

State: GeorgiaFiling Company: Allstate Property and Casualty Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: APC PPA

Project Name/Number: Rate Change and Trailer Rate Change (+20.4%)/RITM05400726

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Manual Pages

[12. GA PPA APC R55606 Complete Manual.pdf](#)

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State: Georgia

Filing Company: Allstate Property and Casualty Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: APC PPA

Project Name/Number: Rate Change and Trailer Rate Change (+20.4%)/RITM05400726

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<i>F0R. Explanatory Memorandum - Rate/Rule</i>	3. GA PPA APC R55606 Index of Attachments.pdf
<i>G. Overall Rate Level Effect</i>	6. GA PPA APC R55606 Att G.pdf
<i>H2P. Data and Calculations - PPA</i>	7. GA PPA APC R55606 Att H2P - Auto.pdf
<i>H2P. Data and Calculations - PPA</i>	7. GA PPA APC R55606 Att H2P - Trailer.pdf
<i>H2P. Data and Calculations - PPA</i>	GA PPA APC R55606 Att H2P - Auto with formulas.xlsx
<i>H3. PC-T3</i>	8. GA PPA APC R55606 Att H3.pdf

State:

Georgia

Filing Company:

Allstate Property and Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

APC PPA

Project Name/Number:

Rate Change and Trailer Rate Change (+20.4%)/RITM05400726

Filing at a Glance

Company:

Allstate Property and Casualty Insurance Company

Product Name:

APC PPA

State:

Georgia

TOI:

19.0 Personal Auto

Sub-TOI:

19.0001 Private Passenger Auto (PPA)

Filing Type:

Rate/Rule PPA- File and Use

Date Submitted:

08/23/2023

SERFF Tr Num:

ALSE-133791953

SERFF Status:

Closed-Received

State Tr Num:

State Status:

Received As Amended

Co Tr Num:

R55606 & A#1: RATE CHANGE AND TRAILER RATE CHANGE (+18%)

Effective Date

10/23/2023

Requested (New):

Effective Date

11/26/2023

Requested (Renewal):

Author(s):

Rhonda Amann

Reviewer(s):

Danny Floyd (primary)

Disposition Date:

10/16/2023

Disposition Status:

Received

Effective Date (New):

10/23/2023

Effective Date (Renewal):

11/26/2023

State: Georgia
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: APC PPA
Project Name/Number: Rate Change and Trailer Rate Change (+20.4%)/RITM05400726

General Information

Project Name: Rate Change and Trailer Rate Change
(+20.4%)

Status of Filing in Domicile:

Project Number: RITM05400726

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/16/2023

State Status Changed: 10/16/2023

Deemer Date:

Created By: Rhonda Amann

Submitted By: Rhonda Amann

Corresponding Filing Tracking Number:

Filing Description:

With this filing, Allstate is proposing an overall 20.4% rate level change to the Allstate Property and Casualty Insurance Company (APC) Private Passenger Auto (PPA) program in the state of Georgia.

Allstate is proposing revision to the following rating plans: Roadside Coverage, Transportation Expense, and Vehicle Annual Mileage. The overall rate level change has been achieved through revision of the Rate Adjustment Factors and the Base Fixed Expense Premium.

Further information regarding these changes can be found in the enclosed attachments.

Additionally, Allstate is proposing revisions to the Travel Trailer Base Rates. Please refer to Attachment E and Attachment H2P for further detail on these changes.

This change will apply to new business written on or after October 23, 2023, and for renewals effective on or after November 26, 2023.

Company and Contact

Filing Contact Information

Rhonda Amann, State Filings Manager
2775 Sanders Rd.
A2W
Northbrook, IL 60062

RAMA0@allstate.com
847-402-3149 [Phone]
847-402-9757 [FAX]

Filing Company Information

Allstate Property and Casualty
Insurance Company
2775 Sanders Rd.
Suite A2-W
Northbrook, IL 60062
(847) 402-5000 ext. [Phone]

CoCode: 17230
Group Code: 8
Group Name: Allstate
FEIN Number: 36-3341779

State of Domicile: Illinois
Company Type: Property and
Casualty
State ID Number:

State: GeorgiaFiling Company: Allstate Property and Casualty Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: APC PPA

Project Name/Number: Rate Change and Trailer Rate Change (+20.4%)/RITM05400726

Filing Fees

State Fees

Fee Required?Yes

Fee Amount:\$75.00

Retaliatory?No

Fee Explanation:Rate/Rule filings submitted - \$75 per filing company

Per Company:Yes

Company	Amount	Date Processed	Transaction #
Allstate Property and Casualty Insurance Company	\$75.00	08/23/2023 01:56 PM	265289294

EFT Total

\$75.00

State Specific

Rate Indication (MUST be in percentage to ONE decimal point): 20.4%

New Company (Type Yes or No): No

New Program (Type Yes or No): No

SERFF Tracking #:	ALSE-133791953	State Tracking #:		Company Tracking #:	R55606 & A#1: RATE CHANGE AND TRAILER RA...

State:	Georgia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	APC PPA		
Project Name/Number:	Rate Change and Trailer Rate Change (+20.4%)/RITM05400726		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Received	Danny Floyd	10/16/2023	10/16/2023
Received	Danny Floyd	10/16/2023	10/16/2023
Received	Danny Floyd	10/16/2023	10/16/2023

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Manual Pages	Rhonda Amann	10/16/2023	10/16/2023
Supporting Document	E. Rate Indication Summary/Histogram Exhibit	Rhonda Amann	10/16/2023	10/16/2023
Supporting Document	F0R. Explanatory Memorandum - Rate/Rule	Rhonda Amann	10/16/2023	10/16/2023
Supporting Document	G. Overall Rate Level Effect	Rhonda Amann	10/16/2023	10/16/2023
Supporting Document	H2P. Data and Calculations - PPA	Rhonda Amann	10/16/2023	10/16/2023
Supporting Document	H3. PC-T3	Rhonda Amann	10/16/2023	10/16/2023

State:	Georgia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	APC PPA		
Project Name/Number:	Rate Change and Trailer Rate Change (+20.4%)/RITM05400726		

Disposition

Disposition Date: 10/16/2023
Effective Date (New): 10/23/2023
Effective Date (Renewal): 11/26/2023
Status: Received

Comment:							
Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allstate Property and Casualty Insurance Company	20.400%	18.000%	\$186,180,914	299,000	\$1,034,338,409	78.200%	8.400%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Manual Pages		Yes
Rate	Manual Pages		Yes
Rate	Manual Pages		Yes
Supporting Document	A1. Filing Compliance and PPA File and Use Certification		Yes
Supporting Document	Filing Fee Transmittal Form		Yes
Supporting Document	C. Third Party Filing Authorization Certification		Yes
Supporting Document (revised)	E. Rate Indication Summary/Histogram Exhibit		Yes
Supporting Document (revised)	F0R. Explanatory Memorandum - Rate/Rule		Yes
Supporting Document (revised)	G. Overall Rate Level Effect		Yes
Supporting Document (revised)	H2P. Data and Calculations - PPA		Yes
Supporting Document (revised)	H3. PC-T3		Yes
Supporting Document	I. Data and Calculations-New Programs, Introduction of Rates or Rating Variables, New Coverages, etc.		Yes
Supporting Document	K. Credit Scoring Models and Proprietary Information-Personal Lines (November 2018 edition)		Yes
Supporting Document	K.1. Proprietary and Confidential Information		Yes
Supporting Document	M0R. Rule Comparison		Yes

SERFF Tracking #:	ALSE-133791953	State Tracking #:		Company Tracking #:	R55606 & A#1: RATE CHANGE AND TRAILER RA...

State:	Georgia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	APC PPA		
Project Name/Number:	Rate Change and Trailer Rate Change (+20.4%)/RITM05400726		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	P. Required Additional Information – PPA		Yes
Supporting Document	E. Rate Indication Summary/Histogram Exhibit		Yes
Supporting Document	F0R. Explanatory Memorandum - Rate/Rule		Yes
Supporting Document	G. Overall Rate Level Effect		Yes
Supporting Document	H2P. Data and Calculations - PPA		Yes
Supporting Document	H3. PC-T3		Yes

State:	Georgia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	APC PPA		
Project Name/Number:	Rate Change and Trailer Rate Change (+20.4%)/RITM05400726		

Disposition

Disposition Date: 10/16/2023

Effective Date (New): 10/23/2023

Effective Date (Renewal): 11/26/2023

Status: Received

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allstate Property and Casualty Insurance Company	20.400%	18.000%	\$186,180,914	299,000	\$1,034,338,409	78.200%	9.600%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Manual Pages		Yes
Rate	Manual Pages		Yes
Rate	Manual Pages		Yes
Supporting Document	A1. Filing Compliance and PPA File and Use Certification		Yes
Supporting Document	Filing Fee Transmittal Form		Yes
Supporting Document	C. Third Party Filing Authorization Certification		Yes
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Supporting Document (revised)	F0R. Explanatory Memorandum - Rate/Rule		Yes
Supporting Document (revised)	G. Overall Rate Level Effect		Yes
Supporting Document (revised)	H2P. Data and Calculations - PPA		Yes
Supporting Document (revised)	H3. PC-T3		Yes
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Supporting Document	M0R. Rule Comparison		Yes

SERFF Tracking #:	ALSE-133791953	State Tracking #:		Company Tracking #:	R55606 & A#1: RATE CHANGE AND TRAILER RA...

State:	Georgia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	APC PPA		
Project Name/Number:	Rate Change and Trailer Rate Change (+20.4%)/RITM05400726		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	P. Required Additional Information – PPA		Yes
Supporting Document	E. Rate Indication Summary/Histogram Exhibit		Yes
Supporting Document	F0R. Explanatory Memorandum - Rate/Rule		Yes
Supporting Document	G. Overall Rate Level Effect		Yes
Supporting Document	H2P. Data and Calculations - PPA		Yes
Supporting Document	H3. PC-T3		Yes

State:	Georgia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	APC PPA		
Project Name/Number:	Rate Change and Trailer Rate Change (+20.4%)/RITM05400726		

Disposition

Disposition Date: 10/16/2023
Effective Date (New): 10/23/2023
Effective Date (Renewal): 11/26/2023
Status: Received

Comment:							
Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allstate Property and Casualty Insurance Company	20.400%	20.400%	\$211,055,035	299,000	\$1,034,338,409	82.000%	9.600%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Manual Pages		Yes
Rate	Manual Pages		Yes
Rate	Manual Pages		Yes
Supporting Document	A1. Filing Compliance and PPA File and Use Certification		Yes
Supporting Document	Filing Fee Transmittal Form		Yes
Supporting Document	C. Third Party Filing Authorization Certification		Yes
Supporting Document (revised)	E. Rate Indication Summary/Histogram Exhibit		Yes
Supporting Document (revised)	F0R. Explanatory Memorandum - Rate/Rule		Yes
Supporting Document (revised)	G. Overall Rate Level Effect		Yes
Supporting Document (revised)	H2P. Data and Calculations - PPA		Yes
Supporting Document (revised)	H3. PC-T3		Yes
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Supporting Document	K. Credit Scoring Models and Proprietary Information-Personal Lines (November 2018 edition)		Yes
Supporting Document	K.1. Proprietary and Confidential Information		Yes
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State:	Georgia	Filing Company:	Allstate Property and Casualty Insurance Company
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Product Name:	APC PPA		
Project Name/Number:	Rate Change and Trailer Rate Change (+20.4%)/RITM05400726		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	P. Required Additional Information – PPA		Yes
Supporting Document	E. Rate Indication Summary/Histogram Exhibit		Yes
Supporting Document	F0R. Explanatory Memorandum - Rate/Rule		Yes
Supporting Document	G. Overall Rate Level Effect		Yes
Supporting Document	H2P. Data and Calculations - PPA		Yes
Supporting Document	H3. PC-T3		Yes

State:

Georgia

Filing Company:

Allstate Property and Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

APC PPA

Project Name/Number:

Rate Change and Trailer Rate Change (+20.4%)/RITM05400726

Amendment Letter

Submitted Date: 10/16/2023

Comments:

This amendment has been created to revise the overall rate impact from 20.4% to 18% as per DOI direction.

Please let us know if you have any additional questions as you review this amended filing documentation.

Thank you!

Rhonda

Changed Items:

No Form Schedule Items Changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Manual Pages	RP-2A; RP-3A; RP-31A; RP-12BR; RP-2B; M-2.1-M-2.7; M3	Replacement		10/16/2023 By: Rhonda Amann
Previous Version					
1	Manual Pages	RP-2A; RP-3A; RP-31A; RP-12BR; RP-2B; M-2.1-M-2.7; M3	Replacement		08/23/2023 By: Rhonda Amann

SERFF Tracking #:	ALSE-133791953	State Tracking #:		Company Tracking #:	R55606 & A#1: RATE CHANGE AND TRAILER RA...

State:	Georgia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	APC PPA		
Project Name/Number:	Rate Change and Trailer Rate Change (+20.4%)/RITM05400726		

Supporting Document Schedule Item Changes

Satisfied - Item:	E. Rate Indication Summary/Histogram Exhibit
Comments:	
Attachment(s):	4. GA PPA APC R55606 Att E -Trailer.pdf 4. GA PPA APC R55606 A#1 Att E - Auto.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>E. Rate Indication Summary/Histogram Exhibit</i>
Comments:	
Attachment(s):	<i>4. GA PPA APC R55606 Att E - Auto.pdf 4. GA PPA APC R55606 Att E -Trailer.pdf</i>

Satisfied - Item:	F0R. Explanatory Memorandum - Rate/Rule
Comments:	
Attachment(s):	3. GA PPA APC R55606 Index of Attachments.pdf 5. GA PPA APC R55606 A#1 Att F0R - Explanatory Memorandum.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>F0R. Explanatory Memorandum - Rate/Rule</i>
Comments:	
Attachment(s):	<i>5. GA PPA APC R55606 Att F0R - Explanatory Memorandum.pdf 3. GA PPA APC R55606 Index of Attachments.pdf</i>

Satisfied - Item:	G. Overall Rate Level Effect
Comments:	
Attachment(s):	6. GA PPA APC R55606 A#1 Att G.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>G. Overall Rate Level Effect</i>
Comments:	
Attachment(s):	<i>6. GA PPA APC R55606 Att G.pdf</i>

Satisfied - Item:	H2P. Data and Calculations - PPA
Comments:	
Attachment(s):	7. GA PPA APC R55606 Att H2P - Trailer.pdf 7. GA PPA APC R55606 A#1 Att H2P - APC - Auto.pdf GA PPA APC R55606 A#1 Att H2P - APC - Auto with formulas.xlsx

Previous Version

SERFF Tracking #:	ALSE-133791953	State Tracking #:		Company Tracking #:	R55606 & A#1: RATE CHANGE AND TRAILER RA...

State:	Georgia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	APC PPA		
Project Name/Number:	Rate Change and Trailer Rate Change (+20.4%)/RITM05400726		

Satisfied - Item:	H2P. Data and Calculations - PPA
Comments:	
Attachment(s):	7. GA PPA APC R55606 Att H2P - Auto.pdf 7. GA PPA APC R55606 Att H2P - Trailer.pdf GA PPA APC R55606 Att H2P - Auto with formulas.xlsx

Satisfied - Item:	H3. PC-T3
Comments:	
Attachment(s):	8. GA PPA APC R55606 A#1 Att H3 - APC.pdf
<i>Previous Version</i>	
Satisfied - Item:	H3. PC-T3
Comments:	
Attachment(s):	8. GA PPA APC R55606 Att H3.pdf

State: GeorgiaFiling Company: Allstate Property and Casualty Insurance Company

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: APC PPA

Project Name/Number: Rate Change and Trailer Rate Change (+20.4%)/RITM05400726

Post Submission Update Request Processed On 10/16/2023

Status: Disallowed

Created By: Rhonda Amann

Processed By: Danny Floyd

Comments: this change will be on the final disposition.

General Information:

Field Name	Requested Change	Prior Value
Project Name	Rate Change and Trailer Rate Change (+18%)	Rate Change and Trailer Rate Change (+20.4%)

Company Rate Information:

Company Name:Allstate Property and Casualty Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	18.000%	20.400%
Written Premium Change for this Program	\$186180914	\$211055035
Maximum %Change (where required)	78.200%	82.000%
Minimum %Change (where required)	8.400%	9.600%

State:	Georgia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	APC PPA		
Project Name/Number:	Rate Change and Trailer Rate Change (+20.4%)/RITM05400726		

Filing Description:**Requested Value:**

With this filing, Allstate is proposing an overall 18% rate level change to the Allstate Property and Casualty Insurance Company (APC) Private Passenger Auto (PPA) program in the state of Georgia.

Allstate is proposing revision to the following rating plans: Roadside Coverage, Transportation Expense, and Vehicle Annual Mileage. The overall rate level change has been achieved through revision of the Rate Adjustment Factors and the Base Fixed Expense Premium.

Further information regarding these changes can be found in the enclosed attachments.

Additionally, Allstate is proposing revisions to the Travel Trailer Base Rates. Please refer to Attachment E and Attachment H2P for further detail on these changes.

This change will apply to new business written on or after October 23, 2023, and for renewals effective on or after November 26, 2023.

Prior Value:

With this filing, Allstate is proposing an overall 20.4% rate level change to the Allstate Property and Casualty Insurance Company (APC) Private Passenger Auto (PPA) program in the state of Georgia.

Allstate is proposing revision to the following rating plans: Roadside Coverage, Transportation Expense, and Vehicle Annual Mileage. The overall rate level change has been achieved through revision of the Rate Adjustment Factors and the Base Fixed Expense Premium.

Further information regarding these changes can be found in the enclosed attachments.

Additionally, Allstate is proposing revisions to the Travel Trailer Base Rates. Please refer to Attachment E and Attachment H2P for further detail on these changes.

This change will apply to new business written on or after October 23, 2023, and for renewals effective on or after November 26, 2023.

State:

Georgia

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Allstate Property and Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

APC PPA

Project Name/Number:

Rate Change and Trailer Rate Change (+20.4%)/RITM05400726

Rate Information

Rate data applies to filing.

Filing Method:

File and Use

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

0.000%

Effective Date of Last Rate Revision:

12/05/2022

Filing Method of Last Filing:

File and Use

SERFF Tracking Number of Last Filing:

ALSE-133469555

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Allstate Property and Casualty Insurance Company	20.400%	20.400%	\$211,055,035	299,000	\$1,034,338,409	82.000%	9.600%

State:

Georgia

Filing Company:

Allstate Property and Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

APC PPA

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Rate Change and Trailer Rate Change (+20.4%)/RITM05400726

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Manual Pages	RP-2A; RP-3A; RP-31A; RP-12BR; RP-2B; M-2.1-M-2.7; M3	Replacement		12. GA PPA APC R55606 A#1 - Complete Manual.pdf
2		Manual Pages	M-2.8-M-2.14	New		

SERFF Tracking #:	ALSE-133791953	State Tracking #:		Company Tracking #:	R55606 & A#1: RATE CHANGE AND TRAILER RA...

State:	Georgia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	APC PPA		
Project Name/Number:	Rate Change and Trailer Rate Change (+20.4%)/RITM05400726		

Supporting Document Schedules

Satisfied - Item:	A1. Filing Compliance and PPA File and Use Certification
Comments:	
Attachment(s):	PPA File and Use CERTIFICATION - R55606.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Filing Fee Transmittal Form
Comments:	
Attachment(s):	Rate-Rule-FilingFeeTrans-PC-FF-Rates-R55606.pdf
Item Status:	
Status Date:	
Bypassed - Item:	C. Third Party Filing Authorization Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	E. Rate Indication Summary/Histogram Exhibit
Comments:	
Attachment(s):	4. GA PPA APC R55606 Att E -Trailer.pdf 4. GA PPA APC R55606 A#1 Att E - Auto.pdf
Item Status:	
Status Date:	
Satisfied - Item:	F0R. Explanatory Memorandum - Rate/Rule
Comments:	
Attachment(s):	3. GA PPA APC R55606 Index of Attachments.pdf 5. GA PPA APC R55606 A#1 Att F0R - Explanatory Memorandum.pdf
Item Status:	
Status Date:	
Satisfied - Item:	G. Overall Rate Level Effect
Comments:	
Attachment(s):	6. GA PPA APC R55606 A#1 Att G.pdf

SERFF Tracking #:	ALSE-133791953	State Tracking #:		Company Tracking #:	R55606 & A#1: RATE CHANGE AND TRAILER RA...

State:	Georgia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	APC PPA		
Project Name/Number:	Rate Change and Trailer Rate Change (+20.4%)/RITM05400726		

Item Status:	
Status Date:	

Satisfied - Item:	H2P. Data and Calculations - PPA
Comments:	
Attachment(s):	7. GA PPA APC R55606 Att H2P - Trailer.pdf 7. GA PPA APC R55606 A#1 Att H2P - APC - Auto.pdf GA PPA APC R55606 A#1 Att H2P - APC - Auto with formulas.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	H3. PC-T3
Comments:	
Attachment(s):	8. GA PPA APC R55606 A#1 Att H3 - APC.pdf
Item Status:	
Status Date:	

Bypassed - Item:	I. Data and Calculations-New Programs, Introduction of Rates or Rating Variables, New Coverages, etc.
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	K. Credit Scoring Models and Proprietary Information-Personal Lines (November 2018 edition)
Comments:	
Attachment(s):	9. GA PPA APC R55606 Att K - Credit Scoring Models and Proprietary Information.pdf
Item Status:	
Status Date:	

Bypassed - Item:	K.1. Proprietary and Confidential Information
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	M0R. Rule Comparison
Bypass Reason:	N/A - rates only
Attachment(s):	

State:

Georgia

Filing Company:

Allstate Property and Casualty Insurance Company

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

APC PPA

Project Name/Number:

Rate Change and Trailer Rate Change (+20.4%)/RITM05400726

Item Status:	
Status Date:	

Satisfied - Item:	P. Required Additional Information PPA
Comments:	
Attachment(s):	10. GA PPA APC R55606 Att P.pdf
Item Status:	
Status Date:	

State:	Georgia	Filing Company:	Allstate Property and Casualty Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	APC PPA		
Project Name/Number:	Rate Change and Trailer Rate Change (+20.4%)/RITM05400726		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/23/2023		Rate	Manual Pages	10/16/2023	12. GA PPA APC R55606 Complete Manual.pdf (Superceded)
08/23/2023		Supporting Document	E. Rate Indication Summary/Histogram Exhibit	10/16/2023	4. GA PPA APC R55606 Att E - Auto.pdf (Superceded) 4. GA PPA APC R55606 Att E - Trailer.pdf
08/23/2023		Supporting Document	F0R. Explanatory Memorandum - Rate/Rule	10/16/2023	5. GA PPA APC R55606 Att F0R - Explanatory Memorandum.pdf (Superceded) 3. GA PPA APC R55606 Index of Attachments.pdf
08/23/2023		Supporting Document	G. Overall Rate Level Effect	10/16/2023	6. GA PPA APC R55606 Att G.pdf (Superceded)
08/23/2023		Supporting Document	H2P. Data and Calculations - PPA	10/16/2023	7. GA PPA APC R55606 Att H2P - Auto.pdf (Superceded) 7. GA PPA APC R55606 Att H2P - Trailer.pdf GA PPA APC R55606 Att H2P - Auto with formulas.xlsx (Superceded)
08/23/2023		Supporting Document	H3. PC-T3	10/16/2023	8. GA PPA APC R55606 Att H3.pdf (Superceded)

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*YY refers to the year of the vehicle being rated

*XXXX refers to the year of the vehicle being rated

RULE 1 - DEFINITIONS

Definitions in this rule are terms used for rating.

SECTION A - AUTOMOBILES

The term automobile shall mean a private passenger vehicle of the following type which is owned or leased under a long term contract by an individual or by two or more relatives who are residents of the same household.

A. Private Passenger Automobile

A land motor vehicle which has at least four wheels and is designed for use on public roads, other than any vehicle of the pick-up body, sedan delivery, panel truck or stake body type which has a manufacturer specified Gross Vehicle Weight Rating in excess of 14,000 pounds.

B. Farm Automobile

A land motor vehicle of the pick-up body, sedan delivery, panel truck or stake body type which has a manufacturer specified Gross Vehicle Weight Rating of 16,000 pounds or less, and which is used principally to service the insured's farm, ranch or residence premises and only incidentally on public roads.

C. Private Passenger Trailer

A load carrying vehicle without automotive power which is designed for use with a Private Passenger Automobile, if not being used for business purposes with other than a Private Passenger Automobile. Trailers shall be classified as follows:

1. Travel Trailers

Trailers of the house, cabin or camping type equipped or used as temporary living quarters.

2. Utility Trailers

All other Private Passenger Trailers.

D. Other Types

1. Camper Unit

An automobile body structure designed for use with a private passenger vehicle as temporary living quarters and constructed as a demountable unit, whether or not permanently mounted.

2. Classic Automobiles

Classic Automobiles are those vehicles which have appreciated in value substantially due to physical restoration, reconditioning, or due to special interest in the automobile as an investment or collector's item.

SECTION B – VEHICLE RELATED

1. Number of Vehicles on the Policy

The number of Private Passenger Automobiles and/or Utility Automobiles which are insured for Coverage AA – Bodily Injury or Coverage HH – Comprehensive under the policy. This number will include Private Passenger Automobiles and/or Utility Automobiles that have a future effective date.

An automobile owned by and insured by an employer of the named insured or spouse and furnished for the regular use of the named insured or spouse and garaged at the residence of the named insured will be considered an automobile. Only one such vehicle per policy will be incorporated into the Number of Vehicles on the Policy count.

SECTION C – OPERATOR RELATED

1. Married

A person living with his or her spouse and married under state law. Married persons temporarily living apart because of employment obligations to the United States of America shall be treated as Married. Widows and Widowers will also be treated as Married for classification purposes.

2. Single

A person who is not defined as Married.

3. Operators

The named insured and any licensed driver residing in the named insured's household and listed on the Auto Policy Declarations Page, and any driver employed by the named insured as a chauffeur and listed on the Auto Policy Declarations Page.

Exception: A person in active military service with the armed forces of the United States of America is not considered a resident in the named insured's household unless this person customarily operates an auto on the policy.

SECTION D – POLICY RELATED

1. Channel of Bind

Channel used to bind an Allstate policy.

- a. Call Center Channel – Allstate auto policy is bound with a licensed insurance professional at an Allstate call center, unless acting at the direction of an agent selling pursuant to an agency agreement.
- b. Web Channel – Allstate auto policy is bound through Allstate.com, or other Allstate approved websites, mobile device applications and devices.
- c. Agency Channel – Allstate auto policy is bound with an agent licensed to sell Allstate products and selling pursuant to an agency agreement.

2. Months of Continuous Prior Insurance

The number of months the named insured or spouse have continuously maintained automobile liability insurance prior to new business, without a lapse of 31 days or more between the expiration date of the prior policy and the new business effective date of the Allstate Property and Casualty Insurance Company policy. If the named insured and spouse are determined by Allstate to have had no need for prior insurance, the policy will be considered to have 0 Months of Continuous Prior Insurance for purposes of rating. Policies with new business effective dates prior to 11/21/2005 with missing Months of Continuous Prior Insurance information will be considered to have the maximum Months of Continuous Prior Insurance for purposes of rating.

Note: Military personnel returning from deployment/assignment outside the United States (defined for the purposes of this rule as the 50 states and the District of Columbia) who had no need for liability insurance coverage while deployed/assigned will be defined to have had continuous prior insurance if:

- a. They had liability insurance coverage prior to deployment/assignment, and
- b. This coverage was either still in-force or expired within 30 days of the date of deployment/assignment.

In these cases, the number of months insured with the prior carrier will be the sum of the number of months with the prior carrier as defined above prior to deployment/assignment plus the length of time deployed/assigned outside the United States (defined for the purposes of this rule as the 50 states and the District of Columbia).

RULE 2 - COVERAGE DESIGNATIONS

The following coverages are those that appear in the policies and endorsements. The letter designations are used for references to coverages throughout this manual.

AA	Bodily Injury Liability
BB	Property Damage Liability
CC	Automobile Medical Payments
CD	Collision Coverage for Custom Equipment
CH	Comprehensive Coverage for Custom Equipment
DD	Auto Collision Insurance
HC	Contents Coverage
HG	Auto Fire, Lightning, Transportation and Theft Insurance
HH	Auto Comprehensive Insurance Coverage
JJ	Roadside Coverage
NC	Auto Replacement Protection
SS	Uninsured Motorists Insurance
SA	Uninsured Motorists Insurance – Added On to At-Fault Liability Limits
UU	Transportation Expense Coverage
ZA	Sound System Coverage
ZZ	Portable Electronics and Media Coverage

Details of the coverage provided are contained in the appropriate policies and endorsements.

RULE 3 - PREMIUM PERIOD

A. General

The premium period is normally 6 months. When coverage is written for a term other than 6 months, the rate shall be pro-rata.

B. Financed Automobile Coverages DD, HC, HG, HH, JJ, UU, ZA, ZZ

The premium period for coverages DD, HC, HG, HH, JJ, UU, ZA, and ZZ on automobiles that are not held for sale and that are mortgaged or being purchased under a finance agreement may be established for the term of the loan agreement. Premium shall be based on the rates and minimum charges on the effective date of the policy.

RULE 4 - ENDORSEMENTS

- A. No charge will be made and no refund given when the change occurs within the 30 days prior to the expiration of a 6 month premium period or within the 60 days prior to the expiration date if the premium period is longer than 6 months.
- B. All endorsements (including adding or replacing a vehicle) shall be made using the rules and rates in effect when the premium for the policy was last determined and calculated on a pro rata basis.
 - a. The Rate Transition Factor applied at the time the premium for the policy was determined will not be revised, and will continue to apply at the time of endorsement.
- C. When an endorsement is made to add or remove an operator, all rating plans will be reevaluated to reflect the revised number of operators

Exceptions:

- 1. Section A of this rule does not apply to suspensions or reinstatements. Calculate the premium on a pro rata basis using the rules and rates in effect when the premium for the policy was last determined.
- 2. If an endorsement is made at the same time as a suspension or reinstatement activity, section A of this rule does not apply. Calculate the premium as stated in section B of this rule.

RULE 5 - CANCELLATION

On all cancellations, the earned premium retained by Allstate shall be calculated on a pro rata basis for the length of time the policy or coverage was in force.

RULE 6 - SUSPENSION OF COVERAGES

Coverages, other than Coverage HH - Comprehensive, may be suspended subject to the following conditions:

- A. No request for suspension will be accepted for a period of less than 30 consecutive days.
- B. Suspension is effective after notice of the withdrawal of the vehicle from service is received by Allstate. Suspense credit is given immediately and will be calculated pro-rata from the date of suspension to the end of the current premium period.
- C. The suspension shall also be effective as to any individual, organization, corporation or governmental unit who must be given a notice of termination of coverage.
- D. No protection exists until Allstate receives notice to reinstate the suspended coverages. Reinstatement will be effective immediately and coverage will be added pro-rata from the reinstatement date to the end of the current premium period.
- E. Policies with coverages in suspense at renewal time will be renewed only with the in-force coverages.
- F. The 30 or 60 day no charge/no refund portion of Rule 4. ENDORSEMENTS does not apply to suspensions or reinstatements.
- G. This rule does not apply to coverages provided for all-terrain vehicles, dune buggies, and amphibious vehicles.
- H. For automobiles subject to the Georgia Motor Vehicle Accident Reparations Act, this rule is only applicable to collision.

RULE 7 - PREMIUM DETERMINATION

A. General

The premium is determined by applying to each unit of exposure to be insured the rules and rates applicable to each such unit of exposure.

B. Rates

Unless otherwise indicated, all rates and minimum charges in the manual are for a 6 month period and are subject to pro rata adjustment in accordance with other applicable rules. Rates per unit of exposure are shown in the manual at base liability limits and for physical damage coverage on an actual cash value basis, unless otherwise stated.

C. Rounding

Premium calculations shall be rounded to the nearest whole penny following the application of each discount, surcharge, or other premium modification used in determining the final premium for the coverage being rated. Amounts of \$0.005 or more shall be increased.

RULE 8 – RESERVED FOR FUTURE USE

RULE 9 – ASSIGNMENT OF RATING TERRITORY

The rating territory applicable to an automobile is the territory in which the automobile is principally garaged.

Exceptions

1. If the automobile is principally used in a higher rated territory, the higher rated territory shall apply only under the following circumstances:
 - a. The automobile is used by a salesman or others with similar duties; or
 - b. The automobile is used for regular or frequent wholesale or retail delivery.
2. If the automobile is garaged in two different rating territories within this state for specified portions of the premium period, it is permissible to rate the policy at the rates applicable to each rating territory in proportion to the estimated period of such garaging in each rating territory. The automobile must be garaged in each rating territory for at least 30 consecutive days, and only two rating territories may be used.

RULE 10 – POLICY CLASSIFICATION

Refer to the Automobile Rating Section to determine the appropriate factor for each classification.

Policy Classification

Operators will be classified based on gender, marital status, and age.

When an operator is added to or removed from the policy, the policy class factor will be reevaluated at the date of the endorsement.

RULE 11 - LIMITS OF LIABILITY

A. Basic Limits Coverages AA & BB

The term basic limits means \$10,000/20,000 coverage AA limits and \$10,000 coverage BB limit. The term financial responsibility limits means \$25,000/50,000 coverage AA limits and \$25,000 coverage BB limit.

B. Increased Limits Coverages AA, BB & CC

1. Coverage AA

Higher limits shall be afforded by applying the factors shown in the Automobile Rating Section to the basic limits rate.

2. Coverage BB

Higher limits shall be afforded by adding the rates shown in the Automobile Rating Section to the basic limit rate.

3. Coverage CC

Higher limits shall be afforded by applying the factors shown in the Automobile Rating Section to the basic limit rate.

C. Increased Limits - Coverages SS - Uninsured Motorists Insurance and SA – Uninsured Motorists Insurance – Added On to At-Fault Liability Limits

1. Bodily Injury

Higher limits shall be afforded by applying the factors shown in the Automobile Rating Section to the basic limits rate. In no event shall the coverage SS/SA limit exceed the coverage AA limit of the policy. Uninsured Motorists coverage includes protection for damages legally collectible from the driver of an underinsured motor vehicle. Rates are per policy. Private Passenger Automobiles and/or Farm Automobiles with a future effective date will be considered when determining the appropriate rate.

For limits not shown, charge the rate for the next higher limit.

2. Property Damage

Property Damage Uninsured Motorists coverage shall be made available to a policy item on an optional basis. Uninsured Motorists coverage includes protection for damages legally collectible from the driver of an underinsured motor vehicle. The rates are shown in the Automobile Rating Section.

*Uninsured Motorists Property Damage coverage will only be offered in conjunction with
Uninsured Motorists Bodily Injury coverage.*

RULE 12 – RESERVED FOR FUTURE USE

RULE 13 - MODEL YEAR RATING

The following rating procedures apply to the determination of physical damage premiums for Private Passenger Automobiles:

- 1. The premium shall be calculated using the appropriate Model Year Factors found in the Automobile Rating Section. If a factor for a new model year is not shown, annually increase the factor for the most recent model year that is shown by the Subsequent Model Year Adjustment found in the Automobile Rating Section.*

Note: Factors for new model years not shown in the Automobile Rating Section should be calculated in sequential order. The Subsequent Model Year Adjustment should be compounded annually for each new model year not shown.

2. Effective October 1 of each calendar year, the current model year changes to equal the next calendar year and then the factor for the eleventh preceding model year and all earlier model years shall be adjusted to equal the factor shown for the tenth preceding model year.

RULE 14 – PRICE GROUP SYMBOL RATING

When calculating the rates, the Price Group Symbol (PGS) of the vehicle is considered in conjunction with the deductible selected by the insured. Refer to the Deductible by PGS tables in the Automobile Rating Section to determine the appropriate rating factor.

To determine a vehicle's PGS, refer to the Symbol and Identification (S & I) pages. There are separate S & I pages for Private Passenger Automobiles and utility type vehicles.

RULE 15 – PHYSICAL DAMAGE DEDUCTIBLE OPTIONS

When calculating the rates, the deductible selected by the insured is considered in conjunction with the Price Group Symbol (PGS) of the vehicle. Refer to the Deductible by PGS tables in the Automobile Rating Section to determine the appropriate factor.

RULE 16 – EXPERIENCE GROUP RATING

Each vehicle with a Model Year of 1981 and subsequent will be rated with Experience Group Rating (EGR) factors. Refer to the EGR pages to determine the appropriate EGR score group by coverage for the vehicle.

Experience Group Rating is not applicable to Model Year 1980 and prior vehicles.

RULE 17 – ELECTRONIC STABILITY CONTROL DISCOUNT

For any Private Passenger Automobile or Farm Automobile which is equipped with electronic stability control, apply the factors shown in the Automobile Rating Section.

RULE 18 – RESERVED FOR FUTURE USE

RULE 19 - MISCELLANEOUS COVERAGES

A. Coverage CD – Collision Coverage for Custom Equipment

This coverage may be purchased when Coverage DD is included on the vehicle. The Coverage CD deductible will be the same as the deductible for Coverage DD.

B. Coverage CH – Comprehensive Coverage for Custom Equipment

This coverage may be purchased when Coverage HH is included on the vehicle. The Coverage CH deductible will be the same as the deductible for Coverage HH.

C. Coverage HG – Auto Fire, Lightning, Transportation and Theft Insurance

This coverage may be written as an alternative to Coverage HH – Comprehensive. No deductible applies to this coverage. The rate for this coverage is shown in the Automobile Rating Section.

D. Coverage JJ - Roadside Coverage

Limits and rates are shown in the Automobile Rating Section.

E. Coverage UU - Transportation Expense Coverage

This coverage may be written only when Coverage DD - Collision or Coverage HH - Comprehensive is included in the policy. Limits and rates are shown in the Automobile Rating Section.

F. Coverage ZA - Sound System Coverage

This coverage may be written only when Coverage HH - Comprehensive is included in the policy. The rates, limits, and deductibles are shown in the Automobile Rating Section.

G. Coverage ZZ - Portable Electronics and Media Coverage

This coverage may be written only when Coverage HH - Comprehensive is included in the policy. The rate and limit for this coverage are shown in the Automobile Rating Section.

RULE 20 – AUTOMOBILE DEATH INDEMNITY INSURANCE

Automobile Death Indemnity Insurance – Coverage (CM) will be included. There is no rate associated with this coverage.

This coverage is not afforded to vehicles in suspense.

RULE 21 – RESERVED FOR FUTURE USE

RULE 22 – ACCIDENT RATING

This rule is applicable to all Private Passenger and Farm Automobiles. Determination of the chargeability of accidents, and reclassification due solely to the time elapsed since accidents became chargeable, will occur at renewal.

A. Definitions

1. 36-Month Experience Period

- a. New Business (Prior to commencing the Allstate Property and Casualty Insurance Company policy)

The 36-month period ending on the policy effective date.

- b. Renewal Business (Occurring while insured under Allstate Property and Casualty Insurance Company)

The 36-month period ending 45 days prior to the policy effective date.

2. 60-Month Experience Period

- a. New Business (Prior to commencing the Allstate Property and Casualty Insurance Company policy)

The 60-month period ending on the policy effective date

- b. Renewal Business (Occurring while insured under Allstate Property and Casualty Insurance Company)

The 60-month period ending 45 days prior to the policy effective date

3. Accident Threshold for the following Accident Rating Plans

- a. Accident Surcharge Program

1. \$1000 for all accidents incurred prior to 8/12/2013.
2. \$500 for all accidents occurring on or after 8/12/2013.

- b. Safe Driving Club® Program (Rule 68)

1. \$1000 for all accidents incurred prior to 8/12/2013.
2. \$500 for all accidents occurring on or after 8/12/2013.

- c. Safe Driving Deductible Reward (Rule 54)

1. \$1000 for all accidents incurred prior to 8/12/2013.
2. \$500 for all accidents occurring on or after 8/12/2013.

- d. Safe Driving Bonus (Rule 55)

1. \$1000 for all accidents incurred prior to 8/12/2013.
2. \$500 for all accidents occurring on or after 8/12/2013.

- e. Risk Avoidance Discount (Rule 78)

1. \$1 for all Comprehensive claims.

4. Payment Date

The Payment Date is the date on which the sum of Allstate's payments under Coverage AA - Bodily Injury, Coverage BB - Property Damage, and Coverage DD - Collision of the policy as a result of a single accident becomes greater than or equal to the Accident Threshold.

5. Accidents

a. New Business

1. New Business Accident Definition

An accident occurring prior to the operator being insured with Allstate Property and Casualty Insurance Company will be considered in the application of the Accident Rating Plans if the accident:

- (a) occurred within the applicable 36 or 60 month Experience Period;
- (b) involved a Private Passenger or Farm Automobile while it was owned by or being driven by the applicant or spouse or any other individual currently residing in the same household who operates automobiles covered under the policy; and
- (c) resulted in:
 - (i) *damage to property, excluding property owned by or in the care, custody, or control of the operator, or*
 - (ii) *in the case of a single car accident, damage to any property, or*
 - (iii) *bodily injury or death.*

2. *New Business Exceptions*

An accident shall not be considered if at least one of the following conditions applies to the accident:

- (a) the automobile was lawfully parked, or
- (b) the owner or operator has been reimbursed for 50% or more of his or her property damage loss by, or on behalf of, another person responsible for the accident, or has obtained judgment against such other person for 50% or more of his or her property damage loss, or
- (c) the automobile was struck in the rear by another vehicle and the operator has not been convicted of a moving traffic violation in connection with the accident, or
- (d) the automobile was struck by a "hit and run" driver, provided that the accident was so reported to the proper authorities within 24 hours, or

- (e) the operator was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation, or
- (f) the accident was caused by collision with a bird or other animal.
- (g) A law enforcement officer, fire fighter, or emergency medical technician in this state was involved in an accident:
 - (i) which occurred while the law enforcement officer, fire fighter, or emergency medical technician was lawfully engaged in the performance of official duties; and
 - (ii) which occurred while the law enforcement officer, fire fighter, or emergency medical technician was driving an official vehicle; and
 - (iii) for which the law enforcement officer, fire fighter, or emergency medical technician furnishes proof, in the form of copies of the employing agency's documents, to the insurer of the conditions provided in paragraphs (i) and (ii) above.

3. *At-Fault New Business Accident Definition*

All accidents defined in section A.5.a as New Business Accidents are considered at-fault unless the owner or operator has been reimbursed for 50% or more of his or her property damage loss by, or on behalf of, another person responsible for the accident, or has obtained judgment against such other person for 50% or more of his or her property damage loss.

b. Renewal Business

1. Renewal Business Accident Definition

An accident occurring within the applicable 36 or 60 month Experience Period, for which coverage is provided under the Allstate Property and Casualty Insurance Company Policy will be considered in the application of the Accident Rating Plans if:

- (a) the sum of Allstate's payments (excluding claim adjustment expense, bail bond expense, and medical first aid expense) under Coverage AA - Bodily Injury, Coverage BB - Property Damage, and Coverage DD - Collision of the policy as a result of the accident is greater than or equal to the Accident Threshold, and
- (b) it involved a Private Passenger or Farm Automobile while it was owned by or being driven by the named insured or spouse or any other individual currently residing in the same household who operates automobiles covered under the policy.

2. At-Fault Renewal Business Accident Definition

Accidents defined above as Renewal Business Accidents are considered at-fault if the operator has been determined by Allstate to be more than 50% at fault

At-Fault Accident Exception

If any of the following are applicable, the accident will not be considered at fault, and any charges resulting from that accident will be removed and/or refunded:

- (a) The owner or operator recovers 50% or more of the insured's property damage loss, or
- (b) Allstate through subrogation recovers 50% or more of the insured's property damage loss, or
- (c) the operator has a judgment which declares him or her to be, or otherwise demonstrates that he or she is, 50% or less at fault

c. **Transfer In**

If a policy is a transfer-in from another state, accidents that occurred while the policy was in force with a standard auto insurance company affiliated with Allstate Insurance Company will be treated as if the accident occurred while the policy was in force with Allstate Property and Casualty Insurance Company, as described above.

B. Accident Surcharge Program

At fault accidents as defined in section A. are subject to an accident surcharge based on the following:

1. Surcharge Time Period

An accident is subject to being surcharged if:

- a. The At-Fault Accident occurred within the 36 Month Experience Period
- b. The At-Fault Accident of an added driver occurred within the 36 Month Experience Period.

2. Accident Assignment

- a) Accidents will be assigned to the operator involved in the accident.
- b) Accidents by Permissive Drivers will be charged to the named insured. If the named insured is a non-operator, the accidents by permissive drivers will be charged to the spouse. If there is no spouse, the accidents by permissive drivers will be charged to the oldest operator. If the operator associated with the accident becomes an operator on the policy, the accident will be assigned to that operator and will no longer be charged to any other operator. Any operator who is not listed on the policy but who has permission to operate an insured vehicle is a permissive operator.
- c) When an operator is dropped from a policy, any accidents attributable to that operator are removed from the policy.
- d) If an operator is added to the policy, any accidents attributable that operator are added to the policy.

3. Administration of the Accident Surcharge Program

- a) To calculate the applicable surcharge, determine the date and timing of the chargeable accidents for the operators listed on the policy. Refer to the Automobile Rating Section to determine the appropriate factor.

RULE 23 – POLICY GROUP

Each policy will be assigned to a Policy Group based on the Insurance Score assigned when the credit report(s) ordered in connection with the policy were requested. Credit report(s) will be obtained for one named insured, and for that named insured's spouse, if applicable.

A. INITIAL POLICY GROUP ASSIGNMENT

For Policy Group assignment on or after 08/12/2013:

<u>Policy Group</u>	<u>Insurance Score</u>
1	0-231
2	232-250
3	251-266
4	267-279
5	280-291
6	292-297
7	298-305
8	306-313
9	314-320
10	321-326
11	327-332
12	333-338
13	339-343
14	344-349
15	350-354
16	355-360
17	361-366
18	367-372
19	373-378
20	379-384
21	385-390
22	391-396
23	397-402
24	403-408
25	409-414

<u>Policy Group</u>	<u>Insurance Score</u>
26	415-421
27	422-427
28	428-434
29	435-441
30	442-448
31	449-452
32	453-458
33	459-464
34	465-471
35	472-479
36	480-487
37	488-495
38	496-503
39	504-512
40	513-522
41	523-531
42	532-541
43	542-551
44	552-562
45	563-575
46	576-590
47	591-606
48	607-626
49	627-657
50	658-999

For Policy Groups assigned from 3/15/2004 to 8/12/2013:

<u>Policy Group</u>	<u>Insurance Score</u>
1	0-297
2	298-329
3	330-379
4	380-428
5	429+

The Policy Group will be assigned at the time of the last credit report ordering, regardless of the effective date of the policy. The Insurance Score for existing policyholders will be re-evaluated, and policies will be reclassified with placement in groups 1-25. Existing policyholders whose re-evaluated classification would have placed them in groups 26-50 will be placed in group 25.

With respect to credit reports requested on and after 8/12/2013 where a credit report cannot be obtained, or where a credit report consists only of inquiries, an Insurance Score will be assigned based on the age of the individual at the time of the credit report request as follows:

Age	Insurance Score
Less than 22 years old	435
22 – 64 years old	525
65 years old or older	385

With respect to credit reports requested from 3/15/2004 to 8/12/2013 where a credit report cannot be obtained, or where a credit report consists only of inquiries, an Insurance Score will be assigned based on the age of the individual at the time of the credit report request as follows:

Age	Insurance Score
Less than 19 years old	379
19 – 64 years old	379
65 years old or older	340

The policy of any insured whose credit report was ordered by Allstate Property and Casualty for the purpose of Policy Group determination pursuant to this rule on or after 08/12/2013 may, at Allstate's sole discretion, be assigned to Policy Group 19 retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following life changing or unusual events such as identity theft; deaths in the family where the surviving spouse may have a thin file due to the credit being in the other spouses name; divorce situations in which the spouse can demonstrate derogatory items on the credit report are beyond his or her control; serious or long-term injury, illness or disability; involuntary unemployment; catastrophic medical expense; care of adult dependent; care of a dependent grandchild; domestic violence; or if such insured provides proof acceptable to Allstate that such insured has completed the dispute resolution process with the consumer reporting agency from which Allstate obtained the report and despite the consumer reporting agency's conclusion that the information Allstate relied upon was correct, the consumer still believes the information is incorrect.

B. SUBSEQUENT POLICY GROUP ASSIGNMENT

At each renewal, the same Policy Group will continue to apply unless at renewal one of the following applies:

At the named insured's annual request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. The reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Property and Casualty Insurance Company at the time of the reorder and the applicable Policy Group will be assigned as determined in Section A. The named insured is to be notified prior to submitting the request for reorder that the premium rate at renewal may increase, decrease, or remain the same based on the results of the reorder.

Note: If named insured requests a credit report reorder(s) less than 45 days prior to the renewal effective date of the policy, the updated Policy Group will be reflected in the next policy period.

