



ILLINOIS

PERSONAL AUTO

MANUAL

MADISON MUTUAL INSURANCE COMPANY

AUTO UNDERWRITING MANUAL INDEX

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AUTO UNDERWRITING GUIDELINES

The underwriting process is based on all available information including the application, the history we maintain, motor vehicle records, and other sources of public information. The State of Illinois provides four-and-a-half years of driving experience and is extended to 7 years for suspension, revocations, or alcohol-related violations.

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

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

Do Not Submit:

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

Ineligible vehicles include but not limited to the following:

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

- Previously totaled, salvaged, or reconstructed vehicles (may be accepted with liability only coverage)
- Storage only vehicles without a supporting vehicle with liability coverage insured with Madison Mutual

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

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

CHANGE FORM SIGNATURES AND DATES

The Named Insured must sign the Change Form if:

1. There is a change in agency representation (Agent of Record).
2. 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.

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 PP316 (Excess Electronic Equipment Coverage), Endorsement PP1329 (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
 - 300/500/100
 - 300/500/250
 - 250/500/100
 - 250/500/250
2. Physical damage (comprehensive coverage and collision coverage) premiums vary greatly depending on the deductible requested. The amount of physical damage deductibles written for an applicant should be commensurate with the exposure the applicant is willing to retain and the premium he is willing to pay. Generally, if an applicant has the financial resources, it would be to his benefit to carry a larger deductible.

TRAILERS, CAMPERS AND MOTOR HOMES

Definitions:

- Trailers / Campers – Include both single and double-axle trailers. Trailers are defined as utility trailers designated for use with a private passenger auto. Campers must be designed for use with a private passenger auto and provide living facilities. They do not include trailers or campers used for business or display purposes, and campers cannot be used for regular living quarters. Trailers / Campers with liability coverage only, DO NOT need to be added to the policy. They are automatically covered for liability from the towing vehicle.
- Truck Campers – A truck camper is defined as a camper that is securely fastened to the bed of a pickup truck that is classified as a private passenger auto.
- Camper Shells – A camper shell is defined as a shell that is securely fastened to the bed of a pickup truck that is classified as a private passenger auto. A shell does not provide living facilities and is principally used to provide cover for items being carried in the bed of the truck.
- Motor Home – A motor home is defined as a self-propelled unit and provides living facilities including a permanent toilet. They must be used for recreational purposes only.

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

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

Motor homes are not eligible for insurance.

AUTO RATING

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

1. Base Rates & Coverage Factors

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

Bodily Injury (BI)						
Base Rate	25K/50K	50K/100K	100K/300K	250K/500K	300K/500K	500K/500K
154	1.000	1.260	1.507	1.807	2.026	2.950

Property Damage (PD)					
Base Rate	20K	25K	50K	100K	250K
160	1.000	1.115	1.233	1.390	1.529

Medical Payments (MED)				
Base Rate	1K	2K	5K	10K
13	1.00	1.56	2.40	3.90

Uninsured Motorist Bodily Injury (UMBI)						
Base Rate	25K/50K	50K/100K	100K/300K	250K/500K	300K/500K	500K/500K
12	1.000	1.150	1.480	1.890	1.954	2.375

Underinsured Motorist Bodily Injury (UIMBI)					
Base Rate	50K/100K	100K/300K	250K/500K	300K/500K	500K/500K
7	1.160	1.490	1.900	1.990	2.410

Comprehensive (COMP)					
Base Rate	250	500	1,000	2,500	5,000
140	1.300	1.000	0.850	0.550	0.400

Collision (COLL)					
Base Rate	250	500	1,000	2,500	5,000
279	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 62040.
- 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: 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	2.011
Property Damage	1.000	2.000
Comprehensive	1.000	2.041
Collision	1.000	1.955

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:

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

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

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

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

**Administration of the Driver Experience
Classification Plan**

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

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

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

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
PP0312	Trailer/Camper Body Coverage (Maximum Limit of Liability) – Illinois
PP0314	Coverage for Damage to Your Auto (Maximum Limit of Liability) – Illinois
PP0316	Excess Electronic Equipment Coverage – Illinois
PP0447	Underinsured Motorist Coverage – Illinois
PP1301	Coverage for Damage to Your Auto Exclusion Endorsement
PP1303	Trust Endorsement
PP1329	Custom Equipment Coverage Endorsement – Illinois
PP2304	Joint Ownership Coverage – Illinois
UWR920-20	Named Driver Exclusion Endorsement
UWR920-30	Additional Insured Endorsement
UWR920-40	Unrepaired Damage Endorsement
UWR920-45	Property Damage Uninsured Motorist Coverage - Illinois
UWR920-65	Federal Employees/Contractors Using Autos in Government Business
UWR920-85	Waiver of Deductible – Glass Damage
UWR920-90	Emergency Towing and Road Service Coverage
UWR920-95	Alternate Payment of Loss
UWR920-97	Transportation Expenses
UWR920-98	Storage Costs
UWR920-99	Optional Limits Transportation Expenses Coverage
MM0174	Amendment of Policy Provisions - Illinois
MM0274	Termination Provisions – Illinois
MM0335	Auto Loan/Lease Limited Payoff Coverage

AMENDMENT OF POLICY PROVISIONS – ILLINOIS

MM0174

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

- Definition Section of the policy and the “minimum limit of liability”
- A party who has entered into a civil union with the named insured recognized under Illinois law
- 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”
- Uninsured Motorists Coverage definition of insured changed regarding “insured”, definition of an “uninsured motor vehicle”, and exclusion added for vehicles not owned or for the regular use of 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) – ILLINOIS

PP0312

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

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

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

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

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

COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY) – ILLINOIS

PP0314

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 COVERAGE - ILLINOIS

PP0316

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.

UNDERINSURED MOTORISTS COVERAGE – ILLINOIS

PP0447

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

See rating pages for premium charge.

COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT

PP1301

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

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

There is no charge for adding this endorsement.

TRUST ENDORSEMENT

PP1303

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

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

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

CUSTOM EQUIPMENT COVERAGE ENDORSMENT – ILLINOIS

PP1329

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

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

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

JOINT OWNERSHIP COVERAGE - ILLINOIS

PP2304

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.

PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE – ILLINOIS

UWR920-45

The Uninsured Motorists Property Damage (UMPD) endorsement provides coverage for compensatory damage, in excess of the applicable deductible, which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an accident. In addition:

- (1) property damage losses recoverable shall be limited to damage caused by the actual physical contact of an uninsured motor vehicle with the insured motor vehicle;
- (2) there shall be no coverage for loss of use and no coverage for loss of, or damage to, personal property located in the insured motor vehicle; and
- (3) any claim submitted shall include the name and address of the owner of the at-fault uninsured motor vehicle, a registration number and description of the vehicle, and any other available information necessary to establish that there is no applicable motor vehicle property damage liability insurance.

Limit and deductible options, along with the corresponding premium per auto, are as follows:

Limit	Deductible	6-Month Policy Premium (per Auto)	12-Month Policy Premium (per Auto)
\$ 15,000	\$ 100	\$ 14	\$ 28
\$ 20,000	\$ 100	\$ 15	\$ 30
\$ 25,000	\$ 100	\$ 16	\$ 32
\$ 50,000	\$ 100	\$ 17	\$ 34
\$ 100,000	\$ 100	\$ 18	\$ 36
\$ 15,000	\$ 250	\$ 13	\$ 26
\$ 20,000	\$ 250	\$ 14	\$ 28
\$ 25,000	\$ 250	\$ 15	\$ 30
\$ 50,000	\$ 250	\$ 16	\$ 32
\$ 100,000	\$ 250	\$ 17	\$ 34

FEDERAL EMPLOYEES/CONTRACTORS USING AUTOS IN GOVERNMENT BUSINESS

UWR920-65

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

This endorsement is automatically added to all policies.

There is no charge for this endorsement.

WAIVER OF DEDUCTIBLE – GLASS DAMAGE

UWR920-85

The coverage for Waiver of Deductible – Glass Damage

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

The provisions of this endorsement do not apply to:

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

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

EMERGENCY TOWING AND ROAD SERVICE COVERAGE

UWR920-90

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

The premium for this coverage is as follows:

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

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

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

ALTERNATE PAYMENT OF LOSS

UWR920-95

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

This endorsement is automatically added to all policies.

There is no charge for this endorsement.

TRANSPORTATION EXPENSES

UWR920-97

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

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

There is no charge for this endorsement.

STORAGE COSTS

UWR920-98

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

There is no charge for this endorsement.

OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE

UWR920-99

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

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

The following are the Optional Limits Transportation Expenses coverage options:

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

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

TERMINATION PROVISIONS – ILLINOIS

MM0274

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		
	BI, PD, MED	COMP	COLL
15	3.278	1.786	3.43
16	3.281	1.771	2.88
17	2.942	1.749	2.703
18	2.736	1.665	2.473
19	2.654	1.557	2.324
20	2.455	1.538	2.177
21	2.125	1.518	2.033
22	1.927	1.452	1.833
23	1.825	1.421	1.822
24	1.731	1.417	1.724
25	1.459	1.413	1.451
26	1.383	1.411	1.437
27	1.369	1.405	1.357
28	1.356	1.404	1.338
29	1.354	1.38	1.338
30	1.347	1.377	1.296
31	1.345	1.377	1.288
32	1.345	1.377	1.272
33	1.342	1.33	1.252
34	1.339	1.292	1.25
35	1.336	1.264	1.241
36	1.332	1.264	1.239
37	1.329	1.256	1.238
38	1.322	1.232	1.233
39	1.318	1.187	1.224
40	1.309	1.176	1.212
41	1.237	1.159	1.204
42	1.235	1.144	1.173
43	1.211	1.133	1.156
44	1.191	1.108	1.141
45	1.173	1.068	1.134
46	1.168	1.055	1.109
47	1.165	1.049	1.108
48	1.134	1.029	1.108
49	1.135	1.02	1.092
50	1.136	1.018	1.098
51	1.137	1.01	1.111
52	1.141	1.007	1.111
53	1.148	1.006	1.112
54	1.154	1.005	1.119
55	1.157	0.987	1.121
56	1.164	0.982	1.125
57	1.165	0.98	1.128
58	1.169	0.979	1.133
59	1.171	0.979	1.137
60	1.172	0.977	1.148
61	1.173	0.977	1.151
62	1.175	0.976	1.154
63	1.177	0.976	1.161
64	1.194	0.951	1.167

Married Female		
BI, PD, MED	COMP	COLL
2.163	1.554	2.573
2.165	1.541	2.16
1.942	1.522	2.027
1.806	1.449	1.855
1.752	1.355	1.743
1.62	1.338	1.633
1.403	1.321	1.525
1.272	1.263	1.375
1.205	1.236	1.367
1.142	1.233	1.293
0.963	1.229	1.088
0.913	1.228	1.078
0.904	1.222	1.018
0.895	1.221	1.004
0.894	1.201	1.004
0.889	1.198	0.972
0.888	1.198	0.966
0.888	1.198	0.954
0.886	1.157	0.939
0.884	1.124	0.938
0.882	1.1	0.931
0.879	1.1	0.929
0.877	1.093	0.929
0.873	1.072	0.925
0.87	1.033	0.918
0.864	1.023	0.909
0.816	1.008	0.903
0.815	0.995	0.88
0.799	0.986	0.867
0.786	0.964	0.856
0.774	0.929	0.851
0.771	0.918	0.832
0.769	0.913	0.831
0.748	0.895	0.831
0.749	0.887	0.819
0.75	0.886	0.824
0.75	0.879	0.833
0.753	0.876	0.833
0.758	0.875	0.834
0.762	0.874	0.839
0.764	0.859	0.841
0.768	0.854	0.844
0.769	0.853	0.846
0.772	0.852	0.85
0.773	0.852	0.853
0.774	0.85	0.861
0.774	0.85	0.863
0.776	0.849	0.866
0.777	0.849	0.871
0.788	0.827	0.875

Single Male		
BI, PD, MED	COMP	COLL
3.242	1.9	3.536
3.245	1.884	2.969
2.91	1.861	2.787
2.706	1.772	2.55
2.625	1.657	2.396
2.428	1.636	2.244
2.102	1.615	2.096
1.906	1.545	1.89
1.805	1.512	1.878
1.712	1.508	1.777
1.443	1.503	1.496
1.368	1.501	1.482
1.354	1.495	1.399
1.341	1.494	1.379
1.339	1.468	1.379
1.332	1.465	1.336
1.33	1.465	1.328
1.33	1.465	1.311
1.327	1.415	1.291
1.324	1.375	1.289
1.321	1.345	1.279
1.317	1.345	1.277
1.314	1.336	1.276
1.307	1.311	1.271
1.304	1.263	1.262
1.295	1.251	1.25
1.223	1.233	1.241
1.221	1.217	1.209
1.198	1.206	1.192
1.178	1.179	1.176
1.16	1.136	1.169
1.155	1.123	1.143
1.152	1.116	1.142
1.122	1.095	1.142
1.123	1.085	1.126
1.124	1.083	1.132
1.124	1.075	1.145
1.128	1.071	1.145
1.135	1.07	1.146
1.141	1.069	1.154
1.144	1.05	1.156
1.151	1.045	1.16
1.152	1.043	1.163
1.156	1.042	1.168
1.158	1.042	1.172
1.159	1.04	1.184
1.16	1.04	1.187
1.162	1.038	1.19
1.164	1.038	1.197
1.181	1.012	1.203

Married Male		
BI, PD, MED	COMP	COLL
2.14	1.653	2.652
2.142	1.639	2.227
1.92	1.619	2.09
1.786	1.541	1.912
1.732	1.441	1.797
1.602	1.423	1.683
1.387	1.405	1.572
1.258	1.344	1.417
1.191	1.315	1.409
1.13	1.312	1.333
0.952	1.308	1.122
0.903	1.306	1.111
0.894	1.301	1.049
0.885	1.3	1.035
0.884	1.277	1.035
0.879	1.275	1.002
0.878	1.275	0.996
0.878	1.275	0.984
0.876	1.231	0.968
0.874	1.196	0.967
0.872	1.17	0.96
0.869	1.17	0.958
0.867	1.163	0.957
0.863	1.14	0.953
0.86	1.099	0.946
0.854	1.089	0.937
0.807	1.073	0.931
0.806	1.059	0.907
0.79	1.049	0.894
0.777	1.026	0.882
0.766	0.989	0.877
0.762	0.977	0.858
0.76	0.971	0.857
0.74	0.953	0.857
0.741	0.944	0.844
0.742	0.942	0.849
0.742	0.935	0.859
0.745	0.932	0.859
0.749	0.931	0.86
0.753	0.93	0.865
0.755	0.914	0.867
0.76	0.909	0.87
0.76	0.907	0.872
0.763	0.906	0.876
0.764	0.906	0.879
0.765	0.904	0.888
0.766	0.904	0.89
0.767	0.903	0.892
0.768	0.903	0.898
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	1.00	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, Medical Payments, Comprehensive, and Collision. The discount can be added to existing policies when the related policy is written. It does not apply to campers or trailers; it also does not apply to our Dwelling program. (See the Homeowners or Farmowners Discounts and Surcharges section for details pertaining to property policies.)

In addition, a discount of 10% will be given to eligible employees, retirees, or board members of Madison Mutual Insurance Company, as well as their spouses, domestic partners, children, and family members in the household. This discount is available whether or not the insured has the base Auto-Home discount and applies to the same coverages. Furthermore:

- A. Retired employees must be 65 years of age or older.
 - B. This discount only applies to policies sold through the Company's subsidiary agency – Midwest Preferred Insurance Services.
 - C. All other underwriting standards and provisions apply.
5. 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, 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	1.12	1.01	1.13
>= 891	1	0.60	0.66	0.67
858 – 890	2	0.64	0.67	0.67
829 – 857	3	0.70	0.81	0.71
807 – 828	4	0.70	0.83	0.77
788 – 806	5	0.80	0.83	0.88
771 – 787	6	0.80	0.88	0.88
758 – 770	7	0.81	0.91	0.88
744 – 757	8	0.97	0.91	0.97
734 – 743	9	0.98	0.91	1.05
723 – 733	10	0.99	0.99	1.07
714 – 722	11	1.03	0.99	1.07
705 – 713	12	1.04	0.99	1.07
696 – 704	13	1.05	0.99	1.07
687 – 695	14	1.05	0.99	1.07
678 – 686	15	1.08	1.04	1.07
666 – 677	16	1.08	1.13	1.07
655 – 665	17	1.08	1.13	1.07
643 – 654	18	1.19	1.13	1.25
631 – 642	19	1.31	1.13	1.25
618 – 630	20	1.40	1.13	1.25
603 – 617	21	1.40	1.21	1.25
585 – 602	22	1.41	1.21	1.25
567 – 584	23	1.46	1.36	1.57
549 – 566	24	1.58	1.36	1.57
<= 548	25	1.76	1.61	1.57

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.

