1.415	1.227
47629	1.034	1.239	1.034	1.034	1.034	1.014	1.196
47630	1.034	1.239	1.034	1.034	1.034	0.999	1.196
47631	1.205	1.29	1.205	1.205	1.205	1.786	1.292
47633	1.177	1.271	1.177	1.177	1.177	1.625	1.263
47634	1.084	1.204	1.084	1.084	1.084	1.187	1.17
47635	1.057	1.185	1.057	1.057	1.057	1.334	1.223
47637	1.074	1.195	1.074	1.074	1.074	1.282	1.136
47638	1.159	1.273	1.159	1.159	1.159	1.481	1.246
47639	1.159	1.268	1.159	1.159	1.159	1.422	1.254
47640	1.274	1.165	1.274	1.274	1.274	1.524	1.104
47647	1.15	1.242	1.15	1.15	1.15	1.444	1.201
47648	1.167	1.259	1.167	1.167	1.167	1.722	1.209
47649	1.178	1.21	1.178	1.178	1.178	1.54	1.155
47654	1.145	1.219	1.145	1.145	1.145	1.414	1.164
47660	1.158	1.186	1.158	1.158	1.158	1.425	1.122
47665	1.176	1.267	1.176	1.176	1.176	2.09	1.22
47666	1.197	1.229	1.197	1.197	1.197	1.783	1.183
47670	1.172	1.24	1.172	1.172	1.172	1.94	1.203
47683	1.154	1.204	1.154	1.154	1.154	1.438	1.146
47701	1.046	1.261	1.046	1.046	1.046	1.082	1.239
47702	1.046	1.261	1.046	1.046	1.046	1.082	1.239
47703	1.046	1.261	1.046	1.046	1.046	1.082	1.239
47704	1.046	1.261	1.046	1.046	1.046	1.082	1.239
47705	1.046	1.261	1.046	1.046	1.046	1.082	1.239
47706	1.046	1.261	1.046	1.046	1.046	1.082	1.239
47708	1.079	1.271	1.079	1.079	1.079	1.197	1.262
47710	1.109	1.29	1.109	1.109	1.109	1.272	1.305
47711	1.046	1.261	1.046	1.046	1.046	1.073	1.239
47712	1.098	1.265	1.098	1.098	1.098	1.312	1.249
47713	1.067	1.268	1.067	1.067	1.067	1.189	1.257
47714	1.043	1.261	1.043	1.043	1.043	1.262	1.359
47715	1.072	1.256	1.072	1.072	1.072	1.196	1.29
47716	1.046	1.261	1.046	1.046	1.046	1.075	1.239
47719	1.046	1.261	1.046	1.046	1.046	1.073	1.239
47720	1.168	1.284	1.168	1.168	1.168	1.584	1.218
47721	1.046	1.261	1.046	1.046	1.046	1.074	1.239
47722	1.046	1.261	1.046	1.046	1.046	1.075	1.239
47724	1.046	1.261	1.046	1.046	1.046	1.08	1.239
47725	1.184	1.3	1.184	1.184	1.184	1.298	1.36
47728	1.046	1.261	1.046	1.046	1.046	1.076	1.239
47730	1.046	1.261	1.046	1.046	1.046	1.082	1.239
47731	1.046	1.261	1.046	1.046	1.046	1.082	1.239
47732	1.046	1.261	1.046	1.046	1.046	1.082	1.239
47733	1.046	1.261	1.046	1.046	1.046	1.082	1.239
47734	1.046	1.261	1.046	1.046	1.046	1.082	1.239
47735	1.046	1.261	1.046	1.046	1.046	1.082	1.239
47736	1.046	1.261	1.046	1.046	1.046	1.082	1.239
47737	1.046	1.261	1.046	1.046	1.046	1.082	1.239