The policy of any insured whose credit report was ordered by Allstate Property and Casualty Insurance Company for the purpose of Policy Group determination pursuant to this rule on or after 08/12/2013 may, at Allstate's sole discretion, be assigned to Policy Group 19 retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following life changing or unusual events such as identity theft; deaths in the family where the surviving spouse may have a thin file due to the credit being in the other spouses name; divorce situations in which the spouse can demonstrate derogatory items on the credit report are beyond his or her control; serious or long-term injury, illness or disability; involuntary unemployment; catastrophic medical expense; care of adult dependent; care of a dependent grandchild; domestic violence; or if such insured provides proof acceptable to Allstate that such insured has completed the dispute resolution process with the consumer reporting agency from which Allstate obtained the report and despite the consumer reporting agency's conclusion that the information Allstate relied upon was correct, the consumer still believes the information is incorrect.

C. CREDIT REPORT REORDERS

In the event it is necessary to reorder any credit report(s) other than for reasons listed in Section B above, all credit reports needed to assign the policy to a Policy Group will be reordered. New credit report(s) will be obtained for all applicable insureds on the policy at the time of the reorder, according to the procedure regarding ordering of credit reports that is in effect for (Allstate Property and Casualty Insurance Company) at the time of the reorder, and the applicable Policy Group will be assigned as determined in Section A.

Credit report(s) may be reordered by Allstate Property and Casualty Insurance Company at any time during the policy for the following reasons:

- a. notification by the insured or applicant that s/he provided incomplete or inaccurate information;
- b. notification by the insured or applicant that a credit report Allstate Property and Casualty Insurance Company initially used contained errors that have been corrected by the consumer reporting agency;
- c. error(s) regarding use of credit reports were made by Allstate Property and Casualty Insurance Company.

In such cases, a reorder of credit report(s) will only result in the same premium or a decrease in premium if the corrected Insurance Score Group assignment as determined in Section A is the same or better than under the previous assignment. If a premium increase is indicated as a result of the information contained in new credit reports, the premium will remain the same.

RULE 24 – HOUSEHOLD COMPOSITION FACTOR

To determine the appropriate factor for each coverage, refer to the Household Composition Factor tables shown in the Automobile Rating Section.

The Household Composition factor will be determined based on the following characteristics of the Allstate Property and Casualty Insurance Company auto policy:

- A. The Number of Operators on the Policy, **and**
- B. The Number of Vehicles on the Policy

RULE 25 – MULTIPLE POLICY DISCOUNT

This discount will apply when the named insured or spouse is also the named insured on a Homeowners, Mobilehome Owners, Manufactured Home Owners, Renters, or Condominium Owners policy covering the principal residence or a Personal Umbrella Policy, or both.

For Homeowners, Mobilehome Owners, Manufactured Home Owners or Condominium Owners policies written in the following companies will qualify:	For Personal Umbrella Policies, policies written in the following companies will qualify:	For Renters policies written in the following companies will qualify:
Allstate County Mutual Insurance Company Allstate Fire and Casualty Company	Allstate Indemnity Company Allstate Insurance Company	Allstate County Mutual Insurance Company Allstate Indemnity Company
Allstate Indemnity Company Allstate Insurance Company	Allstate New Jersey Insurance Company Allstate New Jersey Property and Casualty Insurance Company	Allstate Insurance Company Allstate Fire and Casualty Insurance Company
Allstate New Jersey Insurance Company	Allstate Property and Casualty Insurance Company	Allstate New Jersey Insurance Company
Allstate New Jersey Property and Casualty Insurance Company Allstate North American Insurance Company Allstate Property and Casualty Insurance Company Allstate Texas Lloyd's Allstate Vehicle and Property Insurance Company Castle Key Indemnity Company Castle Key Insurance Company	Allstate North American Insurance Company	Allstate New Jersey Property and Casualty Insurance Company Allstate North American Insurance Company Allstate Property and Casualty Insurance Company Allstate Texas Lloyd's Castle Key Indemnity Company Castle Key Insurance Company

The applicable rating factors are shown in the Automobile Rating Section.

RULE 26 – NEW CAR DISCOUNT

This discount will be applied for Private Passenger and Farm Automobiles that meet the following qualifications:

A. Initial Qualification

To initially qualify for the discount, the automobile must:

1. be model year 2000 or subsequent, **and**
2. be current, first prior, or next subsequent model year, **and**
3. not have been previously titled.

B. Subsequent Qualification

Once an automobile has qualified for the New Car Discount, it will continue to qualify for all policy periods that commence within 36 months of the date the automobile was purchased.

C. Administration of the New Car Discount

1. For purposes of this manual rule, current model year is defined to be January 1st to December 31st of the current calendar year.
2. The discount will be applied at the time the qualifying vehicle is added or replaced on the policy.
3. To determine the appropriate rating factor, refer to the Automobile Rating Section.

RULE 27 - ALLSTATE RIDE FOR HIRE® ENDORSEMENT

The applicable rates will be adjusted by the appropriate factors as shown in the Automobile Rating Section for vehicles with the Allstate Ride for Hire® endorsement.

This coverage may be written only when Coverage DD – Collision is included on the vehicle.

For policy level coverages, the appropriate factor will apply when one or more vehicles on the policy have the endorsement.

RULE 28 - RESERVED FOR FUTURE USE

RULE 29 – RESERVED FOR FUTURE USE

RULE 30 – RESERVED FOR FUTURE USE

RULE 31 - DEFENSIVE DRIVER DISCOUNT

1. A discount applies to the premium for AA, BB, CC, DD, and NC provided the operator of the motor vehicle covered by the policy:
 - a. has committed no traffic offenses for the 36 month experience period defined below or since the date of licensure, whichever is shorter;
 - b. has had no claims based on fault against an insurer for the 36 month experience period defined below; and,
 - c. has completed one of the following types of driving courses in the last three years based on the following categories:
 - 1) for operators 25 years of age or older:
 - a) a course in defensive driving of not less than six hours from a driver improvement clinic, commercial or noncommercial driving schools approved by and under the jurisdiction of the Department of Public Safety;
 - b) an emergency vehicles operations course at the Georgia Public Safety Training Center;
 - c) a course in defensive driving of not less than six hours from a driver improvement program which is administered by a non-profit organization such as the American Association of Retired People, the American Automobile Association, National Safety Council or a comparable organization and which meets the standards promulgated by the Department of Public Safety; or,
 - d) a course in defensive driving of not less than six hours offered by an employer to its employees and their immediate families, which course has been approved by the Department of Public Safety.
 - 2) for operators under 25 years of age who are applying for the discount and have completed the following after July 1, 1993:
 - a) a preparatory course offered to new drivers of not less than 30 hours of classroom training and not less than six hours of practical training by a driver's training school approved by and under the jurisdiction of the Department of Public Safety or by an accredited secondary school, junior college, or college.
 - 3) for operators who received the discount or completed the course prior to July 1, 1993, these persons will continue to receive the discount, as long as they maintain a clean driving record and repeat the six hour driving course every three years.

2. Upon completion of one of the defensive driver courses specified above, eligibility for this discount shall continue for a period of three years from the date of course completion provided the driver has committed no traffic offense and does not make a claim against the policy for which the driver is at fault.

The experience period under this rule shall be the 36 months immediately preceding the effective date of a new-business policy and the 36 months ending 45 days prior to the expiration date of the current premium period of a renewal-business policy.

Refer to the Automobile Rating Section to determine the appropriate discount.

RULE 32 - YOUNG DRIVER DISCOUNT

The appropriate factor shown on the Automobile Rating Section will apply when the following criteria are met:

- 1) the policy had been continuously in force with Allstate for the previous 36 months,
- 2) a named insured(s) or operator on the policy is under the age of 21,
- 3) the policy is currently receiving the Multiple Policy Discount, and
- 4) at least one vehicle or operator on the policy is currently enrolled in the Allstate Drivewise[®] Program.

The discount will continue to apply unless:

- 1) there is no longer a named insured or operator under the age of 21 on the policy; or
- 2) the policy no longer meets the other criteria listed above.

RULE 33 - SENIOR ADULT DISCOUNT

Apply the appropriate factor as described in the Automobile Rating Section when the policy meets the following criteria:

Qualifying Operator Criteria:

1. One or more operators are 65 years old or older.

Qualifying Vehicle Criteria:

1. The rated vehicle is a Private Passenger Automobile or Farm Automobile

When an operator is added to or removed from a policy, the Senior Adult Discount will be re-evaluated at the date of the endorsement.

RULE 34 - THE GOOD HANDS PEOPLE® DISCOUNT

Apply the factor shown in the Automobile Rating Section to all automobiles on the policy if the named insured or spouse provides the requisite proof that he/she is a qualified member of an approved group.

Qualified Members of Approved Groups are:

Full-time or regular part-time non-agent employees, employees on leave of absence, employee agents (including life specialists), exclusive non-employee agents (including exclusive part-time), or retired employees of the Allstate Corporation and its subsidiaries.

Note

Agency support staff are not qualified members. Non-exclusive independent agents or their staff are also not qualified members.

Subsequent Qualifications:

At renewal, a policy will continue to qualify provided:

- a) The named insured or spouse qualifying for the discount remains on the policy, and
- b) The named insured or spouse qualifying for the discount remains a qualified member of the approved groups.

RULE 35 - RESERVED FOR FUTURE USE

RULE 36 - RESERVED FOR FUTURE USE

RULE 37 - FARM DISCOUNT

Refer to the Automobile Rating Section to calculate the discount applicable to an automobile classified as Farmers, as defined in Rule 65.

RULE 38 - PASSIVE RESTRAINT DISCOUNT

Apply the appropriate rating factor shown in the Automobile Rating Section when the vehicle meets the following criteria:

1. any 1974 and subsequent Private Passenger Automobile equipped with airbags which meet published federal safety standards and which have been installed by a qualified installation facility, **or**
2. any 1981 and subsequent Private Passenger Automobile equipped with automatic motorized seat belts which have been factory installed.

If any Private Passenger Automobile is equipped with both air bags and automatic motorized seat belts, only the larger of the two discounts applies.

RULE 39 - ANTILOCK BRAKE DISCOUNT

For any 1983 and subsequent Private Passenger Automobile which is equipped with a factory installed antilock braking system on all 4 wheels, apply the factors shown in the Automobile Rating Section.

RULE 40 – LATE PAYMENT FEE

A policy will be subject to a \$10.00 late payment fee which shall be assessable if the minimum amount of premium owed on the policy is not received by the company on or before the due date stated on the policy bill. The company will waive the first assessable late payment fee on the policy. For the purpose of waiver eligibility, policies resulting from Special Business Options (SBOs) such as Cancel/Rewrites, Reinstatements and Customer Moves will be considered the same policy as the preceding policy.

RULE 41 - RESERVED FOR FUTURE USE

RULE 42 – FULLPAY DISCOUNT

The applicable rates will be reduced by the appropriate factor shown in the Automobile Rating Section when the insured meets the following criteria:

New Business Qualifications

In order for the policy to qualify for the FullPay Discount at new business, the policy premium must be paid in full on the date at which the policy is bound.

Renewal Qualifications

In order for the policy to qualify for the FullPay Discount upon renewal, the policy premium must be paid in full by the time the first bill following the renewal effective date has been generated by the system.

Exception: For automatic payment plans, the full policy premium must be scheduled for withdrawal or scheduled to be charged by the time the first bill following the renewal effective date has been generated by the system.

Note:

The discount only applies at the beginning of a policy period.

RULE 43 - CERTIFIED RISK SURCHARGE

Financial Responsibility Filings

The premium for Bodily Injury and Property Damage Coverages on a risk for which a certificate of insurance is filed to comply with the requirements of an automobile financial responsibility law is surcharged as follows:

A. Owners of Automobiles

For an owner of an automobile (or spouse residing in the same household) required to file an

1. Owner's Certificate to Cover the Described Automobile Only

Surcharge the premiums for the highest liability rated automobile insured by Allstate Property and Casualty Insurance Company. Liability in this instance refers to Bodily Injury and Property Damage Coverages.

2. Operator's Certificate to Cover the Operation of Any Automobile

All automobiles owned by the insured must be insured by Allstate. Surcharge the premiums for the highest liability rated automobile insured by Allstate Property and Casualty Insurance Company. Liability in this instance refers to Bodily Injury and Property Damage Coverages.

B. Surcharges

Cause A the certificate is required for a conviction of:

- (1) driving while under the influence of alcohol or drugs (including implied consent), or
- (2) leaving the scene of an accident, or
- (3) homicide or assault with an auto

Cause B the certificate is required for a conviction of:

- (1) driving a motor vehicle at an excessive rate of speed where an injury to a person or damage to property actually results therefrom, or
- (2) driving a motor vehicle in a reckless manner where an injury to a person or damage to property actually results therefrom.

Cause C if the certificate is required for any cause other than those listed under Cause A or Cause B.

Note

The surcharges required for Cause A and B above are to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter a 5% surcharge applies while the certificate is required.

Exception

A vehicle receiving either the Accident or Violation Surcharge pursuant to Rule 22 – Accident Rating and Rule 66-Violation Rating will be surcharged 10% in the Automobile Rating Section in lieu of the surcharges listed under Cause A and Cause B, when these surcharges would otherwise be applicable.

Application of Surcharge

When more than four vehicles are insured by Allstate Property and Casualty Insurance Company, the surcharge will apply to the highest liability rated automobile, out of the first four vehicles. Liability in this instance refers to Bodily Injury and Property Damage Coverages. Refer to the Automobile Rating Section to determine the appropriate factor.

RULE 44 – RESERVED FOR FUTURE USE

RULE 45 - CLASSIC AUTOS

A. Classic Automobiles

The following coverages will be written for Classic Automobiles:

Coverage AA – Bodily Injury
Coverage BB – Property Damage
Coverage CC – Automobile Medical Payments
Coverage DD – Auto Collision Insurance
Coverage HH – Auto Comprehensive Insurance
Coverage SS – Uninsured Motorists Insurance
Coverage SA – Uninsured Motorists Insurance – Added On to At-Fault Liability Limits
Coverage JJ – Roadside Coverage
Coverage UU – Transportation Expense Coverage
Coverage ZA – Sound System Coverage
Coverage ZZ – Portable Electronics and Media Coverage

Classic Automobiles should be rated using the rate calculation procedures for Private Passenger Automobiles contained in the Automobile Rating Section with the following exceptions:

1. Classic Automobiles should be rated using the most current model year.
2. The Price Group Symbol should be determined on an Actual Cash Value basis using the “Makes Not Listed” table shown in the Symbol and Identification Instructions.

RULE 46 – PRIVATE PASSENGER TRAILERS

A. Travel Trailers

The following coverages written on the automobile that tows the Travel Trailer apply to such a trailer while it is attached to the automobile without additional premium:

Coverage AA – Bodily Injury

Coverage BB – Property Damage

Coverage CC – Automobile Medical Payments

Coverage SS – Uninsured Motorists Insurance (UM/UIM-BI)

Coverage SA – Uninsured Motorists Insurance – Added on to At-Fault Liability Limits (UM/UIM-BI)

The following coverages are provided for the Travel Trailer for an additional premium:

Coverage DD – Auto Collision Insurance

Coverage HC – Contents Coverage

Coverage HH – Auto Comprehensive Insurance

Refer to the Automobile Rating Section for further rating information.

B. Utility Trailer

The following coverages written on the automobile that tows the Utility Trailer apply to such a trailer while it is attached to the automobile without additional premium:

Coverage AA – Bodily Injury

Coverage BB – Property Damage

Coverage CC – Automobile Medical Payments

Coverage SS – Uninsured Motorists Insurance (UM/UIM-BI)

Coverage SA – Uninsured Motorists Insurance – Added on to At-Fault Liability Limits (UM/UIM-BI)

The following coverages are provided for the Utility Trailer for an additional premium:

Coverage DD – Auto Collision Insurance

Coverage HG – Auto Fire, Lightning, and Transportation & Theft Insurance

Coverage HH – Auto Comprehensive Insurance

Refer to the Automobile Rating Section for further rating information.

Note:

It is not necessary to purchase Coverage DD – Collision or Coverage HH – Comprehensive on the towing vehicle in order to purchase Coverage DD – Collision and Coverage HH – Comprehensive on the Private Passenger Trailer.

C. Private Passenger Trailer Minimum Premium

For Travel and Utility Trailer there will be a minimum premium charged by coverage type and/or trailer type. Refer to rating section for Premium amounts.

RULE 47 – RESERVED FOR FUTURE USE

RULE 48 – RESERVED FOR FUTURE USE

RULE 49 - CAMPER UNITS

The following coverages provided for the automobile on which the Camper Unit is mounted apply to the Camper Unit without additional premium:

Coverage AA – Bodily Injury

Coverage BB – Property Damage

Coverage CC – Automobile Medical Payments

Coverage SS – Uninsured Motorists Insurance (UM/UIM-BI)

Coverage SA – Uninsured Motorists Insurance – Added on to At-Fault Liability Limits (UM/UIM-BI)

The following coverages provided for the automobile on which the Camper Unit is mounted may be extended to the Camper Unit for additional premium:

Coverage DD – Auto Collision Insurance

Coverage HH – Auto Comprehensive Insurance

The additional premium charged for a Camper Unit will be incorporated in the premium calculation of the applicable Private Passenger Automobile.

Refer to the Automobile Rating Section for further rating information.

RULE 50 – RESERVED FOR FUTURE USE

RULE 51 – RESERVED FOR FUTURE USE

RULE 52 – ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGES

There are three Allstate® Your Choice Auto Insurance option packages including: Allstate Value Plan, Gold Protection and Platinum Protection. The Allstate Value Plan, Gold Protection and Platinum Protection option packages have rate offsets from the rate for Coverage AA-Bodily Injury, Coverage BB-Property Damage, Coverage CC-Medical, Coverage DD-Collision and Coverage HH-Comprehensive of the Allstate product.

The appropriate factors are shown in the Automobile Rating Section.

RULE 53 – AUTO REPLACEMENT PROTECTION

This coverage is available for Private Passenger and Farm Automobiles on policies when Coverage DD – Collision and Coverage HH – Comprehensive are both included on the vehicle.

Premium

The Coverage NC – Auto Replacement Protection coverage premium is computed as percentages of the otherwise applicable Coverage DD – Collision premium for a \$100 deductible and the otherwise applicable Coverage HH – Comprehensive premium for a \$50 deductible. Refer to the Automobile Rating Section for the applicable rating factors and rating procedure.

RULE 54 – SAFE DRIVING DEDUCTIBLE REWARD

A. Deductible Reduction Date

1. The Deductible Reduction Date will initially be the effective date of the next full policy period after the endorsement of the policy with either the Allstate® Your Choice Auto Insurance Gold Protection or Platinum Protection option packages.

Exception: if the package is endorsed onto the policy within 30 days after the policy effective date, the Deductible Reduction Date will initially be the effective date of the current policy period.

B. Deductible Reduction Amount

1. The initial Deductible Reduction Amount will be \$100.
2. At each renewal, if:
 - a. the Deductible Reduction Date is at least 12 months prior to the renewal effective date, and
 - b. no operator on the policy has been assigned an accident that has a Payment Date, as defined in Rule 22, that is within the 12 months ending 45 days prior to the policy effective date for which:
 1. Allstate has made a payment under the following coverages: Coverage AA - Bodily Injury, Coverage BB - Property Damage, or Coverage DD – Collision, and
 2. the sum of the payments under these coverages is greater than or equal to the applicable Accident Threshold, defined in Rule 22.

Exceptions:

1. If an operator was not at fault in any manner (0%) for an accident that:
 - a. resulted in a Coverage DD – Collision claim, and
 - b. no losses were paid under Coverage AA – Bodily Injury or Coverage BB – Property Damage, the Coverage DD – Collision claim will not be considered for purposes of this rule.
2. Accidents with a Payment Date, as defined in Rule 22, that is prior to the initial Deductible Reduction Date will not be considered for purposes of this rule;

the Deductible Reduction Amount will be increased for that policy period by \$100, up to a maximum of \$500, and the Deductible Reduction Date will be changed to the most current renewal policy effective date.

3. If at any time an operator on the policy has been assigned an accident as described above, the Deductible Reduction Date will be changed to the next renewal policy effective date.

C. Application of Deductible Reduction Amount

1. The Deductible Reduction Amount is the reduction to be applied to the applicable deductible for all covered Coverage DD – Collision claims occurring during the current policy period.

Exception: In the event the Deductible Reduction Amount is restored at any time during the policy period as described in Section C.4. of this Rule, the restored Deductible Reduction Amount will be applied only to covered Coverage DD – Collision claims occurring on or after the date of restoration.

- a. If at the time of a covered Coverage DD – Collision claim, the Deductible Reduction Amount is greater than or equal to the otherwise applicable deductible, the insured will not pay a deductible.
 - b. If at the time of a covered Coverage DD – Collision claim, the Deductible Reduction Amount is less than the otherwise applicable deductible, the insured will pay the difference between the deductible and the Deductible Reduction Amount as the resulting deductible.
2. If one or more covered Coverage DD - Collision claims occurred during the 6 months ending 45 days prior to the policy effective date, the Deductible Reduction Amount will be reduced by the amount of the highest deductible that would have applied to such claim(s) had the Deductible Reduction Amount not been applied to such claim(s).
 3. The Deductible Reduction Amount will have a maximum of \$500, and a minimum of \$0.
 4. For a covered Coverage DD – Collision claim occurring on or after 07/03/2017 in which the Deductible Reduction Amount is applied, the Deductible Reduction Amount applied will be restored to the policy if either:
 - A. The Deductible Reduction Amount applied is equal to the Coverage DD – Collision deductible, the operator was determined by Allstate to be not at fault in any manner (0%) for the accident that resulted in the Coverage DD – Collision claim and the claim subrogation status is considered collected by Allstate, or
 - B. The Deductible Reduction Amount applied is less than the Coverage DD – Collision deductible, the operator was determined by Allstate to be not at fault in any manner (0%) for the accident that resulted in the Coverage DD – Collision claim and, Allstate, through subrogation, returned to the insured the Coverage DD – Collision deductible amount paid by the insured.

However, if more than one covered Coverage DD – Collision claim occurred during the same policy period, restoration of the Deductible Reduction Amount will occur only if, and only when, all of such claims have satisfied the requirements of C.4.a. or C.4.b. above. The total amount of the restoration in this case will be limited to the largest Deductible Reduction Amount applied for the claims occurring during the same policy period. Under no circumstance will the restoration result in a Deductible Reduction Amount exceeding \$500

RULE 55 – SAFE DRIVING BONUS

A. Definition of Safe Driving Bonus Date

1. The Safe Driving Bonus Date is the effective date of the next full policy period after the endorsement of the policy with the Allstate® Your Choice Auto Insurance Platinum Protection option package. **Exception:** if the package is endorsed onto the policy within 30 days after the policy effective date, the Safe Driving Bonus Date will be the effective date of the current policy period.

B. Application of Safe Driving Bonus

1. At each subsequent renewal, if:
 - a. the policy is in the Allstate® Your Choice Auto Insurance Platinum Protection option package 34 days prior to the renewal effective date of the policy, and
 - b. no operator on the policy has been assigned an accident that has a Payment Date, as defined in Rule 22, that is within the six months ending 45 days prior to the policy effective date for which:
 1. Allstate has made a payment under the following coverages: Coverage AA - Bodily Injury, Coverage BB - Property Damage, or Coverage DD – Collision, and
 2. the sum of the payments under these coverages is greater than or equal to the applicable Accident Threshold, defined in Rule 22,

Exceptions:

1. If an operator was not at fault in any manner (0%) for an accident that:
 - a. resulted in a Coverage DD – Collision claim, and
 - b. no losses were paid under Coverage AA – Bodily Injury or Coverage BB – Property Damage, the Coverage DD – Collision claim will not be considered for purposes of this rule.
2. Accidents with a Payment Date, as defined in Rule 22, that is prior to the Safe Driving Bonus Date will not be considered for purposes of this rule;

5% of the previous policy term's premium for Coverage AA – Bodily Injury, Coverage BB – Property Damage, Coverage CC – Medical, Coverage DD – Collision and Coverage HH- Comprehensive will be returned to the insured.

Exception:

If the Safe Driving Bonus Date is less than six months prior to the policy renewal effective date, the 5% credit will not apply.

RULE 56 – RESERVED FOR FUTURE USE

RULE 57 – RATING TIER DETERMINATION

Each policy shall be assigned a Rating Tier based upon the criteria below. At each renewal, the same rating tier will continue to apply unless the policy qualifies for a different rating tier under Section B of this rule. This rule applies to Private Passenger Automobiles and Farm Automobiles.

A. INITIAL RATING TIER DETERMINATION

Each policy will be assigned a Rating Tier based on the table below. Definitions for the three qualifiers follow the table.

Rating Tier	Years with Prior <u>Carrier</u>	Prior Bodily Injury <u>Limit</u>*	New Business <u>Lapse</u>
1	≥ 5	$> 100,000/300,000$	No
2	≥ 5	$= 100,000/300,000$	No
3	≥ 5	$< 100,000/300,000$ and $> 25,000/50,000$	No
4	≥ 5	$\leq 25,000/50,000$	No
5	≥ 2 and < 5	$> 100,000/300,000$	No
6	≥ 2 and < 5	$= 100,000/300,000$	No
7	≥ 2 and < 5	$< 100,000/300,000$ and $> 25,000/50,000$	No
8	≥ 2 and < 5	$\leq 25,000/50,000$	No
9	< 2	$> 100,000/300,000$	No
10	< 2	$= 100,000/300,000$	No
11	< 2	$< 100,000/300,000$ and $> 25,000/50,000$	No

12	< 2	≤ 25,000/50,000	No
13	≥ 5	> 100,000/300,000	Yes
14	≥ 5	= 100,000/300,000	Yes
15	≥ 5	< 100,000/300,000 and > 25,000/50,000	Yes
16	≥ 5	≤ 25,000/50,000	Yes
17	≥ 2 and < 5	> 100,000/300,000	Yes
18	≥ 2 and < 5	= 100,000/300,000	Yes
19	≥ 2 and < 5	< 100,000/300,000 and > 25,000/50,000	Yes
20	≥ 2 and < 5	≤ 25,000/50,000	Yes
21	< 2	> 100,000/300,000	Yes
22	< 2	= 100,000/300,000	Yes
23	< 2	< 100,000/300,000 and > 25,000/50,000	Yes
24	< 2	≤ 25,000/50,000	Yes

* Notes:

- A. When comparing the Prior Bodily Injury Limit (per person/per accident) from a prior carrier to see if it is greater than the Bodily Injury Limits in the table above, first compare the per accident limit of the prior carrier against the per accident limit in the table.
1. If the per accident limit of the prior carrier is greater than the per accident limit in the table, the Prior Bodily Injury Limit of the prior carrier is greater.
 2. If the per accident limit of the prior carrier is less than the per accident limit in the table, the Prior Bodily Injury limit is not greater.
 3. If the per accident limit of the prior carrier is equal to the per accident limit in the table, then compare the per person limit of the prior carrier against the per person limit in the table.
 - a. If the per person limit of the prior carrier is greater than the per person limit in the table, the Prior Bodily Injury Limit of the prior carrier is greater.
 - b. If the per person limit of the prior carrier is less than the per person limit in the table, the Prior Bodily Injury limit is not greater.

- B. If the Bodily Injury Limit from the prior carrier is a Combined Single Limit, the Combined Single Limit should be compared to the per accident portion of the limits listed in the table.

1. Years with Prior Carrier

Years with Prior Carrier is defined as the maximum number of years immediately preceding the inception of the Allstate Property and Casualty Insurance Company policy in which either of the first two named insureds (if applicable) have held continuous automobile liability insurance with that carrier.

Notes:

- i. If the prior carrier was involved in a merger or acquisition or changed its name, the number of years insured with the prior carrier is the combined years of continuous automobile liability insurance with any carrier involved in such merger, acquisition or name change.
- ii. Military personnel returning from deployment/assignment outside the United States (defined for the purposes of this rule as the 50 states and the District of Columbia) who had no need for liability insurance coverage while deployed/assigned will be defined to have had continuous prior insurance if they had liability insurance coverage prior to deployment/assignment, and this coverage was either still in-force or expired within 30 days of the date of deployment/assignment.

In these cases, the number of years insured with the prior carrier will be the sum of the number of years with the prior carrier as defined above prior to deployment/assignment plus the length of time deployed/assigned outside the United States (defined for the purposes of this rule as the 50 states and the District of Columbia).

2. Prior Bodily Injury Limit

The Bodily Injury limit from the prior carrier is the greater of liability limits immediately preceding the inception of the Allstate Property and Casualty Insurance Company policy of either of the first two named insureds (if applicable) for bodily injury to, or death of, each person as a result of any one accident.

3. Lapse at New Business

A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business Effective date of the Allstate Property and Casualty Insurance Company policy.

Notes:

- i. Military personnel returning from deployment/assignment outside of the United States (defined for purposes of this rule as the 50 states and the District of Columbia) who had no need for liability insurance coverage while deployed/assigned will be defined to have had no lapse at new business if they had liability insurance coverage prior to deployment/assignment, and this coverage was either still in-force or expired within 30 days of the date of deployment/assignment.
- ii. Other legitimate reasons for not having prior insurance will be considered for the purposes of Lapse at New Business determination as part of the Rating Tier classification.

B. SUBSEQUENT RATING TIER DETERMINATION

The same Rating Tier will continue to apply unless at renewal the following applies:

1. For policies written before 8/12/2013, the policy's Rating Tier will be reassigned based upon the table in Section A for the first renewal effective on or after 9/15/2013. The reassignment will use the characteristics that were last utilized to determine the Rating Tier unless Section B.2 applies at this renewal as well.
2. Bodily Injury Limit

At renewal, the policy's Rating Tier will be reassigned if the Bodily Injury limit was increased to that of a different segment of Prior Bodily Injury Limits and was maintained for five consecutive years. The applicable Rating Tier will be reassigned pursuant to the table in Section A.

RULE 58 – RESERVED FOR FUTURE USE

RULE 59 –ACCIDENT WAIVER PROGRAM

Renewal Business Accidents as defined in Rule 22 with a Payment Date, as defined in Rule 22, within the six-month period ending 45 days prior to the policy effective date are eligible for the Accident Waiver Program.

Accidents that occur while the policy is in the Allstate® Your Choice Auto Insurance Allstate Value Plan option package are not eligible for the Accident Waiver Program. Time during which the policy is in the Allstate ®Your Choice Auto Insurance Allstate Value Plan option package shall not count toward time in force with Allstate Property and Casualty Insurance Company for the purposes of this rule.

Level A

At renewal, a policy will be eligible to waive a single Renewal Business Accident as defined in Rule 22 for purposes of not affecting the Safe Driving Club® qualification, if the following criteria are satisfied:

1. The policy has been in force with Allstate Property and Casualty Insurance Company for ten consecutive years prior to the accident.

Note: If a policy is a transfer-in from another state, time in force with a standard auto insurance company affiliated with Allstate Insurance Company immediately prior to the inception of the Georgia Allstate Property and Casualty Insurance Company policy will be considered.

2. The Level A Waiver has not been applied for the previous nine renewals.

The accident that qualifies for Level A of the Accident Waiver Program will continue to qualify for Level A while the policy is rated in Allstate Property and Casualty Insurance Company, but any additional accidents will be considered for rating purposes.

Level B

At renewal, a policy will be eligible to waive a single At-Fault Renewal Business Accident as defined in Rule 22 for purposes of affecting the administration of the Accident Surcharge Program if the following criteria are satisfied:

1. The policy has been in force with Allstate Property and Casualty Insurance Company for five consecutive years prior to the accident;

Note: If a policy is a transfer-in from another state, time in force with a standard auto insurance company affiliated with Allstate Insurance Company immediately prior to the inception of the Georgia. Allstate Property and Casualty Insurance Company policy will be considered.

2. If not for the accident being considered for the waiver, all operators on the policy would otherwise qualify for the Safe Driving Club[®] as defined in Rule 22 for the upcoming policy term;
3. A Level B Waiver has not been applied in the previous nine renewals.

An accident that qualifies for Level B of the Accident Waiver Program will continue to qualify for Level B while the policy is rated in Allstate Property and Casualty Insurance Company, but any additional accidents will be considered for rating purposes.

Level C

At renewal, a policy will be eligible to waive a single Renewal Business Accident as defined in Rule 22 for purposes of not affecting the Safe Driving Club[®] qualification, nor the Accident Surcharge Program if the following criteria are satisfied:

1. A Your Choice Gold package must be in effect when the accident occurs.
2. The Level C Waiver has not been applied in the previous five renewals.

A Renewal Business Accident will not cause the application of an accident surcharge or cause an operator who qualifies for the Safe Driving Club[®] to no longer be qualified. This accident will be considered for qualification for an operator or policy who had not qualified at the prior policy period.

The accident that qualifies for Level C of the Accident Waiver Program will continue to qualify for Level C while the policy is rated in Allstate Property and Casualty Insurance Company, but any additional accidents will be considered for rating purposes.

Level D

At renewal, a policy will be eligible to waive Renewal Business Accidents as defined in Rule 22 for purposes of not affecting Safe Driving Club[®] qualification, nor the Accident Surcharge Program if the following criteria are satisfied:

1. A Your Choice Platinum package must be in effect when the accident occurs.

A Renewal Business Accident will not cause the application of an accident surcharge or cause an operator who qualifies for the Safe Driving Club[®] to no longer be qualified. This accident will be considered for qualification for an operator or policy who had not qualified at the prior policy period.

The accident that qualifies for Level D of the Accident Waiver Program will continue to qualify for Level D while the policy is rated in Allstate Property and Casualty Insurance Company.

Notes:

1. At most one accident on a policy at a time can qualify for Level A of the Accident Waiver Program.
2. At most one accident on a policy at a time can qualify for Level B of the Accident Waiver Program.
3. The same accident can qualify for both Level A and Level B.
4. If an accident meets the requirements for Levels A and/or B and C of the Accident Waiver Program, Level C will be applied first and then Level A and/or Level B as the qualifying criteria applies.
5. If the Accident Threshold is reached for more than one accident in the six month period ending 45 days prior to renewal, the waivers will be applied as eligibility allows in the order described above.

RULE 60 – RESPONSIBLE PAYER DISCOUNT

The Responsible Payer Discount will be applied to the otherwise applicable rates for all Private Passenger and Farm Automobiles on the policy when the policy meets the following eligibility requirement:

- A. Initial Qualification: All Private Passenger and Farm Automobiles on the policy will initially qualify for the discount for all new business policies written on or after 8/12/2013 and for all renewal business policies processed on or after 8/12/2013.
- B. Subsequent Qualification: The policy will be evaluated prior to each renewal to determine whether the policy qualifies for the discount. The discount will be removed from the policy if a cancellation notice for non-payment of premium applicable to the policy was sent during the most recent prior 12-month period ending 34 days prior to the renewal effective date.
Note: Only cancellation notices sent on or after 8/12/2013 will be considered for purposes of this rule.
- C. Re-Qualification: At renewal, all Private Passenger and Farm Automobiles on the policy will qualify for the discount if no cancellation notices for non-payment of premium applicable to the policy have been sent within the most recent prior 12-month period ending 34 days prior to the renewal effective date.
Note: Only cancellation notices sent on or after 8/12/2013 will be considered for purposes of this rule.

The applicable rating factors are shown on the Automobile Rating Section

RULE 61 –THE ALLSTATE EASY PAY PLAN DISCOUNT

The applicable rates will be reduced by the appropriate factor shown in the Automobile Rating Section if the policy premium is paid through the Allstate Easy Pay Plan.

Note:

1. The discount will only be applied at the beginning of a policy period and will continue to apply throughout the policy period. If a policy enrolls in the Allstate Easy Pay Plan after a policy period begins, such policy will not be eligible for this discount during that policy period. For subsequent renewals, the discount will apply if the policy is participating in the Allstate Easy Pay Plan prior to the effective date of such renewal.
2. The Allstate Easy Pay Plan Discount will not apply to policies in the Allstate® Your Choice Auto Insurance Allstate Value Plan option package.

RULE 62 – RESERVED FOR FUTURE USE

RULE 63 – EARLY SIGNING DISCOUNT

The applicable rates for policies written on or after 08/12/2013 will be reduced by the appropriate factor shown in the Automobile Rating Section if the following criteria are satisfied:

1. The application for the Allstate Property and Casualty Insurance Company policy is completed 7 or more days before the policy effective date at New Business.
2. The policyholder has prior insurance with no lapse in coverage at New Business. A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business effective date of the Allstate Property and Casualty Insurance Company policy.

Notes:

- i. Military personnel returning from deployment/assignment outside the United States (defined for the purposes of this rule as the 50 states and the District of Columbia) who had no need for liability insurance coverage while deployed/assigned will be defined to have had no lapse at new business if:
 - a. they had liability insurance coverage prior to deployment/assignment, and
 - b. this coverage was either still in-force or expired within 30 days of the date of deployment/assignment.
 - ii. Other legitimate reasons for not having prior insurance will be considered for the purposes of Lapse at New Business determination as part of the Early Signing Discount classification.
3. The policyholder's prior insurance carrier is not Allstate Insurance Company, Allstate New Jersey Insurance Company, Allstate Indemnity Company, Allstate New Jersey Property and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Fire and Casualty Insurance Company, Castle Key Insurance Company, Castle Key Indemnity Company, Allstate North American Insurance Company, Allstate Northbrook Indemnity Company, Allstate Texas Lloyd's, or Allstate County Mutual Insurance Company.

Exceptions:

- a. In the case of a customer move from another state (i) if the policy was receiving the Future Effective Date Discount or the Early Signing Discount in the previous state or (ii) if the policy was not receiving the Future Effective Date Discount or the Early Signing Discount in the previous state but criteria (1) and (2) above are satisfied, the discount will also apply to the Allstate Property and Casualty Insurance Company policy.
- b. For policies effective on or after 08/12/2013, if the named insured or spouse was an operator on the prior policy but was not the named insured or spouse on the prior policy, the discount will apply to the Allstate Property and Casualty Insurance Company policy if all other qualification criteria have been satisfied.

The discount will continue to apply at renewal.

RULE 64 –VEHICLE ANNUAL MILEAGE

Every Private Passenger or Farm Automobile on the policy will be rated based on annual miles driven by that vehicle. The annual mileage assigned to each vehicle will fall within a mileage range, known as a mileage band. Please see corresponding rate pages for the rating factors associated with each mileage band.

A. INITIAL ANNUAL MILEAGE ASSIGNMENT

Each vehicle will be assigned an annual mileage based on mileage data for the vehicle. Mileage data for each vehicle will be obtained through third-party vendors, when available. A rating factor will be assigned to each vehicle based on the vehicle's verified annual mileage. The verified annual mileage obtained by Allstate and assigned to a vehicle may be changed for legitimate reasons, as approved by Allstate.

Note: When verified annual vehicle mileage data is not available, a default mileage will be assigned.

B. SUBSEQUENT ANNUAL MILEAGE ASSIGNMENT

At renewal processing, Allstate may again obtain verified annual mileage data for each vehicle as outlined in section A. Once per calendar year, a policyholder may request Allstate reobtain verified annual mileage data during the immediate policy period leading up to renewal processing. If mileage is currently not verified and Allstate is unable to obtain verified driving data for a vehicle at renewal processing, a factor of 1.0 will apply to that vehicle.

RULE 65 –VEHICLE USAGE

Use of Insured Automobile

Apply the appropriate rating factor shown in the Automobile Rating Section based upon each vehicle's classification into the following categories:

1. **Business**

The automobile is used for business purposes, other than driving to and from the principal place of work.

2. **Work**

The automobile is not used for business but is primarily driven to work (including to school) or to any location where other transportation is taken to work where the one-way distance is as follows:

- a. Work +20 Work over 20 miles
- b. Work 10-20 Work 10-20 miles
- c. Work 3.1-9.9 Work over 3 but less than 10 miles
- d. Work 0-3 Work 3 miles or less.

3. **Pleasure**

The automobile is used for pleasure and is not used for business and not primarily driven to work.

4. **Farmers**

Farm Automobiles as defined in Rule 1 will be rated using the factors for Pleasure usage in the Automobile Rating Section.

RULE 66–VIOLATION RATING

This rule is applicable to all Private Passenger and Farm Automobiles. Determination of the chargeability of violations, and reclassification due solely to the time elapsed since violations became chargeable, will occur at renewal.

A. Definitions of Violations for the purpose of Violation Surcharge

1. Chargeable Violation

- a. A violation is chargeable if the named insured, spouse, or any other operator currently residing in the same household has been convicted of such violation.

Note: “Plea for nolo contendere” or “prayer for judgment continued” shall be considered as a conviction.

- b. The conviction date for the violation falls within the 36 -Month Experience Period as defined in Rule 22 – Accident Rating.

Notes: If the conviction date is not available, the date the violation occurred will be used.

2. Major Violation

Violations of the types listed below will be considered major:

- (1) driving while under the influence of alcohol or drugs (including implied consent),
- (2) driving while license is suspended or revoked,
- (3) leaving the scene of an accident,
- (4) homicide or assault with an auto,
- (5) taking part in a prearranged speed race or drag race,
- (6) driving in a reckless manner,
- (7) fleeing or attempting to elude a police officer with an auto,
- (8) committing a felony with an auto.

3. Minor Violation

Any other type of moving violation shall be considered minor.

Chargeable violation exceptions

Violations of the following types are not to be considered chargeable:

- a) a motor vehicle equipment requirement violation,
- b) failure to display proper license plate numbers provided such license plates are in existence,
- c) failure to have in possession an operator's or chauffeur's license, provided that there is one in existence,
- d) failure to sign or display registration card,
- e) failure to wear a seatbelt,
- f) failure to provide proof of insurance when required.

B. Violation Assignment

A chargeable violation will be assigned to the operator that was convicted of the violation.

When an operator is dropped from a policy, any violations attributable to that operator are removed from the policy. If an operator is added to the policy, any violations attributable to that operator are added to the policy.

C. Administration of the Violation Surcharge Program

1. Minor Violation Surcharge

The Minor Violation Surcharge is applied to the policy for each minor violation on the policy. Refer to the Automobile Rating Section to determine the appropriate factor.

2. Major Violation Surcharge

The Major Violation Surcharge is applied to the policy for each major violation on the policy. Refer to the Automobile Rating Section to determine the appropriate factor.

- 1. When a Private Passenger or Farm Automobile is added to or removed from the policy, the violation surcharge will be re-evaluated.
- 2. When an operator is added to or removed from the policy, the violation surcharge will be re-evaluated.

Notes:

When more than one violation results from a single occurrence, only one violation shall be subject to surcharge. In the event both Major and Minor violations result from a single occurrence, then only one Major Violation shall be subject to surcharge.

In the event both a Minor Violation and Chargeable Accident result from a single occurrence, then only the Chargeable Accident shall be subject to surcharge.

In the event both a Major Violation and Chargeable Accident result from a single occurrence, both the Chargeable Accident and Major Violation shall be subject to surcharge.

RULE 67—RESERVED FOR FUTURE USE

RULE 68–SAFE DRIVING CLUB®

The Safe Driving Club® will be applied to the otherwise applicable rates for all Private Passenger and Farm Automobiles on the policy when the policy meets the following eligibility requirements:

1. Safe Driving Club® Qualifications.

a. Initial Qualification:

For the 3-year period ending on the effective date of the policy, the named insured or spouse must have continuously maintained automobile liability insurance that has been issued by a standard insurance company and not through any residual market mechanism such as an assigned risk plan, joint underwriting facility or state fund. A policyholder will be considered to have continuously maintained automobile insurance at New Business if there has not been a lapse of 1 day or more between the expiration date of the prior policy and the New Business Effective date of the Allstate Property and Casualty Insurance Company policy.

Note: If the named insured or spouse obtained their license during the 3-year period, such person(s) must have continuously maintained the aforementioned automobile liability insurance from the time such person(s) obtained a driver's license.

Exception: Military personnel returning from deployment/assignment outside the United States (defined for the purposes of this rule as the 50 states and the District of Columbia) who had no need for liability insurance coverage while deployed/assigned will be defined to have had continuous prior insurance if:

- a. they had liability insurance coverage prior to deployment/assignment, and
- b. this coverage was either still in-force or expired within 30 days of the date of deployment/assignment.

b. Provided that the requirement in 1.a. is satisfied, an operator will qualify for the Safe Driving Club® if:

1. The operator has no At-Fault Accidents or permissive At-Fault accidents charged to them within the 60-Month Experience Period, as defined in Rule 22, and
2. For operators added mid-term, the operator has no At-Fault Accidents which occurred within the 60-Month Experience Period, as defined in Rule 22.

2. Administration of the Safe Driving Club®

Provided that the Prior Insurance requirement in 1.a. is satisfied, all automobiles on a policy will be eligible based on the following:

- a. the number of operators listed on the policy, and
- b. the number of operators who qualify for the Safe Driving Club®

When an operator is added to or removed from a policy, the Safe Driving Club® eligibility will be re-evaluated at the date of the endorsement.

RULE 69-HOMEOWNER DISCOUNT

The Homeowner Discount will be applied to the otherwise applicable rates for all Private Passenger and Farm Automobiles on the policy when the named insured or spouse owns a residential property (regardless of whether or not they occupy the residence themselves).

RULE 70 – SMART STUDENT DISCOUNT

Apply the appropriate factor as described in the Automobile Rating Section when the policy meets the following criteria:

Qualifying Operator Criteria:

A. Initial Qualification:

1. New Business written on or after 08/12/2013
 - a. The Operator(s) are operators on the policy; **and**
 - b. Are unmarried; **and**
 - c. Are less than age 25
2. Renewal Business - immediately prior to their first renewal effective on or after 09/15/2013
 - a. The Operator(s) are operators on the policy; **and**
 - b. Are unmarried; **and**
 - c. Are less than age 25; **and**
 - d. An operator receiving one or more of the following discounts on an Allstate Property and Casualty Insurance Company policy in force immediately prior to their first renewal effective on or after 09/15/2013
 - i. Good Student Discount
 - ii. teenSMART® Discount
3. Renewal Business
 - a. The Operator(s) are operators on the policy; **and**
 - b. Are unmarried; **and**
 - c. Are less than age 25; **and**
 - d. Did not previously meet the criteria in Section A.2.d above; **and**
 - e. Proof of one of the following is provided
 - i. Is certified as having successfully completed the teenSMART® program; **or**
 - ii. Is residing at a school, college or other educational institution located more than 100 road miles from the place of principal garaging of the automobile; **or**
 - iii. Is a Good Student as defined in Section B below
4. Added Operator – an operator added to a policy on or after 08/12/2013 provided the policy was either written as new business on or after 08/12/2013 or has renewed effective on or after 09/15/2013.
 - a. The Operator(s) are operators on the policy; **and**
 - b. Are unmarried; **and**
 - c. Are less than 25

B. Definition of Good Student:

In order to be considered a Good Student, the following must be met:

Provide the required proof that the operator:

1. Is enrolled as a full time student in high school, **or**
2. Is enrolled as a full time student in academic courses in a college, technical school, vocational school, or university, **or**
3. Attended a college or university on a full-time basis for at least two consecutive years, and had a cumulative college scholastic record upon termination or graduation meeting the requirements of 1, 2, or 3. below, **or**
4. Is enrolled in an academic home study program;

and

Provides required proof that the operator's cumulative scholastic record or record for the immediately preceding segment (i.e. semester, quarter, etc.) from the appropriate school shows that the student:

1. Ranked scholastically among the upper 20% of his/her class, **or**
2. Had at least a grade average of B minus or its numerical equivalent for all subjects combined (for medical schools that do not issue an alphabetical or numerical grade, a "pass" rating or higher is needed to satisfy the requirement), **or**
3. Was included on a Dean's List, Honor Roll, or comparable listing for scholastic achievement, **or**
4. Ranked in the upper 20% on one of the following national standardized tests administered within the past 12 months:
 - a. PSAT (Preliminary Scholastic Aptitude Test)
 - b. PACT (Preliminary American College Test)
 - c. SAT-I (Scholastic Aptitude Test - I)
 - d. ACT (American College Test)
 - e. Iowa Test of Basic Skills
 - f. California Achievement Test

C. Subsequent Qualification - first renewal after initial qualification:

1. The Operator(s) are operators on the policy; **and**
2. Are unmarried; **and**
3. Are less than age 25; **and**
4. Proof of one of the following have been provided
 - a. Is certified as having successfully completed the teenSMART® program; **or**
 - b. Is residing at a school, college or other educational institution located more than 100 road miles from the place of principal garaging of the automobile; **or**
 - c. Is a Good Student as defined in Section B

Note: Operators will not have to provide additional proof under section C.4 if the following applies:

- a. They qualified under Section A.2 or A.3; **or**
- b. Who immediately prior to the inception of their current Allstate Property and Casualty Insurance Company policy:
 - i. had been an operator on a policy issued by one of the following companies: Allstate Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company (in the states of California Maryland, Minnesota or Texas), Allstate New Jersey Insurance Company, Allstate New Jersey Property and Casualty Insurance Company, Allstate North American Insurance Company, or Allstate County Mutual Insurance Company; and
 - ii. received one or more of the following discounts: the Smart Student Discount, Good Student Discount, Resident Student Discount, @School Discount, teenSMART[®] Discount, Student Away at School Discount or Academic Achievement Discount

D. Subsequent Qualification – second and subsequent renewals after initial qualification:

Once the operator has qualified under Section C above, the discount will continue to apply until the operator reaches age 25 or marries.