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

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
60001	1.083	1.172	1.083	1.083	1.083	1.043	1.241
60002	1.102	1.306	1.102	1.102	1.102	0.715	1.474
60004	1.118	1.384	1.118	1.118	1.118	0.663	1.49
60005	1.112	1.37	1.112	1.112	1.112	0.667	1.479
60006	1.107	1.384	1.107	1.107	1.107	0.669	1.49
60007	1.132	1.366	1.132	1.132	1.132	0.68	1.503
60008	1.106	1.356	1.106	1.106	1.106	0.676	1.465
60009	1.132	1.366	1.132	1.132	1.132	0.679	1.503
60010	1.114	1.317	1.114	1.114	1.114	0.755	1.424
60011	1.114	1.317	1.114	1.114	1.114	0.755	1.424
60012	1.108	1.237	1.108	1.108	1.108	0.855	1.299
60013	1.109	1.248	1.109	1.109	1.109	0.818	1.309
60014	1.133	1.228	1.133	1.133	1.133	0.881	1.262
60015	1.096	1.395	1.096	1.096	1.096	0.618	1.534
60016	1.126	1.424	1.126	1.126	1.126	0.622	1.574
60017	1.131	1.4	1.131	1.131	1.131	0.654	1.536
60018	1.124	1.4	1.124	1.124	1.124	0.641	1.536
60019	1.131	1.4	1.131	1.131	1.131	0.654	1.536
60020	1.088	1.303	1.088	1.088	1.088	0.745	1.408
60021	1.107	1.288	1.107	1.107	1.107	0.761	1.379
60022	1.109	1.403	1.109	1.109	1.109	0.651	1.557
60025	1.123	1.447	1.123	1.123	1.123	0.607	1.594
60026	1.123	1.432	1.123	1.123	1.123	0.666	1.615
60029	1.121	1.426	1.121	1.121	1.121	0.619	1.61
60030	1.092	1.33	1.092	1.092	1.092	0.669	1.485
60031	1.087	1.333	1.087	1.087	1.087	0.624	1.501
60033	1.098	1.136	1.098	1.098	1.098	1.16	1.219
60034	1.081	1.213	1.081	1.081	1.081	1.057	1.298
60035	1.102	1.39	1.102	1.102	1.102	0.63	1.54
60037	1.098	1.372	1.098	1.098	1.098	0.639	1.528
60038	1.116	1.348	1.116	1.116	1.116	0.712	1.448
60039	1.133	1.228	1.133	1.133	1.133	0.881	1.262
60040	1.098	1.372	1.098	1.098	1.098	0.637	1.528
60041	1.089	1.296	1.089	1.089	1.089	0.735	1.417
60042	1.094	1.266	1.094	1.094	1.094	0.768	1.341
60043	1.107	1.405	1.107	1.107	1.107	0.647	1.568
60044	1.094	1.364	1.094	1.094	1.094	0.614	1.511
60045	1.091	1.374	1.091	1.091	1.091	0.623	1.519
60046	1.093	1.314	1.093	1.093	1.093	0.691	1.469
60047	1.122	1.373	1.122	1.122	1.122	0.716	1.482
60048	1.096	1.352	1.096	1.096	1.096	0.641	1.539
60049	1.108	1.365	1.108	1.108	1.108	0.686	1.489
60050	1.097	1.244	1.097	1.097	1.097	0.824	1.319
60051	1.09	1.271	1.09	1.09	1.09	0.745	1.376
60053	1.122	1.442	1.122	1.122	1.122	0.585	1.736
60055	1.116	1.348	1.116	1.116	1.116	0.712	1.448
60056	1.121	1.408	1.121	1.121	1.121	0.633	1.513
60060	1.091	1.365	1.091	1.091	1.091	0.669	1.529
60061	1.105	1.366	1.105	1.105	1.105	0.655	1.523
60062	1.113	1.415	1.113	1.113	1.113	0.63	1.561
60064	1.089	1.35	1.089	1.089	1.089	0.61	1.504
60065	1.114	1.415	1.114	1.114	1.114	0.642	1.561
60067	1.116	1.348	1.116	1.116	1.116	0.712	1.448
60068	1.123	1.412	1.123	1.123	1.123	0.628	1.552

Territory Rating Factors

60069	1.105	1.388	1.105	1.105	1.105	0.637	1.519
60070	1.11	1.416	1.11	1.11	1.11	0.632	1.548
60071	1.085	1.268	1.085	1.085	1.085	0.793	1.394
60072	1.09	1.258	1.09	1.09	1.09	0.791	1.36
60073	1.091	1.31	1.091	1.091	1.091	0.692	1.438
60074	1.115	1.357	1.115	1.115	1.115	0.71	1.46
60075	1.084	1.32	1.084	1.084	1.084	0.657	1.535
60076	1.135	1.419	1.135	1.135	1.135	0.631	1.615
60077	1.138	1.419	1.138	1.138	1.138	0.625	1.593
60078	1.116	1.348	1.116	1.116	1.116	0.712	1.448
60079	1.082	1.321	1.082	1.082	1.082	0.608	1.434
60081	1.087	1.281	1.087	1.087	1.087	0.731	1.407
60082	1.117	1.423	1.117	1.117	1.117	0.633	1.586
60083	1.101	1.321	1.101	1.101	1.101	0.62	1.571
60084	1.098	1.315	1.098	1.098	1.098	0.716	1.437
60085	1.082	1.321	1.082	1.082	1.082	0.608	1.434
60086	1.087	1.341	1.087	1.087	1.087	0.632	1.509
60087	1.082	1.323	1.082	1.082	1.082	0.612	1.565
60088	1.092	1.355	1.092	1.092	1.092	0.626	1.504
60089	1.133	1.379	1.133	1.133	1.133	0.672	1.493
60090	1.114	1.429	1.114	1.114	1.114	0.65	1.536
60091	1.109	1.422	1.109	1.109	1.109	0.623	1.589
60092	1.096	1.356	1.096	1.096	1.096	0.637	1.514
60093	1.114	1.415	1.114	1.114	1.114	0.621	1.582
60094	1.116	1.348	1.116	1.116	1.116	0.712	1.448
60095	1.116	1.348	1.116	1.116	1.116	0.709	1.448
60096	1.087	1.328	1.087	1.087	1.087	0.664	1.531
60097	1.091	1.227	1.091	1.091	1.091	0.876	1.306
60098	1.113	1.213	1.113	1.113	1.113	0.934	1.246
60099	1.073	1.322	1.073	1.073	1.073	0.629	1.657
60101	1.138	1.347	1.138	1.138	1.138	0.843	1.506
60102	1.107	1.251	1.107	1.107	1.107	0.837	1.324
60103	1.132	1.277	1.132	1.132	1.132	0.788	1.425
60104	1.176	1.39	1.176	1.176	1.176	0.731	1.54
60106	1.156	1.38	1.156	1.156	1.156	0.778	1.578
60107	1.122	1.292	1.122	1.122	1.122	0.774	1.439
60108	1.126	1.322	1.126	1.126	1.126	0.793	1.504
60109	1.071	1.13	1.071	1.071	1.071	1.105	1.178
60110	1.107	1.272	1.107	1.107	1.107	0.918	1.354
60111	0.997	1.042	0.997	0.997	0.997	1.375	1.065
60112	1.017	1.08	1.017	1.017	1.017	1.236	1.095
60113	0.945	1.083	0.945	0.945	0.945	1.347	1.006
60115	0.993	1.059	0.993	0.993	0.993	1.296	1.054
60116	1.14	1.323	1.14	1.14	1.14	0.826	1.557
60117	1.133	1.322	1.133	1.133	1.133	0.803	1.504
60118	1.108	1.255	1.108	1.108	1.108	0.836	1.346
60119	1.059	1.145	1.059	1.059	1.059	0.998	1.179
60120	1.119	1.266	1.119	1.119	1.119	0.797	1.373
60121	1.113	1.24	1.113	1.113	1.113	0.847	1.319
60122	1.112	1.24	1.112	1.112	1.112	0.941	1.319
60123	1.113	1.24	1.113	1.113	1.113	0.847	1.319
60124	1.114	1.223	1.114	1.114	1.114	0.868	1.296
60126	1.144	1.365	1.144	1.144	1.144	0.846	1.518
60128	1.14	1.323	1.14	1.14	1.14	0.826	1.557
60129	0.97	1.018	0.97	0.97	0.97	1.378	1.036
60130	1.273	1.433	1.273	1.273	1.273	0.727	1.556

Territory Rating Factors

60131	1.158	1.407	1.158	1.158	1.158	0.688	1.588
60132	1.14	1.323	1.14	1.14	1.14	0.826	1.557
60133	1.131	1.303	1.131	1.131	1.131	0.733	1.53
60134	1.144	1.107	1.144	1.144	1.144	0.874	1.386
60135	1.083	1.107	1.083	1.083	1.083	1.205	1.16
60136	1.109	1.217	1.109	1.109	1.109	0.906	1.286
60137	1.15	1.332	1.15	1.15	1.15	0.836	1.46
60138	1.149	1.332	1.149	1.149	1.149	0.836	1.46
60139	1.154	1.334	1.154	1.154	1.154	0.832	1.49
60140	1.116	1.164	1.116	1.116	1.116	1.048	1.229
60141	1.217	1.4	1.217	1.217	1.217	0.745	1.539
60142	1.119	1.203	1.119	1.119	1.119	1.086	1.252
60143	1.123	1.353	1.123	1.123	1.123	0.8	1.506
60144	1.043	1.139	1.043	1.043	1.043	1.021	1.167
60145	1.029	1.063	1.029	1.029	1.029	1.388	1.104
60146	0.992	1.035	0.992	0.992	0.992	1.438	1.065
60147	1.09	1.188	1.09	1.09	1.09	0.921	1.252
60148	1.136	1.338	1.136	1.136	1.136	0.858	1.467
60150	0.974	1.024	0.974	0.974	0.974	1.348	1.033
60151	1.034	1.108	1.034	1.034	1.034	1.161	1.13
60152	1.223	1.137	1.223	1.223	1.223	1.126	1.25
60153	1.211	1.402	1.211	1.211	1.211	0.735	1.542
60154	1.189	1.383	1.189	1.189	1.189	0.729	1.548
60155	1.201	1.39	1.201	1.201	1.201	0.729	1.54
60156	1.117	1.228	1.117	1.117	1.117	0.888	1.281
60157	1.12	1.339	1.12	1.12	1.12	0.785	1.491
60159	1.12	1.33	1.12	1.12	1.12	0.712	1.466
60160	1.17	1.398	1.17	1.17	1.17	0.709	1.548
60161	1.187	1.398	1.187	1.187	1.187	0.737	1.548
60162	1.169	1.374	1.169	1.169	1.169	0.756	1.526
60163	1.161	1.38	1.161	1.161	1.161	0.735	1.534
60164	1.155	1.385	1.155	1.155	1.155	0.71	1.541
60165	1.17	1.391	1.17	1.17	1.17	0.72	1.549
60168	1.12	1.33	1.12	1.12	1.12	0.712	1.466
60169	1.12	1.31	1.12	1.12	1.12	0.732	1.445
60170	1.097	1.181	1.097	1.097	1.097	0.954	1.246
60171	1.174	1.398	1.174	1.174	1.174	0.699	1.541
60172	1.123	1.314	1.123	1.123	1.123	0.783	1.465
60173	1.114	1.35	1.114	1.114	1.114	0.692	1.471
60174	1.124	1.236	1.124	1.124	1.124	0.804	1.317
60175	1.106	1.204	1.106	1.106	1.106	0.858	1.282
60176	1.158	1.394	1.158	1.158	1.158	0.692	1.552
60177	1.122	1.257	1.122	1.122	1.122	0.804	1.335
60178	1.024	1.074	1.024	1.024	1.024	1.248	1.1
60179	1.118	1.307	1.118	1.118	1.118	0.77	1.438
60180	1.137	1.178	1.137	1.137	1.137	1.042	1.291
60181	1.168	1.365	1.168	1.168	1.168	1.143	1.495
60183	1.076	1.157	1.076	1.076	1.076	0.994	1.21
60184	1.129	1.259	1.129	1.129	1.129	0.886	1.365
60185	1.155	1.278	1.155	1.155	1.155	0.88	1.408
60186	1.154	1.278	1.154	1.154	1.154	0.88	1.408
60187	1.179	1.349	1.179	1.179	1.179	0.836	1.489
60188	1.141	1.323	1.141	1.141	1.141	0.845	1.557
60189	1.147	1.32	1.147	1.147	1.147	0.837	1.443
60190	1.152	1.312	1.152	1.152	1.152	0.844	1.457
60191	1.126	1.362	1.126	1.126	1.126	0.787	1.53

Territory Rating Factors

60192	1.108	1.284	1.108	1.108	1.108	0.813	1.436
60193	1.12	1.303	1.12	1.12	1.12	0.711	1.451
60194	1.12	1.33	1.12	1.12	1.12	0.712	1.466
60195	1.12	1.331	1.12	1.12	1.12	0.729	1.45
60196	1.117	1.33	1.117	1.117	1.117	0.702	1.466
60197	1.14	1.323	1.14	1.14	1.14	0.845	1.557
60199	1.14	1.323	1.14	1.14	1.14	0.845	1.557
60201	1.11	1.412	1.11	1.11	1.11	0.629	1.587
60202	1.12	1.406	1.12	1.12	1.12	0.643	1.598
60203	1.122	1.417	1.122	1.122	1.122	0.635	1.596
60204	1.12	1.406	1.12	1.12	1.12	0.652	1.598
60208	1.12	1.406	1.12	1.12	1.12	0.659	1.598
60209	1.12	1.406	1.12	1.12	1.12	0.652	1.598
60290	1.464	1.394	1.464	1.464	1.464	0.896	1.518
60301	1.175	1.4	1.175	1.175	1.175	0.711	1.509
60302	1.185	1.432	1.185	1.185	1.185	0.719	1.503
60303	1.171	1.401	1.171	1.171	1.171	0.713	1.503
60304	1.178	1.408	1.178	1.178	1.178	0.697	1.507
60305	1.182	1.403	1.182	1.182	1.182	0.715	1.53
60399	1.143	1.374	1.143	1.143	1.143	0.776	1.539
60401	1.021	1.244	1.021	1.021	1.021	0.887	1.16
60402	1.201	1.406	1.201	1.201	1.201	0.726	1.475
60403	0.977	1.255	0.977	0.977	0.977	0.75	1.195
60404	0.984	1.183	0.984	0.984	0.984	0.751	1.112
60406	1.181	1.384	1.181	1.181	1.181	0.719	1.535
60407	0.882	1.074	0.882	0.882	0.882	0.97	1.008
60408	0.878	1.101	0.878	0.878	0.878	0.835	1.029
60409	1.128	1.316	1.128	1.128	1.128	0.767	1.457
60410	0.954	1.156	0.954	0.954	0.954	0.771	1.078
60411	1.121	1.285	1.121	1.121	1.121	0.745	1.321
60412	1.121	1.285	1.121	1.121	1.121	0.744	1.321
60415	1.23	1.455	1.23	1.23	1.23	0.646	1.583
60416	0.893	1.086	0.893	0.893	0.893	1.091	1.045
60417	1.089	1.266	1.089	1.089	1.089	0.754	1.254
60418	1.17	1.391	1.17	1.17	1.17	0.688	1.553
60419	1.142	1.321	1.142	1.142	1.142	0.775	1.474
60420	0.861	1.034	0.861	0.861	0.861	1.021	1.01
60421	0.962	1.197	0.962	0.962	0.962	0.757	1.097
60422	1.168	1.313	1.168	1.168	1.168	0.737	1.391
60423	1.113	1.319	1.113	1.113	1.113	0.7	1.312
60424	0.877	1.06	0.877	0.877	0.877	0.983	1.006
60425	1.144	1.293	1.144	1.144	1.144	0.737	1.358
60426	1.171	1.325	1.171	1.171	1.171	0.831	1.471
60428	1.173	1.355	1.173	1.173	1.173	0.729	1.552
60429	1.173	1.324	1.173	1.173	1.173	0.741	1.436
60430	1.229	1.307	1.229	1.229	1.229	0.709	1.394
60431	0.973	1.214	0.973	0.973	0.973	0.727	1.127
60432	0.988	1.262	0.988	0.988	0.988	0.685	1.216
60433	0.984	1.232	0.984	0.984	0.984	0.75	1.189
60434	0.97	1.225	0.97	0.97	0.97	0.688	1.123
60435	0.976	1.255	0.976	0.976	0.976	0.75	1.195
60436	0.97	1.225	0.97	0.97	0.97	0.688	1.123
60437	0.868	1.018	0.868	0.868	0.868	1.084	0.992
60438	1.111	1.283	1.111	1.111	1.111	0.734	1.338
60439	1.097	1.352	1.097	1.097	1.097	0.689	1.404
60440	1.076	1.302	1.076	1.076	1.076	0.687	1.344