Territory Rating Factors

47740	1.046	1.261	1.046	1.046	1.046	1.08	1.239
47747	1.046	1.261	1.046	1.046	1.046	1.08	1.239
47750	1.046	1.261	1.046	1.046	1.046	1.076	1.239
47801	1.245	1.026	1.245	1.245	1.245	1.142	0.933
47802	1.119	1.054	1.119	1.119	1.119	1.175	0.942
47803	1.245	1.017	1.245	1.245	1.245	1.136	0.933
47804	1.153	1.03	1.153	1.153	1.153	1.202	0.987
47805	1.169	1.046	1.169	1.169	1.169	1.281	0.979
47807	1.146	1.044	1.146	1.146	1.146	1.171	1.021
47808	1.245	1.017	1.245	1.245	1.245	1.142	0.933
47809	1.133	1.04	1.133	1.133	1.133	1.214	1.001
47811	1.245	1.019	1.245	1.245	1.245	1.142	0.933
47812	1.245	1.019	1.245	1.245	1.245	1.142	0.933
47830	1.096	0.989	1.096	1.096	1.096	1.287	1.067
47831	1.102	1.002	1.102	1.102	1.102	1.215	1.019
47832	1.07	0.988	1.07	1.07	1.07	1.219	1.056
47833	1.169	1.042	1.169	1.169	1.169	1.336	1.111
47834	1.336	1.013	1.336	1.336	1.336	1.614	1.165
47836	1.13	0.999	1.13	1.13	1.13	1.289	1.041
47837	1.164	0.998	1.164	1.164	1.164	1.371	1.066
47838	1.209	1.086	1.209	1.209	1.209	1.338	1.13
47840	1.197	1.038	1.197	1.197	1.197	1.371	1.11
47841	1.161	1.067	1.161	1.161	1.161	1.346	1.121
47842	1.11	0.998	1.11	1.11	1.11	1.182	1.009
47845	1.142	1.074	1.142	1.142	1.142	1.377	1.119
47846	1.181	1.045	1.181	1.181	1.181	1.315	1.076
47847	1.082	0.997	1.082	1.082	1.082	1.202	1.034
47848	1.182	1.072	1.182	1.182	1.182	1.379	1.09
47849	1.151	1.055	1.151	1.151	1.151	1.331	1.045
47850	1.138	1.046	1.138	1.138	1.138	1.284	1.027
47851	1.189	1.014	1.189	1.189	1.189	1.338	1.041
47852	1.159	1.058	1.159	1.159	1.159	1.412	1.065
47853	1.201	1.014	1.201	1.201	1.201	1.388	1.105
47854	1.099	0.997	1.099	1.099	1.099	1.198	1.025
47855	1.148	1.055	1.148	1.148	1.148	1.398	1.07
47857	1.222	1.024	1.222	1.222	1.222	1.402	1.122
47858	1.158	1.053	1.158	1.158	1.158	1.303	1.075
47859	1.067	0.987	1.067	1.067	1.067	1.23	1.073
47860	1.109	0.997	1.109	1.109	1.109	1.239	1.027
47861	1.19	1.068	1.19	1.19	1.19	1.378	1.077
47862	1.087	0.993	1.087	1.087	1.087	1.219	1.039
47863	1.12	1.019	1.12	1.12	1.12	1.23	1.006
47865	1.187	1.071	1.187	1.187	1.187	1.397	1.09
47866	1.145	1.048	1.145	1.145	1.145	1.255	1.018
47868	1.16	1.032	1.16	1.16	1.16	1.35	1.109
47869	1.137	1.05	1.137	1.137	1.137	1.294	1.015
47870	1.127	1.044	1.127	1.127	1.127	1.277	1.002
47871	1.178	1.038	1.178	1.178	1.178	1.283	1.011
47872	1.091	0.99	1.091	1.091	1.091	1.235	1.046
47874	1.136	1.007	1.136	1.136	1.136	1.251	0.999
47875	1.087	0.996	1.087	1.087	1.087	1.217	1.033
47876	1.128	1.035	1.128	1.128	1.128	1.234	1.002
47878	1.19	1.028	1.19	1.19	1.19	1.257	0.997
47879	1.143	1.057	1.143	1.143	1.143	1.37	1.078
47880	1.134	1.018	1.134	1.134	1.134	1.235	0.996
47881	1.21	1.029	1.21	1.21	1.21	1.332	1.064