Note: When an operator is added to or removed from the policy, the Smart Student Discount will be reevaluated at the date of the endorsement.

RULE 71 – RESERVED FOR FUTURE USE

RULE 72 – RATE TRANSITION

Only Private Passenger and Farm Automobiles will be eligible for Rate Transition.

Development of Initial Rate Transition Factor

A. New Business

1. The initial Rate Transition Factor for new business policies written on or after 08/12/2013 is 1.000.

B. Renewal Business

1. Determine the Reference Value using the Allstate Property and Casualty Insurance Company processing system in place immediately prior to 08/12/2013
 - a. Sum the applicable coverage premium for each vehicle: AA, BB, CC, DD, HH/HG, SS & SA Reference Value = Sum of (b) for all applicable vehicles on the policy.
 - i. Vehicles with suspended coverage, per Rule 6, at the time the Reference Value is determined will be excluded.
 1. If all vehicles are excluded, due to coverage in suspense, set Reference Value = 0.
2. Determine the Conversion Value using the Allstate Property and Casualty Insurance Company processing systems in effect when the policy is processed for renewal.
 - a. Sum the applicable coverage premium for each vehicle: AA, BB, CC, DD, HH/HG, SS & SA
 - b. Conversion Value = Sum of (a) for all applicable vehicles on the policy.
 - i. Vehicles with suspended coverage, per Rule 6, at the time the Conversion Value is determined will be excluded.
 1. If all vehicles are excluded, due to coverage in suspense, set Conversion Value = 0.
3. Determine the applicable Momentum Factor, using the relationship between the Reference Value and the Conversion Value.
 - a. See Rate Pages (RP-21A) for Applicable Values of A and B.

<u>RELATIONSHIP</u> <u>CONVERSION</u> <u>VALUE</u> — <u>REFERENCE</u> <u>VALUE</u>				<u>MOMENTUM</u> <u>FACTOR</u>
	>	A	□	A
	<	B	□	B
B	≤	<u>CONVERSION</u> <u>VALUE</u> — <u>REFERENCE</u> <u>VALUE</u>	≤ A □	Not Applicable Continue to Step 4
If REFERENCE VALUE = 0, Per Section B.1.c.i.1				Not Applicable Continue to Step 4

Note: Once established the relationship between the Conversion and Reference Values will not change.

4. Rate Transition Factor Calculation*

If there is an applicable Momentum Factor determined in Step 3:

$$\left(\frac{\text{REFERENCE VALUE}}{\text{CONVERSION VALUE}} \right) \times \text{MOMENTUM FACTOR} = \text{RATE TRANSITION FACTOR}$$

*Round each step in the calculation to 3 decimal places

Otherwise, set the Rate Transition Factor to 1.000.

Development of Subsequent Rate Transition Factors

- A. If the Rate Transition factor applied during the prior policy period is 1.000, then the Rate Transition Factor for the subsequent renewal is 1.000.
- B. If the Rate Transition Factor applied during the prior policy period is greater than 1.000, calculate the Rate Transition Factor for the subsequent renewal as follows:

$$\begin{array}{c} \text{PRIOR POLICY PERIOD} \\ \text{RATE TRANSITION} \\ \text{FACTOR} \end{array} \times Y = \begin{array}{c} \text{SUBSEQUENT} \\ \text{RATE TRANSITION FACTOR} \end{array}$$

- a. See Rate Pages (RP-21A) for Applicable Value of Y.
- b. If the resulting Subsequent Rate Transition Factor is less than 1.000, set the Rate Transition Factor equal to 1.000.

- C. If the Rate Transition Factor applied during the prior policy period is less than 1.000, calculate the Rate Transition Factor for the subsequent renewal as follows:

$$\begin{array}{c} \text{PRIOR POLICY PERIOD} \\ \text{RATE TRANSITION} \\ \text{FACTOR} \end{array} \quad \times \quad X \quad = \quad \begin{array}{c} \text{SUBSEQUENT} \\ \text{RATE TRANSITION FACTOR} \end{array}$$

- a. See Rate Pages (RP-21A) for Applicable Value of X.
- b. If the resulting Subsequent Rate Transition Factor is greater than 1.000, set the Rate Transition Factor equal to 1.000.

Application of Rate Transition Factors

The Rate Transition Factor will be applied as outlined in the Rate Calculation for all Private Passenger and Farm Automobiles, including those with coverage in suspense.

RULE 73 – DRIVEWISE® REWARD PROGRAM

A. Definitions

- a) Enrollment Date:
 - i) For policies that have not previously participated in the Drivewise Reward Program, it is the date when the eligibility requirements to generate an Enrollment Reward have been met.
 - ii) For policies that have previously participated in the Drivewise Reward Program and subsequently un-enrolled, it is the date when the policy meets the eligibility requirements to be re-enrolled.
 - iii) For policies that change their evaluation method (described in Part C. below), it is the date when data for one trip is transmitted under the new method.
- b) Performance Reward Date: The date a policy is evaluated to determine a Performance Reward. The first Performance Reward Date is six months after the Enrollment Date and all subsequent Performance Reward Dates are six months after the prior Performance Reward Date.
- c) Evaluation Period: The period ending on the Performance Reward Date. Allstate will use up to 12 months of driving data on a rolling calendar basis. If the data evaluation method is changed, driving data from the prior evaluation method will not be used.

B. Enrollment Reward

An active policy qualifies for the Enrollment Reward when data for one trip is transmitted. The Enrollment Reward is equivalent to 10% of a policy's total premium as of the Enrollment Date. If a policy has previously earned the Enrollment Reward, it is not eligible for an Enrollment Reward.

Note: If the Enrollment Reward is less than \$5.00 but greater than \$0.00, the Enrollment Reward will be rounded up to \$5.00.

C. Performance Reward

The Performance Reward is determined based on the applicable evaluation method as described below.

Effective on or after 04/18/2021, Drivewise policies will not be evaluated using vehicle performance data as described below.

Evaluation of Vehicle Performance Data

On the Performance Reward Date, each vehicle's performance data determines a Driving Score Percentage. The sum of each vehicle's Driving Score Percentage multiplied with its respective premium (round to two decimals) is divided by total policy premium to determine an average policy level Reward percentage (round to the nearest percentage). The Driving Score Percentages will be assigned as follows:

<u>Driving Score Group</u>	<u>Driving Score</u>	<u>Driving Score Percentage</u>
0	N/A	0%
1	100-150	20%
2	151-200	18%
3	201-225	16%
4	226-250	14%
5	251-275	13%
6	276-300	11%
7	301-325	10%
8	326-350	8%
9	351-375	7%
10	376-400	5%
11	401-425	3%
12	426-450	3%
13	451-475	3%
14	476-500	3%
15	501-525	3%
16	526-550	3%
17	551-575	3%
18	576-600	3%
19	601-625	3%
20	626-650	3%
21	651-675	3%
22	676-700	3%
23	701-725	3%
24	726-750	3%
25	751-800	3%
26	801-850	3%
27	851-900	3%
28	901-950	3%
29	951-1000	3%

A Driving Score Group of 0 will be assigned for the completed period if the minimum data requirement is not met.

Evaluation of Operator Performance Data

On the Performance Reward Date, the driving performance of the qualifying operators determines a policy level Driving Score Percentage. The Driving Score Percentage is then multiplied by the ratio of qualifying operators (subject to a minimum data requirement) to total operators to determine a policy level Reward percentage (round to the nearest percentage). The Driving Score Percentages will be assigned as follows:

<u>Driving Score Group</u>	<u>Driving Score</u>	<u>Driving Score Percentage</u>
0	N/A	0%
1	100-217	20%
2	218-311	18%
3	312-362	16%
4	363-390	14%
5	391-430	13%
6	431-467	11%
7	468-504	10%
8	505-537	8%
9	538-587	7%
10	588-624	5%
11	625-664	3%
12	665-697	3%
13	698-731	3%
14	732-761	3%
15	762-784	3%
16	785-803	3%
17	804-823	3%
18	824-839	3%
19	840-858	3%
20	859-871	3%
21	872-877	3%
22	878-893	3%
23	894-904	3%
24	905-917	3%
25	918-935	3%
26	936-952	3%
27	953-968	3%
28	969-984	3%
29	985-1000	3%

Under both methods, the policy level Reward percentage will be applied to the policy premium.

Note: Prior to rounding, if the calculated policy level Reward percentage is greater than 0% but less than 1%, it will be rounded up to 1%. In addition, if the Performance Reward is less than \$5.00 but greater than \$0.00, the Performance Reward will be rounded up to \$5.00.

RULE 74 – RESERVED FOR FUTURE USE

RULE 75 – ALLSTATE AUTO/LIFE DISCOUNTSM

The rules for Allstate Auto/Life Discount do not apply to new business effective on or after 10/11/2021.

All policies that are written before 10/11/2021 and have the Allstate Auto/life Discount as of that date, will continue to keep this discount until the policy is terminated.

This discount will apply when the named insured is also the owner, insured, or payor on an individual life insurance policy or mortgage term life insurance certificate written by a person acting as or on behalf of an Allstate Agent in one of the following companies:

Allstate Life Insurance Company
Lincoln Benefit Life Company
Allstate Life Insurance Company of New York
American Heritage Life Insurance Company
Allstate Assurance Company

Excluding agents appointed with Allstate through entities not owned by or affiliated with Allstate Insurance Company, such as Broker-Dealers (e.g., Merrill Lynch), Banks (e.g., Chase) and Master Brokerage Agencies (MBAs).

If the named insured is the owner, insured, or payor on multiple qualifying individual life insurance policies or mortgage term life insurance certificates, the discount will only be applied once to the Private Passenger Auto policy.

The applicable rating factors are shown on the Automobile Rating Section.

RULE 76 – ALLSTATE eSMARTSM DISCOUNT

The applicable rates will be reduced by the appropriate factor as shown in the Automobile Rating Section for policies enrolled in ePolicy.

The discount will only be applied at the beginning of a policy period. For new business, the discount will be applied if the named insured agrees to enroll in ePolicy. For renewals, the discount will apply if the policy is enrolled in ePolicy prior to the effective date of such renewal.

RULE 77 – RESERVED FOR FUTURE USE

RULE 78 – RISK AVOIDANCE DISCOUNT

Factors for this rating plan will be applied to the otherwise applicable rates for all Private Passenger and Farm Automobiles on the policy as shown in the Automobile Rating Section.

A. Definitions

1. 36-Month Experience Period

- c. New Business (Prior to commencing the Allstate Property and Casualty Insurance Company policy) For policies written on or after 08/12/2013, the 36-month period ending on the policy effective date. Comprehensive claims with occurrence dates prior to 08/12/2013 will not be considered.
- d. Renewal Business (Occurring while insured under Allstate Property and Casualty Insurance Company)
For policies renewing on and after 08/12/2013 the 36-month period ending 45 days prior to the policy effective date. Comprehensive claims with occurrence dates prior to 08/12/2013 will not be considered.

2. Payment Threshold

- a. All comprehensive claims with payment of \$1.00 or more will be considered for purposes of this rule.

B. Administration of the Risk Avoidance Discount

- 1. Apply the appropriate rating factor, based on the Number of Comprehensive claims occurring in the applicable 36-month experience period defined in Section A, and the number of vehicles on the policy.
- 2. The discount will be determined at a policy level and applied to all vehicles on the policy.
- 3. When a vehicle is added to a policy or removed from a policy, the discount factor will be re-evaluated at the time of endorsement to reflect the change in number of vehicles.

RULE 79 – TABLE ASSIGNMENT NUMBER GROUP RATING

Each policy will be assigned a Table Assignment Number (TAN).

Based on its Table Assignment Number (TAN), each policy will be placed into a Table Assignment Number Group based on the Table Assignment Number Group Rating Assignment Table.

To determine the appropriate factor for each coverage refer to the Table Assignment Number Group Rating Factor Table shown in the Automobile Rating Section.

GEORGIA

VOLUNTARY PRIVATE PASSENGER AUTO

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**GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
PREMIUM CALCULATION**

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP #		AA	BB	CC	DD	HH	DNC*^	HNC*^
1	TERRITORIAL BASE RATE (RP-1BR-5BR)							
2	RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 3.1621	x 2.8908	x 1.2145	x 1.0000	x 1.3811	x 1.0000	x 1.3811
3	INCREASED LIMIT FACTOR/ADDEND (RP-6A)	x	+	x				
4	SUPPLEMENTARY MULTIPLICATIVE FACTOR (STC-1)	x	x	x	x	x	x	x
5	POLICY GROUP FACTOR (RP-7A)	x	x	x	x	x	x	x
6	RATING TIER FACTOR (RP-8A)	x	x	x	x	x	x	x
7	ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-20A)	x	x	x	x	x	x	x
8	POLICY CLASS FACTOR (RP-10A-12A)	x	x	x	x	x	x	x
9	HOUSEHOLD COMPOSITION FACTOR (RP-13A)	x	x	x	x	x	x	x
10	SMART STUDENT DISCOUNT FACTOR (RP- 14A and 15A)	x	x	x	x	x	x	x
11	DEFENSIVE DRIVER DISCOUNT FACTOR (RP- 14A and 16A)	x	x	x	x	x	x	x
12	MULTIPLE POLICY DISCOUNT FACTOR (RP-20A)	x	x	x	x	x	x	x
13	HOMEOWNER DISCOUNT FACTOR (RP-20A)	x	x	x	x	x	x	x
14	SENIOR ADULT DISCOUNT (RP- 18A)							
15	RISK AVOIDANCE DISCOUNT (RP-19A)	x	x	x	x	x	x	x
16	THE GOOD HANDS PEOPLE® DISCOUNT FACTOR (RP-20A)	x	x	x	x	x	x	x
17	RESPONSIBLE PAYER DISCOUNT FACTOR (RP-20A)	x	x	x	x	x	x	x
18	FullPay DISCOUNT (RP-20A)	x	x	x	x	x	x	x
19	ALLSTATE EASY PAY PLAN DISCOUNT (RP-20A)	x	x	x	x	x	x	x
20	EARLY SIGNING DISCOUNT (RP-20A)	x	x	x	x	x	x	x
21	ALLSTATE AUTO/LIFE DISCOUNT SM (RP-20A)	x	x	x	x	x	x	x
22	ALLSTATE eSMART SM DISCOUNT (RP-20A)	x	x	x	x	x	x	x
23	YOUNG DRIVER DISCOUNT (RP-20A)	x	x	x	x	x	x	x
24	SAFE DRIVING CLUB (RP- 14A and 17A)	x	x	x	x	x	x	x
25	ACCIDENT SURCHARGE FACTOR (RP-22A)	x	x	x				
26	MAJOR VIOLATION SURCHARGE FACTOR (RP-23A)	x	x					
27	MINOR VIOLATION SURCHARGE FACTOR (RP-24A)	x	x					
28	MODEL YEAR FACTOR (RP-25A)				x	x	x	x
29	DEDUCTIBLE BY PGS FACTOR (RP-25A)				x	x	x	x
30	EXPERIENCE GROUP RATING FACTOR (EGR PAGES and RP-26A-30A)	x	x	x	x	x	x	x
31	VEHICLE USAGE FACTOR (RP-21A)	x	x	x	x	x	x	x
32	AUTO FIRE, LIGHTNING, TRANSPORTATION AND THEFT FACTOR (RP-31A)					x		
33	FARM DISCOUNT FACTOR (RP-21A)	x	x		x		x	
34	ELECTRONIC STABILITY CONTROL DISCOUNT FACTOR (RP-21A)	x	x	x	x		x	
35	PASSIVE RESTRAINT DISCOUNT (RP-21A)							
36	ANTILOCK BRAKE DISCOUNT (RP-21A)	x	x		x		x	
37	NEW CAR DISCOUNT FACTOR (RP-21A)	x	x		x	x	x	x
38	CERTIFIED RISK SURCHARGE FACTOR (RP-21A)	x	x					
39	ALLSTATE RIDE FOR HIRE ENDORSEMENT (RP-20A)	x	x		x	x	x	x
40	CAMPER UNIT ADDITIONAL PREMIUM (RP-31A)				+	+		
41	AUTO REPLACEMENT PROTECTION FACTOR (RP-31A)						x	x
42	TABLE ASSIGNMENT NUMBER GROUP RATING FACTOR (RP-4A-1-4A-21)	x	x	x	x	x	x	x
43	RATE TRANSITION FACTOR (Rule 72)	x	x	x	x	x		
44	FIXED EXPENSE PREMIUM ^^ (RP-3A)	+						
45	SUB-TOTAL VEHICLE PREMIUM	=	=	=	=	=	=	=

TRANSPORTATION EXPENSE (UU)	
TRANSPORTATION EXPENSE BASE RATE (RP-31A)	
TRANSPORTATION EXPENSE INCREASED LIMIT FACTOR (RP-6A)	x
46 TOTAL TRANSPORTATION EXPENSE PREMIUM	=

ROADSIDE COVERAGE (JJ) (RP-31A)	
SOUND SYSTEMS (ZA) (RP-31A)	
PORTABLE ELECTRONICS AND MEDIA (ZZ) (RP-31A)	+
COLLISION FOR CUSTOM EQUIPMENT (CD) (RP-31A)	+
COMPREHENSIVE FOR CUSTOM EQUIPMENT (CH) (RP-31A)	+
47 TOTAL MISCELLANEOUS COVERAGES	=

POLICY UM/UIM COVERAGE (SS/SA)	
UM/UIM - BI TERRITORIAL BASE RATE (RP-1BR-5BR)	
RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 2.5751
INCREASED LIMIT FACTOR/ADDEND (RP-6A)	x
SUPPLEMENTARY MULTIPLICATIVE FACTOR (STC-1)	x
POLICY GROUP FACTOR (RP-7A)	x
RATING TIER FACTOR (RP-8A)	x
POLICY CLASS FACTOR (RP-10A-12A)	x
HOUSEHOLD COMPOSITION FACTOR (RP-13A-14A)	x
DEFENSIVE DRIVER DISCOUNT FACTOR (RP- 14A and 16A)	x
SMART STUDENT DISCOUNT FACTOR (RP- 14A and 15A)	x
HOMEOWNER DISCOUNT FACTOR (RP-20A)	x
RISK AVOIDANCE DISCOUNT (RP-19A)	x
RESPONSIBLE PAYER DISCOUNT FACTOR (RP-20A)	x
FullPay DISCOUNT (RP-20A)	x
YOUNG DRIVER DISCOUNT (RP-20A)	
SAFE DRIVING CLUB (RP- 14A and 17A)	x
ACCIDENT SURCHARGE FACTOR (RP-22A)	x
MAJOR VIOLATION SURCHARGE FACTOR (RP-23A)	x
MINOR VIOLATION SURCHARGE FACTOR (RP-24A)	x
RATE TRANSITION FACTOR (Rule 72)	x
TABLE ASSIGNMENT NUMBER GROUP RATING FACTOR (RP-4A-1-4A-21)	x
SUBTOTAL UM/UIM-BI COVERAGE PREMIUM	=
UM/UIM - PD TERRITORIAL BASE RATE (RP-1BR-5BR)	
RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 3.6800
INCREASED LIMIT FACTOR/ADDEND (RP-6A)	+
SUPPLEMENTARY MULTIPLICATIVE FACTOR (STC-1)	x
DEDUCTIBLE FACTOR (RP-6A)	x
RATE TRANSITION FACTOR (Rule 72)	x
TABLE ASSIGNMENT NUMBER GROUP RATING FACTOR (RP-4A-1-4A-21)	x
SUBTOTAL UM/UIM-PD COVERAGE PREMIUM	=
48 TOTAL UM/UIM COVERAGE	=

49 TOTAL SEMI-ANNUAL POLICY PREMIUM =	=

* \$100 DEDUCTIBLE FOR COLLISION, \$50 DEDUCTIBLE FOR COMPREHENSIVE

^ Rating plan factors for DD coverage should be used for DNC coverage and rating plan factors for HH coverage should be used for HNC coverage

^^ Applies to the first vehicle on the policy with Bodily Injury Coverage

**GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
PREMIUM CALCULATION**

STEP
#

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

1	Base Fixed Expense Premium		\$213.29
2	Supplementary Multiplicative Factor (STC-1)	x	
3	Rate Transition Factor (Rule 72)	x	
4	Charged Fixed Expense Premium	=	

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TABLE ASSIGNMENT NUMBER (TAN) GROUP RATING FACTORS
RULE 79

TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
1OW	0.1066	0.1066	0.1066	0.1066	0.1066	0.1066
7HB	0.1071	0.1071	0.1071	0.1071	0.1071	0.1071
1OE	0.1076	0.1076	0.1076	0.1076	0.1076	0.1076
1OD	0.1082	0.1082	0.1082	0.1082	0.1082	0.1082
I9Y	0.1087	0.1087	0.1087	0.1087	0.1087	0.1087
NYF	0.1093	0.1093	0.1093	0.1093	0.1093	0.1093
SN8	0.1098	0.1098	0.1098	0.1098	0.1098	0.1098
KYM	0.1104	0.1104	0.1104	0.1104	0.1104	0.1104
SPM	0.1109	0.1109	0.1109	0.1109	0.1109	0.1109
SPD	0.1115	0.1115	0.1115	0.1115	0.1115	0.1115
PKG	0.1120	0.1120	0.1120	0.1120	0.1120	0.1120
BW3	0.1126	0.1126	0.1126	0.1126	0.1126	0.1126
34M	0.1131	0.1131	0.1131	0.1131	0.1131	0.1131
SP2	0.1137	0.1137	0.1137	0.1137	0.1137	0.1137
XPF	0.1143	0.1143	0.1143	0.1143	0.1143	0.1143
IXS	0.1148	0.1148	0.1148	0.1148	0.1148	0.1148
Y17	0.1154	0.1154	0.1154	0.1154	0.1154	0.1154
IXQ	0.1160	0.1160	0.1160	0.1160	0.1160	0.1160
XPV	0.1166	0.1166	0.1166	0.1166	0.1166	0.1166
KRQ	0.1172	0.1172	0.1172	0.1172	0.1172	0.1172
NY8	0.1177	0.1177	0.1177	0.1177	0.1177	0.1177
Z6O	0.1183	0.1183	0.1183	0.1183	0.1183	0.1183
JNT	0.1189	0.1189	0.1189	0.1189	0.1189	0.1189
NY6	0.1195	0.1195	0.1195	0.1195	0.1195	0.1195
QE1	0.1201	0.1201	0.1201	0.1201	0.1201	0.1201
PQR	0.1207	0.1207	0.1207	0.1207	0.1207	0.1207
PQT	0.1213	0.1213	0.1213	0.1213	0.1213	0.1213
I96	0.1219	0.1219	0.1219	0.1219	0.1219	0.1219
L7D	0.1225	0.1225	0.1225	0.1225	0.1225	0.1225
AH7	0.1231	0.1231	0.1231	0.1231	0.1231	0.1231
X48	0.1237	0.1237	0.1237	0.1237	0.1237	0.1237
BES	0.1244	0.1244	0.1244	0.1244	0.1244	0.1244
X6H	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250
T8S	0.1256	0.1256	0.1256	0.1256	0.1256	0.1256
LSV	0.1262	0.1262	0.1262	0.1262	0.1262	0.1262
10X	0.1269	0.1269	0.1269	0.1269	0.1269	0.1269
0Q6	0.1275	0.1275	0.1275	0.1275	0.1275	0.1275
1DS	0.1281	0.1281	0.1281	0.1281	0.1281	0.1281
VLP	0.1288	0.1288	0.1288	0.1288	0.1288	0.1288
GRD	0.1294	0.1294	0.1294	0.1294	0.1294	0.1294
XMV	0.1301	0.1301	0.1301	0.1301	0.1301	0.1301
A5D	0.1307	0.1307	0.1307	0.1307	0.1307	0.1307
TJH	0.1314	0.1314	0.1314	0.1314	0.1314	0.1314
KRA	0.1320	0.1320	0.1320	0.1320	0.1320	0.1320
KKS	0.1327	0.1327	0.1327	0.1327	0.1327	0.1327
KKH	0.1333	0.1333	0.1333	0.1333	0.1333	0.1333
K1P	0.1340	0.1340	0.1340	0.1340	0.1340	0.1340
NOW	0.1347	0.1347	0.1347	0.1347	0.1347	0.1347

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TABLE ASSIGNMENT NUMBER (TAN) GROUP RATING FACTORS
RULE 79

TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
KKC	0.1353	0.1353	0.1353	0.1353	0.1353	0.1353
4TY	0.1360	0.1360	0.1360	0.1360	0.1360	0.1360
OR4	0.1367	0.1367	0.1367	0.1367	0.1367	0.1367
VU4	0.1374	0.1374	0.1374	0.1374	0.1374	0.1374
S87	0.1381	0.1381	0.1381	0.1381	0.1381	0.1381
K1K	0.1387	0.1387	0.1387	0.1387	0.1387	0.1387
E26	0.1394	0.1394	0.1394	0.1394	0.1394	0.1394
K1I	0.1401	0.1401	0.1401	0.1401	0.1401	0.1401
Q9H	0.1408	0.1408	0.1408	0.1408	0.1408	0.1408
EIS	0.1415	0.1415	0.1415	0.1415	0.1415	0.1415
CT4	0.1422	0.1422	0.1422	0.1422	0.1422	0.1422
RLO	0.1429	0.1429	0.1429	0.1429	0.1429	0.1429
O0M	0.1437	0.1437	0.1437	0.1437	0.1437	0.1437
89Y	0.1444	0.1444	0.1444	0.1444	0.1444	0.1444
VK7	0.1451	0.1451	0.1451	0.1451	0.1451	0.1451
LMK	0.1458	0.1458	0.1458	0.1458	0.1458	0.1458
70U	0.1465	0.1465	0.1465	0.1465	0.1465	0.1465
05T	0.1473	0.1473	0.1473	0.1473	0.1473	0.1473
RLT	0.1480	0.1480	0.1480	0.1480	0.1480	0.1480
ORB	0.1487	0.1487	0.1487	0.1487	0.1487	0.1487
00T	0.1495	0.1495	0.1495	0.1495	0.1495	0.1495
DPG	0.1502	0.1502	0.1502	0.1502	0.1502	0.1502
FX4	0.1510	0.1510	0.1510	0.1510	0.1510	0.1510
N44	0.1517	0.1517	0.1517	0.1517	0.1517	0.1517
R56	0.1525	0.1525	0.1525	0.1525	0.1525	0.1525
ONE	0.1533	0.1533	0.1533	0.1533	0.1533	0.1533
ONS	0.1540	0.1540	0.1540	0.1540	0.1540	0.1540
9AG	0.1548	0.1548	0.1548	0.1548	0.1548	0.1548
ONU	0.1556	0.1556	0.1556	0.1556	0.1556	0.1556
V0V	0.1563	0.1563	0.1563	0.1563	0.1563	0.1563
V9L	0.1571	0.1571	0.1571	0.1571	0.1571	0.1571
RZI	0.1579	0.1579	0.1579	0.1579	0.1579	0.1579
FXO	0.1587	0.1587	0.1587	0.1587	0.1587	0.1587
8CW	0.1595	0.1595	0.1595	0.1595	0.1595	0.1595
8CU	0.1603	0.1603	0.1603	0.1603	0.1603	0.1603
OWR	0.1611	0.1611	0.1611	0.1611	0.1611	0.1611
G37	0.1619	0.1619	0.1619	0.1619	0.1619	0.1619
2LQ	0.1627	0.1627	0.1627	0.1627	0.1627	0.1627
DP1	0.1635	0.1635	0.1635	0.1635	0.1635	0.1635
62I	0.1643	0.1643	0.1643	0.1643	0.1643	0.1643
6CG	0.1651	0.1651	0.1651	0.1651	0.1651	0.1651
MR6	0.1660	0.1660	0.1660	0.1660	0.1660	0.1660
3RL	0.1668	0.1668	0.1668	0.1668	0.1668	0.1668
CH1	0.1676	0.1676	0.1676	0.1676	0.1676	0.1676
LVR	0.1685	0.1685	0.1685	0.1685	0.1685	0.1685
L02	0.1693	0.1693	0.1693	0.1693	0.1693	0.1693
0NA	0.1701	0.1701	0.1701	0.1701	0.1701	0.1701
MRF	0.1710	0.1710	0.1710	0.1710	0.1710	0.1710

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
Z74	0.1718	0.1718	0.1718	0.1718	0.1718	0.1718
SA6	0.1727	0.1727	0.1727	0.1727	0.1727	0.1727
UYQ	0.1736	0.1736	0.1736	0.1736	0.1736	0.1736
APR	0.1744	0.1744	0.1744	0.1744	0.1744	0.1744
M5E	0.1753	0.1753	0.1753	0.1753	0.1753	0.1753
XQ1	0.1762	0.1762	0.1762	0.1762	0.1762	0.1762
7YK	0.1770	0.1770	0.1770	0.1770	0.1770	0.1770
VKW	0.1779	0.1779	0.1779	0.1779	0.1779	0.1779
87K	0.1788	0.1788	0.1788	0.1788	0.1788	0.1788
Y05	0.1797	0.1797	0.1797	0.1797	0.1797	0.1797
K7M	0.1806	0.1806	0.1806	0.1806	0.1806	0.1806
HY5	0.1815	0.1815	0.1815	0.1815	0.1815	0.1815
24C	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824
4MH	0.1833	0.1833	0.1833	0.1833	0.1833	0.1833
MAC	0.1842	0.1842	0.1842	0.1842	0.1842	0.1842
B33	0.1852	0.1852	0.1852	0.1852	0.1852	0.1852
HM4	0.1861	0.1861	0.1861	0.1861	0.1861	0.1861
AHU	0.1870	0.1870	0.1870	0.1870	0.1870	0.1870
AFA	0.1879	0.1879	0.1879	0.1879	0.1879	0.1879
GCO	0.1889	0.1889	0.1889	0.1889	0.1889	0.1889
CCJ	0.1898	0.1898	0.1898	0.1898	0.1898	0.1898
39D	0.1908	0.1908	0.1908	0.1908	0.1908	0.1908
KXC	0.1917	0.1917	0.1917	0.1917	0.1917	0.1917
KXE	0.1927	0.1927	0.1927	0.1927	0.1927	0.1927
Y0B	0.1936	0.1936	0.1936	0.1936	0.1936	0.1936
67P	0.1946	0.1946	0.1946	0.1946	0.1946	0.1946
XCU	0.1956	0.1956	0.1956	0.1956	0.1956	0.1956
2LI	0.1965	0.1965	0.1965	0.1965	0.1965	0.1965
1RR	0.1975	0.1975	0.1975	0.1975	0.1975	0.1975
1RZ	0.1985	0.1985	0.1985	0.1985	0.1985	0.1985
SEG	0.1995	0.1995	0.1995	0.1995	0.1995	0.1995
NT0	0.2005	0.2005	0.2005	0.2005	0.2005	0.2005
Q8J	0.2015	0.2015	0.2015	0.2015	0.2015	0.2015
D6P	0.2025	0.2025	0.2025	0.2025	0.2025	0.2025
5PX	0.2035	0.2035	0.2035	0.2035	0.2035	0.2035
ZPM	0.2045	0.2045	0.2045	0.2045	0.2045	0.2045
06N	0.2055	0.2055	0.2055	0.2055	0.2055	0.2055
RM3	0.2066	0.2066	0.2066	0.2066	0.2066	0.2066
WMM	0.2076	0.2076	0.2076	0.2076	0.2076	0.2076
YAX	0.2086	0.2086	0.2086	0.2086	0.2086	0.2086
KJE	0.2097	0.2097	0.2097	0.2097	0.2097	0.2097
BBB	0.2107	0.2107	0.2107	0.2107	0.2107	0.2107
P7A	0.2118	0.2118	0.2118	0.2118	0.2118	0.2118
WMA	0.2128	0.2128	0.2128	0.2128	0.2128	0.2128
KJT	0.2139	0.2139	0.2139	0.2139	0.2139	0.2139
6GV	0.2150	0.2150	0.2150	0.2150	0.2150	0.2150
TUZ	0.2160	0.2160	0.2160	0.2160	0.2160	0.2160
FR8	0.2171	0.2171	0.2171	0.2171	0.2171	0.2171

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	AA	BB	CC	DD	HH	SS/SA
VMU	0.2182	0.2182	0.2182	0.2182	0.2182	0.2182
TUD	0.2193	0.2193	0.2193	0.2193	0.2193	0.2193
H2C	0.2204	0.2204	0.2204	0.2204	0.2204	0.2204
5IE	0.2215	0.2215	0.2215	0.2215	0.2215	0.2215
E7N	0.2226	0.2226	0.2226	0.2226	0.2226	0.2226
8DW	0.2237	0.2237	0.2237	0.2237	0.2237	0.2237
WK5	0.2248	0.2248	0.2248	0.2248	0.2248	0.2248
R94	0.2259	0.2259	0.2259	0.2259	0.2259	0.2259
CW9	0.2270	0.2270	0.2270	0.2270	0.2270	0.2270
O05	0.2282	0.2282	0.2282	0.2282	0.2282	0.2282
CW4	0.2293	0.2293	0.2293	0.2293	0.2293	0.2293
CYD	0.2305	0.2305	0.2305	0.2305	0.2305	0.2305
O0Q	0.2316	0.2316	0.2316	0.2316	0.2316	0.2316
CY5	0.2328	0.2328	0.2328	0.2328	0.2328	0.2328
PO7	0.2339	0.2339	0.2339	0.2339	0.2339	0.2339
W4Z	0.2351	0.2351	0.2351	0.2351	0.2351	0.2351
G9S	0.2363	0.2363	0.2363	0.2363	0.2363	0.2363
802	0.2374	0.2374	0.2374	0.2374	0.2374	0.2374
VCX	0.2386	0.2386	0.2386	0.2386	0.2386	0.2386
RQQ	0.2398	0.2398	0.2398	0.2398	0.2398	0.2398
CWB	0.2410	0.2410	0.2410	0.2410	0.2410	0.2410
FKT	0.2422	0.2422	0.2422	0.2422	0.2422	0.2422
5OY	0.2434	0.2434	0.2434	0.2434	0.2434	0.2434
4UF	0.2446	0.2446	0.2446	0.2446	0.2446	0.2446
4UG	0.2459	0.2459	0.2459	0.2459	0.2459	0.2459
E1P	0.2471	0.2471	0.2471	0.2471	0.2471	0.2471
CLY	0.2483	0.2483	0.2483	0.2483	0.2483	0.2483
CKE	0.2496	0.2496	0.2496	0.2496	0.2496	0.2496
IH8	0.2508	0.2508	0.2508	0.2508	0.2508	0.2508
3CI	0.2521	0.2521	0.2521	0.2521	0.2521	0.2521
PAX	0.2533	0.2533	0.2533	0.2533	0.2533	0.2533
ZFT	0.2546	0.2546	0.2546	0.2546	0.2546	0.2546
0OH	0.2558	0.2558	0.2558	0.2558	0.2558	0.2558
8NC	0.2571	0.2571	0.2571	0.2571	0.2571	0.2571
8NG	0.2584	0.2584	0.2584	0.2584	0.2584	0.2584
5W7	0.2597	0.2597	0.2597	0.2597	0.2597	0.2597
8NH	0.2610	0.2610	0.2610	0.2610	0.2610	0.2610
M4T	0.2623	0.2623	0.2623	0.2623	0.2623	0.2623
UXO	0.2636	0.2636	0.2636	0.2636	0.2636	0.2636
AWE	0.2649	0.2649	0.2649	0.2649	0.2649	0.2649
MQZ	0.2662	0.2662	0.2662	0.2662	0.2662	0.2662
7XJ	0.2676	0.2676	0.2676	0.2676	0.2676	0.2676
ZXC	0.2689	0.2689	0.2689	0.2689	0.2689	0.2689
L9V	0.2702	0.2702	0.2702	0.2702	0.2702	0.2702
AW8	0.2716	0.2716	0.2716	0.2716	0.2716	0.2716
UX8	0.2729	0.2729	0.2729	0.2729	0.2729	0.2729
VLQ	0.2743	0.2743	0.2743	0.2743	0.2743	0.2743
54P	0.2757	0.2757	0.2757	0.2757	0.2757	0.2757

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	AA	BB	CC	DD	HH	SS/SA
DQC	0.2770	0.2770	0.2770	0.2770	0.2770	0.2770
54Z	0.2784	0.2784	0.2784	0.2784	0.2784	0.2784
ZLL	0.2798	0.2798	0.2798	0.2798	0.2798	0.2798
ZLN	0.2812	0.2812	0.2812	0.2812	0.2812	0.2812
F2L	0.2826	0.2826	0.2826	0.2826	0.2826	0.2826
CK5	0.2840	0.2840	0.2840	0.2840	0.2840	0.2840
MWD	0.2854	0.2854	0.2854	0.2854	0.2854	0.2854
JL6	0.2869	0.2869	0.2869	0.2869	0.2869	0.2869
7JI	0.2883	0.2883	0.2883	0.2883	0.2883	0.2883
DMH	0.2897	0.2897	0.2897	0.2897	0.2897	0.2897
1MR	0.2912	0.2912	0.2912	0.2912	0.2912	0.2912
L10	0.2926	0.2926	0.2926	0.2926	0.2926	0.2926
UC3	0.2941	0.2941	0.2941	0.2941	0.2941	0.2941
AEG	0.2956	0.2956	0.2956	0.2956	0.2956	0.2956
B0S	0.2970	0.2970	0.2970	0.2970	0.2970	0.2970
B0R	0.2985	0.2985	0.2985	0.2985	0.2985	0.2985
36L	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000
36C	0.3015	0.3015	0.3015	0.3015	0.3015	0.3015
381	0.3030	0.3030	0.3030	0.3030	0.3030	0.3030
B04	0.3045	0.3045	0.3045	0.3045	0.3045	0.3045
DM6	0.3060	0.3060	0.3060	0.3060	0.3060	0.3060
MOG	0.3076	0.3076	0.3076	0.3076	0.3076	0.3076
PST	0.3091	0.3091	0.3091	0.3091	0.3091	0.3091
7RD	0.3106	0.3106	0.3106	0.3106	0.3106	0.3106
NM4	0.3122	0.3122	0.3122	0.3122	0.3122	0.3122
BCI	0.3137	0.3137	0.3137	0.3137	0.3137	0.3137
NM1	0.3153	0.3153	0.3153	0.3153	0.3153	0.3153
X61	0.3169	0.3169	0.3169	0.3169	0.3169	0.3169
KMI	0.3185	0.3185	0.3185	0.3185	0.3185	0.3185
253	0.3200	0.3200	0.3200	0.3200	0.3200	0.3200
TD0	0.3216	0.3216	0.3216	0.3216	0.3216	0.3216
ETL	0.3232	0.3232	0.3232	0.3232	0.3232	0.3232
TVQ	0.3249	0.3249	0.3249	0.3249	0.3249	0.3249
S16	0.3265	0.3265	0.3265	0.3265	0.3265	0.3265
TVC	0.3281	0.3281	0.3281	0.3281	0.3281	0.3281
JZ0	0.3297	0.3297	0.3297	0.3297	0.3297	0.3297
K6F	0.3314	0.3314	0.3314	0.3314	0.3314	0.3314
2Q1	0.3330	0.3330	0.3330	0.3330	0.3330	0.3330
SRH	0.3347	0.3347	0.3347	0.3347	0.3347	0.3347
SRS	0.3364	0.3364	0.3364	0.3364	0.3364	0.3364
JZV	0.3380	0.3380	0.3380	0.3380	0.3380	0.3380
NMT	0.3397	0.3397	0.3397	0.3397	0.3397	0.3397
NMR	0.3414	0.3414	0.3414	0.3414	0.3414	0.3414
T2X	0.3431	0.3431	0.3431	0.3431	0.3431	0.3431
NMX	0.3448	0.3448	0.3448	0.3448	0.3448	0.3448
HN0	0.3466	0.3466	0.3466	0.3466	0.3466	0.3466
HN7	0.3483	0.3483	0.3483	0.3483	0.3483	0.3483
B8N	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500

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	AA	BB	CC	DD	HH	SS/SA
NWL	0.3518	0.3518	0.3518	0.3518	0.3518	0.3518
NW5	0.3535	0.3535	0.3535	0.3535	0.3535	0.3535
80N	0.3553	0.3553	0.3553	0.3553	0.3553	0.3553
2QE	0.3571	0.3571	0.3571	0.3571	0.3571	0.3571
FHB	0.3588	0.3588	0.3588	0.3588	0.3588	0.3588
4VH	0.3606	0.3606	0.3606	0.3606	0.3606	0.3606
2QH	0.3624	0.3624	0.3624	0.3624	0.3624	0.3624
IVF	0.3642	0.3642	0.3642	0.3642	0.3642	0.3642
EB8	0.3661	0.3661	0.3661	0.3661	0.3661	0.3661
FHR	0.3679	0.3679	0.3679	0.3679	0.3679	0.3679
8U4	0.3697	0.3697	0.3697	0.3697	0.3697	0.3697
E0W	0.3716	0.3716	0.3716	0.3716	0.3716	0.3716
UB7	0.3734	0.3734	0.3734	0.3734	0.3734	0.3734
1Q2	0.3753	0.3753	0.3753	0.3753	0.3753	0.3753
5LV	0.3771	0.3771	0.3771	0.3771	0.3771	0.3771
1QE	0.3790	0.3790	0.3790	0.3790	0.3790	0.3790
TIR	0.3809	0.3809	0.3809	0.3809	0.3809	0.3809
L90	0.3828	0.3828	0.3828	0.3828	0.3828	0.3828
Q4F	0.3847	0.3847	0.3847	0.3847	0.3847	0.3847
W73	0.3866	0.3866	0.3866	0.3866	0.3866	0.3866
CPY	0.3886	0.3886	0.3886	0.3886	0.3886	0.3886
RJZ	0.3905	0.3905	0.3905	0.3905	0.3905	0.3905
V7O	0.3925	0.3925	0.3925	0.3925	0.3925	0.3925
9NJ	0.3944	0.3944	0.3944	0.3944	0.3944	0.3944
1OB	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964
07A	0.3984	0.3984	0.3984	0.3984	0.3984	0.3984
IP4	0.4003	0.4003	0.4003	0.4003	0.4003	0.4003
IVN	0.4023	0.4023	0.4023	0.4023	0.4023	0.4023
PAH	0.4043	0.4043	0.4043	0.4043	0.4043	0.4043
9NG	0.4064	0.4064	0.4064	0.4064	0.4064	0.4064
O5R	0.4084	0.4084	0.4084	0.4084	0.4084	0.4084
DRA	0.4104	0.4104	0.4104	0.4104	0.4104	0.4104
ZFG	0.4125	0.4125	0.4125	0.4125	0.4125	0.4125
N8X	0.4145	0.4145	0.4145	0.4145	0.4145	0.4145
7PC	0.4166	0.4166	0.4166	0.4166	0.4166	0.4166
ZL3	0.4187	0.4187	0.4187	0.4187	0.4187	0.4187
FI1	0.4208	0.4208	0.4208	0.4208	0.4208	0.4208
JD7	0.4229	0.4229	0.4229	0.4229	0.4229	0.4229
XAD	0.4250	0.4250	0.4250	0.4250	0.4250	0.4250
2XR	0.4271	0.4271	0.4271	0.4271	0.4271	0.4271
S4N	0.4292	0.4292	0.4292	0.4292	0.4292	0.4292
5HR	0.4314	0.4314	0.4314	0.4314	0.4314	0.4314
DCC	0.4335	0.4335	0.4335	0.4335	0.4335	0.4335
K3I	0.4357	0.4357	0.4357	0.4357	0.4357	0.4357
E6Y	0.4379	0.4379	0.4379	0.4379	0.4379	0.4379
DH4	0.4400	0.4400	0.4400	0.4400	0.4400	0.4400
UIS	0.4422	0.4422	0.4422	0.4422	0.4422	0.4422
5V4	0.4444	0.4444	0.4444	0.4444	0.4444	0.4444

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	AA	BB	CC	DD	HH	SS/SA
UIU	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467
WD8	0.4489	0.4489	0.4489	0.4489	0.4489	0.4489
ELT	0.4511	0.4511	0.4511	0.4511	0.4511	0.4511
XSX	0.4534	0.4534	0.4534	0.4534	0.4534	0.4534
ZGB	0.4556	0.4556	0.4556	0.4556	0.4556	0.4556
XSC	0.4579	0.4579	0.4579	0.4579	0.4579	0.4579
D6V	0.4602	0.4602	0.4602	0.4602	0.4602	0.4602
7L8	0.4625	0.4625	0.4625	0.4625	0.4625	0.4625
40F	0.4648	0.4648	0.4648	0.4648	0.4648	0.4648
3TN	0.4671	0.4671	0.4671	0.4671	0.4671	0.4671
FIV	0.4694	0.4694	0.4694	0.4694	0.4694	0.4694
PTA	0.4718	0.4718	0.4718	0.4718	0.4718	0.4718
674	0.4741	0.4741	0.4741	0.4741	0.4741	0.4741
SCT	0.4765	0.4765	0.4765	0.4765	0.4765	0.4765
BFJ	0.4789	0.4789	0.4789	0.4789	0.4789	0.4789
MNC	0.4813	0.4813	0.4813	0.4813	0.4813	0.4813
6K5	0.4837	0.4837	0.4837	0.4837	0.4837	0.4837
SCS	0.4861	0.4861	0.4861	0.4861	0.4861	0.4861
N2P	0.4885	0.4885	0.4885	0.4885	0.4885	0.4885
PBQ	0.4909	0.4909	0.4909	0.4909	0.4909	0.4909
DRW	0.4934	0.4934	0.4934	0.4934	0.4934	0.4934
B6P	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958
54Y	0.4983	0.4983	0.4983	0.4983	0.4983	0.4983
J7T	0.5008	0.5008	0.5008	0.5008	0.5008	0.5008
PI4	0.5033	0.5033	0.5033	0.5033	0.5033	0.5033
PBE	0.5058	0.5058	0.5058	0.5058	0.5058	0.5058
N2V	0.5083	0.5083	0.5083	0.5083	0.5083	0.5083
2CE	0.5109	0.5109	0.5109	0.5109	0.5109	0.5109
JNS	0.5134	0.5134	0.5134	0.5134	0.5134	0.5134
SC7	0.5160	0.5160	0.5160	0.5160	0.5160	0.5160
J2W	0.5185	0.5185	0.5185	0.5185	0.5185	0.5185
6SL	0.5211	0.5211	0.5211	0.5211	0.5211	0.5211
TYI	0.5237	0.5237	0.5237	0.5237	0.5237	0.5237
CJT	0.5263	0.5263	0.5263	0.5263	0.5263	0.5263
E7M	0.5290	0.5290	0.5290	0.5290	0.5290	0.5290
2V6	0.5316	0.5316	0.5316	0.5316	0.5316	0.5316
SI4	0.5343	0.5343	0.5343	0.5343	0.5343	0.5343
UWE	0.5369	0.5369	0.5369	0.5369	0.5369	0.5369
SQV	0.5396	0.5396	0.5396	0.5396	0.5396	0.5396
0TL	0.5423	0.5423	0.5423	0.5423	0.5423	0.5423
1O8	0.5450	0.5450	0.5450	0.5450	0.5450	0.5450
MWR	0.5477	0.5477	0.5477	0.5477	0.5477	0.5477
EBU	0.5504	0.5504	0.5504	0.5504	0.5504	0.5504
XE4	0.5532	0.5532	0.5532	0.5532	0.5532	0.5532
I61	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560
K9X	0.5587	0.5587	0.5587	0.5587	0.5587	0.5587
B91	0.5615	0.5615	0.5615	0.5615	0.5615	0.5615