Territory Rating Factors

60441	0.992	1.31	0.992	0.992	0.992	0.636	1.241
60442	0.995	1.234	0.995	0.995	0.995	0.748	1.128
60443	1.127	1.306	1.127	1.127	1.127	0.772	1.338
60444	0.904	1.065	0.904	0.904	0.904	0.949	1.015
60445	1.158	1.356	1.158	1.158	1.158	0.691	1.474
60446	1.044	1.354	1.044	1.044	1.044	0.746	1.309
60447	0.947	1.162	0.947	0.947	0.947	0.993	1.099
60448	1.056	1.31	1.056	1.056	1.056	0.673	1.26
60449	1.04	1.263	1.04	1.04	1.04	0.743	1.181
60450	0.887	1.105	0.887	0.887	0.887	0.988	1.043
60451	1.041	1.305	1.041	1.041	1.041	0.68	1.256
60452	1.15	1.356	1.15	1.15	1.15	0.707	1.461
60453	1.264	1.446	1.264	1.264	1.264	0.642	1.591
60454	1.264	1.446	1.264	1.264	1.264	0.654	1.591
60455	1.224	1.436	1.224	1.224	1.224	0.638	1.583
60456	1.206	1.439	1.206	1.206	1.206	0.673	1.6
60457	1.222	1.422	1.222	1.222	1.222	0.65	1.548
60458	1.222	1.426	1.222	1.222	1.222	0.661	1.591
60459	1.201	1.444	1.201	1.201	1.201	0.659	1.619
60460	0.83	0.98	0.83	0.83	0.83	1.145	1.05
60461	1.117	1.295	1.117	1.117	1.117	0.757	1.328
60462	1.129	1.358	1.129	1.129	1.129	0.69	1.439
60463	1.177	1.395	1.177	1.177	1.177	0.671	1.504
60464	1.155	1.387	1.155	1.155	1.155	0.677	1.472
60465	1.279	1.461	1.279	1.279	1.279	0.647	1.587
60466	1.098	1.282	1.098	1.098	1.098	0.755	1.311
60467	1.078	1.366	1.078	1.078	1.078	0.671	1.365
60468	0.988	1.281	0.988	0.988	0.988	0.734	1.085
60469	1.161	1.354	1.161	1.161	1.161	0.714	1.507
60470	0.872	0.988	0.872	0.872	0.872	0.97	0.974
60471	1.091	1.288	1.091	1.091	1.091	0.732	1.28
60472	1.173	1.389	1.173	1.173	1.173	0.681	1.519
60473	1.133	1.306	1.133	1.133	1.133	0.757	1.459
60474	0.878	1.072	0.878	0.878	0.878	0.976	1.01
60475	1.086	1.268	1.086	1.086	1.086	0.75	1.27
60476	1.15	1.303	1.15	1.15	1.15	0.756	1.403
60477	1.121	1.335	1.121	1.121	1.121	0.692	1.385
60478	1.143	1.328	1.143	1.143	1.143	0.73	1.414
60479	0.878	1.057	0.878	0.878	0.878	1.016	1.012
60480	1.191	1.394	1.191	1.191	1.191	0.681	1.557
60481	0.92	1.137	0.92	0.92	0.92	0.831	1.024
60482	1.213	1.421	1.213	1.213	1.213	0.649	1.524
60484	1.059	1.268	1.059	1.059	1.059	0.747	1.239
60487	1.117	1.369	1.117	1.117	1.117	0.674	1.372
60490	1.065	1.313	1.065	1.065	1.065	0.824	1.336
60491	1.056	1.33	1.056	1.056	1.056	0.711	1.319
60499	1.209	1.43	1.209	1.209	1.209	0.657	1.591
60501	1.218	1.415	1.218	1.218	1.218	0.69	1.582
60502	1.113	1.249	1.113	1.113	1.113	0.919	1.299
60503	1.063	1.231	1.063	1.063	1.063	0.837	1.251
60504	1.101	1.255	1.101	1.101	1.101	0.897	1.294
60505	1.09	1.235	1.09	1.09	1.09	0.942	1.268
60506	1.104	1.214	1.104	1.104	1.104	0.877	1.298
60507	1.092	1.235	1.092	1.092	1.092	0.875	1.268
60510	1.322	1.303	1.322	1.322	1.322	0.814	1.423
60511	1.024	1.137	1.024	1.024	1.024	0.995	1.149

Territory Rating Factors

60512	1.03	1.168	1.03	1.03	1.03	0.927	1.174
60513	1.217	1.389	1.217	1.217	1.217	0.688	1.548
60514	1.149	1.367	1.149	1.149	1.149	0.822	1.471
60515	1.133	1.342	1.133	1.133	1.133	0.855	1.453
60516	1.128	1.355	1.128	1.128	1.128	0.84	1.425
60517	1.109	1.332	1.109	1.109	1.109	0.85	1.393
60518	0.922	0.964	0.922	0.922	0.922	1.173	0.925
60519	1.149	1.264	1.149	1.149	1.149	0.906	1.339
60520	0.998	1.092	0.998	0.998	0.998	1.119	1.097
60521	1.151	1.364	1.151	1.151	1.151	0.796	1.496
60522	1.151	1.364	1.151	1.151	1.151	0.817	1.496
60523	1.151	1.359	1.151	1.151	1.151	0.846	1.498
60525	1.292	1.392	1.292	1.292	1.292	0.682	1.629
60526	1.2	1.378	1.2	1.2	1.2	0.708	1.551
60527	1.137	1.362	1.137	1.137	1.137	0.773	1.489
60530	0.939	0.985	0.939	0.939	0.939	1.307	0.975
60531	0.943	1.007	0.943	0.943	0.943	1.166	0.983
60532	1.141	1.32	1.141	1.141	1.141	0.833	1.422
60534	1.214	1.403	1.214	1.214	1.214	0.706	1.52
60536	0.964	1.098	0.964	0.964	0.964	0.946	1.079
60537	0.951	1.065	0.951	0.951	0.951	0.991	1.048
60538	1.054	1.197	1.054	1.054	1.054	1.004	1.208
60539	1.147	1.241	1.147	1.147	1.147	0.847	1.328
60540	1.109	1.285	1.109	1.109	1.109	0.883	1.344
60541	0.929	1.076	0.929	0.929	0.929	0.919	1.032
60542	1.118	1.239	1.118	1.118	1.118	0.841	1.305
60543	1.022	1.192	1.022	1.022	1.022	0.865	1.173
60544	1.009	1.255	1.009	1.009	1.009	0.831	1.236
60545	0.993	1.12	0.993	0.993	0.993	0.967	1.114
60546	1.217	1.397	1.217	1.217	1.217	0.694	1.515
60548	0.971	1.084	0.971	0.971	0.971	0.986	1.102
60549	0.93	0.99	0.93	0.93	0.93	1.098	0.957
60550	0.958	1.015	0.958	0.958	0.958	1.319	1.003
60551	0.933	1.021	0.933	0.933	0.933	1.031	0.993
60552	0.96	1.051	0.96	0.96	0.96	1.082	1.04
60553	0.919	0.967	0.919	0.919	0.919	1.314	0.959
60554	1.057	1.169	1.057	1.057	1.057	0.954	1.204
60555	1.153	1.293	1.153	1.153	1.153	0.859	1.393
60556	0.97	1.044	0.97	0.97	0.97	1.245	1.035
60557	0.91	0.97	0.91	0.91	0.91	1.031	0.933
60558	1.185	1.373	1.185	1.185	1.185	0.715	1.535
60559	1.13	1.353	1.13	1.13	1.13	0.81	1.451
60560	0.977	1.149	0.977	0.977	0.977	0.874	1.103
60561	1.116	1.351	1.116	1.116	1.116	0.79	1.431
60563	1.119	1.267	1.119	1.119	1.119	0.872	1.316
60564	1.083	1.271	1.083	1.083	1.083	0.796	1.303
60565	1.105	1.323	1.105	1.105	1.105	0.862	1.369
60566	1.108	1.285	1.108	1.108	1.108	0.878	1.344
60567	1.108	1.285	1.108	1.108	1.108	0.878	1.344
60568	1.092	1.235	1.092	1.092	1.092	0.855	1.268
60572	1.089	1.235	1.089	1.089	1.089	0.953	1.268
60585	1.035	1.24	1.035	1.035	1.035	0.802	1.267
60586	0.992	1.205	0.992	0.992	0.992	0.826	1.14
60598	1.089	1.235	1.089	1.089	1.089	0.953	1.268
60599	1.123	1.259	1.123	1.123	1.123	0.891	1.312
60601	1.464	1.393	1.464	1.464	1.464	0.869	1.52

Territory Rating Factors

60602	1.464	1.392	1.464	1.464	1.464	0.831	1.517
60603	1.464	1.392	1.464	1.464	1.464	0.835	1.517
60604	1.464	1.392	1.464	1.464	1.464	0.843	1.517
60605	1.464	1.391	1.464	1.464	1.464	0.831	1.523
60606	1.464	1.393	1.464	1.464	1.464	0.848	1.513
60607	1.464	1.395	1.464	1.464	1.464	0.853	1.509
60608	1.464	1.398	1.464	1.464	1.464	0.874	1.515
60609	1.464	1.397	1.464	1.464	1.464	0.883	1.536
60610	1.464	1.397	1.464	1.464	1.464	0.794	1.516
60611	1.464	1.389	1.464	1.464	1.464	0.78	1.539
60612	1.464	1.438	1.464	1.464	1.464	0.894	1.506
60613	1.464	1.391	1.464	1.464	1.464	0.794	1.524
60614	1.464	1.394	1.464	1.464	1.464	0.826	1.527
60615	1.464	1.385	1.464	1.464	1.464	0.864	1.553
60616	1.464	1.39	1.464	1.464	1.464	0.882	1.515
60617	1.464	1.36	1.464	1.464	1.464	0.877	1.539
60618	1.464	1.391	1.464	1.464	1.464	0.841	1.512
60619	1.464	1.378	1.464	1.464	1.464	0.949	1.626
60620	1.464	1.409	1.464	1.464	1.464	1.028	1.625
60621	1.464	1.392	1.464	1.464	1.464	0.973	1.576
60622	1.464	1.396	1.464	1.464	1.464	0.878	1.504
60623	1.464	1.404	1.464	1.464	1.464	0.888	1.511
60624	1.464	1.399	1.464	1.464	1.464	0.882	1.508
60625	1.464	1.4	1.464	1.464	1.464	0.871	1.523
60626	1.464	1.403	1.464	1.464	1.464	0.816	1.637
60628	1.464	1.373	1.464	1.464	1.464	0.879	1.562
60629	1.464	1.412	1.464	1.464	1.464	0.869	1.588
60630	1.464	1.404	1.464	1.464	1.464	0.84	1.539
60631	1.464	1.41	1.464	1.464	1.464	0.719	1.55
60632	1.464	1.41	1.464	1.464	1.464	0.879	1.544
60633	1.464	1.34	1.464	1.464	1.464	0.859	1.509
60634	1.464	1.395	1.464	1.464	1.464	0.884	1.522
60636	1.464	1.408	1.464	1.464	1.464	0.884	1.576
60637	1.464	1.382	1.464	1.464	1.464	0.879	1.576
60638	1.464	1.426	1.464	1.464	1.464	0.84	1.582
60639	1.464	1.397	1.464	1.464	1.464	0.829	1.508
60640	1.464	1.386	1.464	1.464	1.464	0.793	1.5
60641	1.464	1.396	1.464	1.464	1.464	0.859	1.522
60642	1.464	1.394	1.464	1.464	1.464	0.875	1.511
60643	1.464	1.403	1.464	1.464	1.464	0.855	1.568
60644	1.464	1.404	1.464	1.464	1.464	0.866	1.502
60645	1.464	1.412	1.464	1.464	1.464	0.811	1.603
60646	1.464	1.414	1.464	1.464	1.464	0.744	1.567
60647	1.464	1.393	1.464	1.464	1.464	0.841	1.504
60649	1.464	1.378	1.464	1.464	1.464	0.869	1.563
60651	1.464	1.397	1.464	1.464	1.464	0.857	1.503
60652	1.464	1.427	1.464	1.464	1.464	0.834	1.601
60653	1.464	1.391	1.464	1.464	1.464	0.864	1.54
60654	1.464	1.394	1.464	1.464	1.464	0.844	1.511
60655	1.464	1.408	1.464	1.464	1.464	0.869	1.547
60656	1.464	1.405	1.464	1.464	1.464	0.738	1.556
60657	1.464	1.392	1.464	1.464	1.464	0.801	1.517
60659	1.464	1.426	1.464	1.464	1.464	0.816	1.547
60660	1.464	1.401	1.464	1.464	1.464	0.83	1.557
60661	1.464	1.393	1.464	1.464	1.464	0.831	1.513
60663	1.464	1.393	1.464	1.464	1.464	0.874	1.516

Territory Rating Factors

60664	1.464	1.397	1.464	1.464	1.464	0.848	1.536
60666	1.464	1.39	1.464	1.464	1.464	0.814	1.545
60668	1.464	1.397	1.464	1.464	1.464	0.865	1.536
60669	1.464	1.397	1.464	1.464	1.464	0.879	1.536
60670	1.464	1.397	1.464	1.464	1.464	0.85	1.536
60673	1.464	1.397	1.464	1.464	1.464	0.869	1.536
60674	1.464	1.397	1.464	1.464	1.464	0.85	1.536
60675	1.464	1.397	1.464	1.464	1.464	0.85	1.536
60677	1.464	1.397	1.464	1.464	1.464	0.869	1.536
60678	1.464	1.397	1.464	1.464	1.464	0.848	1.536
60679	1.464	1.393	1.464	1.464	1.464	0.804	1.516
60680	1.464	1.397	1.464	1.464	1.464	0.869	1.536
60681	1.464	1.397	1.464	1.464	1.464	0.82	1.536
60682	1.464	1.421	1.464	1.464	1.464	0.802	1.556
60684	1.464	1.397	1.464	1.464	1.464	0.869	1.536
60685	1.464	1.397	1.464	1.464	1.464	0.858	1.536
60686	1.464	1.394	1.464	1.464	1.464	0.84	1.518
60687	1.464	1.397	1.464	1.464	1.464	0.85	1.536
60688	1.464	1.394	1.464	1.464	1.464	0.836	1.518
60689	1.464	1.393	1.464	1.464	1.464	0.874	1.516
60690	1.464	1.397	1.464	1.464	1.464	0.858	1.536
60691	1.464	1.397	1.464	1.464	1.464	0.858	1.536
60693	1.464	1.397	1.464	1.464	1.464	0.858	1.536
60694	1.464	1.397	1.464	1.464	1.464	0.85	1.536
60695	1.464	1.394	1.464	1.464	1.464	0.873	1.518
60696	1.464	1.394	1.464	1.464	1.464	0.852	1.518
60697	1.464	1.397	1.464	1.464	1.464	0.858	1.536
60699	1.464	1.397	1.464	1.464	1.464	0.879	1.536
60701	1.464	1.397	1.464	1.464	1.464	0.85	1.536
60706	1.144	1.399	1.144	1.144	1.144	0.624	1.526
60707	1.174	1.392	1.174	1.174	1.174	0.726	1.508
60712	1.131	1.412	1.131	1.131	1.131	0.613	1.565
60714	1.13	1.432	1.13	1.13	1.13	0.59	1.598
60803	1.194	1.404	1.194	1.194	1.194	0.664	1.533
60804	1.186	1.425	1.186	1.186	1.186	0.802	1.486
60805	1.194	1.455	1.194	1.194	1.194	0.698	1.617
60827	1.15	1.347	1.15	1.15	1.15	0.741	1.533
60901	0.916	1.185	0.916	0.916	0.916	0.788	1.016
60910	0.926	1.157	0.926	0.926	0.926	0.784	1.009
60911	0.848	1.052	0.848	0.848	0.848	0.872	1.01
60912	0.892	1.11	0.892	0.892	0.892	0.816	1.004
60913	0.924	1.134	0.924	0.924	0.924	0.809	1.042
60914	0.956	1.151	0.956	0.956	0.956	0.703	1.002
60915	0.946	1.192	0.946	0.946	0.946	0.74	1.04
60917	0.872	1.077	0.872	0.872	0.872	0.833	1.016
60918	0.793	0.985	0.793	0.793	0.793	0.97	1.024
60919	0.858	1.067	0.858	0.858	0.858	0.992	1.014
60920	0.855	1.048	0.855	0.855	0.855	1.01	1.013
60921	0.801	0.977	0.801	0.801	0.801	1.163	1.018
60922	0.904	1.128	0.904	0.904	0.904	0.768	1.007
60924	0.794	0.996	0.794	0.794	0.794	0.97	1.027
60926	0.804	1.019	0.804	0.804	0.804	0.96	1.026
60927	0.866	1.089	0.866	0.866	0.866	0.82	1.01
60928	0.826	1.031	0.826	0.826	0.826	0.937	1.011
60929	0.818	0.999	0.818	0.818	0.818	1.117	1.012
60930	0.824	1.02	0.824	0.824	0.824	0.913	1.012