Territory Rating Factors

47882	1.166	1.057	1.166	1.166	1.166	1.555	1.065
47884	1.117	1.009	1.117	1.117	1.117	1.196	1.008
47885	1.106	1.051	1.106	1.106	1.106	1.3	1.018
47901	1.005	0.98	1.005	1.005	1.005	1.052	1.108
47902	1.011	0.983	1.011	1.011	1.011	1.039	1.12
47903	1.011	0.983	1.011	1.011	1.011	1.039	1.12
47904	1.011	0.983	1.011	1.011	1.011	1.039	1.12
47905	1.027	1.002	1.027	1.027	1.027	1.023	1.168
47906	0.995	0.976	0.995	0.995	0.995	1.04	1.094
47907	0.998	0.976	0.998	0.998	0.998	1.06	1.108
47909	1.009	0.98	1.009	1.009	1.009	1.042	1.123
47916	1.058	0.992	1.058	1.058	1.058	1.178	1.129
47917	0.934	0.938	0.934	0.934	0.934	1.16	1.105
47918	0.991	0.964	0.991	0.991	0.991	1.134	1.095
47920	0.994	0.974	0.994	0.994	0.994	1.11	1.093
47921	0.94	0.941	0.94	0.94	0.94	1.155	1.101
47922	0.859	0.908	0.859	0.859	0.859	1.084	1.098
47923	0.959	0.957	0.959	0.959	0.959	1.184	1.08
47924	1.015	0.985	1.015	1.015	1.015	1.074	1.112
47925	0.885	0.92	0.885	0.885	0.885	1.352	1.034
47926	0.965	0.953	0.965	0.965	0.965	1.062	0.805
47928	1.038	0.979	1.038	1.038	1.038	1.218	1.062
47929	0.924	0.94	0.924	0.924	0.924	1.223	1.064
47930	1.052	0.999	1.052	1.052	1.052	1.064	1.148
47932	0.994	0.963	0.994	0.994	0.994	1.255	1.088
47933	1.067	1.001	1.067	1.067	1.067	1.15	1.187
47934	1.067	1.001	1.067	1.067	1.067	1.152	1.187
47935	1.067	1.001	1.067	1.067	1.067	1.152	1.187
47936	1.067	1.001	1.067	1.067	1.067	1.152	1.187
47937	1.067	1.001	1.067	1.067	1.067	1.152	1.187
47938	1.067	1.001	1.067	1.067	1.067	1.152	1.187
47939	1.067	1.001	1.067	1.067	1.067	1.152	1.187
47940	1.064	1.004	1.064	1.064	1.064	1.059	1.17
47941	1.027	0.991	1.027	1.027	1.027	1.045	1.136
47942	0.908	0.925	0.908	0.908	0.908	1.138	1.135
47943	0.819	0.899	0.819	0.819	0.819	1.032	1.107
47944	0.917	0.931	0.917	0.917	0.917	1.149	1.105
47946	0.853	0.907	0.853	0.853	0.853	1.328	1.052
47948	0.885	0.917	0.885	0.885	0.885	1.107	1.104
47949	1.03	0.98	1.03	1.03	1.03	1.166	1.109
47950	0.922	0.938	0.922	0.922	0.922	1.376	1.038
47951	0.885	0.915	0.885	0.885	0.885	1.103	1.105
47952	1.045	0.981	1.045	1.045	1.045	1.217	1.072
47954	1.072	1.004	1.072	1.072	1.072	1.143	1.145
47955	1.037	0.993	1.037	1.037	1.037	1.083	1.149
47957	0.811	0.909	0.811	0.811	0.811	1.177	1.08
47958	1.021	0.977	1.021	1.021	1.021	1.161	1.107
47959	0.883	0.916	0.883	0.883	0.883	1.224	1.055
47960	0.907	0.928	0.907	0.907	0.907	1.272	1.044
47962	0.98	0.968	0.98	0.98	0.98	1.1	1.096
47963	0.842	0.899	0.842	0.842	0.842	1.022	1.104
47964	0.843	0.9	0.843	0.843	0.843	1.06	1.099
47965	1.069	0.996	1.069	1.069	1.069	1.25	1.13
47966	1.067	0.989	1.067	1.067	1.067	1.222	1.049
47967	1.027	0.984	1.027	1.027	1.027	1.118	1.132
47968	1.073	1.01	1.073	1.073	1.073	1.086	1.155

Territory Rating Factors

47969	1.011	0.975	1.011	1.011	1.011	1.136	1.109
47970	0.953	0.953	0.953	0.953	0.953	1.141	1.092
47971	0.936	0.94	0.936	0.936	0.936	1.143	1.097
47974	1.016	0.971	1.016	1.016	1.016	1.185	1.08
47975	0.961	0.952	0.961	0.961	0.961	1.145	1.096
47977	0.898	0.923	0.898	0.898	0.898	1.131	1.094
47978	0.858	0.905	0.858	0.858	0.858	1.14	1.089
47980	0.906	0.929	0.906	0.906	0.906	1.221	1.06
47981	1.018	0.983	1.018	1.018	1.018	1.078	1.13
47982	0.989	0.961	0.989	0.989	0.989	1.2	1.086
47983	1.033	0.991	1.033	1.033	1.033	1.062	1.137
47984	0.925	0.934	0.925	0.925	0.925	1.147	1.112
47986	0.929	0.938	0.929	0.929	0.929	1.153	1.094
47987	1.015	0.972	1.015	1.015	1.015	1.185	1.093
47988	1.046	0.984	1.046	1.046	1.046	1.196	1.1
47989	1.067	0.99	1.067	1.067	1.067	1.219	1.098
47990	1.042	0.987	1.042	1.042	1.042	1.15	1.129
47991	0.967	0.952	0.967	0.967	0.967	1.184	1.094
47992	0.991	0.97	0.991	0.991	0.991	1.101	1.109
47993	0.985	0.961	0.985	0.985	0.985	1.182	1.093
47994	1.026	0.981	1.026	1.026	1.026	1.143	1.117
47995	0.911	0.932	0.911	0.911	0.911	1.182	1.079
47996	0.995	0.976	0.995	0.995	0.995	1.04	1.094
47997	0.957	0.953	0.957	0.957	0.957	1.294	1.058

INDIANA 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 has a chargeable accident 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.