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
HFT	0.5643	0.5643	0.5643	0.5643	0.5643	0.5643
YQ2	0.5671	0.5671	0.5671	0.5671	0.5671	0.5671
X7Y	0.5700	0.5700	0.5700	0.5700	0.5700	0.5700
2CG	0.5728	0.5728	0.5728	0.5728	0.5728	0.5728
ME4	0.5757	0.5757	0.5757	0.5757	0.5757	0.5757
FW0	0.5785	0.5785	0.5785	0.5785	0.5785	0.5785
WHW	0.5814	0.5814	0.5814	0.5814	0.5814	0.5814
C3P	0.5843	0.5843	0.5843	0.5843	0.5843	0.5843
X7I	0.5872	0.5872	0.5872	0.5872	0.5872	0.5872
C56	0.5902	0.5902	0.5902	0.5902	0.5902	0.5902
TEV	0.5931	0.5931	0.5931	0.5931	0.5931	0.5931
7JM	0.5961	0.5961	0.5961	0.5961	0.5961	0.5961
L5P	0.5990	0.5990	0.5990	0.5990	0.5990	0.5990
YSO	0.6020	0.6020	0.6020	0.6020	0.6020	0.6020
ACV	0.6050	0.6050	0.6050	0.6050	0.6050	0.6050
WW0	0.6080	0.6080	0.6080	0.6080	0.6080	0.6080
1LH	0.6111	0.6111	0.6111	0.6111	0.6111	0.6111
J87	0.6141	0.6141	0.6141	0.6141	0.6141	0.6141
1LB	0.6172	0.6172	0.6172	0.6172	0.6172	0.6172
7B1	0.6203	0.6203	0.6203	0.6203	0.6203	0.6203
J6Z	0.6234	0.6234	0.6234	0.6234	0.6234	0.6234
R6J	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265
XNF	0.6296	0.6296	0.6296	0.6296	0.6296	0.6296
0RK	0.6327	0.6327	0.6327	0.6327	0.6327	0.6327
0T9	0.6359	0.6359	0.6359	0.6359	0.6359	0.6359
BLC	0.6391	0.6391	0.6391	0.6391	0.6391	0.6391
HFG	0.6422	0.6422	0.6422	0.6422	0.6422	0.6422
ZWZ	0.6454	0.6454	0.6454	0.6454	0.6454	0.6454
QCC	0.6487	0.6487	0.6487	0.6487	0.6487	0.6487
KC1	0.6519	0.6519	0.6519	0.6519	0.6519	0.6519
NEQ	0.6552	0.6552	0.6552	0.6552	0.6552	0.6552
05B	0.6584	0.6584	0.6584	0.6584	0.6584	0.6584
HQE	0.6617	0.6617	0.6617	0.6617	0.6617	0.6617
84J	0.6650	0.6650	0.6650	0.6650	0.6650	0.6650
KL5	0.6683	0.6683	0.6683	0.6683	0.6683	0.6683
4ZO	0.6717	0.6717	0.6717	0.6717	0.6717	0.6717
SJ9	0.6750	0.6750	0.6750	0.6750	0.6750	0.6750
22B	0.6784	0.6784	0.6784	0.6784	0.6784	0.6784
ESF	0.6818	0.6818	0.6818	0.6818	0.6818	0.6818
W3D	0.6852	0.6852	0.6852	0.6852	0.6852	0.6852
R7N	0.6886	0.6886	0.6886	0.6886	0.6886	0.6886
NLV	0.6920	0.6920	0.6920	0.6920	0.6920	0.6920
YGP	0.6955	0.6955	0.6955	0.6955	0.6955	0.6955
EF0	0.6989	0.6989	0.6989	0.6989	0.6989	0.6989
J7L	0.7024	0.7024	0.7024	0.7024	0.7024	0.7024
BL1	0.7059	0.7059	0.7059	0.7059	0.7059	0.7059
EOJ	0.7094	0.7094	0.7094	0.7094	0.7094	0.7094
EF5	0.7130	0.7130	0.7130	0.7130	0.7130	0.7130

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
RYW	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165
BL2	0.7201	0.7201	0.7201	0.7201	0.7201	0.7201
1A2	0.7237	0.7237	0.7237	0.7237	0.7237	0.7237
VG9	0.7273	0.7273	0.7273	0.7273	0.7273	0.7273
9PO	0.7309	0.7309	0.7309	0.7309	0.7309	0.7309
M2J	0.7346	0.7346	0.7346	0.7346	0.7346	0.7346
81M	0.7382	0.7382	0.7382	0.7382	0.7382	0.7382
YK4	0.7419	0.7419	0.7419	0.7419	0.7419	0.7419
EXI	0.7456	0.7456	0.7456	0.7456	0.7456	0.7456
4RQ	0.7493	0.7493	0.7493	0.7493	0.7493	0.7493
OY9	0.7531	0.7531	0.7531	0.7531	0.7531	0.7531
OSD	0.7568	0.7568	0.7568	0.7568	0.7568	0.7568
OY7	0.7606	0.7606	0.7606	0.7606	0.7606	0.7606
91M	0.7644	0.7644	0.7644	0.7644	0.7644	0.7644
B66	0.7682	0.7682	0.7682	0.7682	0.7682	0.7682
Z54	0.7720	0.7720	0.7720	0.7720	0.7720	0.7720
2QW	0.7759	0.7759	0.7759	0.7759	0.7759	0.7759
3BZ	0.7798	0.7798	0.7798	0.7798	0.7798	0.7798
F04	0.7837	0.7837	0.7837	0.7837	0.7837	0.7837
3L0	0.7876	0.7876	0.7876	0.7876	0.7876	0.7876
PCC	0.7915	0.7915	0.7915	0.7915	0.7915	0.7915
UV7	0.7954	0.7954	0.7954	0.7954	0.7954	0.7954
5U0	0.7994	0.7994	0.7994	0.7994	0.7994	0.7994
GKI	0.8034	0.8034	0.8034	0.8034	0.8034	0.8034
ZV6	0.8074	0.8074	0.8074	0.8074	0.8074	0.8074
PBM	0.8114	0.8114	0.8114	0.8114	0.8114	0.8114
JRA	0.8155	0.8155	0.8155	0.8155	0.8155	0.8155
RD1	0.8195	0.8195	0.8195	0.8195	0.8195	0.8195
NE5	0.8236	0.8236	0.8236	0.8236	0.8236	0.8236
O4R	0.8277	0.8277	0.8277	0.8277	0.8277	0.8277
6P7	0.8319	0.8319	0.8319	0.8319	0.8319	0.8319
DSC	0.8360	0.8360	0.8360	0.8360	0.8360	0.8360
INZ	0.8402	0.8402	0.8402	0.8402	0.8402	0.8402
1NJ	0.8444	0.8444	0.8444	0.8444	0.8444	0.8444
N9O	0.8486	0.8486	0.8486	0.8486	0.8486	0.8486
LRC	0.8528	0.8528	0.8528	0.8528	0.8528	0.8528
GLN	0.8571	0.8571	0.8571	0.8571	0.8571	0.8571
5MQ	0.8613	0.8613	0.8613	0.8613	0.8613	0.8613
0C3	0.8656	0.8656	0.8656	0.8656	0.8656	0.8656
UHN	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
GLE	0.8743	0.8743	0.8743	0.8743	0.8743	0.8743
MXU	0.8787	0.8787	0.8787	0.8787	0.8787	0.8787
AKF	0.8830	0.8830	0.8830	0.8830	0.8830	0.8830
M3R	0.8874	0.8874	0.8874	0.8874	0.8874	0.8874
Y3U	0.8919	0.8919	0.8919	0.8919	0.8919	0.8919
3MQ	0.8963	0.8963	0.8963	0.8963	0.8963	0.8963
BSK	0.9008	0.9008	0.9008	0.9008	0.9008	0.9008
D7G	0.9053	0.9053	0.9053	0.9053	0.9053	0.9053

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
JRZ	0.9098	0.9098	0.9098	0.9098	0.9098	0.9098
LCA	0.9143	0.9143	0.9143	0.9143	0.9143	0.9143
KG4	0.9189	0.9189	0.9189	0.9189	0.9189	0.9189
LZA	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235
AUR	0.9281	0.9281	0.9281	0.9281	0.9281	0.9281
QHK	0.9327	0.9327	0.9327	0.9327	0.9327	0.9327
3MY	0.9374	0.9374	0.9374	0.9374	0.9374	0.9374
CBY	0.9420	0.9420	0.9420	0.9420	0.9420	0.9420
R2I	0.9467	0.9467	0.9467	0.9467	0.9467	0.9467
TBD	0.9515	0.9515	0.9515	0.9515	0.9515	0.9515
Z2D	0.9562	0.9562	0.9562	0.9562	0.9562	0.9562
MPY	0.9610	0.9610	0.9610	0.9610	0.9610	0.9610
PUY	0.9658	0.9658	0.9658	0.9658	0.9658	0.9658
QN5	0.9706	0.9706	0.9706	0.9706	0.9706	0.9706
KON	0.9754	0.9754	0.9754	0.9754	0.9754	0.9754
0UZ	0.9803	0.9803	0.9803	0.9803	0.9803	0.9803
XHO	0.9852	0.9852	0.9852	0.9852	0.9852	0.9852
Z20	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901
XHZ	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950
FSI	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7F7	1.0050	1.0050	1.0050	1.0050	1.0050	1.0050
W5X	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100
YNG	1.0150	1.0150	1.0150	1.0150	1.0150	1.0150
ZHK	1.0201	1.0201	1.0201	1.0201	1.0201	1.0201
YNT	1.0252	1.0252	1.0252	1.0252	1.0252	1.0252
OUF	1.0303	1.0303	1.0303	1.0303	1.0303	1.0303
146	1.0354	1.0354	1.0354	1.0354	1.0354	1.0354
S0J	1.0406	1.0406	1.0406	1.0406	1.0406	1.0406
DGY	1.0458	1.0458	1.0458	1.0458	1.0458	1.0458
JDN	1.0510	1.0510	1.0510	1.0510	1.0510	1.0510
3YN	1.0563	1.0563	1.0563	1.0563	1.0563	1.0563
6NS	1.0615	1.0615	1.0615	1.0615	1.0615	1.0615
BA2	1.0668	1.0668	1.0668	1.0668	1.0668	1.0668
FKQ	1.0721	1.0721	1.0721	1.0721	1.0721	1.0721
QLV	1.0775	1.0775	1.0775	1.0775	1.0775	1.0775
4ZR	1.0829	1.0829	1.0829	1.0829	1.0829	1.0829
709	1.0883	1.0883	1.0883	1.0883	1.0883	1.0883
EKR	1.0937	1.0937	1.0937	1.0937	1.0937	1.0937
1AC	1.0991	1.0991	1.0991	1.0991	1.0991	1.0991
QMY	1.1046	1.1046	1.1046	1.1046	1.1046	1.1046
23Q	1.1101	1.1101	1.1101	1.1101	1.1101	1.1101
IE8	1.1157	1.1157	1.1157	1.1157	1.1157	1.1157
I85	1.1212	1.1212	1.1212	1.1212	1.1212	1.1212
2DQ	1.1268	1.1268	1.1268	1.1268	1.1268	1.1268
096	1.1324	1.1324	1.1324	1.1324	1.1324	1.1324
1BV	1.1381	1.1381	1.1381	1.1381	1.1381	1.1381
LIQ	1.1438	1.1438	1.1438	1.1438	1.1438	1.1438
63W	1.1495	1.1495	1.1495	1.1495	1.1495	1.1495

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
QB0	1.1552	1.1552	1.1552	1.1552	1.1552	1.1552
NBP	1.1610	1.1610	1.1610	1.1610	1.1610	1.1610
4PO	1.1668	1.1668	1.1668	1.1668	1.1668	1.1668
AOU	1.1726	1.1726	1.1726	1.1726	1.1726	1.1726
TP5	1.1784	1.1784	1.1784	1.1784	1.1784	1.1784
GT0	1.1843	1.1843	1.1843	1.1843	1.1843	1.1843
TP1	1.1902	1.1902	1.1902	1.1902	1.1902	1.1902
5JO	1.1961	1.1961	1.1961	1.1961	1.1961	1.1961
TPC	1.2021	1.2021	1.2021	1.2021	1.2021	1.2021
OLT	1.2081	1.2081	1.2081	1.2081	1.2081	1.2081
93R	1.2141	1.2141	1.2141	1.2141	1.2141	1.2141
T9R	1.2202	1.2202	1.2202	1.2202	1.2202	1.2202
HRC	1.2263	1.2263	1.2263	1.2263	1.2263	1.2263
9KU	1.2324	1.2324	1.2324	1.2324	1.2324	1.2324
CZ8	1.2385	1.2385	1.2385	1.2385	1.2385	1.2385
Q8Z	1.2447	1.2447	1.2447	1.2447	1.2447	1.2447
JR0	1.2509	1.2509	1.2509	1.2509	1.2509	1.2509
QTH	1.2572	1.2572	1.2572	1.2572	1.2572	1.2572
8CF	1.2634	1.2634	1.2634	1.2634	1.2634	1.2634
J7G	1.2697	1.2697	1.2697	1.2697	1.2697	1.2697
RTA	1.2761	1.2761	1.2761	1.2761	1.2761	1.2761
GG4	1.2824	1.2824	1.2824	1.2824	1.2824	1.2824
UGE	1.2888	1.2888	1.2888	1.2888	1.2888	1.2888
DFY	1.2953	1.2953	1.2953	1.2953	1.2953	1.2953
EN6	1.3017	1.3017	1.3017	1.3017	1.3017	1.3017
AUD	1.3082	1.3082	1.3082	1.3082	1.3082	1.3082
8GM	1.3147	1.3147	1.3147	1.3147	1.3147	1.3147
QFZ	1.3213	1.3213	1.3213	1.3213	1.3213	1.3213
OXM	1.3279	1.3279	1.3279	1.3279	1.3279	1.3279
OD0	1.3345	1.3345	1.3345	1.3345	1.3345	1.3345
V4E	1.3412	1.3412	1.3412	1.3412	1.3412	1.3412
JZF	1.3478	1.3478	1.3478	1.3478	1.3478	1.3478
4NY	1.3546	1.3546	1.3546	1.3546	1.3546	1.3546
2NG	1.3613	1.3613	1.3613	1.3613	1.3613	1.3613
2TE	1.3681	1.3681	1.3681	1.3681	1.3681	1.3681
565	1.3749	1.3749	1.3749	1.3749	1.3749	1.3749
GV1	1.3818	1.3818	1.3818	1.3818	1.3818	1.3818
KJL	1.3887	1.3887	1.3887	1.3887	1.3887	1.3887
ISP	1.3956	1.3956	1.3956	1.3956	1.3956	1.3956
VKJ	1.4026	1.4026	1.4026	1.4026	1.4026	1.4026
ATX	1.4096	1.4096	1.4096	1.4096	1.4096	1.4096
2NY	1.4166	1.4166	1.4166	1.4166	1.4166	1.4166
Z3S	1.4237	1.4237	1.4237	1.4237	1.4237	1.4237
KRN	1.4308	1.4308	1.4308	1.4308	1.4308	1.4308
NBH	1.4379	1.4379	1.4379	1.4379	1.4379	1.4379
D9I	1.4451	1.4451	1.4451	1.4451	1.4451	1.4451
SEO	1.4523	1.4523	1.4523	1.4523	1.4523	1.4523
VEN	1.4595	1.4595	1.4595	1.4595	1.4595	1.4595

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
3VT	1.4668	1.4668	1.4668	1.4668	1.4668	1.4668
TE2	1.4741	1.4741	1.4741	1.4741	1.4741	1.4741
CLM	1.4815	1.4815	1.4815	1.4815	1.4815	1.4815
6G1	1.4889	1.4889	1.4889	1.4889	1.4889	1.4889
PDX	1.4963	1.4963	1.4963	1.4963	1.4963	1.4963
FZE	1.5038	1.5038	1.5038	1.5038	1.5038	1.5038
NBL	1.5113	1.5113	1.5113	1.5113	1.5113	1.5113
3DK	1.5188	1.5188	1.5188	1.5188	1.5188	1.5188
4NJ	1.5264	1.5264	1.5264	1.5264	1.5264	1.5264
3G8	1.5340	1.5340	1.5340	1.5340	1.5340	1.5340
QZ9	1.5416	1.5416	1.5416	1.5416	1.5416	1.5416
RLN	1.5493	1.5493	1.5493	1.5493	1.5493	1.5493
1YU	1.5570	1.5570	1.5570	1.5570	1.5570	1.5570
RE1	1.5648	1.5648	1.5648	1.5648	1.5648	1.5648
62U	1.5726	1.5726	1.5726	1.5726	1.5726	1.5726
JJQ	1.5805	1.5805	1.5805	1.5805	1.5805	1.5805
U89	1.5883	1.5883	1.5883	1.5883	1.5883	1.5883
9LF	1.5963	1.5963	1.5963	1.5963	1.5963	1.5963
M13	1.6042	1.6042	1.6042	1.6042	1.6042	1.6042
I2I	1.6122	1.6122	1.6122	1.6122	1.6122	1.6122
J49	1.6203	1.6203	1.6203	1.6203	1.6203	1.6203
OMQ	1.6283	1.6283	1.6283	1.6283	1.6283	1.6283
VZA	1.6365	1.6365	1.6365	1.6365	1.6365	1.6365
7PL	1.6446	1.6446	1.6446	1.6446	1.6446	1.6446
J42	1.6528	1.6528	1.6528	1.6528	1.6528	1.6528
Z8H	1.6611	1.6611	1.6611	1.6611	1.6611	1.6611
1YP	1.6694	1.6694	1.6694	1.6694	1.6694	1.6694
8BE	1.6777	1.6777	1.6777	1.6777	1.6777	1.6777
A8B	1.6861	1.6861	1.6861	1.6861	1.6861	1.6861
QNM	1.6945	1.6945	1.6945	1.6945	1.6945	1.6945
20G	1.7029	1.7029	1.7029	1.7029	1.7029	1.7029
9LH	1.7114	1.7114	1.7114	1.7114	1.7114	1.7114
T5Y	1.7199	1.7199	1.7199	1.7199	1.7199	1.7199
NE1	1.7285	1.7285	1.7285	1.7285	1.7285	1.7285
IWK	1.7371	1.7371	1.7371	1.7371	1.7371	1.7371
R2O	1.7458	1.7458	1.7458	1.7458	1.7458	1.7458
GOY	1.7545	1.7545	1.7545	1.7545	1.7545	1.7545
GQK	1.7633	1.7633	1.7633	1.7633	1.7633	1.7633
DHT	1.7721	1.7721	1.7721	1.7721	1.7721	1.7721
FHH	1.7809	1.7809	1.7809	1.7809	1.7809	1.7809
JY8	1.7898	1.7898	1.7898	1.7898	1.7898	1.7898
EIW	1.7987	1.7987	1.7987	1.7987	1.7987	1.7987
BP6	1.8077	1.8077	1.8077	1.8077	1.8077	1.8077
BPK	1.8167	1.8167	1.8167	1.8167	1.8167	1.8167
H6R	1.8258	1.8258	1.8258	1.8258	1.8258	1.8258
CEO	1.8349	1.8349	1.8349	1.8349	1.8349	1.8349
HSF	1.8440	1.8440	1.8440	1.8440	1.8440	1.8440
552	1.8532	1.8532	1.8532	1.8532	1.8532	1.8532

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
RIB	1.8625	1.8625	1.8625	1.8625	1.8625	1.8625
T6N	1.8717	1.8717	1.8717	1.8717	1.8717	1.8717
LDV	1.8811	1.8811	1.8811	1.8811	1.8811	1.8811
B4B	1.8905	1.8905	1.8905	1.8905	1.8905	1.8905
TNZ	1.8999	1.8999	1.8999	1.8999	1.8999	1.8999
065	1.9094	1.9094	1.9094	1.9094	1.9094	1.9094
KNP	1.9189	1.9189	1.9189	1.9189	1.9189	1.9189
CVD	1.9285	1.9285	1.9285	1.9285	1.9285	1.9285
SYJ	1.9381	1.9381	1.9381	1.9381	1.9381	1.9381
QCH	1.9477	1.9477	1.9477	1.9477	1.9477	1.9477
920	1.9575	1.9575	1.9575	1.9575	1.9575	1.9575
1PV	1.9672	1.9672	1.9672	1.9672	1.9672	1.9672
VZZ	1.9770	1.9770	1.9770	1.9770	1.9770	1.9770
CAF	1.9869	1.9869	1.9869	1.9869	1.9869	1.9869
RGW	1.9968	1.9968	1.9968	1.9968	1.9968	1.9968
C0J	2.0068	2.0068	2.0068	2.0068	2.0068	2.0068
5ED	2.0168	2.0168	2.0168	2.0168	2.0168	2.0168
6W8	2.0268	2.0268	2.0268	2.0268	2.0268	2.0268
Q2M	2.0369	2.0369	2.0369	2.0369	2.0369	2.0369
F5Q	2.0471	2.0471	2.0471	2.0471	2.0471	2.0471
H88	2.0573	2.0573	2.0573	2.0573	2.0573	2.0573
953	2.0676	2.0676	2.0676	2.0676	2.0676	2.0676
9VW	2.0779	2.0779	2.0779	2.0779	2.0779	2.0779
NCJ	2.0882	2.0882	2.0882	2.0882	2.0882	2.0882
G7U	2.0987	2.0987	2.0987	2.0987	2.0987	2.0987
FX3	2.1091	2.1091	2.1091	2.1091	2.1091	2.1091
95A	2.1196	2.1196	2.1196	2.1196	2.1196	2.1196
2VV	2.1302	2.1302	2.1302	2.1302	2.1302	2.1302
V55	2.1408	2.1408	2.1408	2.1408	2.1408	2.1408
61N	2.1515	2.1515	2.1515	2.1515	2.1515	2.1515
YKX	2.1623	2.1623	2.1623	2.1623	2.1623	2.1623
AB8	2.1730	2.1730	2.1730	2.1730	2.1730	2.1730
8X5	2.1839	2.1839	2.1839	2.1839	2.1839	2.1839
PJX	2.1948	2.1948	2.1948	2.1948	2.1948	2.1948
4QK	2.2057	2.2057	2.2057	2.2057	2.2057	2.2057
EJM	2.2167	2.2167	2.2167	2.2167	2.2167	2.2167
5E3	2.2278	2.2278	2.2278	2.2278	2.2278	2.2278
FXY	2.2389	2.2389	2.2389	2.2389	2.2389	2.2389
2G1	2.2500	2.2500	2.2500	2.2500	2.2500	2.2500
083	2.2613	2.2613	2.2613	2.2613	2.2613	2.2613
6VS	2.2725	2.2725	2.2725	2.2725	2.2725	2.2725
YOD	2.2839	2.2839	2.2839	2.2839	2.2839	2.2839
3GV	2.2953	2.2953	2.2953	2.2953	2.2953	2.2953
1QI	2.3067	2.3067	2.3067	2.3067	2.3067	2.3067
FSU	2.3182	2.3182	2.3182	2.3182	2.3182	2.3182
HXM	2.3298	2.3298	2.3298	2.3298	2.3298	2.3298
UF3	2.3414	2.3414	2.3414	2.3414	2.3414	2.3414
QR0	2.3531	2.3531	2.3531	2.3531	2.3531	2.3531

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
TX6	2.3648	2.3648	2.3648	2.3648	2.3648	2.3648
FPW	2.3766	2.3766	2.3766	2.3766	2.3766	2.3766
637	2.3885	2.3885	2.3885	2.3885	2.3885	2.3885
FRM	2.4004	2.4004	2.4004	2.4004	2.4004	2.4004
ZTZ	2.4124	2.4124	2.4124	2.4124	2.4124	2.4124
7A9	2.4244	2.4244	2.4244	2.4244	2.4244	2.4244
GVU	2.4365	2.4365	2.4365	2.4365	2.4365	2.4365
ON2	2.4486	2.4486	2.4486	2.4486	2.4486	2.4486
UFA	2.4608	2.4608	2.4608	2.4608	2.4608	2.4608
W4I	2.4731	2.4731	2.4731	2.4731	2.4731	2.4731
PE7	2.4855	2.4855	2.4855	2.4855	2.4855	2.4855
5BN	2.4979	2.4979	2.4979	2.4979	2.4979	2.4979
5SP	2.5103	2.5103	2.5103	2.5103	2.5103	2.5103
O0I	2.5228	2.5228	2.5228	2.5228	2.5228	2.5228
0E9	2.5354	2.5354	2.5354	2.5354	2.5354	2.5354
7FM	2.5481	2.5481	2.5481	2.5481	2.5481	2.5481
MKW	2.5608	2.5608	2.5608	2.5608	2.5608	2.5608
AX2	2.5735	2.5735	2.5735	2.5735	2.5735	2.5735
XV8	2.5864	2.5864	2.5864	2.5864	2.5864	2.5864
ZG0	2.5993	2.5993	2.5993	2.5993	2.5993	2.5993
IR3	2.6122	2.6122	2.6122	2.6122	2.6122	2.6122
RJE	2.6253	2.6253	2.6253	2.6253	2.6253	2.6253
UTA	2.6384	2.6384	2.6384	2.6384	2.6384	2.6384
VU8	2.6515	2.6515	2.6515	2.6515	2.6515	2.6515
I8J	2.6647	2.6647	2.6647	2.6647	2.6647	2.6647
W8K	2.6780	2.6780	2.6780	2.6780	2.6780	2.6780
XVN	2.6914	2.6914	2.6914	2.6914	2.6914	2.6914
9BF	2.7048	2.7048	2.7048	2.7048	2.7048	2.7048
Z0Z	2.7183	2.7183	2.7183	2.7183	2.7183	2.7183
9JF	2.7319	2.7319	2.7319	2.7319	2.7319	2.7319
C1Z	2.7455	2.7455	2.7455	2.7455	2.7455	2.7455
6DI	2.7592	2.7592	2.7592	2.7592	2.7592	2.7592
C1V	2.7729	2.7729	2.7729	2.7729	2.7729	2.7729
6DO	2.7868	2.7868	2.7868	2.7868	2.7868	2.7868
6DN	2.8007	2.8007	2.8007	2.8007	2.8007	2.8007
EPI	2.8146	2.8146	2.8146	2.8146	2.8146	2.8146
BOD	2.8287	2.8287	2.8287	2.8287	2.8287	2.8287
YV2	2.8428	2.8428	2.8428	2.8428	2.8428	2.8428
YV3	2.8570	2.8570	2.8570	2.8570	2.8570	2.8570
R8A	2.8712	2.8712	2.8712	2.8712	2.8712	2.8712
VVQ	2.8855	2.8855	2.8855	2.8855	2.8855	2.8855
MRA	2.8999	2.8999	2.8999	2.8999	2.8999	2.8999
SXQ	2.9144	2.9144	2.9144	2.9144	2.9144	2.9144
NKE	2.9289	2.9289	2.9289	2.9289	2.9289	2.9289
J5B	2.9435	2.9435	2.9435	2.9435	2.9435	2.9435
0WW	2.9582	2.9582	2.9582	2.9582	2.9582	2.9582
GWS	2.9730	2.9730	2.9730	2.9730	2.9730	2.9730
VV6	2.9878	2.9878	2.9878	2.9878	2.9878	2.9878

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
SX9	3.0027	3.0027	3.0027	3.0027	3.0027	3.0027
SVU	3.0177	3.0177	3.0177	3.0177	3.0177	3.0177
21W	3.0327	3.0327	3.0327	3.0327	3.0327	3.0327
NKL	3.0479	3.0479	3.0479	3.0479	3.0479	3.0479
S5O	3.0631	3.0631	3.0631	3.0631	3.0631	3.0631
KGA	3.0783	3.0783	3.0783	3.0783	3.0783	3.0783
1GU	3.0937	3.0937	3.0937	3.0937	3.0937	3.0937
Y99	3.1091	3.1091	3.1091	3.1091	3.1091	3.1091
KGF	3.1246	3.1246	3.1246	3.1246	3.1246	3.1246
1GD	3.1402	3.1402	3.1402	3.1402	3.1402	3.1402
PEI	3.1559	3.1559	3.1559	3.1559	3.1559	3.1559
VDR	3.1716	3.1716	3.1716	3.1716	3.1716	3.1716
I8S	3.1874	3.1874	3.1874	3.1874	3.1874	3.1874
FLR	3.2033	3.2033	3.2033	3.2033	3.2033	3.2033
LKB	3.2193	3.2193	3.2193	3.2193	3.2193	3.2193
R6N	3.2354	3.2354	3.2354	3.2354	3.2354	3.2354
R24	3.2515	3.2515	3.2515	3.2515	3.2515	3.2515
84O	3.2677	3.2677	3.2677	3.2677	3.2677	3.2677
84M	3.2840	3.2840	3.2840	3.2840	3.2840	3.2840
KC9	3.3004	3.3004	3.3004	3.3004	3.3004	3.3004
PAP	3.3168	3.3168	3.3168	3.3168	3.3168	3.3168
ZQQ	3.3334	3.3334	3.3334	3.3334	3.3334	3.3334
W3O	3.3500	3.3500	3.3500	3.3500	3.3500	3.3500
WVH	3.3667	3.3667	3.3667	3.3667	3.3667	3.3667
LA4	3.3835	3.3835	3.3835	3.3835	3.3835	3.3835
WLF	3.4004	3.4004	3.4004	3.4004	3.4004	3.4004
71F	3.4174	3.4174	3.4174	3.4174	3.4174	3.4174
WV8	3.4344	3.4344	3.4344	3.4344	3.4344	3.4344
1UD	3.4515	3.4515	3.4515	3.4515	3.4515	3.4515
1UF	3.4687	3.4687	3.4687	3.4687	3.4687	3.4687
W38	3.4860	3.4860	3.4860	3.4860	3.4860	3.4860
8T8	3.5034	3.5034	3.5034	3.5034	3.5034	3.5034
TRU	3.5209	3.5209	3.5209	3.5209	3.5209	3.5209
FL8	3.5385	3.5385	3.5385	3.5385	3.5385	3.5385
KCC	3.5561	3.5561	3.5561	3.5561	3.5561	3.5561
840	3.5738	3.5738	3.5738	3.5738	3.5738	3.5738
YJ7	3.5917	3.5917	3.5917	3.5917	3.5917	3.5917
8WA	3.6096	3.6096	3.6096	3.6096	3.6096	3.6096
P4J	3.6276	3.6276	3.6276	3.6276	3.6276	3.6276
9U5	3.6457	3.6457	3.6457	3.6457	3.6457	3.6457
OZ6	3.6639	3.6639	3.6639	3.6639	3.6639	3.6639
EHV	3.6821	3.6821	3.6821	3.6821	3.6821	3.6821
8KB	3.7005	3.7005	3.7005	3.7005	3.7005	3.7005
8KC	3.7190	3.7190	3.7190	3.7190	3.7190	3.7190
8KY	3.7375	3.7375	3.7375	3.7375	3.7375	3.7375
756	3.7561	3.7561	3.7561	3.7561	3.7561	3.7561
EHW	3.7749	3.7749	3.7749	3.7749	3.7749	3.7749
SS1	3.7937	3.7937	3.7937	3.7937	3.7937	3.7937

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
RDY	3.8126	3.8126	3.8126	3.8126	3.8126	3.8126
ELZ	3.8316	3.8316	3.8316	3.8316	3.8316	3.8316
RDA	3.8508	3.8508	3.8508	3.8508	3.8508	3.8508
RDC	3.8700	3.8700	3.8700	3.8700	3.8700	3.8700
F74	3.8893	3.8893	3.8893	3.8893	3.8893	3.8893
WRC	3.9087	3.9087	3.9087	3.9087	3.9087	3.9087
5N6	3.9282	3.9282	3.9282	3.9282	3.9282	3.9282
FBU	3.9477	3.9477	3.9477	3.9477	3.9477	3.9477
LEH	3.9674	3.9674	3.9674	3.9674	3.9674	3.9674
9UK	3.9872	3.9872	3.9872	3.9872	3.9872	3.9872
P45	4.0071	4.0071	4.0071	4.0071	4.0071	4.0071
607	4.0271	4.0271	4.0271	4.0271	4.0271	4.0271
IQX	4.0472	4.0472	4.0472	4.0472	4.0472	4.0472
603	4.0674	4.0674	4.0674	4.0674	4.0674	4.0674
AZA	4.0877	4.0877	4.0877	4.0877	4.0877	4.0877
U6K	4.1080	4.1080	4.1080	4.1080	4.1080	4.1080
WRW	4.1285	4.1285	4.1285	4.1285	4.1285	4.1285
G2R	4.1491	4.1491	4.1491	4.1491	4.1491	4.1491
9IM	4.1698	4.1698	4.1698	4.1698	4.1698	4.1698
6EY	4.1906	4.1906	4.1906	4.1906	4.1906	4.1906
3HD	4.2115	4.2115	4.2115	4.2115	4.2115	4.2115
C0T	4.2325	4.2325	4.2325	4.2325	4.2325	4.2325
3HN	4.2536	4.2536	4.2536	4.2536	4.2536	4.2536
6E7	4.2748	4.2748	4.2748	4.2748	4.2748	4.2748
LAI	4.2962	4.2962	4.2962	4.2962	4.2962	4.2962
3FV	4.3176	4.3176	4.3176	4.3176	4.3176	4.3176
Z17	4.3391	4.3391	4.3391	4.3391	4.3391	4.3391
ICG	4.3608	4.3608	4.3608	4.3608	4.3608	4.3608
9EV	4.3825	4.3825	4.3825	4.3825	4.3825	4.3825
ZCF	4.4044	4.4044	4.4044	4.4044	4.4044	4.4044
X0P	4.4263	4.4263	4.4263	4.4263	4.4263	4.4263
7DD	4.4484	4.4484	4.4484	4.4484	4.4484	4.4484
XW4	4.4706	4.4706	4.4706	4.4706	4.4706	4.4706
X5S	4.4929	4.4929	4.4929	4.4929	4.4929	4.4929
F9P	4.5153	4.5153	4.5153	4.5153	4.5153	4.5153
ZCJ	4.5378	4.5378	4.5378	4.5378	4.5378	4.5378
WL0	4.5605	4.5605	4.5605	4.5605	4.5605	4.5605
DXF	4.5832	4.5832	4.5832	4.5832	4.5832	4.5832
WL1	4.6061	4.6061	4.6061	4.6061	4.6061	4.6061
DXD	4.6290	4.6290	4.6290	4.6290	4.6290	4.6290
J2E	4.6521	4.6521	4.6521	4.6521	4.6521	4.6521
J2C	4.6753	4.6753	4.6753	4.6753	4.6753	4.6753
O58	4.6987	4.6987	4.6987	4.6987	4.6987	4.6987
3ZY	4.7221	4.7221	4.7221	4.7221	4.7221	4.7221
J2R	4.7456	4.7456	4.7456	4.7456	4.7456	4.7456
T79	4.7693	4.7693	4.7693	4.7693	4.7693	4.7693
7CR	4.7931	4.7931	4.7931	4.7931	4.7931	4.7931
S4B	4.8170	4.8170	4.8170	4.8170	4.8170	4.8170

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
OVI	4.8410	4.8410	4.8410	4.8410	4.8410	4.8410
1FL	4.8652	4.8652	4.8652	4.8652	4.8652	4.8652
0F3	4.8894	4.8894	4.8894	4.8894	4.8894	4.8894
TAH	4.9138	4.9138	4.9138	4.9138	4.9138	4.9138
0FB	4.9383	4.9383	4.9383	4.9383	4.9383	4.9383
7C5	4.9630	4.9630	4.9630	4.9630	4.9630	4.9630
GIQ	4.9877	4.9877	4.9877	4.9877	4.9877	4.9877
MJC	5.0126	5.0126	5.0126	5.0126	5.0126	5.0126
MJL	5.0376	5.0376	5.0376	5.0376	5.0376	5.0376
GIZ	5.0627	5.0627	5.0627	5.0627	5.0627	5.0627
1F2	5.0880	5.0880	5.0880	5.0880	5.0880	5.0880
JIV	5.1133	5.1133	5.1133	5.1133	5.1133	5.1133
DJC	5.1389	5.1389	5.1389	5.1389	5.1389	5.1389
JIQ	5.1645	5.1645	5.1645	5.1645	5.1645	5.1645
64G	5.1902	5.1902	5.1902	5.1902	5.1902	5.1902
YU0	5.2161	5.2161	5.2161	5.2161	5.2161	5.2161
NPB	5.2421	5.2421	5.2421	5.2421	5.2421	5.2421
XYA	5.2683	5.2683	5.2683	5.2683	5.2683	5.2683
64P	5.2946	5.2946	5.2946	5.2946	5.2946	5.2946
XYG	5.3210	5.3210	5.3210	5.3210	5.3210	5.3210
3Z7	5.3475	5.3475	5.3475	5.3475	5.3475	5.3475
VW6	5.3742	5.3742	5.3742	5.3742	5.3742	5.3742
90Y	5.4010	5.4010	5.4010	5.4010	5.4010	5.4010
1TF	5.4279	5.4279	5.4279	5.4279	5.4279	5.4279
TST	5.4550	5.4550	5.4550	5.4550	5.4550	5.4550
HC9	5.4822	5.4822	5.4822	5.4822	5.4822	5.4822
6FA	5.5095	5.5095	5.5095	5.5095	5.5095	5.5095
IUN	5.5370	5.5370	5.5370	5.5370	5.5370	5.5370
KPW	5.5646	5.5646	5.5646	5.5646	5.5646	5.5646
HM2	5.5924	5.5924	5.5924	5.5924	5.5924	5.5924
HU3	5.6203	5.6203	5.6203	5.6203	5.6203	5.6203
U2M	5.6483	5.6483	5.6483	5.6483	5.6483	5.6483
LZZ	5.6765	5.6765	5.6765	5.6765	5.6765	5.6765
GU3	5.7048	5.7048	5.7048	5.7048	5.7048	5.7048
YTM	5.7333	5.7333	5.7333	5.7333	5.7333	5.7333
44L	5.7618	5.7618	5.7618	5.7618	5.7618	5.7618
8ZW	5.7906	5.7906	5.7906	5.7906	5.7906	5.7906
IUW	5.8195	5.8195	5.8195	5.8195	5.8195	5.8195
EKQ	5.8485	5.8485	5.8485	5.8485	5.8485	5.8485
N0N	5.8777	5.8777	5.8777	5.8777	5.8777	5.8777
O8T	5.9070	5.9070	5.9070	5.9070	5.9070	5.9070
440	5.9364	5.9364	5.9364	5.9364	5.9364	5.9364
YI7	5.9660	5.9660	5.9660	5.9660	5.9660	5.9660
U24	5.9958	5.9958	5.9958	5.9958	5.9958	5.9958
FCH	6.0257	6.0257	6.0257	6.0257	6.0257	6.0257
9TE	6.0558	6.0558	6.0558	6.0558	6.0558	6.0558
YIE	6.0860	6.0860	6.0860	6.0860	6.0860	6.0860
KS5	6.1163	6.1163	6.1163	6.1163	6.1163	6.1163

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
FMZ	6.1468	6.1468	6.1468	6.1468	6.1468	6.1468
R7J	6.1775	6.1775	6.1775	6.1775	6.1775	6.1775
FMR	6.2083	6.2083	6.2083	6.2083	6.2083	6.2083
FMP	6.2393	6.2393	6.2393	6.2393	6.2393	6.2393
YIW	6.2704	6.2704	6.2704	6.2704	6.2704	6.2704
CBT	6.3016	6.3016	6.3016	6.3016	6.3016	6.3016
85I	6.3331	6.3331	6.3331	6.3331	6.3331	6.3331
WQU	6.3647	6.3647	6.3647	6.3647	6.3647	6.3647
CBZ	6.3964	6.3964	6.3964	6.3964	6.3964	6.3964
4SV	6.4283	6.4283	6.4283	6.4283	6.4283	6.4283
W2Y	6.4604	6.4604	6.4604	6.4604	6.4604	6.4604
FQO	6.4926	6.4926	6.4926	6.4926	6.4926	6.4926
CAP	6.5250	6.5250	6.5250	6.5250	6.5250	6.5250
BZQ	6.5575	6.5575	6.5575	6.5575	6.5575	6.5575
IBV	6.5902	6.5902	6.5902	6.5902	6.5902	6.5902
ZR5	6.6231	6.6231	6.6231	6.6231	6.6231	6.6231
6TQ	6.6561	6.6561	6.6561	6.6561	6.6561	6.6561
61K	6.6893	6.6893	6.6893	6.6893	6.6893	6.6893
BAQ	6.7227	6.7227	6.7227	6.7227	6.7227	6.7227
BXG	6.7562	6.7562	6.7562	6.7562	6.7562	6.7562
D4V	6.7899	6.7899	6.7899	6.7899	6.7899	6.7899
L4H	6.8238	6.8238	6.8238	6.8238	6.8238	6.8238
P5T	6.8578	6.8578	6.8578	6.8578	6.8578	6.8578
RSM	6.8920	6.8920	6.8920	6.8920	6.8920	6.8920
5QO	6.9264	6.9264	6.9264	6.9264	6.9264	6.9264
8LF	6.9609	6.9609	6.9609	6.9609	6.9609	6.9609
2EW	6.9957	6.9957	6.9957	6.9957	6.9957	6.9957
MDW	7.0305	7.0305	7.0305	7.0305	7.0305	7.0305
F4F	7.0656	7.0656	7.0656	7.0656	7.0656	7.0656
74J	7.1009	7.1009	7.1009	7.1009	7.1009	7.1009
0GO	7.1363	7.1363	7.1363	7.1363	7.1363	7.1363
6IO	7.1719	7.1719	7.1719	7.1719	7.1719	7.1719
W8P	7.2076	7.2076	7.2076	7.2076	7.2076	7.2076
9H9	7.2436	7.2436	7.2436	7.2436	7.2436	7.2436
JEH	7.2797	7.2797	7.2797	7.2797	7.2797	7.2797
7PF	7.3160	7.3160	7.3160	7.3160	7.3160	7.3160
MVM	7.3525	7.3525	7.3525	7.3525	7.3525	7.3525
B9Z	7.3892	7.3892	7.3892	7.3892	7.3892	7.3892
AOR	7.4260	7.4260	7.4260	7.4260	7.4260	7.4260
T0P	7.4631	7.4631	7.4631	7.4631	7.4631	7.4631
2S7	7.5003	7.5003	7.5003	7.5003	7.5003	7.5003
XZK	7.5377	7.5377	7.5377	7.5377	7.5377	7.5377
SOT	7.5753	7.5753	7.5753	7.5753	7.5753	7.5753
2SM	7.6131	7.6131	7.6131	7.6131	7.6131	7.6131
U5Z	7.6510	7.6510	7.6510	7.6510	7.6510	7.6510
9HH	7.6892	7.6892	7.6892	7.6892	7.6892	7.6892
49F	7.7276	7.7276	7.7276	7.7276	7.7276	7.7276
3KY	7.7661	7.7661	7.7661	7.7661	7.7661	7.7661

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	AA	BB	CC	DD	HH	SS/SA
7P2	7.8048	7.8048	7.8048	7.8048	7.8048	7.8048
V74	7.8438	7.8438	7.8438	7.8438	7.8438	7.8438
ZN7	7.8829	7.8829	7.8829	7.8829	7.8829	7.8829
SFK	7.9222	7.9222	7.9222	7.9222	7.9222	7.9222
IPU	7.9617	7.9617	7.9617	7.9617	7.9617	7.9617
SM5	8.0014	8.0014	8.0014	8.0014	8.0014	8.0014
GQN	8.0413	8.0413	8.0413	8.0413	8.0413	8.0413
XLN	8.0814	8.0814	8.0814	8.0814	8.0814	8.0814
K36	8.1217	8.1217	8.1217	8.1217	8.1217	8.1217
KSG	8.1622	8.1622	8.1622	8.1622	8.1622	8.1622
GZ4	8.2030	8.2030	8.2030	8.2030	8.2030	8.2030
I4U	8.2439	8.2439	8.2439	8.2439	8.2439	8.2439
SH1	8.2850	8.2850	8.2850	8.2850	8.2850	8.2850
BMN	8.3263	8.3263	8.3263	8.3263	8.3263	8.3263
0Y6	8.3678	8.3678	8.3678	8.3678	8.3678	8.3678
JTV	8.4096	8.4096	8.4096	8.4096	8.4096	8.4096
SZ8	8.4515	8.4515	8.4515	8.4515	8.4515	8.4515
BM1	8.4937	8.4937	8.4937	8.4937	8.4937	8.4937
7BV	8.5360	8.5360	8.5360	8.5360	8.5360	8.5360
MGJ	8.5786	8.5786	8.5786	8.5786	8.5786	8.5786
GZC	8.6214	8.6214	8.6214	8.6214	8.6214	8.6214
7BC	8.6644	8.6644	8.6644	8.6644	8.6644	8.6644
I47	8.7076	8.7076	8.7076	8.7076	8.7076	8.7076
94H	8.7510	8.7510	8.7510	8.7510	8.7510	8.7510
R4A	8.7947	8.7947	8.7947	8.7947	8.7947	8.7947
HV0	8.8385	8.8385	8.8385	8.8385	8.8385	8.8385
R4Y	8.8826	8.8826	8.8826	8.8826	8.8826	8.8826
A32	8.9269	8.9269	8.9269	8.9269	8.9269	8.9269
PP8	8.9715	8.9715	8.9715	8.9715	8.9715	8.9715
TL5	9.0162	9.0162	9.0162	9.0162	9.0162	9.0162
QKJ	9.0612	9.0612	9.0612	9.0612	9.0612	9.0612
WPH	9.1064	9.1064	9.1064	9.1064	9.1064	9.1064
4LE	9.1518	9.1518	9.1518	9.1518	9.1518	9.1518
185	9.1974	9.1974	9.1974	9.1974	9.1974	9.1974
XO4	9.2433	9.2433	9.2433	9.2433	9.2433	9.2433
97U	9.2894	9.2894	9.2894	9.2894	9.2894	9.2894
4L6	9.3357	9.3357	9.3357	9.3357	9.3357	9.3357
KFS	9.3823	9.3823	9.3823	9.3823	9.3823	9.3823
2KV	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8MS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WLP	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AEA	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WJ3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
VVD	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2PR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3JV	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
N6J	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
RVS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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	AA	BB	CC	DD	HH	SS/SA
LBG	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
918	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LG0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5ZX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
OYL	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7X7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
11H	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
CQX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LPH	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6R1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
S5N	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3KM	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
T85	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
KJR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PJ4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
BRP	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
DGB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
F73	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3LW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
I00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
MH4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
FWS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
EWJ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
P8X	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
IZL	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
QHR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
C5R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
VQF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
419	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
BTG	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
P26	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3BO	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
XNQ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
339	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
U7C	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7OR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
G1M	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
YA8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
HWF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
UTQ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
IIR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
80P	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0GH	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
QEZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
CGU	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
VIQ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
DU0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
X0H	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
J1X	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LND	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
OBW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9K8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
T49	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LNP	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ET5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
OMK	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
45W	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
25Q	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
XIA	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
O3W	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
DWH	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
BBJ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
RNE	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SWV	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14U	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
TXI	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3Y1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1SJ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2L4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WJR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
RI4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
P5N	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ZJ0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6E0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WRO	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PZ0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
A5L	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
W7U	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ON1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
TE8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LGH	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
07M	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1O7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2EJ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
60F	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
GXF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0W9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
DXE	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
RESERVED FOR FUTURE USE

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
LIMITS RATING FACTORS

BODILY INJURY INCREASED LIMITS (Rule 11)			PROPERTY DAMAGE INCREASED LIMITS (Rule 11)		
<u>LIMIT</u>		<u>FACTOR</u>	<u>LIMIT</u>		ADD'L RATE <u>PER AUTO</u>
25/50	FR	1.00	\$25,000	FR	\$1
30/85		1.28	\$50,000		\$2
25/100		1.21	\$100,000		\$3
50/100		1.43	\$200,000		\$4
100/300		1.62	\$300,000		\$5
200/300		1.82			
			\$400,000		\$6
300/300		1.88	\$500,000		\$7
250/500		1.94	\$750,000		\$8
300/500		2.00			
500/500		2.02	\$1,000,000		\$9
			\$2,000,000		\$10
500/1000		2.20			
1000/1000		2.35			
2000/2000		2.70			

MEDICAL PAYMENTS INCREASED LIMITS (Rule 11)			UNINSURED/UNDERINSURED MOTORIST BODILY INJURY (SA) INCREASED LIMITS (Rule 11)				
<u>LIMIT</u>		<u>FACTOR</u>	BODILY INJURY <u>INCREASED</u>		PROPERTY DAMAGE		
<u>LIMIT</u>		<u>FACTOR</u>	<u>LIMIT</u>	<u>FACTOR</u>	<u>FIRST</u> <u>CAR</u>	<u>ADD'L</u> <u>CAR</u>	
\$1,000	Base Only	0.70	25/50	1.00	25,000	1.60	1.25
\$2,000		1.00	25/100	1.08	50,000	2.75	2.15
\$5,000		1.60	30/85	1.14	100,000	3.80	3.05
\$10,000		2.10	50/100	1.87	200,000	4.85	3.85
\$25,000		2.48	100/300	3.10	300,000	6.00	4.75
\$50,000		2.83	200/300	4.56	400,000	7.05	5.65
\$100,000		3.48	300/300	5.03	500,000	8.10	6.45
			250/500	5.19	750,000	9.15	7.35
			300/500	5.69	1,000,000	10.30	8.25
			500/500	6.38	2,000,000	11.35	9.05
			500/1000	7.01			
			1000/1000	8.03	DEDUCTIBLE LIMIT FACTORS		
			2000/2000	9.78	<u>LIMIT</u>	<u>FACTOR</u>	
					250	1.00	
					500	0.88	
					1,000	0.70	