Territory Rating Factors

60931	0.883	1.105	0.883	0.883	0.883	0.866	1.01
60932	0.768	0.981	0.768	0.768	0.768	1.035	1.056
60933	0.757	0.936	0.757	0.757	0.757	1.239	1.038
60934	0.834	1.011	0.834	0.834	0.834	1.063	1.015
60935	0.886	1.096	0.886	0.886	0.886	0.816	1.012
60936	0.768	0.931	0.768	0.768	0.768	1.274	1.033
60938	0.816	1.012	0.816	0.816	0.816	0.934	1.015
60939	0.786	1.004	0.786	0.786	0.786	1.001	1.044
60940	0.964	1.207	0.964	0.964	0.964	0.776	1.049
60941	0.887	1.105	0.887	0.887	0.887	0.873	1.025
60942	0.78	1.018	0.78	0.78	0.78	1.007	1.079
60944	0.912	1.129	0.912	0.912	0.912	0.865	1.01
60945	0.868	1.099	0.868	0.868	0.868	0.904	1.016
60946	0.838	1.033	0.838	0.838	0.838	1.04	1.012
60948	0.776	0.966	0.776	0.776	0.776	1.011	1.031
60949	0.746	0.929	0.746	0.746	0.746	1.064	1.043
60950	0.95	1.186	0.95	0.95	0.95	0.725	1.026
60951	0.866	1.081	0.866	0.866	0.866	0.846	1.007
60952	0.774	0.951	0.774	0.774	0.774	1.217	1.029
60953	0.804	1.024	0.804	0.804	0.804	0.992	1.03
60954	0.949	1.16	0.949	0.949	0.949	0.824	1.019
60955	0.805	1	0.805	0.805	0.805	0.959	1.018
60956	0.889	1.107	0.889	0.889	0.889	0.801	1.003
60957	0.764	0.953	0.764	0.764	0.764	1.249	1.039
60958	0.923	1.144	0.923	0.923	0.923	0.866	1.037
60959	0.807	0.996	0.807	0.807	0.807	1.117	1.017
60960	0.77	0.97	0.77	0.77	0.77	1.022	1.043
60961	0.871	1.069	0.871	0.871	0.871	0.829	1.011
60962	0.791	0.974	0.791	0.791	0.791	1.165	1.023
60963	0.771	0.979	0.771	0.771	0.771	1.038	1.058
60964	0.911	1.129	0.911	0.911	0.911	0.794	0.994
60966	0.831	1.074	0.831	0.831	0.831	1.038	1.016
60967	0.8	1.026	0.8	0.8	0.8	1.008	1.043
60968	0.798	0.989	0.798	0.798	0.798	0.959	1.02
60969	0.886	1.096	0.886	0.886	0.886	0.808	1.015
60970	0.846	1.074	0.846	0.846	0.846	0.882	1.001
60973	0.79	1.018	0.79	0.79	0.79	0.991	1.049
60974	0.806	1.041	0.806	0.806	0.806	0.959	1.02
61001	0.887	0.939	0.887	0.887	0.887	1.464	0.952
61006	0.904	0.958	0.904	0.904	0.904	1.346	0.943
61007	0.918	0.962	0.918	0.918	0.918	1.463	0.957
61008	1.009	1.04	1.009	1.009	1.009	1.68	1.101
61010	0.926	0.98	0.926	0.926	0.926	1.442	0.984
61011	1.018	1.062	1.018	1.018	1.018	1.388	1.113
61012	1.073	1.092	1.073	1.073	1.073	1.271	1.156
61013	0.93	0.964	0.93	0.93	0.93	1.459	0.967
61014	0.859	1.026	0.859	0.859	0.859	1.382	1
61015	0.924	0.978	0.924	0.924	0.924	1.386	0.982
61016	0.983	1.033	0.983	0.983	0.983	1.425	1.066
61018	0.937	0.972	0.937	0.937	0.937	1.457	0.975
61019	0.94	0.982	0.94	0.94	0.94	1.447	0.992
61020	0.948	0.998	0.948	0.948	0.948	1.331	1.02
61021	0.852	0.946	0.852	0.852	0.852	1.234	0.819
61024	0.948	0.994	0.948	0.948	0.948	1.433	1.013
61025	0.877	0.931	0.877	0.877	0.877	1.41	0.913
61027	0.902	0.952	0.902	0.902	0.902	1.485	0.932

Territory Rating Factors

61028	0.878	0.93	0.878	0.878	0.878	1.429	0.916
61030	0.903	0.963	0.903	0.903	0.903	1.478	0.954
61031	0.888	0.95	0.888	0.888	0.888	1.347	0.913
61032	0.948	0.968	0.948	0.948	0.948	1.46	0.974
61036	0.876	0.928	0.876	0.876	0.876	1.393	0.915
61037	0.827	0.91	0.827	0.827	0.827	1.295	0.859
61038	1.07	1.082	1.07	1.07	1.07	1.33	1.14
61039	0.912	0.97	0.912	0.912	0.912	1.502	0.966
61041	0.873	0.927	0.873	0.873	0.873	1.413	0.912
61042	0.838	0.915	0.838	0.838	0.838	1.22	0.866
61043	0.939	0.991	0.939	0.939	0.939	1.356	1.001
61044	0.894	0.94	0.894	0.894	0.894	1.471	0.934
61046	0.876	0.935	0.876	0.876	0.876	1.375	0.948
61047	0.91	0.97	0.91	0.91	0.91	1.675	0.957
61048	0.899	0.942	0.899	0.899	0.899	1.611	0.932
61049	0.945	0.995	0.945	0.945	0.945	1.36	1.01
61050	0.917	0.957	0.917	0.917	0.917	1.502	0.955
61051	0.86	0.967	0.86	0.86	0.86	1.352	0.931
61052	0.966	1.015	0.966	0.966	0.966	1.376	1.048
61053	0.87	0.934	0.87	0.87	0.87	1.422	0.924
61054	0.889	0.982	0.889	0.889	0.889	1.512	0.956
61057	0.874	0.944	0.874	0.874	0.874	1.344	0.887
61059	0.896	0.942	0.896	0.896	0.896	1.519	0.934
61060	0.935	0.976	0.935	0.935	0.935	1.453	0.983
61061	0.897	0.959	0.897	0.897	0.897	1.505	0.928
61062	0.9	0.945	0.9	0.9	0.9	1.435	0.943
61063	0.941	0.988	0.941	0.941	0.941	1.435	1.001
61064	0.881	0.951	0.881	0.881	0.881	1.384	0.939
61065	1.03	1.06	1.03	1.03	1.03	1.353	1.105
61067	0.937	0.977	0.937	0.937	0.937	1.462	0.982
61068	0.922	0.973	0.922	0.922	0.922	1.347	1.007
61070	0.937	0.976	0.937	0.937	0.937	1.451	0.984
61071	0.818	0.902	0.818	0.818	0.818	1.162	0.85
61072	0.983	1.046	0.983	0.983	0.983	1.39	1.122
61073	0.997	1.051	0.997	0.997	0.997	1.576	1.127
61074	0.864	0.927	0.864	0.864	0.864	1.421	0.913
61075	0.875	0.931	0.875	0.875	0.875	1.424	0.916
61077	0.929	0.979	0.929	0.929	0.929	1.484	0.979
61078	0.897	0.95	0.897	0.897	0.897	1.414	0.941
61079	0.97	1.02	0.97	0.97	0.97	1.452	1.054
61080	1.029	1.079	1.029	1.029	1.029	1.299	1.142
61081	0.834	0.924	0.834	0.834	0.834	1.154	0.848
61084	0.939	0.992	0.939	0.939	0.939	1.35	1.012
61085	0.886	0.937	0.886	0.886	0.886	1.477	0.929
61087	0.894	0.941	0.894	0.894	0.894	1.486	0.94
61088	0.939	0.989	0.939	0.939	0.939	1.404	1
61089	0.905	0.949	0.905	0.905	0.905	1.505	0.942
61091	0.869	0.949	0.869	0.869	0.869	1.459	0.894
61101	0.957	1.009	0.957	0.957	0.957	1.39	1.061
61102	0.946	1.001	0.946	0.946	0.946	1.368	1.019
61103	0.973	1.03	0.973	0.973	0.973	1.342	1.073
61104	0.963	1.017	0.963	0.963	0.963	1.343	1.06
61105	0.976	1.029	0.976	0.976	0.976	1.311	1.054
61106	0.976	1.029	0.976	0.976	0.976	1.311	1.054
61107	0.976	1.029	0.976	0.976	0.976	1.311	1.05
61108	0.99	1.044	0.99	0.99	0.99	1.347	1.07

Territory Rating Factors

61109	0.957	1.009	0.957	0.957	0.957	1.345	1.051
61110	0.976	1.029	0.976	0.976	0.976	1.311	1.054
61111	0.987	1.045	0.987	0.987	0.987	1.432	1.072
61112	0.97	1.023	0.97	0.97	0.97	1.373	1.053
61114	0.996	1.044	0.996	0.996	0.996	1.415	1.078
61115	0.98	1.051	0.98	0.98	0.98	1.346	1.073
61125	0.979	1.029	0.979	0.979	0.979	1.311	1.054
61126	0.976	1.029	0.976	0.976	0.976	1.311	1.05
61130	0.987	1.045	0.987	0.987	0.987	1.429	1.072
61131	0.987	1.045	0.987	0.987	0.987	1.429	1.072
61132	0.987	1.045	0.987	0.987	0.987	1.429	1.072
61201	0.696	0.945	0.696	0.696	0.696	1.505	0.834
61204	0.698	0.945	0.698	0.698	0.698	1.5	0.829
61230	0.779	0.903	0.779	0.779	0.779	1.478	0.834
61231	0.683	0.845	0.683	0.683	0.683	2.042	0.757
61232	0.688	0.888	0.688	0.688	0.688	1.793	0.778
61233	0.724	0.864	0.724	0.724	0.724	2.014	0.813
61234	0.775	0.878	0.775	0.775	0.775	1.723	0.872
61235	0.762	0.877	0.762	0.762	0.762	1.831	0.852
61236	0.745	0.907	0.745	0.745	0.745	1.514	0.807
61237	0.683	0.857	0.683	0.683	0.683	2.15	0.767
61238	0.744	0.87	0.744	0.744	0.744	1.952	0.833
61239	0.737	0.908	0.737	0.737	0.737	1.491	0.796
61240	0.713	0.891	0.713	0.713	0.713	1.571	0.776
61241	0.731	0.898	0.731	0.731	0.731	1.729	0.802
61242	0.74	0.913	0.74	0.74	0.74	1.449	0.812
61243	0.819	0.904	0.819	0.819	0.819	1.284	0.866
61244	0.769	0.934	0.769	0.769	0.769	1.307	0.818
61250	0.778	0.892	0.778	0.778	0.778	1.568	0.82
61251	0.803	0.901	0.803	0.803	0.803	1.438	0.851
61252	0.825	0.909	0.825	0.825	0.825	1.393	0.875
61254	0.749	0.885	0.749	0.749	0.749	1.74	0.828
61256	0.732	0.917	0.732	0.732	0.732	1.382	0.809
61257	0.756	0.899	0.756	0.756	0.756	1.549	0.821
61258	0.779	0.889	0.779	0.779	0.779	1.562	0.846
61259	0.683	0.86	0.683	0.683	0.683	2.231	0.775
61260	0.68	0.839	0.68	0.68	0.68	2.19	0.753
61261	0.813	0.904	0.813	0.813	0.813	1.386	0.862
61262	0.72	0.869	0.72	0.72	0.72	1.971	0.796
61263	0.69	0.86	0.69	0.69	0.69	1.909	0.766
61264	0.693	0.893	0.693	0.693	0.693	1.529	0.763
61265	0.701	0.907	0.701	0.701	0.701	1.241	0.77
61266	0.701	0.907	0.701	0.701	0.701	1.241	0.765
61270	0.833	0.915	0.833	0.833	0.833	1.373	0.886
61272	0.678	0.837	0.678	0.678	0.678	2.63	0.757
61273	0.716	0.875	0.716	0.716	0.716	1.984	0.788
61274	0.729	0.876	0.729	0.729	0.729	1.971	0.809
61275	0.739	0.903	0.739	0.739	0.739	1.383	0.803
61276	0.692	0.881	0.692	0.692	0.692	1.744	0.768
61277	0.794	0.894	0.794	0.794	0.794	1.437	0.844
61278	0.742	0.906	0.742	0.742	0.742	1.455	0.804
61279	0.688	0.873	0.688	0.688	0.688	1.895	0.767
61281	0.701	0.873	0.701	0.701	0.701	1.799	0.777
61282	0.728	0.909	0.728	0.728	0.728	1.373	0.785
61283	0.808	0.898	0.808	0.808	0.808	1.392	0.866
61284	0.691	0.909	0.691	0.691	0.691	1.666	0.776

Territory Rating Factors

61285	0.851	0.923	0.851	0.851	0.851	1.395	0.9
61299	0.696	0.945	0.696	0.696	0.696	1.478	0.822
61301	1	0.946	1	1	1	1.109	0.825
61310	0.858	0.922	0.858	0.858	0.858	1.231	0.885
61311	0.821	0.936	0.821	0.821	0.821	1.311	0.959
61312	0.892	0.917	0.892	0.892	0.892	1.183	0.867
61313	0.847	0.986	0.847	0.847	0.847	1.14	0.991
61314	0.781	0.886	0.781	0.781	0.781	1.484	0.899
61315	0.817	0.896	0.817	0.817	0.817	1.262	0.888
61316	0.903	0.925	0.903	0.903	0.903	1.034	0.885
61317	0.896	0.916	0.896	0.896	0.896	1.124	0.868
61318	0.909	0.947	0.909	0.909	0.909	1.251	0.917
61319	0.819	0.95	0.819	0.819	0.819	1.263	0.988
61320	0.916	0.92	0.916	0.916	0.916	1.07	0.864
61321	0.792	0.926	0.792	0.792	0.792	1.152	0.971
61322	0.836	0.904	0.836	0.836	0.836	1.182	0.886
61323	0.82	0.904	0.82	0.82	0.82	1.196	0.872
61324	0.86	0.935	0.86	0.86	0.86	1.254	0.873
61325	0.883	0.957	0.883	0.883	0.883	0.974	0.94
61326	0.858	0.916	0.858	0.858	0.858	1.428	0.91
61327	0.829	0.906	0.829	0.829	0.829	1.438	0.896
61328	0.837	0.904	0.837	0.837	0.837	1.254	0.886
61329	0.891	0.913	0.891	0.891	0.891	1.118	0.869
61330	0.879	0.915	0.879	0.879	0.879	1.241	0.888
61331	0.869	0.938	0.869	0.869	0.869	1.287	0.901
61332	0.869	0.939	0.869	0.869	0.869	1.044	0.928
61333	0.802	0.932	0.802	0.802	0.802	1.334	0.971
61334	0.835	0.927	0.835	0.835	0.835	1.188	0.934
61335	0.835	0.913	0.835	0.835	0.835	1.434	0.912
61336	0.808	0.916	0.808	0.808	0.808	1.42	0.937
61337	0.851	0.912	0.851	0.851	0.851	1.19	0.877
61338	0.81	0.895	0.81	0.81	0.81	1.377	0.881
61340	0.85	0.91	0.85	0.85	0.85	1.4	0.896
61341	0.9	0.992	0.9	0.9	0.9	0.983	0.959
61342	0.895	0.915	0.895	0.895	0.895	1.28	0.855
61344	0.789	0.887	0.789	0.789	0.789	1.518	0.876
61345	0.781	0.88	0.781	0.781	0.781	1.621	0.908
61346	0.806	0.896	0.806	0.806	0.806	1.399	0.868
61348	0.919	0.941	0.919	0.919	0.919	1.007	0.908
61349	0.843	0.918	0.843	0.843	0.843	1.228	0.905
61350	0.874	0.94	0.874	0.874	0.874	0.843	0.921
61353	0.93	0.981	0.93	0.93	0.93	1.244	0.941
61354	0.958	0.935	0.958	0.958	0.958	0.945	0.846
61356	0.825	0.893	0.825	0.825	0.825	1.233	0.89
61358	0.795	0.924	0.795	0.795	0.795	1.171	0.963
61359	0.858	0.91	0.858	0.858	0.858	1.15	0.876
61360	0.886	1.034	0.886	0.886	0.886	0.987	1.003
61361	0.798	0.887	0.798	0.798	0.798	1.454	0.888
61362	0.884	0.915	0.884	0.884	0.884	1.094	0.881
61363	0.869	0.917	0.869	0.869	0.869	1.329	0.899
61364	0.843	0.946	0.843	0.843	0.843	1.043	0.958
61367	0.883	0.929	0.883	0.883	0.883	1.25	0.89
61368	0.804	0.886	0.804	0.804	0.804	1.46	0.915
61369	0.79	0.918	0.79	0.79	0.79	1.208	0.955
61370	0.87	0.925	0.87	0.87	0.87	1.078	0.907
61371	0.922	0.943	0.922	0.922	0.922	1.128	0.891

Territory Rating Factors

61372	0.932	0.928	0.932	0.932	0.932	1.096	0.862
61373	0.933	0.943	0.933	0.933	0.933	1.074	0.89
61374	0.85	0.917	0.85	0.85	0.85	1.225	0.886
61375	0.788	0.911	0.788	0.788	0.788	1.242	0.944
61376	0.825	0.905	0.825	0.825	0.825	1.286	0.88
61377	0.808	0.924	0.808	0.808	0.808	1.212	0.95
61378	0.9	0.948	0.9	0.9	0.9	1.289	0.921
61379	0.803	0.892	0.803	0.803	0.803	1.366	0.892
61401	0.662	0.795	0.662	0.662	0.662	1.519	0.729
61402	0.662	0.795	0.662	0.662	0.662	1.519	0.733
61410	0.678	0.819	0.678	0.678	0.678	1.626	0.778
61411	0.693	0.825	0.693	0.693	0.693	1.719	0.854
61412	0.677	0.825	0.677	0.677	0.677	1.939	0.752
61413	0.701	0.851	0.701	0.701	0.701	2.087	0.786
61414	0.716	0.85	0.716	0.716	0.716	1.955	0.824
61415	0.686	0.863	0.686	0.686	0.686	1.758	0.815
61416	0.689	0.824	0.689	0.689	0.689	1.71	0.847
61417	0.679	0.819	0.679	0.679	0.679	1.81	0.781
61418	0.684	0.815	0.684	0.684	0.684	2.184	0.764
61419	0.731	0.858	0.731	0.731	0.731	1.971	0.833
61420	0.682	0.81	0.682	0.682	0.682	2.111	0.786
61421	0.785	0.884	0.785	0.785	0.785	1.542	0.906
61422	0.69	0.824	0.69	0.69	0.69	1.7	0.838
61423	0.673	0.812	0.673	0.673	0.673	1.76	0.759
61424	0.767	0.884	0.767	0.767	0.767	1.524	0.907
61425	0.674	0.813	0.674	0.674	0.674	2.196	0.755
61426	0.766	0.874	0.766	0.766	0.766	1.747	0.896
61427	0.713	0.863	0.713	0.713	0.713	1.647	0.89
61428	0.692	0.835	0.692	0.692	0.692	1.679	0.815
61430	0.681	0.822	0.681	0.681	0.681	1.736	0.773
61431	0.695	0.839	0.695	0.695	0.695	1.686	0.839
61432	0.705	0.853	0.705	0.705	0.705	1.619	0.87
61433	0.71	0.859	0.71	0.71	0.71	1.638	0.876
61434	0.731	0.852	0.731	0.731	0.731	1.924	0.847
61435	0.672	0.813	0.672	0.672	0.672	1.883	0.75
61436	0.689	0.835	0.689	0.689	0.689	1.615	0.825
61437	0.673	0.812	0.673	0.673	0.673	2.249	0.754
61438	0.685	0.821	0.685	0.685	0.685	1.751	0.826
61439	0.682	0.825	0.682	0.682	0.682	1.969	0.764
61440	0.693	0.82	0.693	0.693	0.693	1.779	0.844
61441	0.712	0.848	0.712	0.712	0.712	1.718	0.888
61442	0.676	0.826	0.676	0.676	0.676	2.351	0.748
61443	0.766	0.862	0.766	0.766	0.766	2.063	0.902
61447	0.681	0.817	0.681	0.681	0.681	1.994	0.781
61448	0.676	0.819	0.676	0.676	0.676	1.59	0.766
61449	0.737	0.858	0.737	0.737	0.737	1.925	0.866
61450	0.679	0.811	0.679	0.679	0.679	2.122	0.775
61451	0.727	0.864	0.727	0.727	0.727	1.723	0.879
61452	0.706	0.815	0.706	0.706	0.706	1.78	0.837
61453	0.683	0.819	0.683	0.683	0.683	2.164	0.757
61454	0.674	0.812	0.674	0.674	0.674	2.147	0.769
61455	0.685	0.817	0.685	0.685	0.685	1.671	0.872
61458	0.696	0.85	0.696	0.696	0.696	1.591	0.856
61459	0.694	0.832	0.694	0.694	0.694	1.709	0.845
61460	0.677	0.816	0.677	0.677	0.677	2.079	0.767
61462	0.685	0.814	0.685	0.685	0.685	2.004	0.757

Territory Rating Factors

61465	0.695	0.852	0.695	0.695	0.695	2.027	0.776
61466	0.686	0.837	0.686	0.686	0.686	1.889	0.765
61467	0.703	0.839	0.703	0.703	0.703	1.953	0.804
61468	0.71	0.862	0.71	0.71	0.71	2.016	0.789
61469	0.677	0.81	0.677	0.677	0.677	2.661	0.743
61470	0.689	0.827	0.689	0.689	0.689	1.742	0.824
61471	0.678	0.815	0.678	0.678	0.678	2.023	0.779
61472	0.692	0.842	0.692	0.692	0.692	2.006	0.782
61473	0.688	0.819	0.688	0.688	0.688	1.856	0.808
61474	0.686	0.828	0.686	0.686	0.686	1.702	0.806
61475	0.682	0.816	0.682	0.682	0.682	1.874	0.806
61476	0.684	0.83	0.684	0.684	0.684	2.155	0.76
61477	0.706	0.848	0.706	0.706	0.706	1.682	0.87
61478	0.677	0.817	0.677	0.677	0.677	2.024	0.772
61479	0.75	0.881	0.75	0.75	0.75	1.565	0.905
61480	0.675	0.818	0.675	0.675	0.675	2.116	0.764
61482	0.701	0.834	0.701	0.701	0.701	1.727	0.862
61483	0.75	0.864	0.75	0.75	0.75	1.862	0.886
61484	0.71	0.833	0.71	0.71	0.71	1.757	0.871
61485	0.714	0.849	0.714	0.714	0.714	1.904	0.848
61486	0.686	0.842	0.686	0.686	0.686	1.991	0.769
61488	0.688	0.829	0.688	0.688	0.688	2.036	0.787
61489	0.702	0.856	0.702	0.702	0.702	1.638	0.863
61490	0.71	0.852	0.71	0.71	0.71	2.06	0.803
61491	0.748	0.872	0.748	0.748	0.748	1.793	0.892
61501	0.716	0.844	0.716	0.716	0.716	1.85	0.889
61516	0.77	0.916	0.77	0.77	0.77	1.437	0.967
61517	0.714	0.88	0.714	0.714	0.714	1.485	0.905
61519	0.718	0.872	0.718	0.718	0.718	1.643	0.908
61520	0.726	0.873	0.726	0.726	0.726	1.687	0.89
61523	0.756	0.893	0.756	0.756	0.756	1.288	0.933
61524	0.72	0.881	0.72	0.72	0.72	1.591	0.912
61525	0.729	0.892	0.729	0.729	0.729	1.369	0.924
61526	0.75	0.889	0.75	0.75	0.75	1.424	0.923
61528	0.72	0.912	0.72	0.72	0.72	1.422	0.963
61529	0.691	0.879	0.691	0.691	0.691	1.65	0.956
61530	0.742	0.92	0.742	0.742	0.742	1.47	1.002
61531	0.706	0.865	0.706	0.706	0.706	1.583	0.888
61532	0.728	0.893	0.728	0.728	0.728	1.429	0.968
61533	0.724	0.897	0.724	0.724	0.724	1.573	0.92
61534	0.727	0.898	0.727	0.727	0.727	1.588	0.957
61535	0.714	0.933	0.714	0.714	0.714	1.439	1.028
61536	0.711	0.909	0.711	0.711	0.711	1.638	0.939
61537	0.795	0.905	0.795	0.795	0.795	1.298	0.927
61539	0.718	0.912	0.718	0.718	0.718	1.439	0.942
61540	0.771	0.903	0.771	0.771	0.771	1.276	0.942
61541	0.776	0.911	0.776	0.776	0.776	1.248	0.955
61542	0.716	0.865	0.716	0.716	0.716	1.65	0.91
61543	0.722	0.882	0.722	0.722	0.722	1.703	0.936
61544	0.69	0.837	0.69	0.69	0.69	1.64	0.825
61545	0.754	0.902	0.754	0.754	0.754	1.532	0.961
61546	0.727	0.895	0.727	0.727	0.727	1.481	0.937
61547	0.718	0.918	0.718	0.718	0.718	1.383	0.946
61548	0.741	0.91	0.741	0.741	0.741	1.658	0.998
61550	0.722	0.951	0.722	0.722	0.722	1.434	1.047
61552	0.728	0.92	0.728	0.728	0.728	1.414	0.985

Territory Rating Factors

61553	0.71	0.871	0.71	0.71	0.71	1.592	0.89
61554	0.715	0.907	0.715	0.715	0.715	1.58	0.943
61555	0.713	0.907	0.713	0.713	0.713	1.552	0.943
61558	0.713	0.907	0.713	0.713	0.713	1.552	0.943
61559	0.736	0.879	0.736	0.736	0.736	1.543	0.903
61560	0.8	0.896	0.8	0.8	0.8	1.592	0.91
61561	0.754	0.914	0.754	0.754	0.754	1.492	0.981
61562	0.743	0.901	0.743	0.743	0.743	1.372	0.95
61563	0.718	0.869	0.718	0.718	0.718	1.624	0.894
61564	0.721	0.905	0.721	0.721	0.721	1.588	0.957
61565	0.773	0.894	0.773	0.773	0.773	1.337	0.922
61567	0.728	0.891	0.728	0.728	0.728	1.513	0.968
61568	0.72	0.908	0.72	0.72	0.72	1.426	1.015
61569	0.706	0.882	0.706	0.706	0.706	1.569	0.91
61570	0.761	0.909	0.761	0.761	0.761	1.298	0.967
61571	0.724	0.942	0.724	0.724	0.724	1.448	1.041
61572	0.696	0.861	0.696	0.696	0.696	1.662	0.883
61601	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61602	0.709	0.944	0.709	0.709	0.709	1.344	1.018
61603	0.708	0.941	0.708	0.708	0.708	1.31	1.022
61604	0.707	0.963	0.707	0.707	0.707	1.29	1.01
61605	0.724	0.938	0.724	0.724	0.724	1.594	0.985
61606	0.713	0.946	0.713	0.713	0.713	1.363	1.001
61607	0.715	0.946	0.715	0.715	0.715	1.361	0.957
61610	0.719	0.934	0.719	0.719	0.719	1.507	1.01
61611	0.706	0.979	0.706	0.706	0.706	1.343	1.154
61612	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61613	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61614	0.739	0.961	0.739	0.739	0.739	1.385	1.011
61615	0.71	0.918	0.71	0.71	0.71	1.401	1.018
61616	0.717	0.942	0.717	0.717	0.717	1.678	1.034
61625	0.711	0.946	0.711	0.711	0.711	1.363	0.999
61629	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61630	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61633	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61634	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61635	0.727	0.953	0.727	0.727	0.727	1.385	1.011
61636	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61637	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61638	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61639	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61641	0.727	0.954	0.727	0.727	0.727	1.385	1.011
61643	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61650	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61651	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61652	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61653	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61654	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61655	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61656	0.727	0.956	0.727	0.727	0.727	1.385	1.011
61701	0.753	0.913	0.753	0.753	0.753	1.123	1.003
61702	0.753	0.912	0.753	0.753	0.753	1.123	0.995
61704	0.756	0.916	0.756	0.756	0.756	1.096	1
61705	0.756	0.918	0.756	0.756	0.756	1.148	1.018
61709	0.751	0.912	0.751	0.751	0.751	1.119	0.995
61710	0.753	0.912	0.753	0.753	0.753	1.123	0.995

Territory Rating Factors

61720	0.769	0.934	0.769	0.769	0.769	1.065	1.03
61721	0.745	0.908	0.745	0.745	0.745	1.421	1.021
61722	0.764	0.926	0.764	0.764	0.764	1.114	1.039
61723	0.754	0.91	0.754	0.754	0.754	1.225	1.046
61724	0.757	0.919	0.757	0.757	0.757	1.123	1.057
61725	0.757	0.917	0.757	0.757	0.757	1.159	0.988
61726	0.783	0.932	0.783	0.783	0.783	1.065	1
61727	0.766	0.926	0.766	0.766	0.766	1.53	1.124
61728	0.774	0.934	0.774	0.774	0.774	1.073	1.019
61729	0.749	0.917	0.749	0.749	0.749	1.377	0.996
61730	0.766	0.926	0.766	0.766	0.766	1.112	1.023
61731	0.778	0.943	0.778	0.778	0.778	1.039	1.021
61732	0.748	0.914	0.748	0.748	0.748	1.175	0.999
61733	0.732	0.929	0.732	0.732	0.732	1.426	1.021
61734	0.727	0.905	0.727	0.727	0.727	1.52	0.979
61735	0.761	0.919	0.761	0.761	0.761	1.436	1.087
61736	0.759	0.92	0.759	0.759	0.759	1.163	1.039
61737	0.761	0.923	0.761	0.761	0.761	1.143	1.037
61738	0.771	0.929	0.771	0.771	0.771	1.382	0.988
61739	0.788	0.948	0.788	0.788	0.788	1.223	1.012
61740	0.787	0.927	0.787	0.787	0.787	1.344	0.979
61741	0.802	0.964	0.802	0.802	0.802	1.179	1.014
61742	0.741	0.918	0.741	0.741	0.741	1.416	1.005
61743	0.794	0.936	0.794	0.794	0.794	1.296	0.99
61744	0.778	0.926	0.778	0.778	0.778	1.114	0.989
61745	0.757	0.918	0.757	0.757	0.757	1.258	1.051
61747	0.734	0.907	0.734	0.734	0.734	1.433	1.004
61748	0.765	0.92	0.765	0.765	0.765	1.126	0.989
61749	0.77	0.916	0.77	0.77	0.77	1.43	1.098
61750	0.766	0.919	0.766	0.766	0.766	1.405	1.106
61751	0.752	0.906	0.752	0.752	0.752	1.234	1.042
61752	0.758	0.921	0.758	0.758	0.758	1.205	1.069
61753	0.77	0.925	0.77	0.77	0.77	1.105	1.005
61754	0.752	0.913	0.752	0.752	0.752	1.206	1.035
61755	0.734	0.913	0.734	0.734	0.734	1.41	1.007
61756	0.776	0.921	0.776	0.776	0.776	1.21	1.123
61758	0.758	0.921	0.758	0.758	0.758	1.129	1.017
61759	0.739	0.909	0.739	0.739	0.739	1.421	1.009
61760	0.784	0.922	0.784	0.784	0.784	1.381	0.961
61761	0.754	0.912	0.754	0.754	0.754	1.125	0.984
61764	0.799	0.946	0.799	0.799	0.799	1.305	1.027
61769	0.808	0.975	0.808	0.808	0.808	1.161	1.021
61770	0.761	0.926	0.761	0.761	0.761	1.084	1.041
61771	0.757	0.917	0.757	0.757	0.757	1.423	0.985
61772	0.752	0.914	0.752	0.752	0.752	1.166	1.013
61773	0.774	0.943	0.774	0.774	0.774	1.233	1.027
61774	0.745	0.912	0.745	0.745	0.745	1.199	1.015
61775	0.786	0.957	0.786	0.786	0.786	1.19	1.02
61776	0.76	0.918	0.76	0.76	0.76	1.12	0.999
61777	0.761	0.92	0.761	0.761	0.761	1.442	1.083
61778	0.76	0.916	0.76	0.76	0.76	1.452	1.071
61790	0.754	0.912	0.754	0.754	0.754	1.106	0.984
61791	0.753	0.913	0.753	0.753	0.753	1.123	0.995
61799	0.751	0.912	0.751	0.751	0.751	1.119	0.995
61801	0.714	0.895	0.714	0.714	0.714	1.038	1.091
61802	0.727	0.893	0.727	0.727	0.727	1.039	1.1