TRANSPORTATION EXPENSE (UU) INCREASED LIMITS (Rule 19)			UNINSURED/UNDERINSURED MOTORIST BODILY INJURY (SS) INCREASED LIMITS (Rule 11)				
<u>LIMIT</u>	<u>Youngest Driver</u> <u>Age under 25</u>	<u>ALL</u> <u>OTHER</u>	BODILY INJURY <u>INCREASED</u>		PROPERTY DAMAGE		
<u>LIMIT</u>			<u>LIMIT</u>	<u>FACTOR</u>	<u>FIRST</u> <u>CAR</u>	<u>ADD'L</u> <u>CAR</u>	
\$10/DAY	0.45	0.31	25/50	1.00	25,000	1.00	0.80
\$20/DAY	1.63	1.00	25/100	1.04	50,000	2.00	1.60
\$30/DAY	2.94	1.95	30/85	1.11	100,000	3.00	2.40
\$40/DAY	4.02	2.73	50/100	1.52	200,000	4.00	3.20
\$50/DAY	4.99	3.38	100/300	2.74	300,000	5.00	4.00
\$100/DAY	9.82	6.61	200/300	3.83	400,000	6.00	4.80
			300/300	4.48	500,000	7.00	5.60
			250/500	4.67	750,000	8.00	6.40
			300/500	4.97	1,000,000	9.00	7.20
			500/500	5.79	2,000,000	10.00	8.00
			500/1000	6.62			
			1000/1000	7.74	DEDUCTIBLE LIMIT FACTORS		
			2000/2000	9.62	<u>LIMIT</u>	<u>FACTOR</u>	
					250	1.00	
					500	0.88	
					1,000	0.70	

**GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY GROUP FACTORS**

POLICY GROUP	AA	BB	CC	DD	HH	SS	SA
1	0.371	0.434	0.248	0.377	0.356	0.234	0.234
2	0.380	0.443	0.269	0.386	0.365	0.244	0.244
3	0.390	0.452	0.279	0.395	0.365	0.254	0.254
4	0.401	0.471	0.288	0.404	0.375	0.262	0.262
5	0.411	0.481	0.298	0.424	0.385	0.272	0.272
6	0.421	0.490	0.309	0.433	0.385	0.281	0.281
7	0.430	0.500	0.319	0.442	0.394	0.291	0.291
8	0.441	0.518	0.328	0.451	0.402	0.301	0.301
9	0.451	0.528	0.337	0.461	0.402	0.309	0.309
10	0.458	0.535	0.356	0.469	0.411	0.317	0.317
11	0.488	0.573	0.397	0.531	0.440	0.357	0.357
12	0.497	0.582	0.407	0.541	0.450	0.368	0.368
13	0.497	0.582	0.407	0.541	0.450	0.368	0.368
14	0.500	0.582	0.407	0.541	0.450	0.368	0.368
15	0.509	0.588	0.416	0.541	0.450	0.377	0.377
16	0.520	0.597	0.425	0.550	0.454	0.387	0.387
17	0.529	0.617	0.445	0.560	0.454	0.396	0.396
18	0.545	0.626	0.454	0.568	0.462	0.405	0.405
19	0.554	0.635	0.467	0.579	0.472	0.415	0.415
20	0.568	0.681	0.479	0.592	0.475	0.427	0.427
21	0.602	0.743	0.522	0.650	0.523	0.501	0.501
22	0.612	0.760	0.533	0.660	0.533	0.512	0.512
23	0.624	0.770	0.544	0.671	0.533	0.512	0.512
24	0.634	0.781	0.555	0.681	0.543	0.524	0.524
25	0.654	0.791	0.577	0.692	0.552	0.535	0.535
26	0.664	0.802	0.588	0.702	0.552	0.546	0.546
27	0.676	0.813	0.599	0.712	0.564	0.556	0.556
28	0.685	0.824	0.610	0.723	0.574	0.568	0.568
29	0.696	0.834	0.622	0.733	0.584	0.580	0.580
30	0.696	0.834	0.622	0.733	0.603	0.580	0.580
31	0.791	0.930	0.673	0.854	0.652	0.611	0.611
32	0.795	0.930	0.680	0.854	0.689	0.643	0.643
33	0.805	0.939	0.702	0.866	0.701	0.666	0.666
34	0.813	0.951	0.714	0.876	0.723	0.689	0.689
35	0.813	0.963	0.724	0.899	0.734	0.722	0.722
36	0.813	0.963	0.724	0.899	0.734	0.722	0.722
37	0.813	0.963	0.724	0.899	0.734	0.722	0.722
38	0.813	0.963	0.724	0.899	0.734	0.722	0.722
39	0.813	0.963	0.724	0.899	0.734	0.753	0.753
40	0.813	0.963	0.724	0.899	0.734	0.772	0.772
41	0.827	1.036	0.724	0.941	0.734	0.824	0.824
42	0.827	1.036	0.753	0.941	0.753	0.856	0.856
43	0.837	1.036	0.782	0.947	0.783	0.877	0.877
44	0.848	1.036	0.812	0.969	0.824	0.908	0.908
45	0.859	1.036	0.841	0.990	0.856	0.930	0.930
46	0.878	1.045	0.872	1.013	0.886	0.950	0.950
47	0.909	1.067	0.901	1.023	0.916	0.984	0.984
48	0.951	1.077	0.931	1.044	0.957	1.004	1.004
49	0.980	1.100	0.960	1.068	0.987	1.036	1.036
50	1.022	1.111	0.990	1.089	1.018	1.057	1.057

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
RATING TIER FACTORS

YPC	Prior BI	Lapse	RATING TIER	RULE	AA	BB	CC	DD	HH	SS	SA
≥ 5	> 100/300	No	1	57	0.540	0.924	0.831	0.869	0.885	1.00	1.00
≥ 5	= 100/300	No	2		0.627	0.936	0.833	0.903	0.890	1.00	1.00
≥ 5	< 100/300 and > FR	No	3		0.790	0.942	0.942	0.910	0.985	1.00	1.00
≥ 5	≤ FR	No	4		0.860	0.978	0.988	0.944	1.038	1.00	1.00
≥ 2 & < 5	> 100/300	No	5	58	0.540	0.924	0.838	0.875	0.890	1.00	1.00
≥ 2 & < 5	= 100/300	No	6		0.640	0.956	0.856	0.906	0.990	1.00	1.00
≥ 2 & < 5	< 100/300 and > FR	No	7		0.790	0.978	0.971	0.915	0.990	1.00	1.00
≥ 2 & < 5	≤ FR	No	8		0.860	0.978	1.014	0.944	1.038	1.00	1.00
< 2	> 100/300	No	9	59	0.549	0.924	0.844	0.900	0.915	1.00	1.00
< 2	= 100/300	No	10		0.697	0.956	0.878	0.915	0.997	1.00	1.00
< 2	< 100/300 and > FR	No	11		0.833	1.000	1.000	1.000	1.000	1.00	1.00
< 2	≤ FR	No	12		0.860	1.000	1.039	1.026	1.053	1.00	1.00
≥ 5	> 100/300	Yes	13	60	1.000	1.000	1.000	1.000	1.000	1.00	1.00
≥ 5	= 100/300	Yes	14		1.000	1.000	1.000	1.000	1.000	1.00	1.00
≥ 5	< 100/300 and > FR	Yes	15		1.000	1.000	1.000	1.000	1.000	1.00	1.00
≥ 5	≤ FR	Yes	16		1.000	1.036	1.039	1.026	1.053	1.00	1.00
≥ 2 & < 5	> 100/300	Yes	17	61	1.000	1.000	1.000	1.000	1.000	1.00	1.00
≥ 2 & < 5	= 100/300	Yes	18		1.000	1.000	1.000	1.000	1.000	1.00	1.00
≥ 2 & < 5	< 100/300 and > FR	Yes	19		1.000	1.000	1.000	1.000	1.000	1.00	1.00
≥ 2 & < 5	≤ FR	Yes	20		1.000	1.036	1.039	1.026	1.053	1.00	1.00
< 2	> 100/300	Yes	21	62	1.000	1.000	1.000	1.000	1.000	1.00	1.00
< 2	= 100/300	Yes	22		1.000	1.000	1.000	1.000	1.000	1.00	1.00
< 2	< 100/300 and > FR	Yes	23		1.000	1.000	1.000	1.000	1.000	1.00	1.00
< 2	≤ FR	Yes	24		1.000	1.036	1.039	1.026	1.053	1.00	1.00

**GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
GEOMETRIC AVERAGES**

How to calculate a geometric average:

- a) Multiply all applicable factors. Round to 4 decimals after each multiplication.
- b) Take the n^{th} root of step a), where 'n' is the number of operators. Round to 2 decimals.

Example:

If there are 3 operators with factors 1.1, 1.2, and 1.3, the geometric average would be:

a) $1.1 \times 1.2 = 1.3200$, $1.3200 \times 1.3 = 1.7160$ (rounding to 4 decimals after each multiplication)

b) $1.7160^{(1/3)} = 1.1972$ Round to 1.20

Therefore, the geometric average of 1.1, 1.2, and 1.3 is **1.20**.

Tool to calculate geometric average:

Enter value for each
operator. There should
be a factor for each

Operator	operator.	Step a)	Step b)
1	1.1	1.1000	
2	1.2	1.3200	
3	1.3	1.7160	
4		1.7160	
5		1.7160	
6		1.7160	
7		1.7160	
8		1.7160	
9		1.7160	
Total			1.20

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY CLASS FACTOR

POLICY CLASS FACTOR CALCULATION

Complete the steps below for all applicable coverages. Round to 4 decimals after each step.

- Step 1:** Based on number of male and female operators on the policy, obtain a value from Value Table 1a and find the corresponding factor from Factor Table 1a.
- Step 2:** Based on number of single operators, married operators, operators aged <25, and operators aged 25+ on the policy, obtain a value from Value Table 1b and find the corresponding factor from Factor Table 1b.
- Step 3:** Based on age and gender, obtain a value from Value Table 1c for **each** operator and calculate the geometric average of the corresponding factors from Factor Table 1c to obtain a factor for step 3.
- Step 4:** Multiply steps 1, 2, and 3 together to obtain the policy class factor to be applied to all vehicles on the policy.

See **RP-9A** for instructions on how to calculate the geometric average.

VALUE TABLE 1a - GENDER

# of Males	# of Females			
	0	1	2	3+
0	-	1	2	3
1	10	11	12	13
2	20	21	22	23
3+	30	31	32	33

VALUE TABLE 1b - MARITAL STATUS AND AGE

			Marital Status													
			# Married	0	0	0	1	1	1	1	2	2	2	2	3+	3+
			# Single	1	2	3+	0	1	2	3+	0	1	2	3+	0	1
Age	# age >= 25	# age < 25														
	0	1	1				16									
	0	2		3			18			33						
	0	3+			6			21	25		36	40	45	52	62	70
	1	0	2				17									
	1	1		4				19		34						
	1	2			7				22		37			53		
	1	3+			8					26		41	46	54	63	71
	2	0		5			20			35						
	2	1			9			23			38			55		
	2	2			10				27			42		56	64	
	2	3+			11				28				47	57	65	72
	3+	0			12			24	29		39	43	48	58	66	73
	3+	1			13				30			44	49	59	67	74
	3+	2			14				31				50	60	68	75
	3+	3+			15				32				51	61	69	76

VALUE TABLE 1c - AGE AND GENDER

Age	Male	Female
16 & under	1	20
17	2	21
18	3	22
19	4	23
20	5	24
21	6	25
22	7	26
23	8	27
24	9	28
25-29	10	29
30-49	11	30
50-54	12	31
55-59	13	32
60-64	14	33
65-70	15	34
71-75	16	35
76-80	17	36
81-84	18	37
85+	19	38

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY CLASS FACTOR

FACTOR TABLE	VALUE	AA	BB	CC	DD	HH	SS	SA
1a	1	1.2119	1.1648	1.2080	1.2361	1.2010	1.0000	1.0000
1a	2	1.0500	1.0290	1.1760	1.0400	1.0166	1.0000	1.0000
1a	3	1.2390	1.0820	1.4490	1.4999	1.7088	1.0000	1.0000
1a	10	1.1880	1.1310	0.9600	1.2260	1.1431	1.0000	1.0000
1a	11	1.0448	1.0490	1.0500	1.0301	1.0437	1.0000	1.0000
1a	12	1.1870	1.1130	1.4700	1.5120	1.5447	1.0000	1.0000
1a	13	1.3340	1.2600	1.8590	1.7857	1.5238	1.0000	1.0000
1a	20	1.0830	1.0550	1.0170	1.0830	0.9790	1.0000	1.0000
1a	21	1.3482	1.2168	1.3860	1.5765	1.6800	1.0000	1.0000
1a	22	1.3550	1.2920	1.5960	1.7540	1.6490	1.0000	1.0000
1a	23	1.4910	1.3230	1.7640	1.6901	1.5440	1.0000	1.0000
1a	30	1.1970	1.1457	1.3400	1.5870	1.5870	1.0000	1.0000
1a	31	1.4109	1.3722	1.6170	1.7923	1.6590	1.0000	1.0000
1a	32	1.6170	1.3848	1.7330	1.7640	1.5860	1.0000	1.0000
1a	33	1.7330	1.3848	1.8170	1.7857	1.6380	1.0000	1.0000
1b	1	0.7821	1.2640	1.5937	0.9120	0.6410	1.0000	1.0000
1b	2	0.8895	0.9030	0.8759	0.9030	0.9030	1.0000	1.0000
1b	3	0.9120	1.3299	1.6250	0.9578	0.6860	1.0000	1.0000
1b	4	1.3470	1.5504	1.6960	1.3535	0.9980	1.0000	1.0000
1b	5	1.1730	1.1278	1.1370	1.1781	1.1190	1.0000	1.0000
1b	6	0.8210	1.1820	1.5675	0.8185	0.6199	1.0000	1.0000
1b	7	0.9880	1.3870	1.3163	0.8548	0.5189	1.0000	1.0000
1b	8	0.9880	1.3870	1.3163	0.8548	0.5189	1.0000	1.0000
1b	9	1.2170	1.3870	1.3551	0.9253	0.6553	1.0000	1.0000
1b	10	1.0370	1.3870	1.3163	0.8850	0.5974	1.0000	1.0000
1b	11	1.0370	1.3870	1.3163	0.8850	0.5974	1.0000	1.0000
1b	12	1.1730	1.0920	1.1029	0.8548	0.7347	1.0000	1.0000
1b	13	1.2070	1.3970	1.3832	0.9556	0.6945	1.0000	1.0000
1b	14	1.1070	1.3970	1.4317	0.9455	0.6072	1.0000	1.0000
1b	15	1.1070	1.3970	1.4317	0.9455	0.6072	1.0000	1.0000
1b	16	0.8118	1.2270	1.9979	0.8660	0.5600	1.0000	1.0000
1b	17	0.9220	0.8750	1.0959	0.8570	0.7850	1.0000	1.0000
1b	18	0.9929	1.3570	1.6742	0.9580	0.7280	1.0000	1.0000
1b	19	1.4548	1.5770	1.7431	1.3560	1.0580	1.0000	1.0000
1b	20	1.2677	1.1470	1.1708	1.1770	1.1870	1.0000	1.0000
1b	21	0.8880	1.3279	1.5260	0.9160	0.7480	1.0000	1.0000
1b	22	1.0690	1.5575	1.2900	0.9557	0.6280	1.0000	1.0000
1b	23	1.3120	1.5575	1.3230	1.0343	0.7830	1.0000	1.0000
1b	24	1.2670	1.2263	1.0770	0.9568	0.8880	1.0000	1.0000
1b	25	0.7980	1.3470	2.1486	0.8649	0.6847	1.0000	1.0000
1b	26	0.9700	1.5770	1.8071	0.9112	0.5621	1.0000	1.0000
1b	27	1.0140	1.5770	1.8071	0.9334	0.6494	1.0000	1.0000
1b	28	1.0140	1.5770	1.8071	0.9334	0.6494	1.0000	1.0000
1b	29	1.1370	1.2370	1.5190	0.9052	0.8024	1.0000	1.0000
1b	30	1.1690	1.5880	1.8925	1.0110	0.7681	1.0000	1.0000
1b	31	1.0800	1.5880	1.9575	0.9999	0.6710	1.0000	1.0000
1b	32	1.0800	1.5880	1.9575	0.9999	0.6710	1.0000	1.0000
1b	33	0.7117	1.0650	1.3173	0.7310	0.5510	1.0000	1.0000
1b	34	1.0484	1.2370	1.3745	1.0370	0.8080	1.0000	1.0000
1b	35	0.9129	0.9030	0.9214	0.9030	0.9030	1.0000	1.0000
1b	36	0.7663	1.1770	1.3832	0.8080	0.6090	1.0000	1.0000
1b	37	0.9229	1.3780	1.1659	0.8490	0.5070	1.0000	1.0000
1b	38	0.9249	1.1290	0.9807	0.7490	0.5240	1.0000	1.0000
1b	39	1.0904	1.0870	0.9778	0.8480	0.7180	1.0000	1.0000
1b	40	0.7980	1.1857	1.4170	0.8140	0.6480	1.0000	1.0000
1b	41	0.9590	1.3889	1.1910	0.8548	0.5400	1.0000	1.0000
1b	42	1.0030	1.3889	1.1910	0.8772	0.6280	1.0000	1.0000
1b	43	1.1270	1.0942	0.9980	0.8548	0.7680	1.0000	1.0000
1b	44	1.1580	1.4000	1.2460	0.9557	0.7280	1.0000	1.0000
1b	45	0.6880	1.1870	1.2581	0.8245	0.6356	1.0000	1.0000
1b	46	0.8380	1.3890	1.0592	0.8669	0.5297	1.0000	1.0000
1b	47	0.8710	1.3890	1.0592	0.8891	0.6052	1.0000	1.0000
1b	48	0.9880	1.0970	0.8905	0.8649	0.7435	1.0000	1.0000
1b	49	1.0140	1.4000	1.1126	0.9667	0.7141	1.0000	1.0000
1b	50	0.9370	1.4000	1.1446	0.9556	0.6160	1.0000	1.0000
1b	51	0.9370	1.4000	1.1446	0.9556	0.6160	1.0000	1.0000
1b	52	0.6844	1.0290	1.4459	0.7130	0.5690	1.0000	1.0000
1b	53	0.8270	1.2070	1.2214	0.7480	0.4790	1.0000	1.0000
1b	54	0.8270	1.2070	1.2214	0.7480	0.4790	1.0000	1.0000
1b	55	1.0090	1.2070	1.2520	0.8080	0.5990	1.0000	1.0000
1b	56	0.8573	1.2070	1.2214	0.7680	0.5490	1.0000	1.0000
1b	57	0.8573	1.2070	1.2214	0.7680	0.5490	1.0000	1.0000
1b	58	0.9766	0.9570	1.0224	0.7400	0.6770	1.0000	1.0000
1b	59	0.9989	1.2170	1.2724	0.8280	0.6380	1.0000	1.0000
1b	60	0.9180	1.2170	1.3234	0.8180	0.5590	1.0000	1.0000
1b	61	0.9180	1.2170	1.3234	0.8180	0.5590	1.0000	1.0000
1b	62	0.7762	1.1870	1.4705	0.8080	0.7180	1.0000	1.0000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY CLASS FACTOR

1b	63	0.9338	1.3890	1.2406	0.8490	0.5950	1.0000	1.0000
1b	64	0.9771	1.3890	1.2406	0.8710	0.6950	1.0000	1.0000
1b	65	0.9771	1.3890	1.2406	0.8710	0.6950	1.0000	1.0000
1b	66	1.1002	1.0970	1.0350	0.8480	0.8480	1.0000	1.0000
1b	67	1.1298	1.4000	1.2940	0.9480	0.8050	1.0000	1.0000
1b	68	1.0421	1.4000	1.3367	0.9370	0.7060	1.0000	1.0000
1b	69	1.0421	1.4000	1.3367	0.9370	0.7060	1.0000	1.0000
1b	70	0.8680	1.2873	1.2570	0.8548	0.6980	1.0000	1.0000
1b	71	1.0360	1.5118	1.0580	0.8996	0.5730	1.0000	1.0000
1b	72	1.0920	1.5118	1.0580	0.9221	0.6620	1.0000	1.0000
1b	73	1.2270	1.1958	0.8880	0.8956	0.8180	1.0000	1.0000
1b	74	1.2570	1.5230	1.1030	1.0006	0.7830	1.0000	1.0000
1b	75	1.1580	1.5230	1.1470	0.9894	0.6840	1.0000	1.0000
1b	76	1.1580	1.5230	1.1470	0.9894	0.6840	1.0000	1.0000
1b	77	0.6880	1.2270	2.3804	0.8850	0.5189	1.0000	1.0000
1b	78	0.8380	1.4330	2.0001	0.9334	0.4326	1.0000	1.0000
1b	79	0.8710	1.4330	2.0001	0.9556	0.4973	1.0000	1.0000
1b	80	0.9880	1.1270	1.6839	0.9354	0.6160	1.0000	1.0000
1b	81	1.0140	1.4440	2.0962	1.0443	0.5836	1.0000	1.0000
1b	82	0.9370	1.4440	2.1709	1.0332	0.5081	1.0000	1.0000
1b	83	0.9370	1.4440	2.1709	1.0332	0.5081	1.0000	1.0000
1c	1	2.5200	1.9800	0.6300	2.3400	3.9300	1.0000	1.0000
1c	2	2.1900	1.6600	0.5900	1.9700	4.1800	1.0000	1.0000
1c	3	1.5800	1.1500	0.5600	1.7800	5.2600	1.0000	1.0000
1c	4	1.0800	0.7700	0.3900	1.3900	5.3700	1.0000	1.0000
1c	5	1.0100	0.6200	0.3900	1.3300	5.1600	1.0000	1.0000
1c	6	0.7700	0.5000	0.3300	1.0700	4.8900	1.0000	1.0000
1c	7	0.6500	0.4500	0.3000	0.9500	4.2900	1.0000	1.0000
1c	8	0.6000	0.4000	0.2400	0.8400	4.2900	1.0000	1.0000
1c	9	0.5300	0.3600	0.2200	0.7400	4.0600	1.0000	1.0000
1c	10	0.4000	0.4300	0.3900	0.6000	2.4500	1.0000	1.0000
1c	11	0.3900	0.4200	0.4600	0.5000	2.0300	1.0000	1.0000
1c	12	0.4100	0.4200	0.6100	0.5000	1.8600	1.0000	1.0000
1c	13	0.4100	0.4200	0.6100	0.5000	1.7600	1.0000	1.0000
1c	14	0.4200	0.4400	0.6100	0.4800	1.6600	1.0000	1.0000
1c	15	0.4800	0.4700	0.6100	0.5200	1.5200	1.0000	1.0000
1c	16	0.5800	0.5700	0.6700	0.6100	1.4000	1.0000	1.0000
1c	17	0.6800	0.7300	0.7500	0.7400	1.2600	1.0000	1.0000
1c	18	0.8700	0.8700	0.9100	0.8800	1.2000	1.0000	1.0000
1c	19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1c	20	3.2700	2.1200	0.9000	2.2600	3.8600	1.0000	1.0000
1c	21	2.1700	1.4700	0.6400	1.9100	4.0600	1.0000	1.0000
1c	22	1.5400	1.0300	0.5600	1.5600	4.7600	1.0000	1.0000
1c	23	1.1400	0.7300	0.5600	1.1800	4.3400	1.0000	1.0000
1c	24	0.8300	0.5700	0.3700	1.0500	4.3400	1.0000	1.0000
1c	25	0.7400	0.4800	0.3700	0.9200	4.3400	1.0000	1.0000
1c	26	0.7400	0.4700	0.3700	0.8600	3.8800	1.0000	1.0000
1c	27	0.6400	0.4000	0.3000	0.7400	3.8800	1.0000	1.0000
1c	28	0.5700	0.3600	0.2900	0.6600	3.7400	1.0000	1.0000
1c	29	0.4400	0.4600	0.4900	0.5900	2.3700	1.0000	1.0000
1c	30	0.4400	0.4600	0.6100	0.5500	2.0500	1.0000	1.0000
1c	31	0.4100	0.4200	0.6100	0.5000	1.8600	1.0000	1.0000
1c	32	0.4100	0.4200	0.6100	0.5000	1.7600	1.0000	1.0000
1c	33	0.4200	0.4400	0.6100	0.4800	1.6600	1.0000	1.0000
1c	34	0.4800	0.4700	0.6100	0.5200	1.5200	1.0000	1.0000
1c	35	0.5800	0.5700	0.6700	0.6100	1.4000	1.0000	1.0000
1c	36	0.6800	0.7300	0.7500	0.7400	1.2600	1.0000	1.0000
1c	37	0.8700	0.8700	0.9100	0.8800	1.2000	1.0000	1.0000
1c	38	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
HOUSEHOLD COMPOSITION FACTOR

Obtain a value from the Value Table and find the corresponding factor from the Factor Table.

# of Operators	VALUE TABLE							
	# of Vehicles							
	1	2	3	4	5	6	7	8+
1	1	10	19	28	37	46	55	64
2	2	11	20	29	38	47	56	65
3	3	12	21	30	39	48	57	66
4	4	13	22	31	40	49	58	67
5	5	14	23	32	41	50	59	68
6	6	15	24	33	42	51	60	69
7	7	16	25	34	43	52	61	70
8	8	17	26	35	44	53	62	71
9+	9	18	27	36	45	54	63	72

VALUE	FACTOR TABLE						
	AA	BB	CC	DD	HH	SS	SA
1	1.5423	1.6985	1.4597	1.5186	1.3277	1.0000	1.0000
2	1.8770	1.9436	1.7048	1.8231	1.4490	1.0000	1.0000
3	2.1161	2.2427	1.7860	1.9980	1.5234	1.0000	1.0000
4	1.7590	1.7912	1.9097	1.6864	1.3452	1.0000	1.0000
5	1.7590	1.7912	1.9097	1.6864	1.3452	1.0000	1.0000
6	1.7590	1.7912	1.9097	1.6864	1.3452	1.0000	1.0000
7	1.7590	1.7912	1.9097	1.6864	1.3452	1.0000	1.0000
8	1.7590	1.7912	1.9097	1.6864	1.3452	1.0000	1.0000
9	1.7590	1.7912	1.9097	1.6864	1.3452	1.0000	1.0000
10	1.3663	1.3538	1.1755	1.3032	1.2939	1.0000	1.0000
11	1.4623	1.5090	1.3414	1.4499	1.2320	1.0000	1.0000
12	1.9179	2.0420	1.6411	1.7832	1.3690	1.0000	1.0000
13	1.6760	1.6559	1.7457	1.5453	1.2640	1.0000	1.0000
14	1.6760	1.6559	1.7457	1.5453	1.2640	1.0000	1.0000
15	1.6760	1.6559	1.7457	1.5453	1.2640	1.0000	1.0000
16	1.6760	1.6559	1.7457	1.5453	1.2640	1.0000	1.0000
17	1.6760	1.6559	1.7457	1.5453	1.2640	1.0000	1.0000
18	1.6760	1.6559	1.7457	1.5453	1.2640	1.0000	1.0000
19	1.3022	1.2634	1.1120	1.3061	1.2656	1.0000	1.0000
20	1.3657	1.2890	1.1644	1.3830	1.2364	1.0000	1.0000
21	1.7257	1.7180	1.3534	1.6920	1.3381	1.0000	1.0000
22	1.5780	1.4298	1.3620	1.3970	1.1698	1.0000	1.0000
23	1.5780	1.4036	1.3620	1.3970	1.1698	1.0000	1.0000
24	1.5780	1.4298	1.3620	1.3970	1.1698	1.0000	1.0000
25	1.5780	1.4298	1.3620	1.3970	1.1698	1.0000	1.0000
26	1.5780	1.4298	1.3620	1.3970	1.1698	1.0000	1.0000
27	1.5780	1.4298	1.3620	1.3970	1.1698	1.0000	1.0000
28	1.3210	1.3261	1.0840	1.2876	1.3318	1.0000	1.0000
29	1.3339	1.3349	1.1236	1.3820	1.2590	1.0000	1.0000
30	1.5875	1.6303	1.2333	1.5420	1.3766	1.0000	1.0000
31	1.3494	1.2398	1.1576	1.2400	1.0860	1.0000	1.0000
32	1.3930	1.2270	1.1830	1.2100	1.1155	1.0000	1.0000
33	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
34	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
35	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
36	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
37	1.3210	1.3261	1.0840	1.3031	1.3318	1.0000	1.0000
38	1.3636	1.3654	1.1236	1.3560	1.2590	1.0000	1.0000
39	1.5875	1.6303	1.2333	1.5420	1.3766	1.0000	1.0000
40	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
41	1.3446	1.2221	1.1576	1.2300	1.0681	1.0000	1.0000
42	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
43	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
44	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
45	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
46	1.3210	1.3261	1.0840	1.3123	1.3318	1.0000	1.0000
47	1.3646	1.3573	1.1236	1.3560	1.2885	1.0000	1.0000
48	1.5875	1.5986	1.2333	1.5120	1.3766	1.0000	1.0000
49	1.4271	1.2892	1.2018	1.2130	1.1521	1.0000	1.0000
50	1.4271	1.2585	1.2018	1.2110	1.1521	1.0000	1.0000
51	1.3446	1.2240	1.1576	1.2400	1.0860	1.0000	1.0000
52	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
53	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
54	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
55	1.3210	1.3261	1.0840	1.3123	1.3318	1.0000	1.0000
56	1.3646	1.3654	1.1236	1.3620	1.2885	1.0000	1.0000
57	1.5875	1.5986	1.2333	1.5420	1.3766	1.0000	1.0000
58	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
59	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
60	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
61	1.3446	1.2398	1.1576	1.2400	1.0860	1.0000	1.0000
62	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
63	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
64	1.3210	1.2938	1.0840	1.3123	1.3318	1.0000	1.0000
65	1.3646	1.3654	1.1236	1.3590	1.2885	1.0000	1.0000
66	1.5875	1.6303	1.2333	1.5420	1.3766	1.0000	1.0000
67	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
68	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
69	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
70	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
71	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
72	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY DISCOUNTS / SURCHARGES

Use the table below for the following rating plans:

- Smart Student Discount
- Defensive Driver Discount
- Safe Driving Club
- Senior Adult Discount

For each discount or surcharge, obtain a value from the Value Table and find the corresponding factor from the Factor Table.

		VALUE TABLE								
		Number of Operators								
		1	2	3	4	5	6	7	8	9
Number of Qualifying Operators	0	01	02	03	04	05	06	07	08	09
	1	11	12	13	14	15	16	17	18	19
	2		22	23	24	25	26	27	28	29
	3			33	34	35	36	37	38	39
	4				44	45	46	47	48	49
	5					55	56	57	58	59
	6						66	67	68	69
	7							77	78	79
	8								88	89
	9									99

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY DISCOUNTS / SURCHARGES

Smart Student Discount

VALUE	FACTOR TABLE						
	AA	BB	CC	DD	HH	SS	SA
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0.90	0.90	0.90	0.90	0.90	1.00	1.00
12	0.95	0.95	0.95	0.95	0.95	1.00	1.00
13	0.97	0.97	0.97	0.97	0.97	1.00	1.00
14	0.97	0.97	0.97	0.97	0.97	1.00	1.00
15	0.98	0.98	0.98	0.98	0.98	1.00	1.00
16	0.98	0.98	0.98	0.98	0.98	1.00	1.00
17	0.99	0.99	0.99	0.99	0.99	1.00	1.00
18	0.99	0.99	0.99	0.99	0.99	1.00	1.00
19	0.99	0.99	0.99	0.99	0.99	1.00	1.00
22	0.90	0.90	0.90	0.90	0.90	1.00	1.00
23	0.93	0.93	0.93	0.93	0.93	1.00	1.00
24	0.95	0.95	0.95	0.95	0.95	1.00	1.00
25	0.96	0.96	0.96	0.96	0.96	1.00	1.00
26	0.97	0.97	0.97	0.97	0.97	1.00	1.00
27	0.97	0.97	0.97	0.97	0.97	1.00	1.00
28	0.97	0.97	0.97	0.97	0.97	1.00	1.00
29	0.98	0.98	0.98	0.98	0.98	1.00	1.00
33	0.90	0.90	0.90	0.90	0.90	1.00	1.00
34	0.92	0.92	0.92	0.92	0.92	1.00	1.00
35	0.94	0.94	0.94	0.94	0.94	1.00	1.00
36	0.95	0.95	0.95	0.95	0.95	1.00	1.00
37	0.96	0.96	0.96	0.96	0.96	1.00	1.00
38	0.96	0.96	0.96	0.96	0.96	1.00	1.00
39	0.97	0.97	0.97	0.97	0.97	1.00	1.00
44	0.90	0.90	0.90	0.90	0.90	1.00	1.00
45	0.92	0.92	0.92	0.92	0.92	1.00	1.00
46	0.93	0.93	0.93	0.93	0.93	1.00	1.00
47	0.94	0.94	0.94	0.94	0.94	1.00	1.00
48	0.95	0.95	0.95	0.95	0.95	1.00	1.00
49	0.95	0.95	0.95	0.95	0.95	1.00	1.00
55	0.90	0.90	0.90	0.90	0.90	1.00	1.00
56	0.92	0.92	0.92	0.92	0.92	1.00	1.00
57	0.93	0.93	0.93	0.93	0.93	1.00	1.00
58	0.94	0.94	0.94	0.94	0.94	1.00	1.00
59	0.94	0.94	0.94	0.94	0.94	1.00	1.00
66	0.90	0.90	0.90	0.90	0.90	1.00	1.00
67	0.91	0.91	0.91	0.91	0.91	1.00	1.00
68	0.92	0.92	0.92	0.92	0.92	1.00	1.00
69	0.93	0.93	0.93	0.93	0.93	1.00	1.00
77	0.90	0.90	0.90	0.90	0.90	1.00	1.00
78	0.91	0.91	0.91	0.91	0.91	1.00	1.00
79	0.92	0.92	0.92	0.92	0.92	1.00	1.00
88	0.90	0.90	0.90	0.90	0.90	1.00	1.00
89	0.91	0.91	0.91	0.91	0.91	1.00	1.00
99	0.90	0.90	0.90	0.90	0.90	1.00	1.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY DISCOUNTS / SURCHARGES

Defensive Driver Discount

VALUE	FACTOR TABLE						
	AA	BB	CC	DD	HH	SS	SA
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0.90	0.90	0.90	0.90	1.00	1.00	1.00
12	0.95	0.95	0.95	0.95	1.00	1.00	1.00
13	0.97	0.97	0.97	0.97	1.00	1.00	1.00
14	0.97	0.97	0.97	0.97	1.00	1.00	1.00
15	0.98	0.98	0.98	0.98	1.00	1.00	1.00
16	0.98	0.98	0.98	0.98	1.00	1.00	1.00
17	0.99	0.99	0.99	0.99	1.00	1.00	1.00
18	0.99	0.99	0.99	0.99	1.00	1.00	1.00
19	0.99	0.99	0.99	0.99	1.00	1.00	1.00
22	0.90	0.90	0.90	0.90	1.00	1.00	1.00
23	0.93	0.93	0.93	0.93	1.00	1.00	1.00
24	0.95	0.95	0.95	0.95	1.00	1.00	1.00
25	0.96	0.96	0.96	0.96	1.00	1.00	1.00
26	0.97	0.97	0.97	0.97	1.00	1.00	1.00
27	0.97	0.97	0.97	0.97	1.00	1.00	1.00
28	0.97	0.97	0.97	0.97	1.00	1.00	1.00
29	0.98	0.98	0.98	0.98	1.00	1.00	1.00
33	0.90	0.90	0.90	0.90	1.00	1.00	1.00
34	0.92	0.92	0.92	0.92	1.00	1.00	1.00
35	0.94	0.94	0.94	0.94	1.00	1.00	1.00
36	0.95	0.95	0.95	0.95	1.00	1.00	1.00
37	0.96	0.96	0.96	0.96	1.00	1.00	1.00
38	0.96	0.96	0.96	0.96	1.00	1.00	1.00
39	0.97	0.97	0.97	0.97	1.00	1.00	1.00
44	0.90	0.90	0.90	0.90	1.00	1.00	1.00
45	0.92	0.92	0.92	0.92	1.00	1.00	1.00
46	0.93	0.93	0.93	0.93	1.00	1.00	1.00
47	0.94	0.94	0.94	0.94	1.00	1.00	1.00
48	0.95	0.95	0.95	0.95	1.00	1.00	1.00
49	0.95	0.95	0.95	0.95	1.00	1.00	1.00
55	0.90	0.90	0.90	0.90	1.00	1.00	1.00
56	0.92	0.92	0.92	0.92	1.00	1.00	1.00
57	0.93	0.93	0.93	0.93	1.00	1.00	1.00
58	0.94	0.94	0.94	0.94	1.00	1.00	1.00
59	0.94	0.94	0.94	0.94	1.00	1.00	1.00
66	0.90	0.90	0.90	0.90	1.00	1.00	1.00
67	0.91	0.91	0.91	0.91	1.00	1.00	1.00
68	0.92	0.92	0.92	0.92	1.00	1.00	1.00
69	0.93	0.93	0.93	0.93	1.00	1.00	1.00
77	0.90	0.90	0.90	0.90	1.00	1.00	1.00
78	0.91	0.91	0.91	0.91	1.00	1.00	1.00
79	0.92	0.92	0.92	0.92	1.00	1.00	1.00
88	0.90	0.90	0.90	0.90	1.00	1.00	1.00
89	0.91	0.91	0.91	0.91	1.00	1.00	1.00
99	0.90	0.90	0.90	0.90	1.00	1.00	1.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY DISCOUNTS / SURCHARGES

Safe Driving Club

VALUE	FACTOR TABLE						
	AA	BB	CC	DD	HH	SS	SA
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0.76	0.75	0.83	0.77	0.87	1.00	1.00
12	0.80	0.81	0.85	0.83	0.86	1.00	1.00
13	0.78	0.82	0.94	0.83	0.91	1.00	1.00
14	0.94	0.96	0.82	0.94	0.95	1.00	1.00
15	0.94	0.96	0.82	0.94	0.95	1.00	1.00
16	0.94	0.96	0.82	0.94	0.95	1.00	1.00
17	0.94	0.96	0.82	0.94	0.95	1.00	1.00
18	0.94	0.96	0.82	0.94	0.95	1.00	1.00
19	0.94	0.96	0.82	0.94	0.95	1.00	1.00
22	0.68	0.66	0.77	0.68	0.80	1.00	1.00
23	0.74	0.73	0.78	0.74	0.83	1.00	1.00
24	0.90	0.88	0.74	0.89	0.93	1.00	1.00
25	0.90	0.88	0.74	0.89	0.93	1.00	1.00
26	0.90	0.88	0.74	0.89	0.93	1.00	1.00
27	0.90	0.88	0.74	0.89	0.93	1.00	1.00
28	0.90	0.88	0.74	0.89	0.93	1.00	1.00
29	0.90	0.88	0.74	0.89	0.93	1.00	1.00
33	0.61	0.60	0.71	0.63	0.76	1.00	1.00
34	0.78	0.80	0.72	0.79	0.87	1.00	1.00
35	0.78	0.80	0.72	0.79	0.87	1.00	1.00
36	0.78	0.80	0.72	0.79	0.87	1.00	1.00
37	0.78	0.80	0.72	0.79	0.87	1.00	1.00
38	0.78	0.80	0.72	0.79	0.87	1.00	1.00
39	0.78	0.80	0.72	0.79	0.87	1.00	1.00
44	0.68	0.68	0.64	0.69	0.81	1.00	1.00
45	0.68	0.68	0.64	0.69	0.81	1.00	1.00
46	0.68	0.68	0.64	0.69	0.81	1.00	1.00
47	0.68	0.68	0.64	0.69	0.81	1.00	1.00
48	0.68	0.68	0.64	0.69	0.81	1.00	1.00
49	0.68	0.68	0.64	0.69	0.81	1.00	1.00
55	0.68	0.68	0.64	0.69	0.81	1.00	1.00
56	0.68	0.68	0.64	0.69	0.81	1.00	1.00
57	0.68	0.68	0.64	0.69	0.81	1.00	1.00
58	0.68	0.68	0.64	0.69	0.81	1.00	1.00
59	0.68	0.68	0.64	0.69	0.81	1.00	1.00
66	0.68	0.68	0.64	0.69	0.81	1.00	1.00
67	0.68	0.68	0.64	0.69	0.81	1.00	1.00
68	0.68	0.68	0.64	0.69	0.81	1.00	1.00
69	0.68	0.68	0.64	0.69	0.81	1.00	1.00
77	0.68	0.68	0.64	0.69	0.81	1.00	1.00
78	0.68	0.68	0.64	0.69	0.81	1.00	1.00
79	0.68	0.68	0.64	0.69	0.81	1.00	1.00
88	0.68	0.68	0.64	0.69	0.81	1.00	1.00
89	0.68	0.68	0.64	0.69	0.81	1.00	1.00
99	0.68	0.68	0.64	0.69	0.81	1.00	1.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY DISCOUNTS / SURCHARGES

Senior Adult Discount

VALUE	CC
1	1.00
2	1.00
3	1.00
4	1.00
5	1.00
6	1.00
7	1.00
8	1.00
9	1.00
11	0.98
12	0.99
13	0.99
14	0.99
15	1.00
16	1.00
17	1.00
18	1.00
19	1.00
22	0.98
23	0.99
24	0.99
25	0.99
26	0.99
27	0.99
28	0.99
29	1.00
33	0.98
34	0.98
35	0.99
36	0.99
37	0.99
38	0.99
39	0.99
44	0.98
45	0.98
46	0.99
47	0.99
48	0.99
49	0.99
55	0.98
56	0.98
57	0.99
58	0.99
59	0.99
66	0.98
67	0.98
68	0.98
69	0.99
77	0.98
78	0.98
79	0.98
88	0.98
89	0.98
99	0.98

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
RISK AVOIDANCE DISCOUNT

# of Vehicles	VALUE TABLE				
	# of Comp Claims on Policy				
	0	1	2	3	4+
1	1	5	9	13	17
2	2	6	10	14	18
3	3	7	11	15	19
4+	4	8	12	16	20

VALUE	FACTOR TABLE						
	AA	BB	CC	DD	HH	SS	SA
1	0.83	0.87	0.69	0.84	0.56	1.00	1.00
2	0.83	0.87	0.69	0.84	0.56	1.00	1.00
3	0.83	0.87	0.69	0.84	0.56	1.00	1.00
4	0.83	0.87	0.69	0.84	0.56	1.00	1.00
5	0.83	0.87	0.69	0.84	0.56	1.00	1.00
6	0.83	0.87	0.69	0.84	0.56	1.00	1.00
7	0.83	0.87	0.69	0.84	0.56	1.00	1.00
8	0.83	0.87	0.69	0.84	0.56	1.00	1.00
9	1.00	1.00	1.00	1.00	0.85	1.00	1.00
10	0.83	0.91	0.88	0.91	0.74	1.00	1.00
11	0.83	0.91	0.88	0.91	0.69	1.00	1.00
12	0.83	0.91	0.88	0.91	0.69	1.00	1.00
13	1.00	1.00	1.00	1.00	1.00	1.00	1.00
14	1.00	1.00	1.00	1.00	0.85	1.00	1.00
15	0.83	0.91	1.00	0.91	0.74	1.00	1.00
16	0.83	0.91	1.00	0.91	0.74	1.00	1.00
17	1.00	1.00	1.00	1.00	1.00	1.00	1.00
18	1.00	1.00	1.00	1.00	1.00	1.00	1.00
19	1.00	1.00	1.00	1.00	0.83	1.00	1.00
20	0.83	0.91	1.00	0.91	0.83	1.00	1.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY RATING FACTORS

RATING PLAN	RULE	FACTOR						
		AA	BB	CC	DD	HH	SS	SA
ALLSTATE® YOUR CHOICE AUTO	52							
INSURANCE OPTION PACKAGE FACTORS								
Allstate Value Plan		0.97	0.97	0.97	0.97	0.97	N/A	N/A
Allstate		1.00	1.00	1.00	1.00	1.00	N/A	N/A
Gold Protection		1.08	1.08	1.08	1.08	1.08	N/A	N/A
Platinum Protection		1.16	1.16	1.16	1.16	1.16	N/A	N/A
MULTIPLE POLICY DISCOUNT	25							
Renters and Personal Umbrella		0.81	0.90	0.84	0.90	0.90	1.00	1.00
Homeowners and Personal Umbrella		0.81	0.85	0.84	0.85	0.85	1.00	1.00
Mobilehome Owners/Manufactured Home Owners and Personal Umbrella		0.81	0.90	0.84	0.90	0.90	1.00	1.00
Condominium Owners and Personal Umbrella		0.81	0.90	0.84	0.90	0.90	1.00	1.00
Renters		0.85	0.97	0.91	0.98	0.98	1.00	1.00
Homeowners		0.85	0.85	0.85	0.85	0.85	1.00	1.00
Mobilehome Owners/Manufactured Home Owners		0.85	0.95	0.88	0.95	0.95	1.00	1.00
Condominium Owners		0.85	0.95	0.88	0.95	0.95	1.00	1.00
Personal Umbrella		0.85	0.95	0.88	0.95	0.95	1.00	1.00
HOMEOWNER DISCOUNT	69	0.8678	0.8678	0.8678	0.8678	0.8678	0.8678	0.8678
THE GOOD HANDS PEOPLE® DISCOUNT	34	0.90	0.90	0.90	0.90	0.90	N/A	N/A
RESPONSIBLE PAYER DISCOUNT	60	0.95	0.91	0.99	0.91	0.94	0.94	0.94
FULLPAY DISCOUNT	42	0.865	0.884	0.798	0.893	0.855	0.713	0.713
ALLSTATE EASY PAY PLAN DISCOUNT	61							
Allstate Value Plan		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate		0.9506	0.9506	0.9506	0.9506	0.9506	N/A	N/A
Gold Protection		0.9506	0.9506	0.9506	0.9506	0.9506	N/A	N/A
Platinum Protection		0.9506	0.9506	0.9506	0.9506	0.9506	N/A	N/A
EARLY SIGNING DISCOUNT	63							
Number of Times Renewed:								
0		0.90	0.90	0.90	0.90	0.90	N/A	N/A
1		0.90	0.90	0.90	0.90	0.90	N/A	N/A
2		0.90	0.90	0.90	0.90	0.90	N/A	N/A
3		0.90	0.90	0.90	0.90	0.90	N/A	N/A
All Other		0.90	0.90	0.90	0.90	0.90	N/A	N/A
ALLSTATE AUTO/LIFE DISCOUNT SM	75	0.975	0.975	0.975	0.975	0.975	N/A	N/A
ALLSTATE eSMART SM DISCOUNT	76	0.94	0.94	0.94	0.94	0.94	N/A	N/A
ALLSTATE RIDE FOR HIRE ENDORSEMENT	27	1.02	1.02	N/A	1.02	1.02	N/A	N/A
YOUNG DRIVER DISCOUNT	32	0.90	0.90	0.90	0.90	0.90	N/A	N/A

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
VEHICLE RATING FACTORS

RATING PLAN		RULE	FACTOR				
			AA	BB	CC	DD	HH
VEHICLE USAGE FACTOR		65					
	Pleasure		1.00	1.00	1.00	1.00	1.00
	Work 0-3 (Work 3 miles or less)		1.00	1.00	1.00	1.00	1.00
	Work 3-10 (Work over 3 but less than 10 miles)		1.00	1.00	1.00	1.00	1.00
	Work 10-20 (Work 10-20 miles)		1.00	1.00	1.00	1.00	1.00
	Work 20+ (Work over 20 miles)		1.00	1.00	1.00	1.00	1.00
	Business		1.11	1.21	1.29	1.05	1.13
	Farm (Use Pleasure Usage Factors)		1.00	1.00	1.00	1.00	1.00
FARM DISCOUNT		37	0.90	0.90	N/A	0.90	N/A
ELECTRONIC STABILITY CONTROL DISCOUNT		17	0.97	0.93	1.00	0.88	N/A
NEW CAR DISCOUNT		26					
	Months since purchase: ≤ 12 months		0.80	0.88	0.91	0.81	0.81
	Months since purchase: > 12 & ≤ 24 months		0.89	0.91	0.97	0.86	0.85
	Months since purchase: >24 & ≤ 36 months		1.00	0.98	0.97	0.94	0.88
	Months since purchase: >36 months		1.00	1.00	1.00	1.00	1.00
PASSIVE RESTRAINT DISCOUNT		38					
	Airbags on both sides		N/A	N/A	0.70	N/A	N/A
	Airbags on driver side only		N/A	N/A	0.80	N/A	N/A
	Automatic motorized seatbelts		N/A	N/A	0.90	N/A	N/A
ANTILOCK BRAKE DISCOUNT		39	0.90	0.90	N/A	0.90	N/A
CERTIFIED RISK SURCHARGE		43					
	Cause A		1.50	1.50	N/A	N/A	N/A
	Cause B		1.25	1.25	N/A	N/A	N/A
	Cause C		1.05	1.05	N/A	N/A	N/A
	Cause D		1.10	1.10	N/A	N/A	N/A

<u>MOMENTUM FACTORS (Rule 72)</u>		
MOMENTUM FACTOR	A	1.0000
	B	1.0000
SUBSEQUENT MOMENTUM FACTOR	X	1.0000
	Y	1.0000

GEORGIA

VOLUNTARY PRIVATE PASSENGER AUTO ACCIDENT SURCHARGE (Rule 22)

CALCULATION OF POLICY SURCHARGE FACTOR

Complete the steps below for all applicable coverages

1. For each operator on the policy, determine a point value based on the table below.
2. Based on the point value, find the corresponding factor from the Accident Surcharge Factor Table.
3. To obtain the policy surcharge factor, calculate the geometric average of all factors.