Territory Rating Factors

61803	0.714	0.895	0.714	0.714	0.714	1.012	1.091
61810	0.732	0.915	0.732	0.732	0.732	1.259	1.073
61811	0.774	0.986	0.774	0.774	0.774	1.071	1.064
61812	0.755	0.952	0.755	0.755	0.755	1.072	1.056
61813	0.765	0.905	0.765	0.765	0.765	1.125	1.065
61814	0.757	0.945	0.757	0.757	0.757	1.164	1.077
61815	0.719	0.885	0.719	0.719	0.719	1.068	1.072
61816	0.731	0.909	0.731	0.731	0.731	1.198	1.066
61817	0.741	0.919	0.741	0.741	0.741	1.398	1.09
61818	0.776	0.915	0.776	0.776	0.776	1.162	1.113
61820	0.706	0.884	0.706	0.706	0.706	1.086	1.154
61821	0.698	0.874	0.698	0.698	0.698	1.036	1.098
61822	0.712	0.876	0.712	0.712	0.712	1.086	1.087
61824	0.698	0.874	0.698	0.698	0.698	0.976	1.098
61825	0.698	0.874	0.698	0.698	0.698	1.035	1.098
61826	0.7	0.874	0.7	0.7	0.7	1.03	1.098
61830	0.763	0.912	0.763	0.763	0.763	1.149	1.088
61831	0.749	0.939	0.749	0.749	0.749	1.147	1.14
61832	0.734	0.916	0.734	0.734	0.734	1.278	1.089
61833	0.749	0.922	0.749	0.749	0.749	1.301	1.116
61834	0.751	0.924	0.751	0.751	0.751	1.23	1.095
61839	0.755	0.909	0.755	0.755	0.755	1.135	1.076
61840	0.736	0.908	0.736	0.736	0.736	1.074	1.049
61841	0.737	0.919	0.737	0.737	0.737	1.262	1.077
61842	0.756	0.914	0.756	0.756	0.756	1.392	1.09
61843	0.748	0.915	0.748	0.748	0.748	1.059	1.042
61844	0.735	0.917	0.735	0.735	0.735	1.192	1.066
61845	0.758	0.92	0.758	0.758	0.758	1.078	1.046
61846	0.741	0.916	0.741	0.741	0.741	1.536	1.085
61847	0.739	0.921	0.739	0.739	0.739	1.097	1.048
61848	0.761	0.962	0.761	0.761	0.761	1.102	1.066
61849	0.734	0.912	0.734	0.734	0.734	1.208	1.068
61850	0.737	0.92	0.737	0.737	0.737	1.369	1.091
61851	0.743	0.901	0.743	0.743	0.743	1.119	1.064
61852	0.733	0.905	0.733	0.733	0.733	1.185	1.062
61853	0.729	0.89	0.729	0.729	0.729	1.032	1.036
61854	0.748	0.908	0.748	0.748	0.748	1.098	1.059
61855	0.762	0.91	0.762	0.762	0.762	1.144	1.084
61856	0.753	0.905	0.753	0.753	0.753	1.114	1.064
61857	0.737	0.924	0.737	0.737	0.737	1.182	1.07
61858	0.75	0.923	0.75	0.75	0.75	1.267	1.079
61859	0.748	0.91	0.748	0.748	0.748	1.186	1.059
61862	0.751	0.941	0.751	0.751	0.751	1.066	1.048
61863	0.734	0.898	0.734	0.734	0.734	1.14	1.06
61864	0.725	0.895	0.725	0.725	0.725	1.121	1.065
61865	0.762	0.962	0.762	0.762	0.762	1.079	1.059
61866	0.734	0.916	0.734	0.734	0.734	1.071	1.039
61870	0.737	0.922	0.737	0.737	0.737	1.442	1.102
61871	0.74	0.923	0.74	0.74	0.74	1.141	1.059
61872	0.728	0.891	0.728	0.728	0.728	1.103	1.065
61873	0.727	0.899	0.727	0.727	0.727	1.253	1.045
61874	0.717	0.881	0.717	0.717	0.717	1.082	1.089
61875	0.735	0.896	0.735	0.735	0.735	1.088	1.06
61876	0.733	0.919	0.733	0.733	0.733	1.312	1.083
61877	0.727	0.901	0.727	0.727	0.727	1.15	1.065
61878	0.728	0.901	0.728	0.728	0.728	1.092	1.065

Territory Rating Factors

61880	0.729	0.884	0.729	0.729	0.729	1.144	1.049
61882	0.76	0.915	0.76	0.76	0.76	1.378	1.092
61883	0.743	0.917	0.743	0.743	0.743	1.457	1.09
61884	0.746	0.904	0.746	0.746	0.746	1.107	1.063
61910	0.743	0.91	0.743	0.743	0.743	1.217	1.043
61911	0.755	0.931	0.755	0.755	0.755	1.226	1.099
61912	0.756	0.921	0.756	0.756	0.756	1.361	1.036
61913	0.765	0.91	0.765	0.765	0.765	1.16	1.072
61914	0.78	0.914	0.78	0.78	0.78	1.367	1.072
61917	0.74	0.919	0.74	0.74	0.74	1.326	1.071
61919	0.739	0.908	0.739	0.739	0.739	1.212	1.048
61920	0.746	0.891	0.746	0.746	0.746	1.327	0.998
61924	0.732	0.926	0.732	0.732	0.732	1.476	1.11
61925	0.788	0.915	0.788	0.788	0.788	1.27	1.102
61928	0.76	0.911	0.76	0.76	0.76	1.473	1.003
61929	0.767	0.913	0.767	0.767	0.767	1.173	1.09
61930	0.746	0.909	0.746	0.746	0.746	1.278	1.037
61931	0.752	0.91	0.752	0.752	0.752	1.29	1.026
61932	0.738	0.918	0.738	0.738	0.738	1.327	1.076
61933	0.757	0.933	0.757	0.757	0.757	1.469	1.068
61936	0.78	0.918	0.78	0.78	0.78	1.208	1.108
61937	0.769	0.969	0.769	0.769	0.769	1.241	1.158
61938	0.729	0.882	0.729	0.729	0.729	1.219	0.946
61940	0.732	0.924	0.732	0.732	0.732	1.389	1.096
61941	0.736	0.909	0.736	0.736	0.736	1.235	1.054
61942	0.734	0.913	0.734	0.734	0.734	1.265	1.066
61943	0.749	0.918	0.749	0.749	0.749	1.335	1.057
61944	0.732	0.935	0.732	0.732	0.732	1.57	1.136
61949	0.734	0.924	0.734	0.734	0.734	1.395	1.084
61951	0.774	0.939	0.774	0.774	0.774	1.352	1.081
61953	0.744	0.907	0.744	0.744	0.744	1.161	1.052
61955	0.732	0.926	0.732	0.732	0.732	1.557	1.125
61956	0.739	0.903	0.739	0.739	0.739	1.172	1.055
61957	0.776	0.911	0.776	0.776	0.776	1.581	1.008
62001	0.929	0.906	0.929	0.929	0.929	1.887	0.971
62002	1.444	1.032	1.444	1.444	1.444	1.199	1.116
62006	0.909	0.848	0.909	0.909	0.909	1.836	0.945
62009	0.812	0.844	0.812	0.812	0.812	1.926	0.936
62010	1.546	1.009	1.546	1.546	1.546	1.928	1.035
62011	0.831	0.866	0.831	0.831	0.831	2.368	1.011
62012	0.93	0.885	0.93	0.93	0.93	1.69	1.024
62013	0.949	0.861	0.949	0.949	0.949	1.755	0.988
62014	0.881	0.868	0.881	0.881	0.881	1.755	1.092
62015	0.805	0.82	0.805	0.805	0.805	2.149	0.979
62016	0.842	0.829	0.842	0.842	0.842	1.613	0.912
62017	0.828	0.827	0.828	0.828	0.828	2.309	1.029
62018	1.167	0.947	1.167	1.167	1.167	1.59	1.036
62019	0.827	0.823	0.827	0.827	0.827	2.108	1.047
62021	0.97	0.891	0.97	0.97	0.97	1.665	1.018
62022	0.975	0.884	0.975	0.975	0.975	1.764	0.993
62023	0.804	0.837	0.804	0.804	0.804	1.972	0.933
62024	1.4	1.044	1.4	1.4	1.4	1.428	1.067
62025	1.411	1.146	1.411	1.411	1.411	1.276	1.183
62026	1.411	1.146	1.411	1.411	1.411	1.274	1.183
62027	0.911	0.828	0.911	0.911	0.911	1.581	0.907
62028	1.157	0.928	1.157	1.157	1.157	1.563	1.069

Territory Rating Factors

62030	0.865	0.844	0.865	0.865	0.865	1.812	0.949
62031	0.919	0.854	0.919	0.919	0.919	1.792	0.95
62032	0.825	0.847	0.825	0.825	0.825	2.608	1.028
62033	0.801	0.851	0.801	0.801	0.801	1.935	0.917
62034	1.351	1.022	1.351	1.351	1.351	1.621	1.025
62035	1.005	0.913	1.005	1.005	1.005	1.552	1.013
62036	0.996	0.878	0.996	0.996	0.996	1.686	0.996
62037	0.989	0.879	0.989	0.989	0.989	1.715	0.989
62040	1.57	1.053	1.57	1.57	1.57	1.313	1.018
62044	0.816	0.821	0.816	0.816	0.816	1.803	0.952
62045	0.833	0.819	0.833	0.833	0.833	1.993	0.893
62046	1.122	0.963	1.122	1.122	1.122	1.949	1.016
62047	0.883	0.834	0.883	0.883	0.883	1.865	0.919
62048	1.458	1.051	1.458	1.458	1.458	1.491	1.07
62049	0.802	0.81	0.802	0.802	0.802	2.023	0.948
62050	0.831	0.817	0.831	0.831	0.831	1.743	0.894
62051	0.818	0.835	0.818	0.818	0.818	2.358	0.999
62052	0.91	0.865	0.91	0.91	0.91	1.783	0.945
62053	0.839	0.818	0.839	0.839	0.839	1.988	0.893
62054	0.879	0.838	0.879	0.879	0.879	1.579	0.927
62056	0.799	0.819	0.799	0.799	0.799	2.243	0.95
62058	0.868	0.909	0.868	0.868	0.868	1.979	0.984
62059	1.374	0.954	1.374	1.374	1.374	1.636	0.985
62060	1.472	0.958	1.472	1.472	1.472	1.342	0.927
62061	1.074	1.001	1.074	1.074	1.074	1.83	1.008
62062	1.236	1.016	1.236	1.236	1.236	1.616	0.99
62063	0.841	0.833	0.841	0.841	0.841	1.992	0.956
62065	0.863	0.825	0.863	0.863	0.863	1.933	0.903
62067	1.123	0.926	1.123	1.123	1.123	1.617	1.038
62069	0.811	0.834	0.811	0.811	0.811	1.956	0.937
62070	0.81	0.813	0.81	0.81	0.81	2.055	0.883
62071	1.373	0.96	1.373	1.373	1.373	1.783	0.981
62074	0.847	0.859	0.847	0.847	0.847	2.058	0.988
62075	0.823	0.883	0.823	0.823	0.823	2.637	1.021
62076	0.828	0.891	0.828	0.828	0.828	2.444	1.026
62077	0.824	0.827	0.824	0.824	0.824	2.08	1.023
62078	0.802	0.815	0.802	0.802	0.802	1.903	0.898
62079	0.881	0.863	0.881	0.881	0.881	1.79	0.99
62080	0.832	0.88	0.832	0.832	0.832	2.439	0.983
62081	0.842	0.83	0.842	0.842	0.842	1.698	0.94
62082	0.798	0.822	0.798	0.798	0.798	1.643	0.918
62083	0.829	0.898	0.829	0.829	0.829	2.388	1.023
62084	1.447	1.064	1.447	1.447	1.447	1.843	1.069
62085	0.817	0.852	0.817	0.817	0.817	1.962	0.947
62086	0.834	0.837	0.834	0.834	0.834	2.05	1.064
62087	1.458	1.06	1.458	1.458	1.458	1.744	1.069
62088	0.815	0.857	0.815	0.815	0.815	2.136	0.965
62089	0.814	0.82	0.814	0.814	0.814	2.105	0.999
62090	1.402	0.975	1.402	1.402	1.402	1.351	1.039
62091	0.821	0.831	0.821	0.821	0.821	2.061	0.986
62092	0.826	0.817	0.826	0.826	0.826	1.617	0.894
62093	0.838	0.873	0.838	0.838	0.838	1.89	0.985
62094	0.824	0.869	0.824	0.824	0.824	2.563	1.04
62095	1.41	1.071	1.41	1.41	1.41	1.849	1.132
62097	0.909	0.892	0.909	0.909	0.909	1.866	0.989
62098	0.813	0.821	0.813	0.813	0.813	1.693	0.933

Territory Rating Factors

62201	1.39	0.966	1.39	1.39	1.39	1.739	0.967
62202	1.352	0.97	1.352	1.352	1.352	1.852	0.972
62203	1.29	0.995	1.29	1.29	1.29	1.915	0.977
62204	1.398	0.996	1.398	1.398	1.398	1.915	0.97
62205	1.352	0.97	1.352	1.352	1.352	1.869	0.985
62206	1.376	0.95	1.376	1.376	1.376	1.945	1.016
62207	1.3	0.964	1.3	1.3	1.3	1.973	0.952
62208	1.216	1.015	1.216	1.216	1.216	1.74	1.065
62214	1.352	0.949	1.352	1.352	1.352	2.157	0.945
62215	1.089	0.902	1.089	1.089	1.089	1.576	0.883
62216	0.987	0.9	0.987	0.987	0.987	1.623	0.887
62217	1.531	0.889	1.531	1.531	1.531	2.801	0.986
62218	1.022	0.875	1.022	1.022	1.022	1.825	0.867
62219	0.919	0.871	0.919	0.919	0.919	1.804	0.925
62220	1.251	0.994	1.251	1.251	1.251	1.552	0.897
62221	1.14	0.967	1.14	1.14	1.14	1.54	0.918
62222	1.12	0.966	1.12	1.12	1.12	2.006	1.027
62223	1.203	0.976	1.203	1.203	1.203	2.059	0.889
62225	1.154	0.997	1.154	1.154	1.154	1.595	0.971
62226	1.12	0.966	1.12	1.12	1.12	1.685	1.027
62230	0.944	0.917	0.944	0.944	0.944	1.748	0.862
62231	0.928	0.853	0.928	0.928	0.928	1.889	0.881
62232	1.287	1.056	1.287	1.287	1.287	1.792	1.037
62233	1.12	0.892	1.12	1.12	1.12	3.141	0.914
62234	1.219	1.03	1.219	1.219	1.219	1.866	1.068
62236	1.295	0.924	1.295	1.295	1.295	1.724	0.866
62237	1.275	0.866	1.275	1.275	1.275	3.043	0.934
62238	1.218	0.906	1.218	1.218	1.218	3.106	0.921
62239	1.293	0.937	1.293	1.293	1.293	1.923	0.877
62240	1.475	0.963	1.475	1.475	1.475	1.979	0.939
62241	1.349	0.869	1.349	1.349	1.349	3.356	0.96
62242	1.449	0.87	1.449	1.449	1.449	2.745	0.97
62243	1.335	0.941	1.335	1.335	1.335	1.849	0.953
62244	1.416	0.92	1.416	1.416	1.416	2.022	0.87
62245	1.053	0.882	1.053	1.053	1.053	1.744	0.881
62246	0.839	0.821	0.839	0.839	0.839	2.263	1.151
62247	0.838	0.845	0.838	0.838	0.838	2.299	1.027
62248	1.494	0.953	1.494	1.494	1.494	2.02	0.889
62249	1.037	1.018	1.037	1.037	1.037	1.628	1.035
62250	0.973	0.858	0.973	0.973	0.973	2.116	0.882
62252	0.911	0.849	0.911	0.911	0.911	2.109	0.915
62253	0.872	0.841	0.872	0.872	0.872	2.089	1.015
62254	1.117	0.998	1.117	1.117	1.117	1.785	0.971
62255	1.47	0.903	1.47	1.47	1.47	2.074	1.089
62256	1.448	0.945	1.448	1.448	1.448	1.904	0.871
62257	1.429	0.891	1.429	1.429	1.429	2.765	1.191
62258	1.191	0.969	1.191	1.191	1.191	1.658	0.966
62259	1.302	0.872	1.302	1.302	1.302	3.074	0.924
62260	1.266	0.937	1.266	1.266	1.266	1.984	0.819
62261	1.376	0.875	1.376	1.376	1.376	3.118	0.933
62262	0.841	0.832	0.841	0.841	0.841	2.269	1.142
62263	1.235	0.914	1.235	1.235	1.235	2.554	0.943
62264	1.518	0.915	1.518	1.518	1.518	2.265	0.924
62265	1.002	0.914	1.002	1.002	1.002	1.227	0.919
62266	1.166	0.916	1.166	1.166	1.166	1.68	0.914
62268	1.288	0.895	1.288	1.288	1.288	2.484	0.938