See **RP-9A** for instructions on how to calculate the geometric average.

Years Since Most Recent Accident	MERIT POINTS VALUE			
	Years Since 2nd Most Recent Accident			
	0 - 1	1 - 2	2 - 3	none
0 - 1	9	8	6	3
1 - 2		7	5	2
2 - 3			4	1
none				0

Each Additional Accident	+4 Merit Points

Merit Points Due to First and Second Accident	
Merit Points Due to Additional Accidents	+
Total Merit Points	=

MERIT POINTS	ACCIDENT SURCHARGE FACTOR TABLE					
	AA	BB	CC	DD	SS	SA
0	1.00	1.00	1.00	1.00	1.00	1.00
1	1.07	1.05	1.08	1.03	1.00	1.00
2	1.19	1.16	1.11	1.12	1.00	1.00
3	1.47	1.36	1.18	1.26	1.00	1.00
4	1.42	1.43	1.16	1.39	1.00	1.00
5	1.65	1.53	1.27	1.47	1.00	1.00
6	1.93	1.73	1.45	1.56	1.00	1.00
7	1.84	1.70	1.46	1.70	1.00	1.00
8	2.10	2.08	1.67	1.79	1.00	1.00
9	2.60	2.42	1.89	2.17	1.00	1.00
Each Add'l Point	Add 0.12	Add 0.12	Add 0.11	Add 0.11	Add 0.00	Add 0.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
MAJOR VIOLATION SURCHARGE

*Obtain a value from the Value Table and find the corresponding factor from the Factor Table.

		VALUE TABLE							
		Number of Vehicles							
		1	2	3	4	5	6	7	8+
Number of Major Violations	0	01	02	03	04	05	06	07	08
	1	11	12	13	14	15	16	17	18
	2	21	22	23	24	25	26	27	28
	3	31	32	33	34	35	36	37	38
	4	41	42	43	44	45	46	47	48
	5	51	52	53	54	55	56	57	58
	6	61	62	63	64	65	66	67	68
	7	71	72	73	74	75	76	77	78
	8	81	82	83	84	85	86	87	88
	9+	91	92	93	94	95	96	97	98

VALUE	FACTOR TABLE				
	AA	BB	DD	SS	SA
1	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00
11	1.52	1.52	1.52	1.00	1.00
12	1.52	1.52	1.52	1.00	1.00
13	1.52	1.52	1.52	1.00	1.00
14	1.52	1.52	1.52	1.00	1.00
15	1.52	1.52	1.52	1.00	1.00
16	1.52	1.52	1.52	1.00	1.00
17	1.52	1.52	1.52	1.00	1.00
18	1.52	1.52	1.52	1.00	1.00
21	2.31	2.31	2.31	1.00	1.00
22	2.31	2.31	2.31	1.00	1.00
23	2.31	2.31	2.31	1.00	1.00
24	2.31	2.31	2.31	1.00	1.00
25	2.31	2.31	2.31	1.00	1.00
26	2.31	2.31	2.31	1.00	1.00
27	2.31	2.31	2.31	1.00	1.00
28	2.31	2.31	2.31	1.00	1.00
31	3.51	3.51	3.51	1.00	1.00
32	3.51	3.51	3.51	1.00	1.00
33	3.51	3.51	3.51	1.00	1.00
34	3.51	3.51	3.51	1.00	1.00
35	3.51	3.51	3.51	1.00	1.00
36	3.51	3.51	3.51	1.00	1.00
37	3.51	3.51	3.51	1.00	1.00
38	3.51	3.51	3.51	1.00	1.00
41	5.34	5.34	5.34	1.00	1.00
42	5.34	5.34	5.34	1.00	1.00
43	5.34	5.34	5.34	1.00	1.00
44	5.34	5.34	5.34	1.00	1.00
45	5.34	5.34	5.34	1.00	1.00
46	5.34	5.34	5.34	1.00	1.00
47	5.34	5.34	5.34	1.00	1.00
48	5.34	5.34	5.34	1.00	1.00
51	8.11	8.11	8.11	1.00	1.00
52	8.11	8.11	8.11	1.00	1.00
53	8.11	8.11	8.11	1.00	1.00
54	8.11	8.11	8.11	1.00	1.00
55	8.11	8.11	8.11	1.00	1.00
56	8.11	8.11	8.11	1.00	1.00
57	8.11	8.11	8.11	1.00	1.00
58	8.11	8.11	8.11	1.00	1.00
61	12.33	12.33	12.33	1.00	1.00
62	12.33	12.33	12.33	1.00	1.00
63	12.33	12.33	12.33	1.00	1.00
64	12.33	12.33	12.33	1.00	1.00
65	12.33	12.33	12.33	1.00	1.00
66	12.33	12.33	12.33	1.00	1.00
67	12.33	12.33	12.33	1.00	1.00
68	12.33	12.33	12.33	1.00	1.00
71	18.75	18.75	18.75	1.00	1.00
72	18.75	18.75	18.75	1.00	1.00
73	18.75	18.75	18.75	1.00	1.00
74	18.75	18.75	18.75	1.00	1.00
75	18.75	18.75	18.75	1.00	1.00
76	18.75	18.75	18.75	1.00	1.00
77	18.75	18.75	18.75	1.00	1.00
78	18.75	18.75	18.75	1.00	1.00
81	28.49	28.49	28.49	1.00	1.00
82	28.49	28.49	28.49	1.00	1.00
83	28.49	28.49	28.49	1.00	1.00
84	28.49	28.49	28.49	1.00	1.00
85	28.49	28.49	28.49	1.00	1.00
86	28.49	28.49	28.49	1.00	1.00
87	28.49	28.49	28.49	1.00	1.00
88	28.49	28.49	28.49	1.00	1.00
91	43.31	43.31	43.31	1.00	1.00
92	43.31	43.31	43.31	1.00	1.00
93	43.31	43.31	43.31	1.00	1.00
94	43.31	43.31	43.31	1.00	1.00
95	43.31	43.31	43.31	1.00	1.00
96	43.31	43.31	43.31	1.00	1.00
97	43.31	43.31	43.31	1.00	1.00
98	43.31	43.31	43.31	1.00	1.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
MINOR VIOLATION SURCHARGE

*Obtain a value from the Value Table and find the corresponding factor from the Factor Table.

VALUE TABLE								
Number of Vehicles								
	1	2	3	4	5	6	7	8+
Number of Minor Violations	0	01	02	03	04	05	06	07
	1	11	12	13	14	15	16	17
	2	21	22	23	24	25	26	27
	3	31	32	33	34	35	36	37
	4	41	42	43	44	45	46	47
	5	51	52	53	54	55	56	57
	6	61	62	63	64	65	66	67
	7	71	72	73	74	75	76	77
	8	81	82	83	84	85	86	87
	9+	91	92	93	94	95	96	97
								08
								18
								28
								38
								48
								58
								68
								78
								88
								98

VALUE	FACTOR TABLE				
	AA	BB	DD	SS	SA
1	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00
11	1.17	1.21	1.21	1.00	1.00
12	1.13	1.17	1.17	1.00	1.00
13	1.12	1.16	1.16	1.00	1.00
14	1.04	1.08	1.08	1.00	1.00
15	1.03	1.07	1.07	1.00	1.00
16	1.02	1.05	1.05	1.00	1.00
17	1.01	1.04	1.04	1.00	1.00
18	1.00	1.03	1.03	1.00	1.00
21	1.25	1.29	1.29	1.00	1.00
22	1.22	1.26	1.26	1.00	1.00
23	1.21	1.25	1.25	1.00	1.00
24	1.08	1.11	1.11	1.00	1.00
25	1.07	1.10	1.10	1.00	1.00
26	1.06	1.09	1.09	1.00	1.00
27	1.05	1.08	1.08	1.00	1.00
28	1.04	1.07	1.07	1.00	1.00
31	1.32	1.36	1.35	1.00	1.00
32	1.26	1.30	1.29	1.00	1.00
33	1.26	1.30	1.29	1.00	1.00
34	1.26	1.30	1.29	1.00	1.00
35	1.25	1.29	1.28	1.00	1.00
36	1.24	1.28	1.27	1.00	1.00
37	1.23	1.27	1.26	1.00	1.00
38	1.22	1.26	1.25	1.00	1.00
41	1.43	1.46	1.42	1.00	1.00
42	1.40	1.43	1.39	1.00	1.00
43	1.30	1.33	1.29	1.00	1.00
44	1.26	1.29	1.25	1.00	1.00
45	1.25	1.28	1.24	1.00	1.00
46	1.24	1.27	1.23	1.00	1.00
47	1.23	1.26	1.22	1.00	1.00
48	1.22	1.25	1.21	1.00	1.00
51	1.43	1.46	1.43	1.00	1.00
52	1.40	1.43	1.40	1.00	1.00
53	1.30	1.33	1.30	1.00	1.00
54	1.26	1.29	1.26	1.00	1.00
55	1.25	1.28	1.25	1.00	1.00
56	1.24	1.27	1.24	1.00	1.00
57	1.23	1.26	1.23	1.00	1.00
58	1.22	1.25	1.22	1.00	1.00
61	1.43	1.46	1.45	1.00	1.00
62	1.40	1.43	1.42	1.00	1.00
63	1.30	1.33	1.32	1.00	1.00
64	1.26	1.29	1.28	1.00	1.00
65	1.25	1.28	1.27	1.00	1.00
66	1.24	1.27	1.26	1.00	1.00
67	1.23	1.26	1.25	1.00	1.00
68	1.22	1.25	1.24	1.00	1.00
71	1.43	1.46	1.45	1.00	1.00
72	1.40	1.43	1.42	1.00	1.00
73	1.30	1.33	1.32	1.00	1.00
74	1.26	1.29	1.28	1.00	1.00
75	1.25	1.28	1.27	1.00	1.00
76	1.24	1.27	1.26	1.00	1.00
77	1.23	1.26	1.25	1.00	1.00
78	1.22	1.25	1.24	1.00	1.00
81	1.43	1.46	1.45	1.00	1.00
82	1.40	1.43	1.42	1.00	1.00
83	1.30	1.33	1.32	1.00	1.00
84	1.26	1.29	1.28	1.00	1.00
85	1.25	1.28	1.27	1.00	1.00
86	1.24	1.27	1.26	1.00	1.00
87	1.23	1.26	1.25	1.00	1.00
88	1.22	1.25	1.24	1.00	1.00
91	1.43	1.46	1.45	1.00	1.00
92	1.40	1.43	1.42	1.00	1.00
93	1.30	1.33	1.32	1.00	1.00
94	1.26	1.29	1.28	1.00	1.00
95	1.25	1.28	1.27	1.00	1.00
96	1.24	1.27	1.26	1.00	1.00
97	1.23	1.26	1.25	1.00	1.00
98	1.22	1.25	1.24	1.00	1.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
PHYSICAL DAMAGE RATING FACTORS

DEDUCTIBLE BY PGS FACTORS (Rules 14 & 15)													
COLLISION													
DEDUCTIBLE													
PGS	\$0	\$50	\$100	\$150	\$200	\$250	\$500	\$600	\$750	\$1,000	\$1,250	\$1,500	\$2,000
M	1.20	1.00	0.92	0.87	0.82	0.78	0.63	0.58	0.53	0.45	0.38	0.33	0.24
O	1.24	1.03	0.95	0.90	0.85	0.81	0.66	0.61	0.55	0.47	0.40	0.35	0.26
S	1.28	1.07	0.99	0.93	0.88	0.84	0.69	0.64	0.58	0.49	0.43	0.37	0.28
T	1.32	1.11	1.03	0.97	0.92	0.87	0.72	0.67	0.61	0.52	0.45	0.39	0.30
U	1.38	1.16	1.08	1.02	0.96	0.92	0.76	0.71	0.65	0.56	0.48	0.42	0.32
V	1.45	1.23	1.14	1.08	1.03	0.98	0.81	0.76	0.70	0.60	0.53	0.46	0.36
W	1.52	1.30	1.21	1.14	1.09	1.04	0.87	0.82	0.75	0.65	0.57	0.51	0.40
N	1.58	1.35	1.26	1.20	1.14	1.09	0.92	0.86	0.79	0.69	0.61	0.54	0.43
P	1.68	1.44	1.35	1.28	1.22	1.17	0.99	0.93	0.86	0.75	0.67	0.60	0.48
Q	1.78	1.53	1.43	1.36	1.30	1.25	1.06	1.00	0.93	0.82	0.73	0.66	0.53
R	1.88	1.62	1.52	1.45	1.39	1.34	1.14	1.08	1.00	0.89	0.80	0.72	0.59
G	2.01	1.75	1.65	1.57	1.51	1.45	1.25	1.18	1.10	0.98	0.89	0.80	0.66
I	2.19	1.92	1.81	1.73	1.66	1.60	1.39	1.32	1.23	1.11	1.01	0.92	0.77
K	2.38	2.09	1.98	1.89	1.82	1.76	1.54	1.47	1.37	1.24	1.13	1.04	0.88
C	2.77	2.46	2.34	2.25	2.17	2.10	1.86	1.78	1.68	1.53	1.41	1.30	1.12
D	3.19	2.86	2.73	2.63	2.55	2.48	2.21	2.12	2.01	1.85	1.72	1.60	1.40
E	3.65	3.29	3.15	3.04	2.95	2.88	2.59	2.49	2.37	2.20	2.05	1.92	1.71
F	4.13	3.75	3.60	3.49	3.39	3.31	3.00	2.90	2.77	2.58	2.42	2.28	2.04
H	4.65	4.24	4.08	3.96	3.86	3.77	3.44	3.33	3.19	2.99	2.82	2.67	2.41
J	5.19	4.76	4.59	4.46	4.36	4.26	3.91	3.79	3.64	3.43	3.24	3.08	2.80
L	5.77	5.32	5.14	5.00	4.88	4.79	4.41	4.29	4.13	3.90	3.70	3.53	3.23
COMPREHENSIVE													
DEDUCTIBLE													
PGS	\$0	\$50	\$100	\$150	\$250	\$500	\$600	\$750	\$1,000	\$1,250	\$1,500	\$2,000	
M	1.00	0.95	0.90	0.86	0.77	0.57	0.49	0.40	0.26	0.22	0.19	0.13	
O	1.05	1.00	0.95	0.90	0.81	0.60	0.53	0.43	0.28	0.24	0.21	0.15	
S	1.10	1.05	1.00	0.95	0.86	0.64	0.57	0.46	0.31	0.27	0.23	0.17	
T	1.16	1.11	1.06	1.01	0.91	0.69	0.61	0.50	0.34	0.30	0.26	0.20	
U	1.24	1.19	1.13	1.08	0.98	0.75	0.67	0.55	0.38	0.34	0.30	0.23	
V	1.34	1.29	1.23	1.18	1.07	0.83	0.74	0.62	0.44	0.39	0.35	0.28	
W	1.45	1.39	1.33	1.28	1.17	0.91	0.82	0.69	0.50	0.45	0.40	0.33	
N	1.54	1.48	1.42	1.36	1.25	0.98	0.89	0.75	0.55	0.50	0.45	0.37	
P	1.67	1.61	1.55	1.49	1.37	1.09	0.99	0.85	0.64	0.58	0.52	0.44	
Q	1.82	1.75	1.69	1.62	1.50	1.21	1.10	0.95	0.73	0.66	0.61	0.51	
R	1.96	1.90	1.83	1.76	1.63	1.33	1.22	1.06	0.82	0.75	0.69	0.59	
G	2.17	2.10	2.03	1.96	1.82	1.50	1.39	1.22	0.96	0.88	0.82	0.71	
I	2.45	2.37	2.29	2.22	2.07	1.73	1.61	1.42	1.14	1.06	0.99	0.87	
K	2.74	2.65	2.57	2.50	2.34	1.98	1.84	1.65	1.34	1.25	1.18	1.04	
C	3.36	3.27	3.19	3.10	2.93	2.52	2.36	2.14	1.79	1.69	1.60	1.45	
D	4.06	3.96	3.86	3.76	3.57	3.12	2.95	2.70	2.31	2.19	2.09	1.91	
E	4.82	4.71	4.60	4.50	4.29	3.79	3.60	3.33	2.89	2.76	2.64	2.44	
F	5.64	5.52	5.41	5.29	5.07	4.53	4.32	4.01	3.53	3.39	3.26	3.04	
H	6.53	6.40	6.28	6.15	5.91	5.32	5.10	4.77	4.24	4.09	3.94	3.70	
J	7.48	7.35	7.21	7.08	6.82	6.19	5.94	5.59	5.02	4.85	4.69	4.43	
L	8.50	8.35	8.21	8.07	7.79	7.12	6.86	6.47	5.86	5.67	5.51	5.22	

MODEL YEAR FACTORS	
MODEL YEAR	DD FACTOR
2020	6.07
2019	5.57
2018	5.16
2017	4.78
2016	4.43
2015	4.10
2014	3.80
2013	3.52
2012	3.26
2011	3.02
2010	2.80
2009 & PRIOR	2.59

SUBSEQUENT MODEL YEAR ADJUSTMENT:	
For model year factors not shown in the table, apply the following annual increase to the most recent model year factor shown above. Round to 2 decimal places after each calculation.	
Collision = 9%	

MODEL YEAR FACTORS	
MODEL YEAR	HH FACTOR
2020	3.24
2019	3.03
2018	2.86
2017	2.70
2016	2.55
2015	2.41
2014	2.27
2013	2.14
2012	2.02
2011	1.91
2010	1.80
2009 & PRIOR	1.70

SUBSEQUENT MODEL YEAR ADJUSTMENT:	
For model year factors not shown in the table, apply the following annual increase to the most recent model year factor shown above. Round to 2 decimal places after each calculation.	
Comprehensive = 7%	

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
EXPERIENCE GROUP RATING FACTORS

VEHICLE SCORE GROUP	AA	BB	CC	DD	HH
1	0.299	0.330	0.220	0.257	0.260
2	0.302	0.338	0.224	0.260	0.262
3	0.305	0.347	0.228	0.263	0.265
4	0.308	0.355	0.232	0.266	0.267
5	0.311	0.364	0.237	0.269	0.270
6	0.314	0.373	0.241	0.272	0.272
7	0.317	0.383	0.245	0.275	0.275
8	0.320	0.392	0.250	0.278	0.277
9	0.323	0.402	0.255	0.281	0.280
10	0.326	0.412	0.259	0.284	0.283
11	0.329	0.423	0.264	0.287	0.285
12	0.332	0.433	0.269	0.290	0.288
13	0.335	0.444	0.274	0.293	0.291
14	0.338	0.455	0.279	0.297	0.293
15	0.341	0.467	0.284	0.300	0.296
16	0.344	0.478	0.289	0.303	0.299
17	0.347	0.490	0.294	0.306	0.302
18	0.351	0.503	0.300	0.310	0.304
19	0.354	0.515	0.305	0.313	0.307
20	0.357	0.528	0.311	0.317	0.310
21	0.361	0.542	0.317	0.320	0.313
22	0.364	0.555	0.323	0.324	0.316
23	0.367	0.557	0.328	0.327	0.319
24	0.371	0.559	0.334	0.331	0.322
25	0.374	0.560	0.341	0.334	0.325
26	0.378	0.562	0.347	0.338	0.328
27	0.381	0.564	0.353	0.342	0.331
28	0.385	0.565	0.360	0.345	0.334
29	0.389	0.567	0.366	0.349	0.337
30	0.392	0.569	0.373	0.353	0.340
31	0.396	0.570	0.380	0.357	0.344
32	0.400	0.572	0.387	0.361	0.347
33	0.403	0.574	0.394	0.365	0.350
34	0.407	0.576	0.401	0.369	0.353
35	0.411	0.577	0.409	0.373	0.357
36	0.415	0.579	0.416	0.377	0.360
37	0.419	0.581	0.424	0.381	0.363
38	0.422	0.583	0.432	0.385	0.367
39	0.426	0.584	0.439	0.389	0.370
40	0.430	0.586	0.448	0.394	0.374
41	0.434	0.588	0.456	0.398	0.377
42	0.438	0.590	0.464	0.402	0.381
43	0.443	0.591	0.473	0.407	0.384

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
EXPERIENCE GROUP RATING FACTORS

VEHICLE SCORE GROUP	AA	BB	CC	DD	HH
44	0.447	0.593	0.481	0.411	0.388
45	0.451	0.595	0.490	0.416	0.391
46	0.455	0.597	0.499	0.420	0.395
47	0.459	0.598	0.502	0.425	0.399
48	0.464	0.600	0.506	0.430	0.402
49	0.468	0.602	0.509	0.434	0.406
50	0.472	0.604	0.513	0.439	0.410
51	0.477	0.606	0.516	0.442	0.414
52	0.481	0.608	0.519	0.445	0.418
53	0.486	0.609	0.523	0.448	0.422
54	0.490	0.611	0.526	0.451	0.425
55	0.495	0.613	0.530	0.454	0.429
56	0.499	0.615	0.533	0.457	0.433
57	0.504	0.617	0.537	0.459	0.437
58	0.509	0.619	0.540	0.462	0.442
59	0.514	0.620	0.544	0.466	0.446
60	0.518	0.622	0.547	0.469	0.450
61	0.523	0.624	0.551	0.472	0.454
62	0.528	0.626	0.555	0.475	0.458
63	0.533	0.628	0.558	0.478	0.463
64	0.538	0.630	0.562	0.481	0.467
65	0.543	0.632	0.566	0.484	0.471
66	0.548	0.634	0.570	0.487	0.476
67	0.553	0.635	0.573	0.490	0.480
68	0.558	0.637	0.577	0.494	0.485
69	0.564	0.639	0.581	0.497	0.489
70	0.569	0.641	0.585	0.500	0.494
71	0.574	0.645	0.589	0.503	0.498
72	0.580	0.649	0.593	0.507	0.503
73	0.585	0.652	0.597	0.510	0.508
74	0.588	0.656	0.600	0.513	0.512
75	0.590	0.660	0.604	0.517	0.517
76	0.593	0.664	0.608	0.520	0.522
77	0.596	0.668	0.613	0.523	0.527
78	0.599	0.672	0.617	0.527	0.532
79	0.601	0.676	0.621	0.530	0.537
80	0.604	0.679	0.625	0.534	0.542
81	0.607	0.683	0.629	0.537	0.547
82	0.610	0.687	0.633	0.541	0.552
83	0.613	0.691	0.637	0.544	0.557
84	0.615	0.695	0.641	0.548	0.562
85	0.618	0.699	0.646	0.551	0.568
86	0.621	0.704	0.650	0.555	0.573

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
EXPERIENCE GROUP RATING FACTORS

VEHICLE SCORE GROUP	AA	BB	CC	DD	HH
87	0.624	0.708	0.654	0.558	0.578
88	0.627	0.712	0.659	0.562	0.584
89	0.630	0.716	0.663	0.566	0.589
90	0.633	0.720	0.667	0.569	0.593
91	0.635	0.724	0.672	0.573	0.597
92	0.638	0.728	0.676	0.577	0.600
93	0.641	0.733	0.681	0.581	0.604
94	0.644	0.737	0.685	0.584	0.608
95	0.647	0.741	0.690	0.588	0.611
96	0.650	0.746	0.694	0.592	0.615
97	0.653	0.750	0.699	0.596	0.619
98	0.656	0.754	0.704	0.600	0.622
99	0.659	0.759	0.708	0.604	0.626
100	0.662	0.763	0.713	0.608	0.630
101	0.665	0.768	0.718	0.612	0.634
102	0.668	0.772	0.722	0.616	0.637
103	0.672	0.776	0.727	0.620	0.641
104	0.675	0.781	0.732	0.624	0.645
105	0.678	0.786	0.737	0.628	0.648
106	0.681	0.790	0.742	0.632	0.652
107	0.684	0.795	0.747	0.636	0.656
108	0.687	0.799	0.752	0.640	0.659
109	0.690	0.804	0.757	0.644	0.663
110	0.694	0.809	0.762	0.648	0.667
111	0.697	0.813	0.767	0.653	0.671
112	0.700	0.818	0.772	0.657	0.674
113	0.703	0.823	0.777	0.661	0.678
114	0.706	0.828	0.782	0.666	0.682
115	0.710	0.829	0.787	0.670	0.685
116	0.713	0.831	0.792	0.674	0.689
117	0.716	0.833	0.798	0.679	0.693
118	0.719	0.835	0.803	0.683	0.696
119	0.723	0.837	0.808	0.688	0.700
120	0.726	0.839	0.814	0.691	0.704
121	0.729	0.840	0.819	0.695	0.708
122	0.732	0.842	0.824	0.699	0.711
123	0.735	0.844	0.830	0.703	0.715
124	0.738	0.846	0.835	0.707	0.719
125	0.741	0.848	0.841	0.711	0.722
126	0.744	0.850	0.846	0.715	0.726
127	0.747	0.852	0.852	0.718	0.730
128	0.750	0.854	0.858	0.722	0.733
129	0.753	0.855	0.863	0.726	0.737

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
EXPERIENCE GROUP RATING FACTORS

VEHICLE SCORE GROUP	AA	BB	CC	DD	HH
130	0.756	0.857	0.869	0.730	0.741
131	0.759	0.859	0.875	0.734	0.745
132	0.762	0.861	0.881	0.738	0.748
133	0.765	0.863	0.886	0.742	0.752
134	0.768	0.865	0.888	0.745	0.756
135	0.771	0.867	0.890	0.749	0.759
136	0.774	0.869	0.891	0.753	0.763
137	0.777	0.871	0.893	0.757	0.767
138	0.780	0.872	0.894	0.761	0.770
139	0.783	0.874	0.896	0.765	0.774
140	0.787	0.876	0.898	0.769	0.778
141	0.790	0.878	0.899	0.772	0.782
142	0.793	0.880	0.901	0.776	0.785
143	0.796	0.882	0.902	0.780	0.789
144	0.799	0.884	0.904	0.784	0.793
145	0.803	0.886	0.906	0.788	0.796
146	0.806	0.888	0.907	0.792	0.800
147	0.809	0.890	0.909	0.796	0.804
148	0.812	0.892	0.911	0.799	0.808
149	0.815	0.894	0.912	0.803	0.811
150	0.819	0.896	0.914	0.807	0.815
151	0.822	0.898	0.916	0.811	0.819
152	0.825	0.900	0.917	0.815	0.822
153	0.829	0.902	0.919	0.819	0.826
154	0.832	0.904	0.921	0.823	0.830
155	0.835	0.906	0.922	0.826	0.833
156	0.839	0.908	0.924	0.830	0.837
157	0.842	0.910	0.926	0.834	0.841
158	0.845	0.912	0.927	0.838	0.845
159	0.849	0.914	0.929	0.842	0.848
160	0.852	0.916	0.931	0.846	0.852
161	0.856	0.918	0.932	0.850	0.856
162	0.859	0.920	0.934	0.853	0.859
163	0.862	0.922	0.936	0.857	0.863
164	0.866	0.924	0.937	0.861	0.867
165	0.869	0.926	0.939	0.865	0.870
166	0.873	0.928	0.941	0.869	0.874
167	0.876	0.930	0.942	0.873	0.878
168	0.880	0.932	0.944	0.877	0.882
169	0.883	0.934	0.946	0.880	0.885
170	0.887	0.936	0.947	0.884	0.889
171	0.890	0.938	0.949	0.888	0.893
172	0.894	0.940	0.951	0.892	0.896

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
EXPERIENCE GROUP RATING FACTORS

VEHICLE SCORE GROUP	AA	BB	CC	DD	HH
173	0.898	0.942	0.953	0.896	0.900
174	0.901	0.944	0.954	0.900	0.904
175	0.905	0.946	0.956	0.904	0.907
176	0.908	0.949	0.958	0.907	0.911
177	0.912	0.951	0.959	0.911	0.915
178	0.916	0.953	0.961	0.915	0.919
179	0.919	0.955	0.963	0.919	0.922
180	0.923	0.957	0.965	0.923	0.926
181	0.927	0.959	0.966	0.927	0.930
182	0.931	0.961	0.968	0.931	0.933
183	0.934	0.963	0.970	0.934	0.937
184	0.938	0.965	0.972	0.938	0.941
185	0.942	0.968	0.973	0.942	0.944
186	0.946	0.970	0.975	0.946	0.948
187	0.949	0.972	0.977	0.950	0.952
188	0.953	0.974	0.979	0.954	0.956
189	0.957	0.976	0.980	0.958	0.959
190	0.961	0.978	0.982	0.961	0.963
191	0.965	0.980	0.984	0.965	0.967
192	0.969	0.983	0.986	0.969	0.970
193	0.972	0.985	0.987	0.973	0.974
194	0.976	0.987	0.989	0.977	0.978
195	0.980	0.989	0.991	0.981	0.981
196	0.984	0.991	0.993	0.985	0.985
197	0.988	0.993	0.995	0.988	0.989
198	0.992	0.996	0.996	0.992	0.993
199	0.996	0.998	0.998	0.996	0.996
200	1.000	1.000	1.000	1.000	1.000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
MISCELLANEOUS COVERAGES RATING FACTORS

AUTO REPLACEMENT PROTECTION (NC) - (Rule 53)		
Number of years the vehicle's Model Year is older than the calendar year <u>of effective date of the policy::</u>	Collision <u>Factor</u>	Comprehensive <u>Factor</u>
< 1 year (0 - 11 months)	0.050	0.020
1 - 2 years (12 - 23 months)	0.050	0.020
2 - 3 years (24 - 35 months)	0.050	0.020
3-4 years (36 - 47 months)	0.040	0.015
4-5 years (48 - 59 months)	0.040	0.015
5-6 years (60 - 71 months)	0.040	0.015
6-7 years (72 - 83 months)	0.040	0.015
7-8 years (84 - 95 months)	0.040	0.015
8- 9 years (96 - 107 months)	0.040	0.015
9-10 years (108 - 119 months)	0.040	0.015
10-11 years (120 - 131 months)	0.040	0.015
11-12 years (132 - 143 months)	0.040	0.015
12-13 years (144 - 155 months)	0.040	0.015
13-14 years (156 - 167 months)	0.040	0.015
14-15 years (168 - 179 months)	0.040	0.015
15-16 years (180 - 191 months)	0.040	0.015

CAMPER UNIT ADDITIONAL PREMIUM - (Rule 49)		
	Additional Rate	
<u>Original Cost New of Camper Unit</u>	<u>Coverage DD</u>	<u>Coverage HH</u>
Under \$1,200	\$3	\$3
\$1,200 to 1,799	\$5	\$5
\$1,800 to 2,399	\$8	\$8
\$2,400 and above	\$10	\$10

AUTO FIRE, LIGHTNING, TRANSPORTATION AND THEFT (HG) - (Rule 19)		
<u>TERRITORIES</u>	Percentage of \$50 Deductible	
ALL	<u>Comprehensive Rate</u>	88%

TRANSPORTATION EXPENSE (UU) - (Rule 19)		
ALL TERRITORIES	\$12.55	

ROADSIDE COVERAGE (JJ) - (Rule 19)		
<u>LIMIT/OCCURRENCE</u>	<u>RATE/AUTO</u>	
\$25.00*	\$4.88	
\$50.00	\$6.12	
\$100.00	\$6.76	
*Not available at new business or as an endorsement to a policy on or after 8/12/2013.		

SOUND SYSTEM COVERAGE (ZA) - (Rule 19)		
<u>LIMIT/OCCURRENCE</u>	<u>RATE/AUTO</u>	<u>DEDUCTIBLE</u>
\$0-250	\$9	\$50
251-500	\$18	\$50
501-1000	\$33	\$50
1001-2500	\$61	\$100

PORTABLE ELECTRONICS AND MEDIA COVERAGE (ZZ) - (Rule 19)		
<u>LIMIT/OCCURRENCE</u>	<u>RATE/AUTO</u>	
\$100.00	\$5.00	
\$200	\$10.00	
\$250	\$12.50	
\$500	\$25.00	
\$1,000	\$50.00	

CUSTOM EQUIPMENT - (Rule 19)		
<u>LIMIT/OCCURRENCE</u>	<u>COLLISION (CD) RATE/AUTO</u>	<u>COMPREHENSIVE (CH) RATE/AUTO</u>
\$2,500	\$35	\$16
\$5,000	\$70	\$32
\$10,000	\$125	\$60
\$15,000	\$180	\$85
\$20,000	\$230	\$110
\$25,000	\$260	\$135

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
DEKALB	44	0002	30002	AVONDALE EST	320
DEKALB	44	0002	30002	AVONDALE EST	321
CHEROKEE	28	0004	30004	ALPHARETTA CHER	230
FULTON	60	0004	30004	ALPHARETTA FLTN	310
FORSYTH	58	0004	30004	ALPHARETTA FRSY	260
FULTON	60	0005	30005	ALPHARETTA FLTN	310
FORSYTH	58	0005	30005	ALPHARETTA FRSY	260
EMANUEL	53	0006	30006	MARIETTA	301
COBB	33	0006	30006	MARIETTA	301
COBB	33	0008	30008	MARIETTA	301
COBB	33	0008	30008	MARIETTA	300
FULTON	60	0009	30009	ALPHARETTA	310
BARROW	7	0011	30011	AUBURN BARROW	340
GWINNETT	67	0011	30011	AUBURN GWINNETT	340
DEKALB	44	0012	30012	CONYERS	320
GWINNETT	67	0012	30012	CONYERS	340
ROCKDALE	122	0012	30012	CONYERS RCKDL	340
WALTON	147	0012	30012	CONYERS WALTN	340
NEWTON	107	0013	30013	CONYERS NEWTON	340
ROCKDALE	122	0013	30013	CONYERS ROCKDL	340
NEWTON	107	0014	30014	COVINGTN NEWTN	341
ROCKDALE	122	0014	30014	COVINGTN RCKDL	340
WALTON	147	0014	30014	COVINGTN WALTN	340
JASPER	79	0016	30016	COVINGTN JASPER	420
NEWTON	107	0016	30016	COVINGTN NEWTN	341
ROCKDALE	122	0016	30016	COVINGTN RCKDL	340
GWINNETT	67	0017	30017	GRAYSON	340
WALTON	147	0018	30018	JERSEY	340
GWINNETT	67	0019	30019	DACULA GWINETT	343
WALTON	147	0019	30019	DACULA WALTON	346
DEKALB	44	0021	30021	CLARKSTON	320
FULTON	60	0022	30022	ALPHARETTA FLTN	310
FORSYTH	58	0022	30022	ALPHARETTA FRSY	260
FORSYTH	58	0024	30024	SUWANEE FORSYT	260
FULTON	60	0024	30024	SUWANEE FULTON	310
GWINNETT	67	0024	30024	SUWANEE GWINNT	340
MORGAN	104	0025	30025	SOCIAL CR MRGAN	400
NEWTON	107	0025	30025	SOCIAL CR NWTN	340
WALTON	147	0025	30025	SOCIAL CR WLTON	340
FORSYTH	58	0028	30028	CUMMING	260
CHEROKEE	28	0028	30028	CUMMING	230
DEKALB	44	0030	30030	DECATUR	320
DEKALB	44	0030	30030	DECATUR	322
DEKALB	44	0032	30032	DECATUR	322
DEKALB	44	0032	30032	DECATUR	320
DEKALB	44	0033	30033	DECATUR	320
DEKALB	44	0033	30033	DECATUR	322
DEKALB	44	0034	30034	DECATUR	320
DEKALB	44	0035	30035	DECATUR	322
DEKALB	44	0035	30035	DECATUR	320
DEKALB	44	0038	30038	LITHONIA	320
GWINNETT	67	0039	30039	SNELLVILLE	340
DEKALB	44	0039	30039	SNELLVILLE	320
DEKALB	44	0039	30039	SNELLVILLE	340
ROCKDALE	122	0039	30039	SNELLVILLE RKDL	340
CHEROKEE	28	0040	30040	CUMMING CHEROKE	230
FORSYTH	58	0040	30040	CUMMING FORSYTH	260
FORSYTH	58	0041	30041	CUMMING	260
GWINNETT	67	0043	30043	LAWRENCEVILLE	340
GWINNETT	67	0044	30044	LAWRENCEVILLE	340
GWINNETT	67	0045	30045	LAWRENCEVILLE	340
GWINNETT	67	0046	30046	LAWRENCEVILLE	340
GWINNETT	67	0047	30047	LILBURN	340
ROCKDALE	122	0049	30049	ELLENWD ROCKDAL	340
CLAYTON	31	0049	30049	ELLNWD CLYTN	330
DEKALB	44	0049	30049	ELLNWD DEKLB	300
DEKALB	44	0049	30049	ELLNWD DEKLB	322
HENRY	75	0049	30049	ELLNWD HENRY	430
GWINNETT	67	0049	30049	LAWRENCEVILLE	340
GWINNETT	67	0052	30052	LOGANVLE GWINNT	340
NEWTON	107	0052	30052	LOGANVLE NEWTON	340
ROCKDALE	122	0052	30052	LOGANVLE ROCKDL	340
WALTON	147	0052	30052	LOGANVLE WALTON	340
NEWTON	107	0054	30054	OXFORD NEWTON	340
WALTON	147	0054	30054	OXFORD WALTON	346
JASPER	79	0055	30055	MANSFIELD JASPR	420
MORGAN	104	0055	30055	MANSFIELD MORGN	400
NEWTON	107	0055	30055	MANSFIELD NEWTN	340
JASPER	79	0056	30056	NEWBORN JASPER	420
MORGAN	104	0056	30056	NEWBORN MORGAN	400
NEWTON	107	0056	30056	NEWBORN NEWTON	340
DEKALB	44	0058	30058	LITHONIA DEKLB	320
GWINNETT	67	0058	30058	LITHONIA GWNTT	340
ROCKDALE	122	0058	30058	LITHONIA RCKDL	340
COBB	33	0060	30060	MARIETTA	301
COBB	33	0060	30060	MARIETTA	300
COBB	33	0061	30061	MARIETTA	301
COBB	33	0061	30061	MARIETTA	300
COBB	33	0062	30062	MARIETTA	301
COBB	33	0062	30062	MARIETTA	300
COBB	33	0064	30064	MARIETTA	301
COBB	33	0064	30064	MARIETTA	300
COBB	33	0065	30065	MARIETTA	301
COBB	33	0065	30065	MARIETTA	300
COBB	33	0066	30066	MARIETTA	301
COBB	33	0066	30066	MARIETTA	300
COBB	33	0067	30067	MARIETTA	301
COBB	33	0067	30067	MARIETTA	300
COBB	33	0068	30068	MARIETTA	301
COBB	33	0068	30068	MARIETTA	300
NEWTON	107	0070	30070	PORTERDALE	340
GWINNETT	67	0071	30071	NORCROSS	343
DEKALB	44	0072	30072	PINE LAKE	320

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
DEKALB	44	0074	30074	REDAN	320
CHEROKEE	28	0075	30075	ROSWELL CHRKE	230
COBB	33	0075	30075	ROSWELL COBB	300
FULTON	60	0075	30075	ROSWELL FULTON	310
FULTON	60	0076	30076	ROSWELL	310
FULTON	60	0077	30077	ROSWELL	310
GWINNETT	67	0078	30078	SNELLVILLE	340
DEKALB	44	0079	30079	SCOTTDALE	320
COBB	33	0080	30080	SMYRNA	300
COBB	33	0081	30081	SMYRNA	300
COBB	33	0082	30082	SMYRNA	300
DEKALB	44	0083	30083	STONE MOUNTAIN	320
DEKALB	44	0084	30084	TUCKER DEKALB	320
GWINNETT	67	0084	30084	TUCKER GWINNETT	343
DEKALB	44	0087	30087	STONE MTN DEKLB	320
GWINNETT	67	0087	30087	STONE MTN GWNET	343
DEKALB	44	0088	30088	STONE MOUNTAIN	320
COBB	33	0090	30090	MARIETTA	300
COBB	33	0090	30090	MARIETTA	301
GWINNETT	67	0092	30092	NORCROSS	340
FULTON	60	0092	30092	NORCROSS2	340
GWINNETT	67	0093	30093	NORCROSS	343
NEWTON	107	0094	30094	CONYERS NEWTON	340
ROCKDALE	122	0094	30094	CONYERS ROCKDL	340
FORSYTH	58	0096	30096	DULUTH FORSYTH	260
FULTON	60	0096	30096	DULUTH FULTON	310
GWINNETT	67	0096	30096	DULUTH GWINNETT	340
FORSYTH	58	0097	30097	DULUTH FORSYTH	260
FULTON	60	0097	30097	DULUTH FULTON	310
GWINNETT	67	0097	30097	DULUTH GWINNETT	340
BARTOW	8	0101	30101	ACWORTH BARTOW	240
CHEROKEE	28	0101	30101	ACWORTH CHEROKE	230
COBB	33	0101	30101	ACWORTH COBB	300
PAULDING	110	0101	30101	ACWORTH PAULDNG	273
BARTOW	8	0102	30102	ACWORTH BARTOW	240
CHEROKEE	28	0102	30102	ACWORTH CHEROKE	230
COBB	33	0102	30102	ACWORTH COBB	300
BARTOW	8	0103	30103	ADAIRSVLE BARTW	240
FLOYD	57	0103	30103	ADAIRSVLE FLOYD	260
GORDON	64	0103	30103	ADAIRSVLE GORDN	259
BARTOW	8	0104	30104	ARAGON BARTOW	240
FLOYD	57	0104	30104	ARAGON FLOYD	260
POLK	115	0104	30104	ARAGON POLK	270
FLOYD	57	0105	30105	ARMUCHEE	260
COBB	33	0106	30106	AUSTELL COBB	300
DOUGLAS	48	0106	30106	AUSTELL DOUGLAS	290
CHEROKEE	28	0107	30107	BALL GRND CHERO	230
FORSYTH	58	0107	30107	BALL GRND FORSY	260
PICKENS	112	0107	30107	BALL GRND PCKNS	230
HARALSON	71	0108	30108	BOWDN	270
CARROLL	22	0108	30108	BOWDON	280
HEARD	74	0108	30108	BOWDON	470
CARROLL	22	0110	30110	BREMEN CARROLL	280
HARALSON	71	0110	30110	BREMEN HARALSON	272
COBB	33	0111	30111	CLARKDALE	300
HARALSON	71	0113	30113	BUCHANAN	270
CHEROKEE	28	0114	30114	CANTON	231
CHEROKEE	28	0115	30115	CANTON	231
CHEROKEE	28	0115	30115	CANTON	230
CARROLL	22	0116	30116	CARROLLTON	281
CARROLL	22	0116	30116	CARROLLTON	280
CARROLL	22	0117	30117	CARROLLTON	281
CARROLL	22	0117	30117	CARROLLTON	280
CARROLL	22	0118	30118	CARROLLTON	281
CARROLL	22	0118	30118	CARROLLTON	280
BARTOW	8	0120	30120	CARTERSVILLE	241
BARTOW	8	0120	30120	CARTERSVILLE	240
BARTOW	8	0121	30121	CARTERSVILLE	241
BARTOW	8	0121	30121	CARTERSVILLE	240
DOUGLAS	48	0122	30122	LITHIA SPRINGS	290
COBB	33	0122	30122	LITHIA SPRINGS	300
BARTOW	8	0123	30123	CASSVILLE	240
FLOYD	57	0124	30124	CAVE SPRING	260
POLK	115	0125	30125	CEDARTOWN	271
FLOYD	57	0125	30125	CEDARTWN	260
COBB	33	0126	30126	MABLETON	300
COBB	33	0127	30127	POWDER SPRG COB	300
DOUGLAS	48	0127	30127	POWDER SPRG DGL	290
PAULDING	110	0127	30127	POWDER SPRG PLD	270
FLOYD	57	0129	30129	COOSA	260
COBB	33	0132	30132	DALLAS COBB	300
PAULDING	110	0132	30132	DALLAS PAULDG	273
DOUGLAS	48	0133	30133	DOUGLASVILLE	290
DOUGLAS	48	0134	30134	DOUGLASVLE DGLS	290
PAULDING	110	0134	30134	DOUGLASVLE PLDG	273
DOUGLAS	48	0135	30135	DOUGLASVILLE	290
BARTOW	8	0137	30137	EMERSON	240
POLK	115	0138	30138	ESOM HILL	270
PICKENS	112	0139	30139	FAIRMONT	230
BARTOW	8	0139	30139	FAIRMOUNT BARTW	240
GORDON	64	0139	30139	FAIRMOUNT GORDN	250
GORDON	64	0139	30139	FAIRMOUNT GORDN	259
HARALSON	71	0140	30140	FELTON	272
COBB	33	0141	30141	HIRAM COBB	300
PAULDING	110	0141	30141	HIRAM PAULDING	273
CHEROKEE	28	0142	30142	HOLLY SPRINGS	230
DAWSON	42	0143	30143	BIG CANOE	230
PICKENS	112	0143	30143	JASPER	230
COBB	33	0144	30144	KENNESAW	300
BARTOW	8	0145	30145	KINGSTON BARTOW	240
FLOYD	57	0145	30145	KINGSTON FLOYD	260
CHEROKEE	28	0146	30146	LEBANON	230
FLOYD	57	0147	30147	LINDALE	260

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
POLK	115	0147	30147	LINDALE	271
PICKENS	112	0148	30148	MARBLE HILL	230
DAWSON	42	0148	30148	MARBLE HILL	230
FLOYD	57	0149	30149	MT BERRY	260
CHEROKEE	28	0151	30151	NELSON CHEROKEE	230
PICKENS	112	0151	30151	NELSON PICKENS	230
COBB	33	0152	30152	KENNESAW	300
HARALSON	71	0153	30153	ROCKMART	270
PAULDING	110	0153	30153	ROCKMART PALDNG	270
POLK	115	0153	30153	ROCKMART POLK	270
COBB	33	0156	30156	KENNESAW	300
COBB	33	0157	30157	DALLAS COBB	300
PAULDING	110	0157	30157	DALLAS PAULDING	270
COBB	33	0160	30160	KENNESAW	300
FLOYD	57	0161	30161	ROME	266
FLOYD	57	0161	30161	ROME	260
FLOYD	57	0164	30164	ROME	266
FLOYD	57	0164	30164	ROME	260
FLOYD	57	0165	30165	ROME	266
FLOYD	57	0165	30165	ROME	260
COBB	33	0168	30168	AUSTELL COBB	300
DOUGLAS	48	0168	30168	AUSTELL DOUGLAS	290
CHEROKEE	28	0169	30169	CANTON	231
CARROLL	22	0170	30170	ROOPVLE CARROL	280
HEARD	74	0170	30170	ROOPVLE HEARD	470
BARTOW	8	0171	30171	RYDAL	240
FLOYD	57	0172	30172	SHANNON	260
FLOYD	57	0173	30173	SILVER CREEK	260
GILMER	61	0175	30175	TALK ROCK GILMR	193
PICKENS	112	0175	30175	TALK ROCK PCKNS	233
HARALSON	71	0176	30176	TALLAPOOSA	272
PICKENS	112	0177	30177	TATE	233
BARTOW	8	0178	30178	TAYLORSVILLE	240
POLK	115	0178	30178	TAYLORSVILLE2	270
CARROLL	22	0179	30179	TEMPLE CARROLL	280
HARALSON	71	0179	30179	TEMPLE HARALSON	272
PAULDING	110	0179	30179	TEMPLE PAULDING	273
CARROLL	22	0180	30180	VLA RICA CARROL	280
DOUGLAS	48	0180	30180	VLA RICA DOUGLS	290
PAULDING	110	0180	30180	VLA RICA PAULDG	273
CARROLL	22	0182	30182	WACO CARROLL	280
HARALSON	71	0182	30182	WACO HARALSON	272
CHEROKEE	28	0183	30183	WALESKA	230
BARTOW	8	0184	30184	WHITE BARTOW	240
CHEROKEE	28	0184	30184	WHITE CHERO	230
CARROLL	22	0185	30185	WHITESBURG	280
DOUGLAS	48	0185	30185	WHITESBURG DGLS	290
DOUGLAS	48	0187	30187	WINSTON	290
CHEROKEE	28	0188	30188	WOODSTOCK CHERO	230
COBB	33	0188	30188	WOODSTOCK COBB	300
CHEROKEE	28	0189	30189	WOODSTOCK CHERO	230
COBB	33	0189	30189	WOODSTOCK COBB	300
LAMAR	85	0204	30204	BARNESVILLE	500
MONROE	102	0204	30204	BARNESVILLE	500
FAYETTE	56	0205	30205	BROOKS FAYETTE	450
SPALDING	126	0205	30205	BROOKS SPALDING	440
PIKE	114	0206	30206	CONCORD	490
SPALDING	126	0212	30212	EXPERIMENT	440
FAYETTE	56	0213	30213	FAIRBURN FAYETT	450
FULTON	60	0213	30213	FAIRBURN FULTON	310
CLAYTON	31	0214	30214	FAYETTEVL CLAYT	330
FAYETTE	56	0214	30214	FAYETTEVL FAYET	450
FAYETTE	56	0214	30214	WOOLSEY	450
CLAYTON	31	0215	30215	FAYETEVILE CLAY	330
FAYETTE	56	0215	30215	FAYETEVLE FAYTE	450
BUTTS	18	0216	30216	FLOVILLA	420
HEARD	74	0217	30217	FRANKLIN	470
HEARD	74	0217	30217	GLENN	470
MERIWETHER	99	0218	30218	GAY	490
MERIWETHER	99	0220	30220	GRANTVILE	490
COWETA	38	0220	30220	GRANTVILLE	460
MERIWETHER	99	0222	30222	GREENVILLE	491
MERIWETHER	99	0222	30222	GREENVILLE	490
HENRY	75	0223	30223	GRIFFIN HENRY	430
SPALDING	126	0223	30223	GRIFFIN SPALDNG	441
SPALDING	126	0223	30223	GRIFFIN SPALDNG	440
SPALDING	126	0224	30224	GRIFFIN	441
SPALDING	126	0224	30224	GRIFFIN	440
PIKE	114	0224	30224	GRIFFIN	490
CLAYTON	31	0228	30228	HAMPTON CLAYTON	330
HENRY	75	0228	30228	HAMPTON HENRY	430
SPALDING	126	0228	30228	HAMPTON SPALDIN	440
COWETA	38	0229	30229	HARALSON	460
COWETA	38	0230	30230	HOGANSVILLE	460
HEARD	74	0230	30230	HOGANSVLE HEARD	470
MERIWETHER	99	0230	30230	HOGANSVLE MERIW	490
TROUP	141	0230	30230	HOGANSVLE TROUP	480
HENRY	75	0233	30233	JACKSN HENRY	430
BUTTS	18	0233	30233	JACKSON BUTTS	420
LAMAR	85	0233	30233	JACKSON LAMAR	500
MONROE	102	0233	30233	JACKSON MONROE	500
NEWTON	107	0233	30233	JACKSON NEWTON	340
SPALDING	126	0233	30233	JACKSON SPALDNG	440
BUTTS	18	0234	30234	JNKINSBRG BUTTS	420
HENRY	75	0234	30234	JNKINSBRG HENRY	430
CLAYTON	31	0236	30236	JONESBORO CLYTN	330
FAYETTE	56	0236	30236	JONESBORO FAYTE	450
HENRY	75	0236	30236	JONESBORO HNRY	430
CLAYTON	31	0237	30237	JONESBORO	330
CLAYTON	31	0238	30238	JONESBORO CLAYT	330
FAYETTE	56	0238	30238	JONESBORO FAYTT	450
HENRY	75	0238	30238	JONESBORO HENRY	430
TROUP	141	0240	30240	LA GRANGE	481