Territory Rating Factors

62269	1.171	1.058	1.171	1.171	1.171	1.824	1.032
62271	1.167	0.896	1.167	1.167	1.167	1.854	0.891
62272	1.225	0.853	1.225	1.225	1.225	3.3	0.925
62273	0.951	0.931	0.951	0.951	0.951	1.876	0.96
62274	1.117	0.879	1.117	1.117	1.117	2.736	0.891
62275	0.876	0.858	0.876	0.876	0.876	1.866	1.038
62277	1.426	0.9	1.426	1.426	1.426	2.738	0.907
62278	1.599	0.96	1.599	1.599	1.599	2.11	0.946
62279	1.477	0.941	1.477	1.477	1.477	2.044	0.891
62280	1.114	0.875	1.114	1.114	1.114	2.993	0.892
62281	1.058	1.011	1.058	1.058	1.058	1.744	0.965
62282	1.438	0.914	1.438	1.438	1.438	2.077	0.976
62284	0.839	0.824	0.839	0.839	0.839	2.17	1.07
62285	1.343	0.977	1.343	1.343	1.343	1.818	0.84
62286	1.366	0.854	1.366	1.366	1.366	3.13	0.98
62288	1.193	0.841	1.193	1.193	1.193	2.672	0.89
62289	1.069	0.961	1.069	1.069	1.069	1.662	0.957
62292	1.526	0.878	1.526	1.526	1.526	2.653	0.99
62293	1.006	0.926	1.006	1.006	1.006	1.482	0.983
62294	1.145	1.036	1.145	1.145	1.145	1.879	0.997
62295	1.397	0.94	1.397	1.397	1.397	1.95	0.869
62297	1.381	0.866	1.381	1.381	1.381	2.989	0.946
62298	1.504	0.981	1.504	1.504	1.504	1.594	0.881
62301	0.678	0.752	0.678	0.678	0.678	2.022	0.825
62305	0.674	0.763	0.674	0.674	0.674	1.692	0.777
62306	0.683	0.757	0.683	0.683	0.683	2.022	0.825
62311	0.687	0.8	0.687	0.687	0.687	1.93	0.8
62312	0.729	0.782	0.729	0.729	0.729	2.144	0.819
62313	0.681	0.803	0.681	0.681	0.681	2.121	0.779
62314	0.728	0.792	0.728	0.728	0.728	2.035	0.83
62316	0.684	0.799	0.684	0.684	0.684	2.015	0.788
62319	0.708	0.811	0.708	0.708	0.708	1.817	0.841
62320	0.691	0.779	0.691	0.691	0.691	1.798	0.782
62321	0.678	0.808	0.678	0.678	0.678	2.287	0.774
62323	0.745	0.814	0.745	0.745	0.745	1.831	0.879
62324	0.696	0.788	0.696	0.696	0.696	1.859	0.8
62325	0.686	0.776	0.686	0.686	0.686	1.805	0.778
62326	0.683	0.812	0.683	0.683	0.683	1.87	0.811
62329	0.675	0.811	0.675	0.675	0.675	2.172	0.767
62330	0.674	0.812	0.674	0.674	0.674	2.195	0.762
62334	0.675	0.809	0.675	0.675	0.675	2.19	0.777
62336	0.674	0.81	0.674	0.674	0.674	2.193	0.771
62338	0.682	0.773	0.682	0.682	0.682	1.865	0.776
62339	0.69	0.787	0.69	0.69	0.69	1.842	0.794
62340	0.753	0.806	0.753	0.753	0.753	1.848	0.87
62341	0.683	0.823	0.683	0.683	0.683	2.268	0.786
62343	0.714	0.772	0.714	0.714	0.714	2.241	0.817
62344	0.695	0.8	0.695	0.695	0.695	1.87	0.81
62345	0.714	0.774	0.714	0.714	0.714	2.431	0.814
62346	0.688	0.795	0.688	0.688	0.688	1.91	0.819
62347	0.697	0.778	0.697	0.697	0.697	1.967	0.791
62348	0.679	0.789	0.679	0.679	0.679	2.045	0.778
62349	0.684	0.787	0.684	0.684	0.684	1.931	0.784
62351	0.683	0.779	0.683	0.683	0.683	1.932	0.776
62352	0.778	0.811	0.778	0.778	0.778	1.834	0.891
62353	0.722	0.814	0.722	0.722	0.722	1.806	0.858

Territory Rating Factors

62354	0.679	0.81	0.679	0.679	0.679	2.189	0.775
62355	0.786	0.807	0.786	0.786	0.786	1.818	0.874
62356	0.729	0.787	0.729	0.729	0.729	2.188	0.824
62357	0.74	0.8	0.74	0.74	0.74	1.903	0.851
62358	0.674	0.811	0.674	0.674	0.674	2.204	0.766
62359	0.679	0.779	0.679	0.679	0.679	1.882	0.778
62360	0.695	0.769	0.695	0.695	0.695	2.096	0.802
62361	0.807	0.813	0.807	0.807	0.807	1.786	0.888
62362	0.732	0.806	0.732	0.732	0.732	1.873	0.856
62363	0.753	0.796	0.753	0.753	0.753	1.862	0.848
62365	0.708	0.771	0.708	0.708	0.708	2.61	0.8
62366	0.786	0.804	0.786	0.786	0.786	1.868	0.867
62367	0.687	0.808	0.687	0.687	0.687	1.943	0.805
62370	0.756	0.798	0.756	0.756	0.756	1.989	0.845
62373	0.687	0.802	0.687	0.687	0.687	2.089	0.776
62374	0.68	0.81	0.68	0.68	0.68	2.061	0.788
62375	0.71	0.798	0.71	0.71	0.71	1.888	0.826
62376	0.681	0.772	0.681	0.681	0.681	2.175	0.782
62378	0.737	0.816	0.737	0.737	0.737	1.811	0.875
62379	0.686	0.798	0.686	0.686	0.686	2.128	0.777
62380	0.682	0.796	0.682	0.682	0.682	2.035	0.78
62401	0.807	0.962	0.807	0.807	0.807	1.783	0.975
62410	0.791	0.882	0.791	0.791	0.791	1.687	1.203
62411	0.811	0.902	0.811	0.811	0.811	2.032	0.959
62413	0.753	0.893	0.753	0.753	0.753	1.846	1.037
62414	0.801	0.906	0.801	0.801	0.801	2.404	0.949
62417	0.748	0.865	0.748	0.748	0.748	1.939	1.026
62418	0.835	0.875	0.835	0.835	0.835	2.464	0.971
62419	0.802	0.861	0.802	0.802	0.802	2.132	1
62420	0.754	0.897	0.754	0.754	0.754	1.751	1.017
62421	0.776	0.865	0.776	0.776	0.776	2.148	1.026
62422	0.804	0.911	0.804	0.804	0.804	2.351	0.968
62423	0.734	0.922	0.734	0.734	0.734	1.854	1.152
62424	0.779	0.893	0.779	0.779	0.779	1.876	0.961
62425	0.782	0.866	0.782	0.782	0.782	2.134	0.99
62426	0.815	0.877	0.815	0.815	0.815	2.249	0.952
62427	0.751	0.887	0.751	0.751	0.751	2.045	1.05
62428	0.759	0.892	0.759	0.759	0.759	1.815	0.992
62431	0.816	0.921	0.816	0.816	0.816	2.62	0.968
62432	0.763	0.888	0.763	0.763	0.763	1.881	0.992
62433	0.741	0.896	0.741	0.741	0.741	1.827	1.055
62434	0.785	0.877	0.785	0.785	0.785	2.065	0.971
62435	0.751	0.896	0.751	0.751	0.751	1.69	0.988
62436	0.762	0.892	0.762	0.762	0.762	1.891	0.978
62438	0.806	0.907	0.806	0.806	0.806	2.329	0.983
62439	0.761	0.908	0.761	0.761	0.761	1.678	1.186
62440	0.745	0.894	0.745	0.745	0.745	1.651	0.946
62441	0.737	0.916	0.737	0.737	0.737	1.771	1.078
62442	0.75	0.903	0.75	0.75	0.75	1.748	1.047
62443	0.798	0.881	0.798	0.798	0.798	2.089	0.953
62444	0.795	0.909	0.795	0.795	0.795	2.084	0.973
62445	0.774	0.901	0.774	0.774	0.774	1.839	0.97
62446	0.821	0.852	0.821	0.821	0.821	2.201	0.972
62447	0.771	0.907	0.771	0.771	0.771	1.758	0.97
62448	0.762	0.881	0.762	0.762	0.762	1.947	1.006
62449	0.765	0.884	0.765	0.765	0.765	1.94	1.018

Territory Rating Factors

62450	0.793	0.853	0.793	0.793	0.793	2.318	0.976
62451	0.746	0.897	0.746	0.746	0.746	1.801	1.078
62452	0.8	0.86	0.8	0.8	0.8	2.107	0.996
62454	0.75	0.889	0.75	0.75	0.75	1.859	1.035
62458	0.818	0.89	0.818	0.818	0.818	2.325	0.96
62459	0.764	0.875	0.764	0.764	0.764	2.061	1.01
62460	0.769	0.878	0.769	0.769	0.769	1.962	1.089
62461	0.793	0.918	0.793	0.793	0.793	1.992	0.965
62462	0.783	0.919	0.783	0.783	0.783	1.841	0.97
62463	0.784	0.911	0.784	0.784	0.784	1.874	0.969
62464	0.756	0.883	0.756	0.756	0.756	2.007	1.027
62465	0.783	0.908	0.783	0.783	0.783	1.805	0.98
62466	0.758	0.868	0.758	0.758	0.758	2.337	1.011
62467	0.783	0.913	0.783	0.783	0.783	1.81	0.968
62468	0.761	0.895	0.761	0.761	0.761	1.824	0.971
62469	0.752	0.894	0.752	0.752	0.752	1.964	0.961
62471	0.864	0.848	0.864	0.864	0.864	2.579	0.979
62473	0.795	0.903	0.795	0.795	0.795	1.916	0.961
62474	0.749	0.908	0.749	0.749	0.749	1.576	1.032
62475	0.77	0.875	0.77	0.77	0.77	2.051	0.994
62476	0.807	0.859	0.807	0.807	0.807	2.074	1.002
62477	0.74	0.904	0.74	0.74	0.74	1.808	1.071
62478	0.752	0.898	0.752	0.752	0.752	1.827	1.054
62479	0.769	0.889	0.769	0.769	0.769	1.915	0.979
62480	0.76	0.882	0.76	0.76	0.76	1.953	1.011
62481	0.758	0.888	0.758	0.758	0.758	1.868	1.009
62501	0.775	0.916	0.775	0.775	0.775	1.171	1.108
62510	0.813	0.905	0.813	0.813	0.813	2.028	1.041
62512	0.76	0.909	0.76	0.76	0.76	1.231	1.064
62513	0.811	0.911	0.811	0.811	0.811	1.334	1.105
62514	0.801	0.929	0.801	0.801	0.801	1.242	1.146
62515	0.782	0.896	0.782	0.782	0.782	1.2	1.108
62517	0.874	0.887	0.874	0.874	0.874	1.84	1.071
62518	0.768	0.907	0.768	0.768	0.768	1.234	1.076
62519	0.769	0.899	0.769	0.769	0.769	1.22	1.11
62520	0.774	0.908	0.774	0.774	0.774	1.169	1.184
62521	0.784	0.913	0.784	0.784	0.784	1.078	1.186
62522	0.802	0.96	0.802	0.802	0.802	1.147	1.216
62523	0.811	1.031	0.811	0.811	0.811	1.166	1.19
62524	0.783	0.913	0.783	0.783	0.783	1.099	1.186
62525	0.784	0.913	0.784	0.784	0.784	1.099	1.186
62526	0.824	0.958	0.824	0.824	0.824	1.13	1.261
62530	0.776	0.85	0.776	0.776	0.776	1.661	1.06
62531	0.919	0.892	0.919	0.919	0.919	1.774	1.077
62532	0.801	0.933	0.801	0.801	0.801	1.208	1.157
62533	0.79	0.837	0.79	0.79	0.79	2.086	1.028
62534	0.789	0.913	0.789	0.789	0.789	1.535	1.05
62535	0.792	0.926	0.792	0.792	0.792	1.167	1.164
62536	0.772	0.873	0.772	0.772	0.772	1.541	1.108
62537	0.803	0.938	0.803	0.803	0.803	1.183	1.172
62538	0.806	0.836	0.806	0.806	0.806	2.255	1.01
62539	0.787	0.901	0.787	0.787	0.787	1.271	1.094
62540	0.864	0.888	0.864	0.864	0.864	1.885	1.063
62541	0.766	0.897	0.766	0.766	0.766	1.283	1.076
62543	0.778	0.911	0.778	0.778	0.778	1.239	1.097
62544	0.799	0.917	0.799	0.799	0.799	1.297	1.113

Territory Rating Factors

62545	0.809	0.895	0.809	0.809	0.809	1.261	1.101
62546	0.815	0.864	0.815	0.815	0.815	2.341	1.052
62547	0.825	0.902	0.825	0.825	0.825	1.62	1.095
62548	0.771	0.903	0.771	0.771	0.771	1.249	1.077
62549	0.804	0.922	0.804	0.804	0.804	1.197	1.138
62550	0.803	0.905	0.803	0.803	0.803	1.631	1.106
62551	0.8	0.916	0.8	0.8	0.8	1.266	1.121
62553	0.823	0.895	0.823	0.823	0.823	2.457	1.005
62554	0.778	0.918	0.778	0.778	0.778	1.16	1.138
62555	0.832	0.898	0.832	0.832	0.832	2.241	1.041
62556	0.837	0.886	0.837	0.837	0.837	2.164	1.047
62557	0.833	0.91	0.833	0.833	0.833	2.381	1.028
62558	0.796	0.864	0.796	0.796	0.796	1.595	1.078
62560	0.808	0.82	0.808	0.808	0.808	1.977	0.98
62561	0.754	0.942	0.754	0.754	0.754	1.035	1.241
62563	0.798	0.888	0.798	0.798	0.798	1.303	1.131
62565	0.794	0.906	0.794	0.794	0.794	1.927	0.998
62567	0.834	0.901	0.834	0.834	0.834	1.788	1.074
62568	0.853	0.898	0.853	0.853	0.853	1.984	1.056
62570	0.844	0.881	0.844	0.844	0.844	1.866	1.071
62571	0.813	0.903	0.813	0.813	0.813	2.238	1.009
62572	0.793	0.821	0.793	0.793	0.793	2.048	0.992
62573	0.791	0.926	0.791	0.791	0.791	1.22	1.139
62601	0.766	0.837	0.766	0.766	0.766	1.735	1
62610	0.79	0.816	0.79	0.79	0.79	1.789	0.917
62611	0.75	0.832	0.75	0.75	0.75	1.795	0.932
62612	0.747	0.85	0.747	0.747	0.747	1.526	0.996
62613	0.743	0.88	0.743	0.743	0.743	1.462	1.043
62615	0.761	0.854	0.761	0.761	0.761	1.544	1.088
62617	0.723	0.863	0.723	0.723	0.723	1.648	0.927
62618	0.733	0.824	0.733	0.733	0.733	1.642	0.888
62621	0.759	0.819	0.759	0.759	0.759	1.83	0.9
62622	0.738	0.84	0.738	0.738	0.738	1.7	0.927
62624	0.725	0.84	0.725	0.725	0.725	1.706	0.902
62625	0.735	0.881	0.735	0.735	0.735	1.157	1.09
62626	0.79	0.815	0.79	0.79	0.79	1.915	0.989
62627	0.735	0.874	0.735	0.735	0.735	1.57	0.959
62628	0.764	0.826	0.764	0.764	0.764	1.915	0.936
62629	0.748	0.882	0.748	0.748	0.748	1.281	1.205
62630	0.819	0.826	0.819	0.819	0.819	2.016	0.965
62631	0.772	0.831	0.772	0.772	0.772	1.95	0.956
62633	0.733	0.892	0.733	0.733	0.733	1.4	0.993
62634	0.756	0.896	0.756	0.756	0.756	1.225	1.12
62635	0.74	0.904	0.74	0.74	0.74	1.27	1.003
62638	0.773	0.829	0.773	0.773	0.773	1.661	1.005
62639	0.729	0.824	0.729	0.729	0.729	1.75	0.883
62640	0.785	0.821	0.785	0.785	0.785	2.015	1
62642	0.737	0.887	0.737	0.737	0.737	1.515	1.032
62643	0.746	0.903	0.746	0.746	0.746	1.249	1.027
62644	0.723	0.882	0.723	0.723	0.723	1.577	0.965
62649	0.8	0.819	0.8	0.8	0.8	2.148	0.981
62650	0.789	0.832	0.789	0.789	0.789	2.225	0.994
62651	0.789	0.832	0.789	0.789	0.789	2.206	0.994
62655	0.732	0.908	0.732	0.732	0.732	1.508	0.979
62656	0.755	0.899	0.755	0.755	0.755	1.239	1.054
62659	0.735	0.885	0.735	0.735	0.735	1.587	1.008

Territory Rating Factors

62660	0.761	0.837	0.761	0.761	0.761	1.84	0.972
62661	0.754	0.854	0.754	0.754	0.754	1.431	1.147
62662	0.768	0.838	0.768	0.768	0.768	1.647	1.054
62663	0.792	0.819	0.792	0.792	0.792	1.739	0.94
62664	0.735	0.897	0.735	0.735	0.735	1.319	1.004
62665	0.745	0.822	0.745	0.745	0.745	1.795	0.898
62666	0.744	0.893	0.744	0.744	0.744	1.25	1.047
62667	0.778	0.824	0.778	0.778	0.778	1.917	1.017
62668	0.789	0.821	0.789	0.789	0.789	1.727	0.962
62670	0.754	0.847	0.754	0.754	0.754	1.388	1.058
62671	0.742	0.899	0.742	0.742	0.742	1.275	1.02
62672	0.785	0.817	0.785	0.785	0.785	1.956	1.003
62673	0.735	0.882	0.735	0.735	0.735	1.634	0.993
62674	0.788	0.817	0.788	0.788	0.788	2.028	1.026
62675	0.736	0.88	0.736	0.736	0.736	1.563	1.014
62677	0.737	0.867	0.737	0.737	0.737	1.238	1.06
62681	0.736	0.83	0.736	0.736	0.736	1.745	0.876
62682	0.732	0.899	0.732	0.732	0.732	1.326	0.987
62683	0.791	0.821	0.791	0.791	0.791	1.959	0.977
62684	0.731	0.892	0.731	0.731	0.731	1.046	1.13
62685	0.843	0.845	0.843	0.843	0.843	1.821	0.98
62688	0.737	0.868	0.737	0.737	0.737	1.574	1.004
62689	0.769	0.843	0.769	0.769	0.769	1.727	1.052
62690	0.785	0.833	0.785	0.785	0.785	1.931	1.024
62691	0.746	0.843	0.746	0.746	0.746	1.796	0.954
62692	0.766	0.838	0.766	0.766	0.766	1.561	1.054
62693	0.749	0.898	0.749	0.749	0.749	1.171	1.114
62694	0.778	0.819	0.778	0.778	0.778	1.838	0.936
62695	0.776	0.826	0.776	0.776	0.776	1.806	0.976
62701	0.741	0.885	0.741	0.741	0.741	0.985	1.228
62702	0.742	0.892	0.742	0.742	0.742	1.085	1.155
62703	0.792	0.912	0.792	0.792	0.792	0.972	1.389
62704	0.724	0.866	0.724	0.724	0.724	0.797	1.315
62705	0.778	0.912	0.778	0.778	0.778	0.953	1.389
62706	0.778	0.912	0.778	0.778	0.778	0.949	1.389
62707	0.725	0.868	0.725	0.725	0.725	1.023	1.103
62708	0.785	0.912	0.785	0.785	0.785	0.976	1.389
62711	0.733	0.869	0.733	0.733	0.733	1.007	1.198
62712	0.761	0.89	0.761	0.761	0.761	1.188	1.17
62715	0.778	0.912	0.778	0.778	0.778	0.956	1.389
62716	0.778	0.912	0.778	0.778	0.778	0.956	1.389
62719	0.778	0.912	0.778	0.778	0.778	0.951	1.389
62721	0.778	0.912	0.778	0.778	0.778	0.953	1.389
62722	0.778	0.912	0.778	0.778	0.778	0.949	1.389
62723	0.778	0.912	0.778	0.778	0.778	0.953	1.389
62726	0.778	0.912	0.778	0.778	0.778	0.951	1.389
62736	0.778	0.912	0.778	0.778	0.778	0.951	1.389
62739	0.778	0.912	0.778	0.778	0.778	0.956	1.389
62746	0.754	0.904	0.754	0.754	0.754	1.028	1.234
62756	0.778	0.912	0.778	0.778	0.778	0.949	1.389
62757	0.778	0.912	0.778	0.778	0.778	0.956	1.389
62761	0.778	0.912	0.778	0.778	0.778	0.951	1.389
62762	0.778	0.912	0.778	0.778	0.778	0.949	1.389
62763	0.778	0.912	0.778	0.778	0.778	0.949	1.389
62764	0.778	0.912	0.778	0.778	0.778	0.953	1.389
62765	0.778	0.912	0.778	0.778	0.778	0.956	1.389

Territory Rating Factors

62766	0.778	0.912	0.778	0.778	0.778	0.953	1.389
62767	0.778	0.912	0.778	0.778	0.778	0.956	1.389
62769	0.778	0.912	0.778	0.778	0.778	0.951	1.389
62776	0.778	0.912	0.778	0.778	0.778	0.949	1.389
62777	0.778	0.912	0.778	0.778	0.778	0.956	1.389
62781	0.778	0.912	0.778	0.778	0.778	0.951	1.389
62786	0.778	0.912	0.778	0.778	0.778	0.956	1.389
62791	0.778	0.912	0.778	0.778	0.778	0.977	1.389
62794	0.778	0.912	0.778	0.778	0.778	0.953	1.389
62796	0.778	0.912	0.778	0.778	0.778	0.953	1.389
62801	0.939	0.84	0.939	0.939	0.939	1.923	0.82
62803	1.104	0.886	1.104	1.104	1.104	2.383	0.898
62805	0.913	0.844	0.913	0.913	0.913	2.022	0.985
62806	0.825	0.852	0.825	0.825	0.825	2.027	1.003
62807	0.871	0.849	0.871	0.871	0.871	2.287	0.937
62808	1.105	0.887	1.105	1.105	1.105	2.453	0.906
62809	0.863	0.843	0.863	0.863	0.863	2.613	0.959
62810	0.921	0.856	0.921	0.921	0.921	2.517	0.922
62811	0.83	0.866	0.83	0.83	0.83	1.851	1.018
62812	0.967	0.873	0.967	0.967	0.967	1.792	0.962
62814	0.904	0.852	0.904	0.904	0.904	2.487	0.905
62815	0.816	0.858	0.816	0.816	0.816	2.025	1.004
62816	0.956	0.861	0.956	0.956	0.956	2.317	0.902
62817	0.878	0.815	0.878	0.878	0.878	2.059	1.029
62818	0.824	0.856	0.824	0.824	0.824	1.953	1.011
62819	0.972	0.878	0.972	0.972	0.972	1.709	0.931
62820	0.842	0.841	0.842	0.842	0.842	2.213	0.983
62821	0.853	0.831	0.853	0.853	0.853	2.171	1.005
62822	0.978	0.879	0.978	0.978	0.978	1.708	0.93
62823	0.835	0.849	0.835	0.835	0.835	2.333	0.947
62824	0.815	0.852	0.815	0.815	0.815	2.302	0.948
62825	0.994	0.875	0.994	0.994	0.994	1.889	0.914
62827	0.844	0.838	0.844	0.844	0.844	2.079	1.009
62828	0.893	0.85	0.893	0.893	0.893	2.975	0.962
62829	0.889	0.834	0.889	0.889	0.889	2.207	1.006
62830	0.937	0.852	0.937	0.937	0.937	2.296	0.894
62831	1.114	0.888	1.114	1.114	1.114	2.541	0.916
62832	1.015	0.871	1.015	1.015	1.015	2.376	0.895
62833	0.828	0.849	0.828	0.828	0.828	2.116	0.99
62834	0.866	0.824	0.866	0.866	0.866	1.909	1.064
62835	0.873	0.835	0.873	0.873	0.873	2.267	1
62836	0.931	0.866	0.931	0.931	0.931	2.256	0.956
62837	0.837	0.84	0.837	0.837	0.837	2.349	0.942
62838	0.833	0.86	0.833	0.833	0.833	2.336	0.941
62839	0.811	0.854	0.811	0.811	0.811	2.337	0.94
62840	0.945	0.847	0.945	0.945	0.945	1.649	0.968
62841	0.966	0.873	0.966	0.966	0.966	1.72	0.92
62842	0.842	0.845	0.842	0.842	0.842	2.37	0.947
62843	0.832	0.845	0.832	0.832	0.832	2.218	0.972
62844	0.834	0.847	0.834	0.834	0.834	2.026	1.008
62846	0.953	0.864	0.953	0.953	0.953	2.265	0.951
62848	1.007	0.864	1.007	1.007	1.007	2.385	0.876
62849	0.874	0.848	0.874	0.874	0.874	2.371	0.936
62850	0.863	0.848	0.863	0.863	0.863	2.45	0.931
62851	0.888	0.85	0.888	0.888	0.888	2.656	0.931
62852	0.831	0.859	0.831	0.831	0.831	1.847	1.02

Territory Rating Factors

62853	0.904	0.847	0.904	0.904	0.904	2.481	0.905
62854	0.854	0.854	0.854	0.854	0.854	2.365	0.937
62855	0.804	0.869	0.804	0.804	0.804	1.97	1.035
62856	0.945	0.851	0.945	0.945	0.945	1.813	0.961
62857	0.832	0.868	0.832	0.832	0.832	2.373	0.96
62858	0.81	0.862	0.810	0.81	0.81	2.365	0.937
62859	0.894	0.855	0.894	0.894	0.894	2.776	0.981
62860	0.904	0.849	0.904	0.904	0.904	2.403	0.977
62861	0.849	0.836	0.849	0.849	0.849	1.932	1.045
62862	0.85	0.839	0.850	0.85	0.85	2.456	0.962
62863	0.837	0.891	0.837	0.837	0.837	1.525	1.02
62864	0.94	0.853	0.940	0.94	0.94	2.21	0.869
62865	0.994	0.878	0.994	0.994	0.994	1.783	0.908
62866	0.989	0.87	0.989	0.989	0.989	2.199	0.914
62867	0.877	0.817	0.877	0.877	0.877	1.822	1.076
62868	0.801	0.859	0.801	0.801	0.801	2.167	0.974
62869	0.87	0.82	0.870	0.87	0.87	1.96	1.029
62870	0.913	0.844	0.913	0.913	0.913	2.026	0.905
62871	0.876	0.811	0.876	0.876	0.876	1.794	1.045
62872	0.927	0.855	0.927	0.927	0.927	2.747	0.891
62874	0.978	0.871	0.978	0.978	0.978	1.683	0.933
62875	0.89	0.845	0.890	0.89	0.89	2.021	0.93
62876	1.094	0.885	1.094	1.094	1.094	2.449	0.91
62877	1.09	0.884	1.090	1.09	1.09	2.402	0.899
62878	0.833	0.85	0.833	0.833	0.833	2.35	0.94
62879	0.803	0.861	0.803	0.803	0.803	2.244	0.954
62880	0.85	0.857	0.850	0.85	0.85	2.509	0.947
62881	0.894	0.843	0.894	0.894	0.894	2.298	0.915
62882	0.922	0.854	0.922	0.922	0.922	1.908	0.887
62883	1.034	0.88	1.034	1.034	1.034	2.21	0.914
62884	1.003	0.875	1.003	1.003	1.003	2.132	0.916
62885	0.85	0.851	0.85	0.85	0.85	2.343	0.997
62886	0.855	0.843	0.855	0.855	0.855	2.528	0.944
62887	0.86	0.839	0.86	0.86	0.86	2.403	0.982
62888	1.06	0.894	1.06	1.06	1.06	2.653	0.923
62889	0.901	0.85	0.901	0.901	0.901	2.379	0.901
62890	0.914	0.842	0.914	0.914	0.914	1.874	0.977
62891	0.978	0.873	0.978	0.978	0.978	1.82	0.927
62892	0.867	0.848	0.867	0.867	0.867	2.19	0.964
62893	0.942	0.851	0.942	0.942	0.942	2.16	0.881
62894	1.018	0.872	1.018	1.018	1.018	2.224	0.901
62895	0.871	0.846	0.871	0.871	0.871	2.895	0.945
62896	1.016	0.848	1.016	1.016	1.016	1.615	0.959
62897	0.97	0.87	0.97	0.97	0.97	2.059	0.932
62898	1.013	0.867	1.013	1.013	1.013	2.156	0.894
62899	0.84	0.856	0.84	0.84	0.84	2.328	0.934
62901	0.984	0.909	0.984	0.984	0.984	1.532	0.961
62902	0.956	0.876	0.956	0.956	0.956	1.582	1.003
62903	0.979	0.877	0.979	0.979	0.979	1.65	0.964
62905	0.971	0.841	0.971	0.971	0.971	1.88	0.904
62906	1.021	0.823	1.021	1.021	1.021	1.757	0.953
62907	1.059	0.91	1.059	1.059	1.059	2.459	0.899
62908	0.959	0.795	0.959	0.959	0.959	2.615	0.87
62909	0.96	0.803	0.96	0.96	0.96	2.19	0.887
62910	1.143	0.821	1.143	1.143	1.143	2.069	0.929
62912	0.961	0.821	0.961	0.961	0.961	1.991	0.935

Territory Rating Factors

62914	0.937	0.774	0.937	0.937	0.937	1.909	0.836
62915	1.067	0.915	1.067	1.067	1.067	1.793	0.949
62916	1.122	0.886	1.122	1.122	1.122	2.713	0.897
62917	0.911	0.816	0.911	0.911	0.911	1.848	1.044
62918	1.05	0.933	1.05	1.05	1.05	1.422	0.982
62919	0.923	0.807	0.923	0.923	0.923	1.962	1.077
62920	0.949	0.836	0.949	0.949	0.949	2.038	0.937
62921	0.987	0.894	0.987	0.987	0.987	1.712	0.929
62922	0.919	0.828	0.919	0.919	0.919	1.808	1.045
62923	0.963	0.802	0.963	0.963	0.963	2.087	0.876
62924	1.011	0.888	1.011	1.011	1.011	1.912	0.924
62926	0.971	0.804	0.971	0.971	0.971	1.995	0.868
62927	1.01	0.876	1.01	1.01	1.01	2.202	0.9
62928	0.949	0.809	0.949	0.949	0.949	1.698	0.988
62930	0.872	0.803	0.872	0.872	0.872	1.722	1.036
62931	0.958	0.805	0.958	0.958	0.958	1.787	1.031
62932	1.005	0.882	1.005	1.005	1.005	2.203	0.91
62933	0.954	0.884	0.954	0.954	0.954	1.529	0.978
62934	0.904	0.81	0.904	0.904	0.904	1.846	1.096
62935	0.895	0.823	0.895	0.895	0.895	1.914	1.04
62938	1.015	0.801	1.015	1.015	1.015	1.7	0.95
62939	0.937	0.84	0.937	0.937	0.937	1.849	0.989
62940	1.022	0.875	1.022	1.022	1.022	2.086	0.897
62941	0.962	0.79	0.962	0.962	0.962	2.146	0.842
62942	1.01	0.854	1.01	1.01	1.01	2.09	0.899
62943	0.971	0.796	0.971	0.971	0.971	2.141	0.891
62946	0.88	0.805	0.88	0.88	0.88	1.902	1.112
62947	0.952	0.806	0.952	0.952	0.952	1.756	1.021
62948	0.911	0.891	0.911	0.911	0.911	1.352	0.863
62949	1.008	0.895	1.008	1.008	1.008	2.32	0.93
62950	1.064	0.88	1.064	1.064	1.064	2.46	0.895
62951	0.935	0.857	0.935	0.935	0.935	1.69	0.944
62952	0.964	0.813	0.964	0.964	0.964	1.987	0.907
62953	0.961	0.797	0.961	0.961	0.961	2.295	0.851
62954	0.941	0.811	0.941	0.941	0.941	1.831	1.095
62955	0.926	0.807	0.926	0.926	0.926	1.847	1.071
62956	0.961	0.794	0.961	0.961	0.961	2.243	0.858
62957	0.967	0.809	0.967	0.967	0.967	1.959	0.852
62958	0.968	0.875	0.968	0.968	0.968	1.712	0.937
62959	0.924	0.885	0.924	0.924	0.924	1.709	1.071
62960	0.99	0.784	0.99	0.99	0.99	1.936	0.873
62961	0.972	0.806	0.972	0.972	0.972	2.009	0.843
62962	0.943	0.779	0.943	0.943	0.943	1.998	0.809
62963	0.94	0.776	0.94	0.94	0.94	2.057	0.81
62964	0.937	0.791	0.937	0.937	0.937	2.101	0.808
62965	0.886	0.81	0.886	0.886	0.886	1.83	1.063
62966	0.994	0.871	0.994	0.994	0.994	1.781	0.918
62967	0.925	0.82	0.925	0.925	0.925	1.879	1.002
62969	0.947	0.783	0.947	0.947	0.947	2.014	0.82
62970	0.957	0.789	0.957	0.957	0.957	2.037	0.824
62971	1.088	0.888	1.088	1.088	1.088	2.444	0.905
62972	0.94	0.818	0.94	0.94	0.94	1.915	0.973
62973	0.969	0.798	0.969	0.969	0.969	2.096	0.846
62974	0.916	0.841	0.916	0.916	0.916	1.913	1
62975	0.989	0.864	0.989	0.989	0.989	1.858	0.925
62976	0.958	0.787	0.958	0.958	0.958	2.027	0.814

Territory Rating Factors

62977	0.88	0.81	0.88	0.88	0.88	1.794	1.036
62979	0.891	0.811	0.891	0.891	0.891	1.767	1.083
62982	1.045	0.808	1.045	1.045	1.045	1.736	0.982
62983	0.992	0.891	0.992	0.992	0.992	1.745	0.927
62984	0.882	0.821	0.882	0.882	0.882	1.725	1.172
62985	0.961	0.805	0.961	0.961	0.961	2.009	0.937
62987	0.922	0.819	0.922	0.922	0.922	1.648	1.012
62988	0.957	0.791	0.957	0.957	0.957	2.09	0.825
62990	0.946	0.785	0.946	0.946	0.946	2.034	0.818
62992	1.002	0.813	1.002	1.002	1.002	2.155	0.83
62993	0.948	0.782	0.948	0.948	0.948	2.024	0.815
62994	1.032	0.879	1.032	1.032	1.032	2.188	0.903
62995	0.954	0.808	0.954	0.954	0.954	2.092	0.9
62996	0.944	0.781	0.944	0.944	0.944	2.004	0.808
62997	1.164	0.868	1.164	1.164	1.164	2.913	0.917
62998	0.969	0.832	0.969	0.969	0.969	1.884	0.872
62999	0.977	0.882	0.977	0.977	0.977	1.569	0.917

ILLINOIS PERSONAL AUTO
AGENT BOOK TRANSFER PREMIUM CAPPING

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

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

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

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

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

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

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

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