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
TROUP	141	0240	30240	LA GRANGE	480
TROUP	141	0241	30241	LA GRANGE	480
TROUP	141	0241	30241	LA GRANGE	481
BUTTS	18	0248	30248	LOCUST GR BUTTS	420
HENRY	75	0248	30248	LOCUST GR HENRY	430
SPALDING	126	0248	30248	LOCUST GR SPALD	440
CLAYTON	31	0250	30250	LOVEJOY	330
MERIWETHER	99	0251	30251	LUTHERSVILLE	490
HENRY	75	0252	30252	MCDONOUGH HENRY	430
ROCKDALE	122	0252	30252	MCDONOUGH ROCKD	340
HENRY	75	0253	30253	MCDONOUGH HENRY	430
ROCKDALE	122	0253	30253	MCDONOUGH RCKDL	345
PIKE	114	0256	30256	MEANSVILLE	490
LAMAR	85	0257	30257	MILNER	500
PIKE	114	0257	30257	MILNER	490
PIKE	114	0258	30258	MOLENA	490
COWETA	38	0259	30259	MORELAND	460
CLAYTON	31	0260	30260	MORROW	330
COWETA	38	0263	30263	NEWNAN	461
COWETA	38	0263	30263	NEWNAN	460
COWETA	38	0264	30264	NEWNAN	461
COWETA	38	0264	30264	NEWNAN	460
COWETA	38	0265	30265	NEWNAN	461
COWETA	38	0265	30265	NEWNAN	460
SPALDING	126	0266	30266	ORCHARD HILL	440
COWETA	38	0268	30268	PALMETTO COWETA	460
FULTON	60	0268	30268	PALMETTO FULTON	310
FAYETTE	56	0269	30269	PEACHTREE CITY	450
FULTON	60	0272	30272	RED OAK	310
CLAYTON	31	0273	30273	REX CLAYTON	330
HENRY	75	0273	30273	REX HENRY	430
CLAYTON	31	0274	30274	RIVERDALE CLYTN	330
FAYETTE	56	0274	30274	RIVERDALE FAYET	330
COWETA	38	0275	30275	SARGENT	460
COWETA	38	0276	30276	SENOIA COWETTA	460
FAYETTE	56	0276	30276	SENOIA FAYETTE	450
COWETA	38	0277	30277	SHARPSBURG	460
CLAYTON	31	0281	30281	STCKBRDGE CLYTN	330
HENRY	75	0281	30281	STCKBRDGE HENRY	430
ROCKDALE	122	0281	30281	STCKBRDGE RCKDL	345
SPALDING	126	0284	30284	SUNNYSIDE	440
UPSON	145	0285	30285	THE ROCK	570
UPSON	145	0286	30286	THOMASTON	571
UPSON	145	0286	30286	THOMASTON	570
CLAYTON	31	0288	30288	CONLEY CLAYTON	330
DEKALB	44	0288	30288	CONLEY DEKALB	320
COWETA	38	0289	30289	TURIN	460
FAYETTE	56	0290	30290	TYRONE	450
FULTON	60	0291	30291	UNION CITY	310
PIKE	114	0292	30292	WILLIAMSON PIKE	490
SPALDING	126	0292	30292	WILLIAMSON SPLD	440
MERIWETHER	99	0293	30293	WOODBURY	490
CLAYTON	31	0294	30294	ELLENWOOD CLYTN	330
DEKALB	44	0294	30294	ELLENWOOD DEKLB	322
HENRY	75	0294	30294	ELLENWOOD HENRY	430
ROCKDALE	122	0294	30294	ELLENWOOD RCKDL	340
PIKE	114	0295	30295	ZEBULON	490
CLAYTON	31	0296	30296	RIVERDALE CLYTN	330
FAYETTE	56	0296	30296	RIVERDALE FAYTE	450
FULTON	60	0296	30296	RIVERDALE FULTN	310
CLAYTON	31	0297	30297	FOREST PK CLAYT	331
FULTON	60	0297	30297	FOREST PK FULTN	331
CHEROKEE	28	0302	30302	ALPHARETTA CHER	230
FORSYTH	58	0302	30302	ALPHARETTAFORS	260
FULTON	60	0303	30303	ATLANTA	310
FULTON	60	0304	30304	ATLANTA	310
FULTON	60	0305	30305	ATLANTA	310
DEKALB	44	0306	30306	ATLANTA DEKALB	320
FULTON	60	0306	30306	ATLANTA FULTON	310
DEKALB	44	0307	30307	ATLANTA DEKALB	320
FULTON	60	0307	30307	ATLANTA FULTON	310
FULTON	60	0308	30308	ATLANTA	310
FULTON	60	0309	30309	ATLANTA	310
FULTON	60	0310	30310	ATLANTA	310
FULTON	60	0311	30311	ATLANTA	310
FULTON	60	0312	30312	ATLANTA	310
FULTON	60	0313	30313	ATLANTA	310
FULTON	60	0314	30314	ATLANTA	310
DEKALB	44	0315	30315	LAKEWOOD DEKALB	320
FULTON	60	0315	30315	LAKEWOOD FULTON	310
DEKALB	44	0316	30316	ATLANTA DEKALB	320
FULTON	60	0316	30316	ATLANTA FULTON	310
DEKALB	44	0317	30317	ATLANTA DEKALB	320
FULTON	60	0317	30317	ATLANTA FULTON	310
FULTON	60	0318	30318	ATLANTA	310
DEKALB	44	0319	30319	ATLANTA DEKALB	320
FULTON	60	0319	30319	ATLANTA FULTON	310
CLAYTON	31	0320	30320	ATLANTA CLAYTON	330
FULTON	60	0320	30320	ATLANTA FULTON	310
DEKALB	44	0322	30322	EMORY	320
DEKALB	44	0324	30324	ATLANTA DEKALB	320
FULTON	60	0324	30324	ATLANTA FULTON	310
FULTON	60	0326	30326	LENOX SQUARE	311
FULTON	60	0326	30326	LENOX SQUARE	310
FULTON	60	0327	30327	ATLANTA	310
FULTON	60	0328	30328	SANDY SPRINGS	311
FULTON	60	0328	30328	SANDY SPRINGS	310
DEKALB	44	0329	30329	ATLANTA	320
FULTON	60	0330	30330	FT MCPHERSON	310
FULTON	60	0331	30331	ATLANTA	310
FULTON	60	0332	30332	ATLANTA	310
FULTON	60	0334	30334	ATLANTA	311
FULTON	60	0334	30334	ATLANTA	310

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
FULTON	60	0336	30336	ATLANTA	310
CLAYTON	31	0337	30337	COLLEGE PK CLYT	330
FULTON	60	0337	30337	COLLEGE PK FLTN	310
DEKALB	44	0338	30338	DUNWOODY DEKALB	320
FULTON	60	0338	30338	DUNWOODY FULTON	310
COBB	33	0339	30339	ATLANTA	300
FULTON	60	0339	30339	ATLANTA2	310
DEKALB	44	0340	30340	DORAVILE DEKALB	320
GWINNETT	67	0340	30340	DORAVILE GWINET	343
DEKALB	44	0341	30341	CHAMBLEE	323
DEKALB	44	0341	30341	CHAMBLEE	320
DEKALB	44	0342	30342	ATLANTA DEKALB	310
FULTON	60	0342	30342	ATLANTA FULTON	310
FULTON	60	0344	30344	EAST POINT	310
DEKALB	44	0345	30345	ATLANTA	320
DEKALB	44	0346	30346	ATLANTA	320
CLAYTON	31	0349	30349	ATLANTA CLAYTON	330
FULTON	60	0349	30349	ATLANTA FULTON	310
CLAYTON	31	0349	30349	COLLEGE PK CLYT	330
FULTON	60	0349	30349	COLLEGE PK FLTN	310
DEKALB	44	0350	30350	DUNWOODY DEKALB	320
FULTON	60	0350	30350	DUNWOODY FULTON	310
CLAYTON	31	0354	30354	HAPEVILLE CLYTN	330
DEKALB	44	0354	30354	HAPEVILLE DKALB	320
FULTON	60	0354	30354	HAPEVILLE FULTN	310
FULTON	60	0355	30355	ATLANTA	310
DEKALB	44	0360	30360	DORVIL DEKALB	320
FULTON	60	0360	30360	DORVIL FULTN	310
GWINNETT	67	0360	30360	DORVIL GWNTT	343
FULTON	60	0361	30361	ATLANTA	310
FULTON	60	0363	30363	ATLANTA	310
EMANUEL	53	0401	30401	SWAINSBORO	540
EMANUEL	53	0401	30401	SWAINSBORO	541
MONTGOMERY	103	0410	30410	AILEY	650
WHEELER	153	0411	30411	ALAMO	650
MONTGOMERY	103	0412	30412	ALSTON	650
JEFFERSON	81	0413	30413	BARTOW	380
EVANS	54	0414	30414	BELLVILLE	660
BULLOCH	16	0415	30415	BROOKLET	670
EVANS	54	0417	30417	CLAXTON	660
TATTNALL	132	0420	30420	COBBTOWN	660
TATTNALL	132	0421	30421	COLLINS	660
EVANS	54	0423	30423	DAISY	660
SCREVEN	124	0424	30424	DOVER	530
BULLOCH	16	0425	30425	GARFIELD BULLCH	670
EMANUEL	53	0425	30425	GARFIELD EMANUL	540
JENKINS	82	0425	30425	GARFIELD JENKNS	530
BURKE	17	0426	30426	GIRARD	380
TATTNALL	132	0427	30427	GLENNVILLE	660
WHEELER	153	0428	30428	GLENWOOD	650
EVANS	54	0429	30429	HAGAN	660
JEFFERSON	81	0434	30434	LOUISVILLE	380
TOOMBS	138	0436	30436	LYONS	650
TATTNALL	132	0438	30438	MANASSAS	660
CANDLER	21	0439	30439	METTER	660
BURKE	17	0441	30441	MIDVILLE	383
BURKE	82	0442	30442	MILLEN	530
JENKINS	82	0442	30442	MILLEN	530
SCREVEN	82	0442	30442	MILLEN	530
MONTGOMERY	103	0445	30445	MT VERNON	650
SCREVEN	124	0446	30446	NEWINGTON	530
SCREVEN	124	0449	30449	OLIVER	530
BULLOCH	16	0450	30450	PORTAL	670
CANDLER	21	0451	30451	PULASKI	660
BULLOCH	16	0452	30452	REGISTER	670
TATTNALL	132	0453	30453	REIDSVILLE	660
LAURENS	87	0454	30454	ROCKLEDGE	640
SCREVEN	124	0455	30455	ROCKY FORD	530
BURKE	17	0456	30456	SARDIS	383
TREUTLEN	140	0457	30457	SOPERTON	540
BULLOCH	16	0458	30458	STATESBORO	670
BULLOCH	16	0458	30458	STATESBORO	671
BULLOCH	16	0459	30459	STATESBORO	671
BULLOCH	16	0460	30460	STATESBORO	670
BULLOCH	16	0460	30460	STATESBORO	671
BULLOCH	16	0461	30461	STATESBORO	670
BULLOCH	16	0461	30461	STATESBORO	671
EMANUEL	53	0464	30464	STILLMORE	540
SCREVEN	124	0467	30467	SYLVANIA	531
SCREVEN	124	0467	30467	SYLVANIA	530
MONTGOMERY	103	0470	30470	TARRYTOWN	650
TREUTLEN	140	0470	30470	TARRYTWN TREUTL	540
EMANUEL	53	0471	30471	TWIN CITY	540
BULLOCH	16	0471	30471	TWIN CITY BLLCH	670
MONTGOMERY	103	0473	30473	UVALDA MNTGMY	650
TOOMBS	138	0473	30473	UVALDA TOOMBS	650
MONTGOMERY	103	0474	30474	VIDALIA MNTGMY	650
TOOMBS	138	0474	30474	VIDALIA TOOMBS	650
JEFFERSON	81	0477	30477	WADLEY	381
JEFFERSON	81	0477	30477	WADLEY	380
HALL	69	0501	30501	GAINESVILLE	221
HALL	69	0501	30501	GAINESVILLE	220
HALL	69	0501	30501	WESTSIDE	220
HALL	69	0502	30502	CHESTNUT MTN	220
HALL	69	0504	30504	GAINSVILLE	221
HALL	69	0504	30504	GAINSVILLE	220
FORSYTH	58	0506	30506	GAINESVLL FRSY	260
HALL	69	0506	30506	GAINESVLL HALL	221
HALL	69	0506	30506	GAINESVILLE HALL	220
HALL	69	0507	30507	GAINESVILLE	221
HALL	69	0507	30507	GAINESVILLE	220
BANKS	6	0510	30510	ALTO BANKS	212
HABERSHAM	68	0510	30510	ALTO HABERSHAM	190

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
HALL	69	0510	30510	ALTO HALL	220
BANKS	6	0511	30511	BALDWIN BANKS	212
HABERSHAM	68	0511	30511	BALDWIN HABERSH	190
UNION	144	0512	30512	BLAIRSVILLE	198
FANNIN	55	0513	30513	BLUE RDGE FANN	190
GILMER	61	0513	30513	BLUE RIDGE GILM	192
HART	73	0516	30516	BOWERSVILLE	210
BARROW	7	0517	30517	BRASELTON BARRW	340
GWINNETT	67	0517	30517	BRASELTON GWINT	340
HALL	69	0517	30517	BRASELTON HALL	220
JACKSON	78	0517	30517	BRASELTON JACKS	214
GWINNETT	67	0518	30518	BUFORD GWINNETT	343
HALL	69	0518	30518	BUFORD HALL	220
GWINNETT	67	0519	30519	BUFORD GWINNETT	343
HALL	69	0519	30519	BUFORD HALL	220
FRANKLIN	59	0520	30520	CANON FRANKLIN	213
HART	73	0520	30520	CANON HART	213
FRANKLIN	59	0521	30521	CARNESVILLE	213
GILMER	61	0522	30522	CHERRYLOG	190
FANNIN	55	0522	30522	CHERRYLOG FANIN	190
RABUN	119	0523	30523	CLARKSVL RABUN	190
HABERSHAM	68	0523	30523	CLRKSVL HABSHM	190
RABUN	119	0525	30525	CLAYTON	190
TOWNS	139	0525	30525	CLAYTON	190
HALL	69	0527	30527	CLERMONT	220
WHITE	154	0528	30528	CLEVELAND	190
BANKS	6	0529	30529	COMMERCE BANKS	210
JACKSON	78	0529	30529	COMMERCE JACKSN	210
MADISON	95	0529	30529	COMMERCE MADISON	299
JACKSON	78	0530	30530	COMMERCE	210
MADISON	95	0530	30530	COMMERCE	210
FRANKLIN	59	0530	30530	COMMERCE2	210
BANKS	6	0530	30530	COMMERCE3	210
HABERSHAM	68	0531	30531	CORNELIA	191
HABERSHAM	68	0531	30531	CORNELIA	190
DAWSON	42	0533	30533	DAHLONEGA DAWSN	230
HALL	69	0533	30533	DAHLONEGA HALL	220
LUMPKIN	93	0533	30533	DAHLONEGA LMPKN	190
LUMPKIN	93	0534	30534	DAWSONVILLE	190
DAWSON	42	0534	30534	DAWSONVLE DAWSN	232
FORSYTH	58	0534	30534	DAWSONVLE FORSY	260
HABERSHAM	68	0535	30535	DEMOREST	190
GILMER	61	0536	30536	ELLIJAY	190
DAWSON	42	0536	30536	ELLIJAY	230
RABUN	119	0537	30537	DILLARD	196
STEPHENS	127	0538	30538	EASTANOLLEE	213
GILMER	61	0539	30539	EAST ELLIJAY	193
GILMER	61	0540	30540	ELLIJAY	193
DAWSON	42	0540	30540	ELLIJAY DAWSON	230
FANNIN	55	0541	30541	EPWORTH	192
HALL	69	0542	30542	FLOWERY BRANCH	220
BANKS	6	0543	30543	GILLSVILE BANKS	210
HALL	69	0543	30543	GILLSVILE HALL	220
JACKSON	78	0543	30543	GILLSVLE JACKSN	210
HABERSHAM	68	0544	30544	HABERSHAM	190
WHITE	154	0545	30545	HELEN	199
TOWNS	139	0546	30546	HIAWASSEE	197
BANKS	6	0547	30547	HOMER	212
BARROW	7	0548	30548	HOSCHTON BARROW	340
GWINNETT	67	0548	30548	HOSCHTON GWINNT	340
HALL	69	0548	30548	HOSCHTON HALL	220
JACKSON	78	0548	30548	HOSCHTON JACKSN	210
JACKSON	78	0549	30549	JEFFERSON	214
RABUN	119	0552	30552	LAKEMONT	196
FRANKLIN	59	0553	30553	LAVONIA FRANKLN	210
HART	73	0553	30553	LAVONIA HART	210
BANKS	6	0554	30554	LULA BANKS	220
HALL	69	0554	30554	LULA HALL	220
FANNIN	55	0555	30555	MCCAYSVILLE	192
FRANKLIN	59	0557	30557	MARTIN FRANKLIN	210
STEPHENS	127	0557	30557	MARTIN STEPHENS	200
BANKS	6	0558	30558	MAYSVILLE BANKS	210
JACKSON	78	0558	30558	MAYSVILLE JACKS	210
FANNIN	55	0559	30559	MINERAL BLUFF	192
UNION	144	0560	30560	MORGANTON	190
FANNIN	55	0560	30560	MORGANTON	192
RABUN	119	0562	30562	MOUNTAIN CITY	190
HABERSHAM	68	0563	30563	MT AIRY	190
HALL	69	0564	30564	MURRAYVILLE	220
LUMPKIN	93	0564	30564	MURRAYVLL LMPKN	190
MADISON	95	0565	30565	NICHOLSON	210
JACKSON	78	0565	30565	NICHOLSON	214
HALL	69	0566	30566	OAKWOOD	220
JACKSON	78	0567	30567	PENDERGRASS	214
RABUN	119	0568	30568	RABUN GAP	196
WHITE	154	0571	30571	SAUTEE	199
FANNIN	55	0572	30572	SUCHES FANNIN	190
UNION	144	0572	30572	SUCHES UNION	190
HABERSHAM	68	0573	30573	TALLULAH FL HAB	190
RABUN	119	0573	30573	TALLULAH FL RAB	190
HALL	69	0575	30575	TALMO HALL	220
JACKSON	78	0575	30575	TALMO JACKSON	214
RABUN	119	0576	30576	TIGER	196
FRANKLIN	59	0577	30577	TOCCOA FRANKLIN	210
HABERSHAM	68	0577	30577	TOCCOA HABERSHM	190
STEPHENS	127	0577	30577	TOCCOA STEPHENS	200
STEPHENS	127	0577	30577	TOCCOA STEPHENS	201
HABERSHAM	68	0580	30580	TURNERVILLE	190
RABUN	119	0581	30581	WILEY	190
TOWNS	139	0582	30582	YOUNG HARRIS	197
LUMPKIN	93	0597	30597	DAHLONEGA LMPKN	190
STEPHENS	127	0598	30598	TOCCOA FALLS	201
CLARKE	29	0601	30601	ATHENS CLARKE	350

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
CLARKE	29	0601	30601	ATHENS CLARKE	351
JACKSON	78	0601	30601	ATHENS JACKSON	210
MADISON	95	0601	30601	ATHENS MADISON	210
CLARKE	29	0602	30602	ATHENS	351
CLARKE	29	0602	30602	ATHENS	350
CLARKE	29	0605	30605	ATHENS CLARKE	351
CLARKE	29	0605	30605	ATHENS CLARKE	350
OCONEE	108	0605	30605	ATHENS OCONEE	344
CLARKE	29	0606	30606	ATHENS CLARKE	350
CLARKE	29	0606	30606	ATHENS CLARKE	351
OCONEE	108	0606	30606	ATHENS OCONEE	344
CLARKE	29	0607	30607	ATHENS	351
CLARKE	29	0607	30607	ATHENS	350
JACKSON	78	0607	30607	ATHENS	210
CLARKE	29	0609	30609	ATHENS	351
CLARKE	29	0609	30609	ATHENS	350
OGLETHORPE	109	0619	30619	ARNOLDSVILLE	360
BARROW	7	0620	30620	BETHLEHEM BARRW	340
GWINNETT	67	0620	30620	BETHLEHEM GWNTT	340
WALTON	147	0620	30620	BETHLEHEM WALTN	340
MORGAN	104	0621	30621	BISHOP MORGAN	400
OCONEE	108	0621	30621	BISHOP OCONEE	340
BARROW	7	0622	30622	BOGART BARROW	340
CLARKE	29	0622	30622	BOGART CLARKE	350
JACKSON	78	0622	30622	BOGART JACKSON	210
OCONEE	108	0622	30622	BOGART OCONEE	344
MORGAN	104	0623	30623	BOSTWICK	400
ELBERT	52	0624	30624	BOWMAN ELBERT	910
HART	73	0624	30624	BOWMAN HART	210
MADISON	95	0624	30624	BOWMAN MADISON	210
MORGAN	104	0625	30625	BUCKHEAD	400
MADISON	95	0627	30627	CARLTON MADISON	215
OGLETHORPE	109	0627	30627	CARLTON OGLTHRP	360
MADISON	95	0628	30628	COLBERT MADISON	215
OGLETHORPE	109	0628	30628	COLBERT OGLTHRP	360
MADISON	95	0629	30629	COMER	215
OGLETHORPE	109	0629	30629	COMER	360
OGLETHORPE	109	0630	30630	CRAWFORD	360
TALIAFERRO	131	0631	30631	CRAWFORDVILLE	370
MADISON	95	0633	30633	DANIELSVILLE	215
FRANKLIN	59	0633	30633	DANIELSVILLE	210
BANKS	6	0633	30633	DANIELSVLL BNKS	210
ELBERT	52	0634	30634	DEWEY ROSE	910
ELBERT	52	0635	30635	ELBERTON	910
ELBERT	52	0635	30635	ELBERTON	911
OCONEE	108	0638	30638	FARMINGTON	340
FRANKLIN	59	0639	30639	FRANKLIN SPGS	210
WALTON	147	0641	30641	GOOD HOPE	346
GREENE	66	0642	30642	GREENSBORO	390
HART	73	0643	30643	HARTWELL	211
HART	73	0643	30643	HARTWELL	210
MORGAN	104	0645	30645	HGH SHLS MRGN	400
OCONEE	108	0645	30645	HGH SHLS OCONEE	340
WALTON	147	0645	30645	HGH SHLS WALTON	340
MADISON	95	0646	30646	HULL	215
CLARKE	29	0646	30646	HULL	350
MADISON	95	0647	30647	IIA	210
OGLETHORPE	109	0648	30648	LEXINGTON	360
MORGAN	104	0650	30650	MADISON	400
GREENE	66	0650	30650	MADISON	390
WALTON	147	0655	30655	MONROE	346
WALTON	147	0656	30656	MONROE	340
BARROW	7	0656	30656	MONROE	340
WILKES	157	0660	30660	RAYLE	369
WILKES	157	0660	30660	RAYLE	360
ELBERT	52	0662	30662	ROYSTON ELBERT	910
FRANKLIN	59	0662	30662	ROYSTON FRANKLN	210
HART	73	0662	30662	ROYSTON HART	210
MADISON	95	0662	30662	ROYSTON MADISON	210
MORGAN	104	0663	30663	RUTLEDGE	400
TALIAFERRO	131	0664	30664	SHARON	370
GREENE	66	0665	30665	SILOAM	390
BARROW	7	0666	30666	STATHAM BARROW	342
JACKSON	78	0666	30666	STATHAM JACKSON	214
OCONEE	108	0666	30666	STATHAM OCONEE	344
OGLETHORPE	109	0667	30667	STEPHENS	360
WILKES	157	0668	30668	DANBURG	369
WILKES	157	0668	30668	TIGNALL	369
GREENE	66	0669	30669	UNION POINT	390
OGLETHORPE	109	0671	30671	MAXEYS	360
WILKES	157	0673	30673	WASHINGTON	369
WILKES	157	0673	30673	WASHINGTON	360
OCONEE	108	0677	30677	WATKINSVILLE	344
GREENE	66	0678	30678	WHITE PLAINS	390
BARROW	7	0680	30680	WINDER BARROW	342
OCONEE	108	0680	30680	WINDER OCONEE	340
MADISON	95	0683	30683	WINTERVILLE	210
CLARKE	29	0683	30683	WNTRVILLE CLARK	350
OGLETHORPE	109	0683	30683	WNTRVILLE OGLTH	360
GORDON	64	0701	30701	CALHOUN	259
GORDON	64	0701	30701	CALHOUN	250
GORDON	64	0705	30705	CHATSWORTH	259
MURRAY	105	0705	30705	CHATSWORTH2	190
CATOOSA	23	0707	30707	CHICKAMAUGA CTS	170
WALKER	146	0707	30707	CHICKAMAUGA WLK	160
MURRAY	105	0708	30708	CISCO	195
WHITFIELD	155	0710	30710	COHUTTA	180
MURRAY	105	0711	30711	CRANDALL	195
WHITFIELD	155	0720	30720	DALTON	180
WHITFIELD	155	0720	30720	DALTON	181
WHITFIELD	155	0721	30721	EAST SIDE	180
WHITFIELD	155	0721	30721	EAST SIDE	181
MURRAY	105	0724	30724	ETON	190

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
WALKER	146	0725	30725	FLINTSTONE	160
CATOOSA	23	0726	30726	GRAYSVILLE	170
WALKER	146	0728	30728	LAFAYETTE	160
CHATTOOGA	27	0730	30730	LYERLY	250
WALKER	146	0731	30731	CLOUDLAND	160
CHATTOOGA	27	0731	30731	MENLO	250
GORDON	64	0732	30732	OAKMAN	259
GORDON	64	0732	30732	OAKMAN	250
GORDON	64	0733	30733	PLAINVILLE	259
GORDON	64	0733	30733	PLAINVILLE	250
GORDON	64	0734	30734	RANGER GORDON	259
PICKENS	112	0734	30734	RANGER PICKENS	230
GORDON	64	0735	30735	RESACA GORDON	259
GORDON	64	0735	30735	RESACA GORDON	250
MURRAY	105	0735	30735	RESACA MURRAY	195
WHITFIELD	155	0735	30735	RESACA WHITFLD	180
CATOOSA	23	0736	30736	RINGGOLD CATOOS	170
WALKER	146	0736	30736	RINGGOLD WALKER	160
WHITFIELD	155	0736	30736	RINGGOLD WHTFLD	180
DADE	41	0738	30738	RISING FAWN	150
WALKER	146	0738	30738	RISING FAWN2	160
CATOOSA	23	0739	30739	ROCK SPRING CTS	170
WALKER	146	0739	30739	ROCK SPRING WLK	160
WHITFIELD	155	0740	30740	ROCKY FACE	180
CATOOSA	23	0741	30741	ROSSVILLE CATOOS	170
WALKER	146	0741	30741	ROSSVILLE WALKER	160
CATOOSA	23	0742	30742	FORT OGLETHORPE	170
WALKER	146	0742	30742	FORT OGLETHORPE	160
GORDON	64	0746	30746	SUGAR VALLEY	259
GORDON	64	0746	30746	SUGAR VALLEY	250
CHATTOOGA	27	0747	30747	SUMMERVILLE	250
WALKER	146	0750	30750	LOOKOUT MTN	160
DADE	41	0750	30750	LOOKOUT MTN2	150
MURRAY	105	0751	30751	TENNGA	190
DADE	41	0752	30752	TRENTON	150
CHATTOOGA	27	0753	30753	TRION CHATTOOGA	250
WALKER	146	0753	30753	TRION WALKER	160
CATOOSA	23	0755	30755	TUNNEL HL CATSA	170
WHITFIELD	155	0755	30755	TUNNEL HL WHTFL	180
WHITFIELD	155	0756	30756	VARNELL	180
DADE	41	0757	30757	WILDWOOD	150
COLUMBIA	36	0802	30802	APPLING	370
JEFFERSON	81	0803	30803	AVERA	380
BURKE	17	0805	30805	BLYTHE BURKE	380
RICHMOND	121	0805	30805	BLYTHE RICHMOND	060
MCDUFFIE	97	0806	30806	BONEVILLE	370
WARREN	149	0807	30807	CAMAK	370
MCDUFFIE	97	0808	30808	DEARING	370
COLUMBIA	36	0809	30809	EVANS	370
GLASCOCK	62	0810	30810	GIBSON	370
BURKE	17	0811	30811	GOUGH	380
RICHMOND	121	0812	30812	GRACEWOOD	060
COLUMBIA	36	0813	30813	GROVETOWN	370
COLUMBIA	36	0814	30814	HARLEM	370
MCDUFFIE	97	0814	30814	HARLEM2	370
BURKE	17	0815	30815	HEPHZIBAD BRKE	383
RICHMOND	121	0815	30815	HEPHZIBAD RHMD	060
BURKE	17	0816	30816	KEYSVILLE	383
LINCOLN	90	0817	30817	LINCOLNTON	360
JEFFERSON	81	0818	30818	MATTHEWS	380
WARREN	149	0819	30819	MESENA	370
GLASCOCK	62	0820	30820	MITCHELL	370
WARREN	149	0821	30821	NORWOOD	370
JENKINS	82	0822	30822	PERKINS	530
GLASCOCK	62	0823	30823	STAPLETON GLSCK	370
JEFFERSON	81	0823	30823	STAPLETON JEFF	380
MCDUFFIE	97	0823	30823	STAPLETON MCDFE	370
WARREN	149	0823	30823	STAPLETON WARRN	370
MCDUFFIE	97	0824	30824	THOMSON	370
WARREN	149	0828	30828	WARRENTON	370
BURKE	17	0830	30830	WAYNESBORO	382
BURKE	17	0830	30830	WAYNESBORO	380
JEFFERSON	81	0833	30833	WRENS	380
RICHMOND	121	0901	30901	AUGUSTA	060
RICHMOND	121	0901	30901	AUGUSTA	062
RICHMOND	121	0904	30904	AUGUSTA	060
RICHMOND	121	0904	30904	AUGUSTA	062
RICHMOND	121	0905	30905	AUGUSTA	060
RICHMOND	121	0905	30905	AUGUSTA	062
RICHMOND	121	0905	30905	FORT GORDON	060
RICHMOND	121	0906	30906	AUGUSTA	060
RICHMOND	121	0906	30906	AUGUSTA	062
RICHMOND	121	0907	30907	AUGUSTA	060
RICHMOND	121	0907	30907	AUGUSTA	062
COLUMBIA	36	0907	30907	MARTINEZ COLMBA	370
RICHMOND	121	0907	30907	MARTINEZ RCHMND	060
COLUMBIA	36	0909	30909	AUGUSTA COLMBIA	370
RICHMOND	121	0909	30909	AUGUSTA RICHMND	060
RICHMOND	121	0909	30909	AUGUSTA RICHMND	062
RICHMOND	121	0912	30912	AUGUSTA	060
RICHMOND	121	0912	30912	AUGUSTA	062
RICHMOND	121	0916	30916	AUGUSTA	062
WILCOX	156	1001	31001	ABBEVILLE	636
EMANUEL	53	1002	31002	ADRIAN EMANUEL	540
JOHNSON	83	1002	31002	ADRIAN JOHNSON	540
BLECKLEY	12	1003	31003	ALLNTN BLCKLY	630
LAURENS	87	1003	31003	ALLNTN LAURNS	640
TWIGGS	143	1003	31003	ALLNTN TWIGGS	550
WILKINSON	158	1003	31003	ALLNTWN WLKNSN	550
MONROE	102	1004	31004	BOLINGBROKE	500
HOUSTON	76	1005	31005	BONAIRE	550
TAYLOR	133	1006	31006	BUTLER	582
DOOLY	46	1007	31007	BYROMVILLE	633

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
BIBB	11	1008	31008	BYRON BIBB	010
CRAWFORD	39	1008	31008	BYRON CRAWFORD	580
HOUSTON	76	1008	31008	BYRON HOUSTON	550
PEACH	111	1008	31008	BYRON PEACH	560
LAURENS	87	1009	31009	CADWELL	640
DODGE	45	1011	31011	CHAUNCEY	630
DODGE	45	1012	31012	CHESTER	630
BLECKLEY	12	1014	31014	COCHRAN BLECKLY	630
DODGE	45	1014	31014	COCHRAN DODGE	630
TWIGGS	143	1014	31014	COCHRAN TWIGGS	550
CRISP	40	1015	31015	CORDELE	621
CRISP	40	1015	31015	CORDELE	620
MONROE	102	1016	31016	COLLODEN	500
TWIGGS	143	1017	31017	DANVILLE TWIGGS	550
WILKINSON	158	1017	31017	DANVILLE WILKIN	550
WASHINGTON	150	1018	31018	DAVISBORO	520
LAURENS	87	1019	31019	DEXTER	640
BIBB	11	1020	31020	DRY BRANCH BIBB	010
TWIGGS	143	1020	31020	DRY BRANCH TWIG	550
LAURENS	87	1021	31021	DUBLIN	641
LAURENS	87	1021	31021	DUBLIN	640
LAURENS	87	1021	31021	E DUBLIN	641
LAURENS	87	1021	31021	E DUBLIN	640
LAURENS	87	1021	31021	EAST DUBLIN	641
LAURENS	87	1021	31021	EAST DUBLIN	640
LAURENS	87	1022	31022	DUDLEY	640
DODGE	45	1023	31023	EASTMAN	631
DODGE	45	1023	31023	PLAINFIELD	630
PUTNAM	117	1024	31024	EATONTON	410
HOUSTON	76	1025	31025	ELKO	550
DODGE	45	1026	31026	EMPIRE	630
LAURENS	87	1027	31027	EAST DUBLIN	641
LAURENS	87	1027	31027	EAST DUBLIN	640
HOUSTON	76	1028	31028	CENTERVILLE	550
MONROE	102	1029	31029	FORSYTH	500
CRAWFORD	39	1030	31030	FT VALLEY CRWFR	580
HOUSTON	76	1030	31030	FT VALLEY HSTON	550
MACON	94	1030	31030	FT VALLEY MACON	580
PEACH	111	1030	31030	FT VALLEY PEACH	560
WILKINSON	158	1031	31031	GORDN WILKINSN	550
BALDWIN	5	1031	31031	GORDON BALDWIN	510
JONES	84	1031	31031	GORDON JONES	020
TWIGGS	143	1031	31031	GORDON TWIGGS	550
JONES	84	1032	31032	GRAY	020
JONES	84	1033	31033	HADDOCK	020
BALDWIN	5	1034	31034	HARDWICK	510
WASHINGTON	150	1035	31035	HARRISON	520
HOUSTON	76	1036	31036	HAWKNVLE HOUSTN	550
PULASKI	116	1036	31036	HAWKNVLE PULASK	635
TELFAIR	134	1037	31037	HELENA	650
JASPER	79	1038	31038	HILLSBORO	420
JASPER	79	1038	31038	ROUND OAK	420
JONES	84	1038	31038	ROUND OAK	020
TAYLOR	133	1039	31039	HOWARD	580
MACON	94	1041	31041	IDEAL	581
WILKINSON	158	1042	31042	IRWINTON	550
TWIGGS	143	1044	31044	JEFFERSONVILLE	550
WARREN	149	1045	31045	JEWELL	370
MONROE	102	1046	31046	JULIETTE	500
JONES	84	1046	31046	JULIETTE	020
HOUSTON	76	1047	31047	KATHLEEN	550
JOHNSON	83	1049	31049	KITE	540
CRAWFORD	39	1050	31050	KNOXVILLE	580
DOOLY	46	1051	31051	LILY	630
BIBB	11	1052	31052	LIZELLA BIBB	010
CRAWFORD	39	1052	31052	LIZELLA CRWFRD	580
WILKINSON	158	1054	31054	MCINTYRE	550
TELFAIR	134	1055	31055	MCRAE	650
MACON	94	1057	31057	MARSHALLVILLE	581
MARION	96	1058	31058	MAUK	590
TAYLOR	133	1058	31058	MAUK	580
TELFAIR	134	1060	31060	MILAN	650
BALDWIN	5	1061	31061	MILLEDGEVILLE	510
MACON	94	1063	31063	MONTEZUMA	581
JASPER	79	1064	31064	MONTICELLO	420
LAURENS	87	1065	31065	MONTROSE	640
CRAWFORD	39	1066	31066	KNOXVILLE	580
CRAWFORD	39	1066	31066	MUSELLA	580
MONROE	102	1066	31066	MUSELLA	500
WASHINGTON	150	1067	31067	OCONEE	520
MACON	94	1068	31068	OGLETHORPE	581
HOUSTON	76	1069	31069	PERRY	550
HOUSTON	76	1069	31069	PERRY	551
DOOLY	46	1070	31070	PINEHURST	633
WILCOX	156	1071	31071	PINEVIEW	636
WILCOX	156	1072	31072	PITTS	636
LAURENS	87	1075	31075	RENTZ	640
TAYLOR	133	1076	31076	REYNOLDS	580
DODGE	45	1077	31077	RHINE	630
CRAWFORD	39	1078	31078	ROBERTA	580
WILCOX	156	1079	31079	ROCHELLE	636
TAYLOR	133	1081	31081	RUPERT	582
WASHINGTON	150	1082	31082	SANDERSVILLE	520
TELFAIR	134	1083	31083	SCOTLAND TELFR	650
WHEELER	153	1083	31083	SCOTLAND WHEELR	650
JASPER	79	1085	31085	SHADY DALE	420
MONROE	102	1086	31086	SMARR	500
HANCOCK	70	1087	31087	DEVEREUX	520
HANCOCK	70	1087	31087	SPARTA	520
BALDWIN	5	1087	31087	SPARTA2	510
HOUSTON	76	1088	31088	WARNER ROBINS	550
HOUSTON	76	1088	31088	WARNER ROBINS	552
WASHINGTON	150	1089	31089	TENNILLE	520

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
WILKINSON	158	1090	31090	TOOMSBORO	550
DOOLY	46	1091	31091	UNADILLA	633
DOOLY	46	1092	31092	VIENNA	632
HOUSTON	76	1093	31093	WARNER ROBINS	550
HOUSTON	76	1093	31093	WARNER ROBINS	552
WASHINGTON	150	1094	31094	WARTHEN	520
JOHNSON	83	1096	31096	WRIGHTSVILLE	540
UPSON	145	1097	31097	YATESVILLE	570
HOUSTON	76	1098	31098	ROBINS AFB	550
HOUSTON	76	1098	31098	WARNER ROBINS	552
HOUSTON	76	1098	31098	WARNER ROBINS	550
HOUSTON	76	1099	31099	WARNER ROBINS	550
HOUSTON	76	1099	31099	WARNER ROBINS	552
DEKALB	44	1106	31106	ATLANTA DEKALB	320
FULTON	60	1106	31106	ATLANTA FULTON	310
DEKALB	44	1107	31107	ATLANTA DEKALB	320
FULTON	60	1107	31107	ATLANTA FULTON	310
BIBB	11	1201	31201	MACON BIBB	013
JONES	84	1201	31201	MACON JONES	020
TWIGGS	143	1201	31201	MACON TWIGGS	550
BIBB	11	1204	31204	MACON	010
BIBB	11	1204	31204	MACON	013
BIBB	11	1206	31206	MACON	013
BIBB	11	1206	31206	MACON	010
BIBB	11	1207	31207	MACON	013
BIBB	11	1208	31208	MACON	010
BIBB	11	1208	31208	MACON	013
BIBB	11	1210	31210	MACON BIBB	010
BIBB	11	1210	31210	MACON BIBB	013
MONROE	102	1210	31210	MACON MONROE	500
BIBB	11	1211	31211	MACON BIBB	013
JONES	84	1211	31211	MACON JONES	020
BIBB	11	1216	31216	MACON	013
BIBB	11	1216	31216	MACON	010
BIBB	11	1217	31217	MACON BIBB	013
JONES	84	1217	31217	MACON JONES	020
TWIGGS	143	1217	31217	MACON TWIGGS	550
BIBB	11	1220	31220	MACON BIBB	010
BIBB	11	1220	31220	MACON BIBB	013
MONROE	102	1220	31220	MACON MONROE	500
LIBERTY	89	1301	31301	ALLENHURST	680
LONG	91	1301	31301	ALLENHURST LONG	680
CHATHAM	25	1302	31302	BLOOMDLE CHATAM	050
EFFINGHAM	51	1302	31302	BLOOMDLE EFFGHM	050
EFFINGHAM	51	1303	31303	CLYO	670
MCINTOSH	98	1304	31304	CRESCENT	680
MCINTOSH	98	1305	31305	DARIEN	680
EFFINGHAM	51	1307	31307	EDEN	670
BRYAN	15	1308	31308	ELLABELL BRYAN	680
BULLOCH	16	1308	31308	ELLABELL BULCK	670
LIBERTY	89	1309	31309	FLEMING	680
EFFINGHAM	51	1312	31312	GUYTON	670
BRYAN	15	1313	31313	FT STWRT BRYAN	680
EVANS	54	1313	31313	FT STWRT EVNS	660
LIBERTY	89	1313	31313	FT STWRT LBRTY	680
LONG	91	1313	31313	FT STWRT LONG	680
TATTNALL	132	1313	31313	FT STWRT TATNL	660
LIBERTY	89	1313	31313	HINESVILLE	680
LONG	91	1313	31313	HINESVILLE LONG	680
LIBERTY	89	1314	31314	FORT STEWART	680
LIBERTY	89	1314	31314	FT STEWART	680
LIBERTY	89	1315	31315	HINESVILLE	680
LONG	91	1316	31316	LUDOWICI	680
LIBERTY	89	1316	31316	LUDOWICI LBRTY	680
EFFINGHAM	51	1318	31318	MELDRIM	670
MCINTOSH	98	1319	31319	MERIDIAN	680
LIBERTY	89	1320	31320	MIDWAY	680
BRYAN	15	1321	31321	PEMBROKE BRYAN	680
BULLOCH	16	1321	31321	PEMBROKE BULLCH	570
CHATHAM	25	1322	31322	POOLER	050
LIBERTY	89	1323	31323	RICEBORO	680
BRYAN	15	1324	31324	RICHMOND HILL	680
EFFINGHAM	51	1326	31326	RINCON	670
MCINTOSH	98	1327	31327	SAPELO ISLAND	680
CHATHAM	25	1328	31328	TYBEE ISL	050
CHATHAM	25	1328	31328	TYBEE ISLAND	050
EFFINGHAM	51	1329	31329	SPRINGFIELD	670
MCINTOSH	98	1331	31331	TOWNSEND	680
LIBERTY	89	1333	31333	WALTHOURVILLE	680
CHATHAM	25	1401	31401	SAVANNAH	050
CHATHAM	25	1401	31401	SAVANNAH	054
CHATHAM	25	1402	31402	SAVANNAH	050
CHATHAM	25	1403	31403	SAVANNAH	050
CHATHAM	25	1404	31404	SAVANNAH	050
CHATHAM	25	1404	31404	SAVANNAH	054
CHATHAM	25	1404	31404	THUNDERBOLT	054
CHATHAM	25	1404	31404	THUNDERBOLT	050
CHATHAM	25	1405	31405	SAVANNAH	050
CHATHAM	25	1405	31405	SAVANNAH	054
CHATHAM	25	1406	31406	SAVANNAH	050
CHATHAM	25	1407	31407	PORT WENTWORTH	050
CHATHAM	25	1407	31407	PT WENTWORTH	050
CHATHAM	25	1407	31407	SAVANNAH	050
CHATHAM	25	1408	31408	GARDEN CITY	050
CHATHAM	25	1408	31408	GARDEN CITY	054
CHATHAM	25	1408	31408	SAVANNAH	054
CHATHAM	25	1408	31408	SAVANNAH	050
CHATHAM	25	1409	31409	HUNTER AAF	050
CHATHAM	25	1409	31409	HUNTER AAF	054
CHATHAM	25	1409	31409	SAVANNAH	054
CHATHAM	25	1409	31409	SAVANNAH	050
CHATHAM	25	1410	31410	SAVANNAH	050
CHATHAM	25	1410	31410	SAVANNAH	054

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
CHATHAM	25	1411	31411	SAVANNAH	050
CHATHAM	25	1412	31412	SAVANNAH	050
CHATHAM	25	1415	31415	SAVANNAH	050
CHATHAM	25	1415	31415	SAVANNAH	054
CHATHAM	25	1416	31416	SAVANNAH	050
CHATHAM	25	1419	31419	SAVANNAH	050
CHATHAM	25	1421	31421	SAVANNAH	050
WARE	148	1501	31501	WAYCROSS	711
WARE	148	1501	31501	WAYCROSS	710
WARE	148	1503	31503	WAYCROSS	710
BRANTLEY	13	1503	31503	WAYCROSS	700
BACON	3	1510	31510	ALMA	700
COFFEE	34	1512	31512	AMBROSE	730
APPLING	1	1513	31513	BAXLEY	650
PIERCE	113	1516	31516	BLACKSHEAR	700
PIERCE	113	1518	31518	BRISTOL	700
COFFEE	34	1519	31519	BROXTON	730
GLYNN	63	1520	31520	BRUNSWICK	691
GLYNN	63	1520	31520	BRUNSWICK	690
GLYNN	63	1520	31520	EVERETT	690
GLYNN	63	1520	31520	JEKYLL ISL	690
GLYNN	63	1520	31520	JEKYLL ISLAND	690
GLYNN	63	1521	31521	BRUNSWICK	691
GLYNN	63	1521	31521	BRUNSWICK	690
GLYNN	63	1522	31522	ST SIMONS ISL	690
GLYNN	63	1523	31523	BRUNSWICK	691
GLYNN	63	1523	31523	BRUNSWICK	690
GLYNN	63	1525	31525	BRUNSWICK	691
GLYNN	63	1525	31525	BRUNSWICK	690
GLYNN	63	1527	31527	JEKYLL ISLAND	690
JEFF DAVIS	80	1532	31532	DENTON	650
COFFEE	34	1533	31533	DOUGLAS	731
COFFEE	34	1533	31533	DOUGLAS	730
COFFEE	34	1534	31534	DOUGLAS	731
COFFEE	34	1535	31535	DOUGLAS	731
COFFEE	34	1535	31535	DOUGLAS	730
CHARLTON	24	1537	31537	FOLKSTON	700
JEFF DAVIS	80	1539	31539	HAZLEHURST	650
BRANTLEY	13	1542	31542	HOBOKEN	700
BRANTLEY	13	1543	31543	HORTENSE	700
TELFAIR	134	1544	31544	JACKSONVILLE	650
WAYNE	151	1545	31545	JESUP	700
WAYNE	151	1546	31546	JESUP	700
CAMDEN	20	1547	31547	KINGS BAY	700
CAMDEN	20	1548	31548	KINGSLAND	700
TELFAIR	134	1549	31549	LMBER CTY TELFR	650
WHEELER	153	1549	31549	LMBER CTY WHELR	650
WARE	148	1550	31550	MANOR	710
PIERCE	113	1551	31551	MERSHON	700
WARE	148	1552	31552	MILLWOOD	710
BRANTLEY	13	1553	31553	NAHUNTA	700
COFFEE	34	1554	31554	NICHOLLS	730
WAYNE	151	1555	31555	ODUM	700
PIERCE	113	1557	31557	PATTERSON	700
CAMDEN	20	1558	31558	SAINT MARYS	700
CAMDEN	20	1558	31558	ST MARYS	700
WAYNE	151	1560	31560	SCREVEN	700
GLYNN	63	1561	31561	SEA ISLAND	690
CHARLTON	24	1562	31562	SAINT GEORGE	700
APPLING	1	1563	31563	SURRENCY	650
WARE	148	1564	31564	WARESBORO	710
CAMDEN	20	1565	31565	WAYERLY	700
BRANTLEY	13	1566	31566	WAYNESVILLE	700
GLYNN	63	1566	31566	WAYNESVILLE	690
COFFEE	34	1567	31567	WEST GREEN	730
CAMDEN	20	1568	31568	WHITE OAK	700
CAMDEN	20	1569	31569	WOODBINE	700
LOWNDES	92	1601	31601	CLYATTVILLE	780
LOWNDES	92	1601	31601	VALDOSTA	781
LOWNDES	92	1601	31601	VALDOSTA	780
BROOKS	14	1602	31602	VALDOSTA BROOKS	790
LOWNDES	92	1602	31602	VALDOSTA LOWNDE	781
LOWNDES	92	1602	31602	VALDOSTA LOWNDE	780
LOWNDES	92	1605	31605	VALDOSTA	781
LOWNDES	92	1605	31605	VALDOSTA	780
LOWNDES	92	1606	31606	VALDOSTA	781
LOWNDES	92	1606	31606	VALDOSTA	780
COOK	37	1620	31620	ADEL	750
BERRIEN	10	1622	31622	ALAPAHA	750
CLINCH	32	1623	31623	ARGYLE	720
ATKINSON	2	1624	31624	AXSON	730
BROOKS	14	1625	31625	BARNEY	790
THOMAS	136	1626	31626	BOSTON	870
COOK	37	1627	31627	CECIL	750
BROOKS	14	1629	31629	DIXIE	790
CLINCH	32	1630	31630	DU PONT	720
CLINCH	32	1631	31631	FARGO	720
LOWNDES	92	1632	31632	HAHIRA	780
CLINCH	32	1634	31634	HOMERVILLE	720
LANIER	86	1635	31635	LAKELAND	720
LOWNDES	92	1636	31636	LAKE PARK	780
COOK	37	1637	31637	LENOX	750
BROOKS	14	1638	31638	MORVEN	790
BERRIEN	10	1639	31639	NASHVILLE	750
LOWNDES	92	1641	31641	NAYLOR	780
ATKINSON	2	1642	31642	PEARSON	730
BROOKS	14	1643	31643	QUITMAN	790
BERRIEN	10	1645	31645	RAY CITY	750
CHARLTON	24	1646	31646	ST GEORGE	700
COOK	37	1647	31647	SPARKS	750
ECHOLS	50	1648	31648	STATENVILLE	720
LANIER	86	1649	31649	STOCKTON	720
ATKINSON	2	1650	31650	WILLACOOCHEE	730

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
LOWNDES	92	1698	31698	VALDOSTA	781
LOWNDES	92	1699	31699	MOODY AFB	780
DOUGHERTY	47	1701	31701	ALBANY	820
DOUGHERTY	47	1701	31701	ALBANY	821
DOUGHERTY	47	1702	31702	ALBANY	820
DOUGHERTY	47	1702	31702	ALBANY	821
DOUGHERTY	47	1703	31703	ALBANY	820
DOUGHERTY	47	1703	31703	ALBANY	821
DOUGHERTY	47	1704	31704	ALBANY	821
DOUGHERTY	47	1705	31705	ALBANY DHGRTY	820
DOUGHERTY	47	1705	31705	ALBANY DHGRTY	821
MITCHELL	101	1705	31705	ALBANY MITCHELL	810
WORTH	159	1705	31705	ALBANY WORTH	810
DOUGHERTY	47	1705	31705	BRIDGEBORO	820
DOUGHERTY	47	1706	31706	ALBANY	820
DOUGHERTY	47	1706	31706	ALBANY	821
DOUGHERTY	47	1707	31707	ALBANY DOUGHRTY	820
DOUGHERTY	47	1707	31707	ALBANY DOUGHRTY	821
LEE	88	1707	31707	ALBANY LEE	830
SUMTER	129	1709	31709	AMERICUS	611
SUMTER	129	1709	31709	AMERICUS	610
SUMTER	129	1711	31711	ANDERSONVILLE	610
CRISP	40	1712	31712	ARABI	620
TURNER	142	1714	31714	ASHBURN	760
DECATUR	43	1715	31715	ATTAPULGUS	890
MITCHELL	101	1716	31716	BACONTON	860
DECATUR	43	1717	31717	BAINBRIDGE	891
DECATUR	43	1717	31717	BAINBRIDGE	890
SUMTER	129	1719	31719	AMERICUS	611
BROOKS	14	1720	31720	BARWICK BROOKS	790
THOMAS	136	1720	31720	BARWICK THOMAS	870
DOUGHERTY	47	1721	31721	ALBANY	821
LEE	88	1721	31721	ALBANY	830
COLQUITT	35	1722	31722	BERLIN	800
TERRELL	135	1726	31726	BRONWOOD	830
TIFT	137	1727	31727	BROOKFIELD	770
GRADY	65	1729	31729	CALVARY	880
MITCHELL	101	1730	31730	CAMILLA	860
TIFT	137	1733	31733	CHULA	770
SUMTER	129	1735	31735	COBB	610
MILLER	100	1737	31737	COLQUITT	860
THOMAS	136	1738	31738	COOLIDGE	870
RANDOLPH	120	1740	31740	BENEVOLENCE	830
RANDOLPH	120	1740	31740	CUTHBERT	830
EARLY	49	1741	31741	DAMASCUS	860
TERRELL	135	1742	31742	DAWSON	830
SUMTER	129	1743	31743	DE SOTO	610
COLQUITT	35	1744	31744	DOERUN COLQUITT	800
MITCHELL	101	1744	31744	DOERUN MITCHELL	860
WORTH	159	1744	31744	DOERUN WORTH	810
CALHOUN	19	1746	31746	EDISON	850
COLQUITT	35	1747	31747	ELLENTON	800
BERRIEN	10	1749	31749	ENIGMA	750
BEN HILL	9	1750	31750	FITZGERALD	740
CLAY	30	1751	31751	FORT GAINES	840
CLAY	30	1751	31751	FT GAINES	840
COLQUITT	35	1753	31753	FUNSTON	800
QUITMAN	118	1754	31754	GEORGETOWN	600
COLQUITT	35	1756	31756	HARTSFIELD	800
THOMAS	136	1757	31757	THOMASVILLE	871
THOMAS	136	1757	31757	THOMASVILLE	870
SEMINOLE	125	1759	31759	IRON CITY	900
CALHOUN	19	1762	31762	LEARY	850
LEE	88	1763	31763	LEESBURG	830
SUMTER	129	1764	31764	LESLIE	610
MITCHELL	101	1765	31765	MEIGS MITCHELL	860
THOMAS	136	1765	31765	MEIGS THOMAS	870
COLQUITT	35	1768	31768	MOULTRIE	801
COLQUITT	35	1768	31768	MOULTRIE	800
IRWIN	77	1769	31769	MYSTIC	750
BAKER	4	1770	31770	NEWTON	860
COLQUITT	35	1771	31771	NORMAN PARK	800
WORTH	159	1772	31772	OAKFIELD	810
THOMAS	136	1773	31773	OCHLOCKNEE	870
IRWIN	77	1774	31774	OCILLA	750
TIFT	137	1775	31775	OMEGA	770
BROOKS	14	1778	31778	PAVO BROOKS	790
THOMAS	136	1778	31778	PAVO THOMAS	870
MITCHELL	101	1779	31779	PELHAM	860
GRADY	65	1779	31779	PELHAM	880
SUMTER	129	1780	31780	PLAINS	610
WORTH	159	1781	31781	POULAN	810
DOUGHERTY	47	1782	31782	PUTNEY	820
TURNER	142	1783	31783	REBECCA	760
MITCHELL	101	1784	31784	SALE CITY	860
TERRELL	135	1785	31785	SASSER	830
LEE	88	1787	31787	SMITHVILLE LEE	830
SUMTER	129	1787	31787	SMITHVILLE SUMT	610
COLQUITT	35	1788	31788	MOULTRIE	801
WORTH	159	1789	31789	SUMNER	810
TURNER	142	1790	31790	SYCAMORE	760
WORTH	159	1791	31791	SYLVESTER	810
THOMAS	136	1792	31792	THOMASVILLE	871
THOMAS	136	1792	31792	THOMASVILLE	870
TIFT	137	1793	31793	TIFTON	770
TIFT	137	1794	31794	TIFTON	770
TIFT	137	1795	31795	TY TY	770
WORTH	159	1795	31795	TY TY2	810
WORTH	159	1796	31796	WARWICK	810
IRWIN	77	1798	31798	WRAY	750
TALBOT	130	1801	31801	BOX SPRINGS	590
MARION	96	1801	31801	JUNIPER MARION	590
TALBOT	130	1801	31801	JUNIPER TALBOT	590

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
MARION	96	1803	31803	BUENA VISTA	590
	72	1804	31804	CATAULA	590
HARRIS	26	1805	31805	CUSSETA	030
	123	1806	31806	ELLAVILLE	590
SCHLEY	72	1807	31807	ELLERSLIE	590
	72	1808	31808	FORTSON HARRIS	590
HARRIS	106	1808	31808	FORTSON MUSCOGE	040
	130	1810	31810	GENEVA	590
TALBOT	72	1811	31811	HAMILTON	590
	130	1812	31812	JUNCTION CITY	590
STEWART	128	1815	31815	LUMPKIN	601
	99	1816	31816	MANCHESTER	490
MERIWETHER	72	1820	31820	MIDLAND HARRIS	590
	106	1820	31820	MIDLAND MUSCOGE	040
STEWART	128	1821	31821	OMAHA	601
	141	1822	31822	PINE MNTN TROUP	480
HARRIS	72	1822	31822	PINE MTN HARRIS	590
	72	1823	31823	PINE MTN VALLEY	590
WEBSTER	152	1824	31824	PRESTON	602
	128	1825	31825	RICHLAND	601
STEWART	72	1826	31826	SHILOH HARRIS	590
	130	1826	31826	SHILOH TALBOT	590
TALBOT	130	1827	31827	TALBOTTON	590
	106	1829	31829	UPATOI	040
MUSCOGEE	72	1829	31829	UPATOI	590
	99	1830	31830	WARM SPRINGS	490
MERIWETHER	72	1831	31831	WAVERLY HALL	590
	130	1831	31831	WAVERLY HALL2	590
WEBSTER	152	1832	31832	WESTON	602
	72	1833	31833	WEST PNT HARRIS	590
HARRIS	141	1833	31833	WEST PNT TROUP	480
	130	1836	31836	WOODLAND	590
TALBOT	106	1901	31901	COLUMBUS	045
	106	1901	31901	COLUMBUS	040
MUSCOGEE	106	1903	31903	COLUMBUS	040
	106	1903	31903	COLUMBUS	045
MUSCOGEE	106	1904	31904	COLUMBUS	040
	106	1904	31904	COLUMBUS	045
MUSCOGEE	106	1905	31905	COLUMBUS	040
	106	1905	31905	COLUMBUS	045
MUSCOGEE	26	1905	31905	FT BENNING CHAT	030
	106	1905	31905	FT BENNING MUSC	040
CHATTAHOOCHEE	106	1906	31906	COLUMBUS	040
	106	1906	31906	COLUMBUS	045
MUSCOGEE	106	1907	31907	COLUMBUS	040
	106	1907	31907	COLUMBUS	045
MUSCOGEE	106	1909	31909	COLUMBUS	040
	106	1909	31909	COLUMBUS	045
MUSCOGEE	19	9813	39813	ARLINGTON	850
	43	9815	39815	ATTAPULGUS	890
DECATUR	43	9817	39817	BAINBRIDGE	891
	43	9819	39819	BAINBRDGE	891
EARLY	49	9823	39823	BLAKELY	860
	30	9824	39824	BLUFFTON	840
DECATUR	43	9825	39825	BRINSON	890
	135	9826	39826	BRONWOOD	830
TERRELL	65	9827	39827	CAIRO	880
	65	9828	39828	CAIRO2	880
GRADY	49	9832	39832	CEDAR SPRINGS	860
	43	9834	39834	CLIMAX	890
DECATUR	120	9836	39836	COLEMAN	830
	100	9837	39837	COLQUITT	860
MILLER	49	9837	39837	COLQUITT	860
	120	9840	39840	CUTHBERT	830
RANDOLPH	49	9841	39841	DAMASCUS	860
	135	9842	39842	DAWSON	830
SEMINOLE	125	9845	39845	DONALSONVILLE	900
	19	9846	39846	EDISON	850
CALHOUN	30	9851	39851	FORT GAINES	840
	118	9854	39854	GEORGETOWN	600
CLAY	30	9854	39854	GEORGETOWN CLAY	840
	125	9859	39859	IRON CITY	900
SEMINOLE	49	9861	39861	JAKIN	860
	19	9862	39862	LEARY	850
CALHOUN	19	9866	39866	MORGAN	850
	118	9867	39867	MORRIS	600
QUITMAN	4	9870	39870	NEWTON	860
	135	9877	39877	PARROTT	830
TERRELL	135	9885	39885	DAWSON	830
	120	9886	39886	SHELLMAN	830
RANDOLPH	65	9897	39897	WHIGMAN	880

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UM BI (SS) 25/50		UM/UM- Added On (SA) 25/50		UM/UM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Add'l
0002	1124.94	605.37	452.6	812.25	115.82	80.74	201.90	107.33	268.38	13.10	10.30
0004	727.75	590.04	335.6	746.73	84.42	45.29	113.32	60.25	150.72	4.20	3.40
0005	731.05	652.85	434.8	783.88	65.81	45.29	113.32	60.25	150.72	4.20	3.40
0006	885.69	515.20	414.2	696.97	114.72	52.12	130.33	69.28	173.25	8.50	6.70
0008	1031.81	604.52	434.8	762.80	102.02	58.85	147.12	78.22	195.70	6.00	4.80
0009	770.56	638.49	320.7	760.93	83.36	47.95	119.99	63.79	159.58	4.50	3.60
0011	913.13	608.93	559.7	687.24	88.33	49.01	122.42	65.12	162.91	6.30	5.00
0012	1237.51	546.97	625.2	756.34	107.84	68.39	170.90	90.93	227.41	8.00	6.40
0013	1054.39	587.36	651.0	733.02	102.79	56.42	140.99	75.01	187.61	6.60	5.30
0014	903.75	535.59	522.7	724.20	118.74	46.88	117.22	62.39	155.92	6.00	4.90
0016	922.67	537.81	593.8	720.20	165.43	52.36	130.80	69.57	174.06	6.80	5.40
0017	1058.57	678.88	625.9	733.81	109.02	51.46	128.60	68.47	171.08	5.30	4.20
0018	1053.93	515.20	664.7	696.97	124.94	52.12	130.19	69.25	173.24	6.70	5.30
0019	931.63	611.19	559.7	692.13	86.86	41.72	104.22	55.44	138.69	5.40	4.30
0021	1179.56	671.70	608.6	814.30	100.19	74.71	186.83	99.32	248.36	12.10	9.50
0022	800.73	638.66	594.7	798.67	69.57	47.16	117.99	62.73	156.93	4.40	3.50
0024	835.55	673.90	594.7	778.19	67.28	44.06	110.07	58.55	146.47	5.70	4.50
0025	739.26	415.69	559.7	683.90	186.60	43.87	109.84	58.41	146.13	3.80	3.00
0028	760.55	550.29	345.0	709.36	95.25	47.95	119.99	63.79	159.58	4.50	3.60
0030	945.80	576.51	344.7	807.60	94.39	66.36	166.20	88.36	220.95	7.80	6.20
0032	1288.25	654.24	559.7	795.79	120.30	64.15	160.24	85.24	213.24	8.30	6.60
0033	949.02	592.90	388.9	811.44	90.09	68.36	170.84	90.89	227.33	8.00	6.40
0034	1332.75	669.67	684.9	817.22	155.61	74.71	186.83	99.32	248.36	12.10	9.50
0035	1389.29	621.11	565.8	755.15	127.43	72.11	180.54	96.06	240.19	11.70	9.30
0038	1426.02	630.04	629.3	780.05	127.18	68.27	170.67	90.74	227.02	6.90	5.60
0039	1208.26	665.01	559.7	728.42	94.75	70.32	175.74	93.50	233.85	8.20	6.60
0040	727.75	597.88	328.2	727.37	79.69	37.86	94.63	50.38	125.88	3.90	3.10
0041	761.86	610.07	374.9	735.91	82.53	45.29	113.32	60.25	150.72	4.20	3.40
0043	1062.41	667.69	698.7	741.47	94.50	57.60	144.00	76.56	191.54	5.90	4.70
0044	1112.57	619.74	732.4	759.71	94.50	53.20	133.10	70.76	177.03	6.30	5.10
0045	970.39	645.72	520.2	710.09	89.74	47.22	117.97	62.72	156.89	3.40	2.60
0046	1035.81	690.17	642.8	739.46	96.66	57.89	144.73	76.95	192.51	5.90	4.70
0047	1189.11	617.23	751.8	775.04	100.40	65.24	162.97	86.69	216.87	8.40	6.70
0049	942.99	515.20	594.7	696.97	119.41	52.12	130.33	69.28	173.25	8.50	6.70
0052	1073.53	599.64	496.2	689.55	102.22	48.26	120.76	64.21	160.57	5.00	4.00
0054	998.51	544.73	638.2	729.05	101.51	59.68	149.15	79.36	198.47	6.90	5.60
0055	847.11	451.36	629.7	703.00	192.25	49.35	123.57	65.72	164.40	4.20	3.30
0056	729.86	405.18	370.2	668.52	206.41	46.61	116.70	62.06	155.26	4.00	3.10
0058	1455.16	659.51	616.2	791.39	120.30	64.15	160.24	85.24	213.24	8.30	6.60
0060	1006.01	614.46	434.8	766.02	78.44	55.66	139.15	73.98	185.09	5.70	4.50
0061	885.69	515.20	414.2	696.97	117.18	52.12	130.19	69.25	173.24	6.70	5.30
0062	880.87	630.64	415.5	779.34	73.86	50.87	127.06	67.59	169.09	6.60	5.20
0064	924.29	586.19	452.6	737.76	78.91	51.27	128.17	68.14	170.49	5.20	4.20
0065	894.93	605.58	414.2	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0066	842.62	603.93	412.5	738.49	71.71	40.76	101.87	54.24	135.51	4.20	3.30
0067	902.08	626.48	409.7	776.16	73.54	51.49	128.61	68.41	171.14	6.70	5.30
0068	912.02	636.66	392.3	777.77	87.26	52.82	132.05	70.20	175.64	5.40	4.30
0070	887.52	515.20	559.7	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0071	1165.13	672.42	629.6	807.84	60.21	69.64	174.09	92.59	231.51	11.30	8.90
0072	996.36	541.84	594.7	696.97	119.41	52.15	130.43	69.34	173.39	8.80	7.10
0074	937.75	515.20	559.7	696.97	126.62	53.24	133.01	70.73	176.89	8.30	6.70
0075	809.73	647.73	331.6	768.80	70.06	47.03	117.47	62.49	156.32	6.10	4.80
0076	846.84	648.33	429.7	805.52	67.19	50.24	125.50	66.75	167.00	6.50	5.10
0077	885.69	515.20	414.2	696.97	84.06	52.12	130.19	69.25	173.24	6.70	5.30
0078	1110.36	592.25	598.5	734.32	102.60	60.45	151.35	80.49	201.37	5.20	4.10
0079	1227.83	612.56	416.9	812.09	111.95	74.71	186.83	99.32	248.36	12.10	9.50
0080	946.29	606.64	434.8	762.68	100.59	64.67	161.68	85.96	215.06	6.60	5.30
0081	885.69	515.20	414.2	696.97	117.18	52.12	130.19	69.25	173.24	6.70	5.30
0082	1121.46	614.83	470.4	764.88	102.25	71.91	179.63	95.55	239.03	9.30	7.40
0083	1372.01	647.40	628.7	792.63	93.10	66.07	165.31	87.89	219.87	6.20	5.00
0084	1018.21	669.22	615.5	819.28	80.90	63.89	160.00	85.06	212.71	7.50	5.90
0087	1309.38	621.14	628.7	777.49	96.14	73.16	182.83	97.27	243.28	8.50	6.80
0088	1275.99	701.90	587.4	841.18	100.86	74.71	186.83	99.32	248.36	12.10	9.50
0090	894.93	528.05	414.2	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0092	987.69	609.44	563.5	798.90	61.52	68.60	171.69	91.30	228.25	11.60	9.40
0093	1087.06	663.05	728.2	810.02	84.59	64.15	160.24	85.24	213.24	8.30	6.60
0094	1197.00	554.76	673.4	743.10	134.72	63.22	158.37	84.27	210.66	7.40	5.80
0096	971.79	633.66	665.3	775.70	66.89	61.22	152.92	81.34	203.49	7.90	6.30
0097	876.46	682.77	596.2	797.26	69.77	51.92	129.74	69.08	172.60	5.40	4.20
0101	965.59	560.10	423.6	703.34	80.38	49.55	123.87	65.86	164.77	5.00	4.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UM BI (SS) 25/50		UM/UM- Added On (SA) 25/50		UM/UM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Add'l
0102	812.53	523.39	364.0	700.89	83.98	45.29	113.32	60.25	150.72	5.40	4.30
0103	621.43	380.05	285.1	650.60	121.19	35.64	89.06	47.42	118.47	3.70	2.90
0104	749.01	393.38	302.9	649.71	153.82	44.99	112.44	59.86	149.57	4.60	3.60
0105	527.53	400.89	338.5	638.45	159.18	48.31	120.77	64.29	160.71	3.80	3.00
0106	1076.37	616.10	416.9	731.42	108.22	66.29	165.72	88.11	220.44	6.70	5.40
0107	717.84	532.36	305.0	705.05	99.71	37.86	94.63	50.38	125.88	3.90	3.10
0108	693.56	345.04	370.1	556.88	149.86	47.95	119.99	63.79	159.58	5.70	4.60
0110	720.23	379.22	390.3	624.71	126.45	45.29	113.32	60.25	150.72	5.40	4.30
0111	885.69	515.20	414.2	696.97	119.41	52.12	130.30	69.28	173.32	5.30	4.30
0113	954.68	393.11	404.3	660.57	133.61	53.31	133.39	70.91	177.41	6.30	5.10
0114	833.72	491.77	373.0	710.35	95.81	46.79	116.99	62.20	155.62	4.80	3.80
0115	736.97	592.92	376.8	721.25	83.35	45.29	113.32	60.25	150.72	4.20	3.40
0116	782.55	407.87	395.4	605.22	123.11	44.04	110.11	58.54	146.47	4.50	3.60
0117	779.82	367.91	389.0	576.39	134.55	42.63	106.65	56.70	141.85	5.00	4.10
0118	636.25	370.42	432.0	567.82	150.19	47.95	119.99	63.79	159.58	5.70	4.60
0120	854.76	445.01	302.9	685.20	98.77	45.29	113.32	60.25	150.72	5.40	4.30
0121	819.88	472.01	310.5	692.96	97.17	42.63	106.65	56.70	141.85	5.00	4.10
0122	1198.70	571.25	416.9	728.76	99.35	56.16	140.52	74.68	186.95	4.00	3.20
0123	885.69	515.20	414.2	696.97	119.41	52.12	130.40	69.33	173.44	6.20	5.00
0124	636.25	388.99	320.7	619.88	162.25	40.09	100.19	53.34	133.28	4.10	3.20
0125	675.41	348.64	326.1	625.86	139.20	43.35	108.33	57.67	144.10	4.50	3.50
0126	1150.26	613.75	434.8	762.23	95.73	71.02	177.55	94.40	236.18	7.20	5.80
0127	1131.37	562.86	434.8	711.96	89.97	51.36	128.40	68.27	170.79	5.20	4.20
0129	885.69	514.23	414.2	696.97	138.35	52.12	130.29	69.35	173.37	4.10	3.30
0132	1004.22	534.13	425.6	694.58	89.78	46.79	116.99	62.20	155.62	4.80	3.80
0133	885.69	515.20	414.2	696.97	126.24	52.12	130.30	69.28	173.32	5.30	4.30
0134	1185.29	538.84	416.9	700.84	119.93	67.72	169.29	90.01	225.19	6.90	5.50
0135	1187.24	524.67	405.4	706.94	151.42	66.17	165.57	88.03	220.13	6.70	5.40
0137	915.31	487.63	338.5	689.46	88.46	50.62	126.65	67.33	168.45	6.00	4.80
0138	885.69	515.20	414.2	696.97	148.86	52.12	130.25	69.35	173.27	5.40	4.20
0139	718.90	422.60	302.9	681.87	148.75	43.23	108.06	57.52	143.79	3.40	2.70
0140	885.69	515.20	414.2	696.97	129.79	52.12	130.40	69.33	173.44	6.20	5.00
0141	1150.80	550.88	433.5	698.48	79.13	46.79	116.99	62.20	155.62	4.80	3.80
0142	885.69	515.20	414.2	696.97	119.41	52.12	130.40	69.33	173.44	4.90	3.90
0143	879.07	459.53	320.7	690.05	132.40	44.56	111.37	59.30	148.16	4.60	3.60
0144	851.01	573.00	365.5	720.69	75.27	47.95	119.99	63.79	159.58	4.50	3.60
0145	694.75	423.83	338.5	655.26	143.63	42.32	105.76	56.31	140.69	4.40	3.40
0146	885.69	528.05	414.2	696.97	119.41	52.12	130.40	69.33	173.44	4.90	3.90
0147	590.54	403.18	322.6	623.06	133.84	45.29	113.32	60.25	150.72	5.40	4.30
0148	846.55	425.42	338.5	675.83	114.26	42.32	105.76	56.31	140.69	4.40	3.40
0149	614.82	335.26	302.9	614.41	141.61	43.23	108.06	57.52	143.79	3.40	2.70
0151	885.69	515.20	414.2	696.97	119.41	52.12	130.25	69.35	173.27	5.40	4.20
0152	924.40	580.87	419.5	718.10	71.80	45.77	114.42	60.90	152.25	3.60	2.90
0153	866.45	398.10	377.3	653.15	144.23	46.74	116.87	62.13	155.45	4.80	3.80
0156	885.69	515.20	414.2	696.97	117.18	52.12	130.19	69.25	173.24	6.70	5.30
0157	1080.55	519.69	434.8	702.76	84.15	46.79	116.99	62.20	155.62	4.80	3.80
0160	894.93	528.05	414.2	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0161	634.46	391.53	285.1	636.80	146.87	40.68	101.70	54.13	135.33	3.20	2.60
0164	885.69	514.23	414.2	696.97	138.35	52.12	130.29	69.35	173.37	4.10	3.30
0165	621.62	398.49	302.9	637.50	141.62	43.23	108.06	57.52	143.79	3.40	2.70
0168	1214.15	561.45	416.9	746.70	98.33	68.27	170.67	90.74	227.02	6.90	5.60
0169	885.69	515.20	414.2	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0170	685.25	421.29	353.0	584.23	133.57	50.62	126.65	67.33	168.45	6.00	4.80
0171	744.98	395.24	338.5	698.39	137.71	42.32	105.76	56.31	140.69	4.40	3.40
0172	885.69	515.20	414.2	696.97	138.35	52.12	130.25	69.35	173.27	5.40	4.20
0173	656.85	414.25	320.7	631.16	162.25	40.25	100.60	53.56	133.83	4.20	3.30
0175	767.36	424.15	285.1	678.44	143.01	42.42	106.05	56.45	141.12	3.30	2.70
0176	639.83	350.49	339.3	557.34	122.96	40.09	100.19	53.34	133.28	4.10	3.20
0177	982.34	429.74	320.7	700.24	137.63	47.99	119.93	63.86	159.55	5.00	3.90
0178	771.89	434.91	320.7	654.03	162.25	47.95	119.99	63.79	159.58	5.70	4.60
0179	855.83	379.22	434.8	605.24	119.82	51.03	127.58	67.83	169.71	5.20	4.20
0180	982.37	445.55	434.8	623.60	127.42	52.79	132.07	70.22	175.66	6.20	5.10
0182	645.54	370.84	358.9	554.82	120.37	45.29	113.32	60.25	150.72	5.40	4.30
0183	860.30	447.11	320.7	691.76	142.56	42.23	105.54	56.19	140.40	4.40	3.40
0184	799.34	487.63	338.5	692.29	106.24	42.32	105.76	56.31	140.69	4.40	3.40
0185	873.18	442.40	385.1	614.97	154.95	49.55	123.87	65.86	164.77	5.00	4.00
0187	1100.19	481.41	470.4	643.40	146.74	55.04	137.61	73.16	183.05	5.60	4.50
0188	770.16	600.11	394.2	730.02	71.28	49.55	123.87	65.86	164.77	5.00	4.00
0189	794.65	507.08	420.4	709.50	77.25	49.55	123.87	65.86	164.77	5.00	4.00
0204	691.36	348.92	405.8	624.19	191.38	42.19	105.43	56.05	140.22	3.80	3.00

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0205	853.69	426.76	359.1	617.04	156.74	49.55	123.87	65.86	164.77	5.00	4.00
0206	805.46	369.03	320.7	585.33	206.70	44.67	111.63	59.35	148.47	4.00	3.10
0212	894.93	515.20	664.7	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0213	1253.33	598.66	434.8	728.40	161.77	66.74	166.71	88.67	221.84	8.60	6.80
0214	1150.14	555.77	403.1	722.84	150.62	61.79	154.67	82.27	205.67	6.30	5.00
0215	1054.68	463.26	434.8	636.20	141.01	54.14	135.24	71.94	179.97	7.00	5.50
0216	715.97	398.66	559.7	674.97	177.53	41.39	103.38	54.99	137.57	5.40	4.20
0217	633.43	402.41	352.1	577.04	196.33	45.29	113.32	60.25	150.72	5.40	4.30
0218	1028.82	450.95	370.1	632.84	217.11	56.55	141.38	75.17	188.06	5.80	4.60
0220	952.34	406.81	379.2	613.59	206.70	49.55	123.87	65.86	164.77	5.00	4.00
0222	809.43	334.54	316.0	587.51	228.87	47.11	117.72	62.58	156.58	4.30	3.30
0223	945.04	451.14	559.7	692.52	143.42	42.39	105.89	56.32	140.91	5.50	4.30
0224	820.98	408.25	559.7	606.92	151.69	44.04	110.11	58.54	146.47	4.50	3.60
0228	1215.49	524.13	594.0	716.25	148.02	59.13	147.76	78.55	196.52	5.40	4.20
0229	894.93	515.20	414.2	696.97	129.79	52.30	130.75	69.52	173.93	5.30	4.30
0230	712.11	393.77	336.3	588.45	208.75	42.63	106.65	56.70	141.85	5.00	4.10
0233	826.58	422.05	559.7	689.55	138.12	41.39	103.38	54.99	137.57	5.40	4.20
0234	963.69	451.03	594.7	705.99	131.98	46.22	115.46	61.42	153.65	6.00	4.70
0236	1207.77	575.98	719.5	737.86	162.01	59.76	149.42	79.52	198.75	7.70	6.20
0237	998.46	515.20	629.7	696.97	119.41	52.12	130.24	69.30	173.31	6.10	4.90
0238	1227.25	520.73	636.0	735.90	145.06	61.41	153.80	81.76	204.46	7.20	5.70
0240	586.68	350.20	340.9	569.77	212.17	43.20	107.96	57.39	143.59	3.90	3.00
0241	606.13	355.33	340.9	568.92	219.82	39.71	99.22	52.75	131.97	3.60	2.80
0248	997.16	445.19	559.7	695.88	133.65	45.70	114.16	60.72	151.92	5.90	4.70
0250	998.46	515.20	629.7	696.97	149.31	52.12	130.24	69.30	173.31	6.10	4.90
0251	840.38	404.12	298.8	612.96	208.85	43.69	109.17	58.04	145.21	4.00	3.10
0252	1103.85	507.16	646.5	718.10	141.01	57.42	143.43	76.29	190.86	7.40	5.90
0253	1115.94	515.45	592.1	715.34	158.73	60.30	150.86	80.21	200.54	7.10	5.60
0256	727.75	384.95	336.3	566.43	179.45	42.19	105.43	56.05	140.22	3.80	3.00
0257	793.67	360.46	434.8	648.37	175.60	46.79	116.99	62.20	155.62	4.80	3.80
0258	701.62	380.52	370.1	575.92	206.70	44.67	111.63	59.35	148.47	4.00	3.10
0259	847.50	457.04	338.5	615.31	149.33	50.62	126.65	67.33	168.45	6.00	4.80
0260	1259.17	550.39	818.6	765.69	173.84	70.32	175.74	93.50	233.85	8.20	6.60
0263	889.51	460.91	368.9	613.23	155.07	43.60	109.19	58.00	145.12	3.40	2.70
0264	885.69	515.20	414.2	696.97	129.79	52.30	130.75	69.52	173.93	5.30	4.30
0265	861.85	455.42	302.9	623.46	133.61	42.19	105.43	56.05	140.22	3.80	3.00
0266	894.93	515.20	664.7	696.97	124.94	52.30	130.75	69.52	173.93	5.30	4.30
0268	1013.71	564.61	337.6	639.50	171.74	50.56	126.42	67.21	168.16	5.10	4.10
0269	800.64	473.49	302.9	628.81	104.56	46.79	116.99	62.20	155.62	4.80	3.80
0272	1054.97	515.20	629.7	696.97	149.31	54.23	135.61	72.09	180.26	8.80	6.90
0273	1213.13	565.99	725.5	769.06	173.84	68.27	170.67	90.74	227.02	6.90	5.60
0274	1250.40	579.18	682.3	741.10	173.84	70.32	175.74	93.50	233.85	8.20	6.60
0275	885.69	515.20	414.2	696.97	129.79	52.30	130.75	69.52	173.93	5.30	4.30
0276	767.25	426.47	336.5	610.81	133.61	46.79	116.99	62.20	155.62	4.80	3.80
0277	846.29	460.75	320.7	625.30	141.47	49.55	123.87	65.86	164.77	5.00	4.00
0281	1248.50	596.22	713.3	750.65	158.64	53.87	134.47	71.55	178.84	4.80	3.80
0284	1053.93	515.20	664.7	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0285	724.43	362.71	311.3	602.43	184.01	47.15	117.83	62.64	156.72	4.30	3.30
0286	670.31	371.70	324.1	614.58	190.98	39.71	99.22	52.75	131.97	3.60	2.80
0288	1272.77	582.16	758.9	792.10	186.45	77.72	194.37	103.32	258.37	12.60	9.90
0289	894.93	515.20	414.2	696.97	129.79	52.30	130.75	69.52	173.93	5.30	4.30
0290	928.99	500.86	338.5	640.62	181.33	52.30	130.75	69.52	173.93	5.30	4.30
0291	1236.68	567.66	559.7	743.25	157.20	64.15	160.24	85.24	213.24	8.30	6.60
0292	1051.58	395.14	594.7	597.76	191.41	45.73	114.26	60.75	151.98	4.10	3.20
0293	711.69	343.62	326.3	563.65	237.91	44.67	111.63	59.35	148.47	4.00	3.10
0294	1319.96	581.53	798.1	788.55	198.14	70.32	175.74	93.50	233.85	8.20	6.60
0295	805.46	381.14	368.1	624.22	198.97	44.67	111.63	59.35	148.47	4.00	3.10
0296	1259.17	591.13	709.4	746.50	154.82	64.15	160.24	85.24	213.24	8.30	6.60
0297	1293.15	565.55	783.7	771.28	146.00	70.32	175.74	93.50	233.85	8.20	6.60
0302	1113.58	528.05	414.2	766.88	142.42	63.22	157.95	83.99	210.05	9.90	8.00
0303	1002.19	651.09	389.7	837.47	125.23	64.61	161.43	85.84	214.68	10.10	8.20
0304	1113.58	515.20	664.7	766.88	157.61	63.22	157.95	83.99	210.05	9.90	8.00
0305	884.86	668.68	325.4	835.76	84.70	52.15	130.43	69.34	173.39	8.80	7.10
0306	849.62	608.89	343.1	782.31	104.67	53.45	133.52	71.02	177.68	6.90	5.50
0307	946.54	620.30	346.3	803.69	112.35	63.17	157.81	83.94	209.99	8.20	6.50
0308	856.18	638.26	361.4	843.24	113.91	59.35	148.43	78.91	197.33	10.10	8.10
0309	947.30	600.25	357.5	840.37	95.71	48.20	120.54	64.08	160.23	7.80	6.20
0310	1285.25	595.09	416.9	804.61	177.63	74.71	186.83	99.32	248.36	12.10	9.50
0311	1230.16	525.05	416.9	800.94	130.33	74.71	186.83	99.32	248.36	12.10	9.50
0312	1144.89	607.79	416.9	834.12	115.04	70.22	175.47	93.36	233.50	8.20	6.60

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UM BI (SS) 25/50		UM/UM- Added On (SA) 25/50		UM/UM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Add'l
0313	967.24	653.29	352.2	832.08	153.20	55.80	139.38	74.14	185.48	7.20	5.70
0314	1162.75	652.47	377.3	798.27	166.53	65.55	163.94	87.15	217.92	10.70	8.40
0315	1263.91	583.95	576.6	819.57	130.69	74.71	186.83	99.32	248.36	12.10	9.50
0316	1094.20	603.44	434.8	844.33	139.58	66.74	166.71	88.67	221.84	8.60	6.80
0317	1028.64	624.73	400.0	796.63	135.33	75.99	189.91	101.04	252.71	8.80	7.10
0318	963.66	621.44	366.3	808.81	103.92	58.03	144.97	77.11	192.91	7.50	5.90
0319	802.71	613.99	316.1	765.49	79.79	52.15	130.43	69.34	173.39	8.80	7.10
0320	1462.95	587.26	414.2	786.04	162.81	85.28	213.28	113.39	283.54	14.50	11.70
0322	921.70	624.38	324.2	803.51	97.20	56.21	140.49	74.76	186.85	8.20	6.60
0324	866.20	611.84	340.6	776.57	96.50	48.26	120.69	64.16	160.43	7.80	6.20
0326	742.84	612.70	285.1	829.19	79.16	41.39	103.38	54.99	137.57	5.40	4.20
0327	939.85	656.16	361.9	784.10	93.49	51.04	127.55	67.87	169.73	5.90	4.80
0328	830.10	608.74	381.5	790.71	68.97	57.25	143.07	76.17	190.32	5.90	4.60
0329	968.84	666.11	368.8	795.64	76.77	54.78	137.00	72.83	182.13	9.30	7.50
0330	894.93	515.20	414.2	701.26	142.42	63.22	157.95	83.99	210.05	9.90	8.00
0331	1174.62	539.65	434.8	762.71	155.72	77.72	194.37	103.32	258.37	12.60	9.90
0332	885.69	515.20	414.2	696.97	119.93	52.12	130.19	69.25	173.24	6.70	5.30
0334	937.75	582.65	326.8	825.83	119.93	69.00	172.57	91.75	229.42	11.70	9.40
0336	1185.68	595.98	434.8	752.13	146.61	71.02	177.55	94.40	236.18	7.20	5.80
0337	1225.32	489.63	416.9	772.83	181.26	76.07	190.27	101.15	252.94	12.90	10.40
0338	864.29	646.59	405.4	766.86	64.56	60.73	151.83	80.80	201.95	7.80	6.30
0339	913.22	649.83	413.2	769.12	96.47	70.10	175.25	93.17	233.11	7.10	5.70
0340	1132.85	675.46	541.2	803.04	77.69	62.66	156.89	83.48	208.73	10.10	8.10
0341	914.82	664.25	521.9	793.38	81.10	63.02	157.55	83.79	209.51	10.20	8.10
0342	764.99	634.42	282.4	805.77	76.60	45.63	114.10	60.72	151.76	5.90	4.70
0344	1269.85	611.82	416.9	809.94	155.56	70.32	175.74	93.50	233.85	8.20	6.60
0345	953.49	649.97	629.7	811.35	84.48	64.47	161.04	85.66	214.30	8.30	6.60
0346	1021.06	624.55	416.9	753.77	81.72	58.56	146.44	77.84	194.66	9.50	7.50
0349	1263.20	587.22	716.0	755.47	204.81	61.41	153.80	81.76	204.46	7.20	5.70
0350	1013.36	682.53	416.9	762.00	84.06	56.57	141.31	75.17	188.04	7.30	5.80
0354	1319.51	566.46	681.3	800.12	198.24	76.07	190.27	101.15	252.94	12.90	10.40
0355	885.69	515.20	414.2	696.97	117.18	52.12	130.35	69.30	173.29	8.80	7.10
0360	1124.47	665.14	629.7	796.43	76.51	65.23	162.93	86.67	216.82	8.40	6.70
0361	894.93	528.05	414.2	766.88	119.41	56.39	140.94	75.00	187.45	8.30	6.60
0363	1067.52	617.12	327.6	836.42	141.86	49.44	123.56	65.79	164.37	5.10	4.00
0401	616.77	335.79	284.2	612.42	240.10	39.80	99.41	52.88	132.30	3.20	2.60
0410	677.38	338.80	244.4	613.34	208.67	39.88	99.67	53.02	132.57	2.00	1.70
0411	609.74	340.76	247.7	602.73	207.60	42.38	105.90	56.33	140.85	2.10	1.80
0412	661.12	419.12	340.9	696.97	119.41	52.12	130.25	69.28	173.23	2.60	2.20
0413	474.52	328.11	247.7	564.55	217.26	42.28	105.62	56.18	140.57	3.40	2.70
0414	885.69	515.20	384.6	696.97	123.08	52.12	130.19	69.25	173.27	4.20	3.40
0415	628.48	417.77	355.5	623.35	180.51	45.01	112.67	59.97	149.88	4.40	3.50
0417	620.12	349.66	340.9	587.19	190.20	39.80	99.41	52.88	132.30	3.20	2.60
0420	705.51	381.15	354.4	619.50	205.86	44.87	112.13	59.64	149.14	2.20	1.90
0421	663.98	381.31	355.5	619.46	198.03	42.38	105.90	56.33	140.85	2.10	1.80
0423	885.69	515.20	384.6	696.97	123.08	52.12	130.19	69.25	173.27	4.20	3.40
0424	885.69	515.20	384.6	696.97	155.39	52.12	130.19	69.25	173.27	4.20	3.40
0425	532.44	349.24	285.6	616.36	254.93	44.77	111.83	59.49	148.84	3.60	2.90
0426	769.40	379.19	311.8	556.68	232.35	44.77	111.83	59.49	148.84	3.60	2.90
0427	683.40	356.81	366.0	589.03	196.75	44.87	112.13	59.64	149.14	2.20	1.90
0428	645.67	358.44	296.1	621.49	197.37	39.88	99.67	53.02	132.57	2.00	1.70
0429	885.69	515.20	370.1	696.97	119.41	52.12	130.19	69.25	173.27	4.20	3.40
0434	584.49	327.69	255.1	566.82	240.10	40.28	100.62	53.53	133.92	3.20	2.60
0436	600.14	333.32	275.8	609.16	190.20	39.88	99.67	53.02	132.57	2.00	1.70
0438	648.62	379.66	384.6	618.38	212.15	47.36	118.36	62.96	157.42	2.40	2.00
0439	558.72	356.59	306.4	606.53	210.11	39.80	99.41	52.88	132.30	3.20	2.60
0441	629.92	332.82	340.9	561.40	240.10	41.62	103.96	55.30	138.35	3.30	2.70
0442	648.77	340.79	283.4	559.04	240.10	39.80	99.41	52.88	132.30	3.20	2.60
0445	680.93	338.08	233.1	609.29	240.10	39.88	99.67	53.02	132.57	2.00	1.70
0446	790.92	439.70	355.5	651.22	162.84	42.28	105.62	56.18	140.57	3.40	2.70
0449	885.69	515.20	384.6	696.97	155.39	52.12	130.19	69.25	173.27	4.20	3.40
0450	546.21	348.00	277.4	605.14	235.54	39.80	99.41	52.88	132.30	3.20	2.60
0451	885.69	515.20	384.6	696.97	155.39	52.12	130.19	69.25	173.27	4.20	3.40
0452	578.66	352.48	275.0	599.38	190.20	39.84	99.52	52.94	132.45	3.20	2.60
0453	610.13	349.35	330.1	607.14	190.20	39.88	99.67	53.02	132.57	2.00	1.70
0454	594.29	353.92	247.7	604.29	249.98	42.28	105.62	56.18	140.57	3.40	2.70
0455	627.65	358.12	273.4	605.55	245.82	42.28	105.62	56.18	140.57	3.40	2.70
0456	710.56	330.06	256.8	543.21	240.10	39.80	99.41	52.88	132.30	3.20	2.60
0457	611.49	341.83	303.2	618.70	240.10	39.88	99.67	53.02	132.57	2.00	1.70
0458	546.21	357.89	305.2	605.09	190.20	42.36	106.04	56.44	141.06	4.20	3.30

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UM BI (SS) 25/50		UM/UM- Added On (SA) 25/50		UM/UM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Add'l
0459	885.69	515.20	384.6	696.97	123.08	52.12	130.19	69.25	173.27	4.20	3.40
0460	885.69	515.20	370.1	696.97	119.41	52.12	130.19	69.25	173.27	4.20	3.40
0461	610.87	377.79	355.3	612.57	198.03	42.28	105.62	56.18	140.57	3.40	2.70
0464	661.12	419.12	340.9	696.97	130.86	52.12	130.19	69.25	173.27	4.20	3.40
0467	692.03	380.29	340.9	630.84	234.75	39.80	99.41	52.88	132.30	3.20	2.60
0470	640.08	334.71	247.7	600.84	205.93	42.38	105.90	56.33	140.85	2.10	1.80
0471	555.80	340.41	279.3	603.18	224.70	39.80	99.41	52.88	132.30	3.20	2.60
0473	596.21	309.04	296.9	605.48	217.26	42.38	105.90	56.33	140.85	2.10	1.80
0474	602.63	332.95	272.9	619.00	213.04	39.88	99.67	53.02	132.57	2.00	1.70
0477	515.06	335.52	317.4	569.60	234.31	39.80	99.41	52.88	132.30	3.20	2.60
0501	844.62	506.47	416.9	694.71	110.36	55.24	138.04	73.50	183.64	5.70	4.50
0502	885.69	528.05	414.2	696.97	119.41	52.12	130.40	69.33	173.44	4.90	3.90
0504	734.01	495.31	434.8	696.49	88.28	47.22	118.00	62.83	156.98	4.90	3.80
0506	692.10	539.33	364.2	684.35	85.72	45.29	113.32	60.25	150.72	4.20	3.40
0507	806.38	470.86	434.8	696.74	123.80	55.55	138.84	73.92	184.69	5.70	4.50
0510	655.38	440.91	433.1	665.41	119.62	48.35	120.79	64.23	160.70	5.00	4.00
0511	488.94	367.87	369.2	640.28	144.89	48.35	120.79	64.23	160.70	5.00	4.00
0512	589.38	340.92	302.9	625.56	147.95	43.32	108.06	57.52	143.86	3.30	2.60
0513	593.64	378.28	302.9	643.23	130.09	43.32	108.06	57.52	143.86	3.30	2.60
0516	461.91	331.84	368.5	635.34	164.48	41.04	102.77	54.59	136.58	3.20	2.60
0517	906.03	552.55	594.7	720.17	118.54	52.55	131.26	69.82	174.67	6.80	5.40
0518	799.12	649.15	559.7	747.65	76.69	41.39	103.38	54.99	137.57	5.40	4.20
0519	970.94	639.65	554.5	754.06	79.06	48.24	120.62	64.20	160.44	6.20	5.00
0520	515.97	327.04	369.3	648.32	164.48	41.04	102.77	54.59	136.58	3.20	2.60
0521	523.69	407.55	367.1	638.24	164.74	43.60	109.19	58.00	145.12	3.40	2.70
0522	641.05	391.39	331.0	646.80	122.91	45.87	114.42	60.90	152.32	3.50	2.80
0523	514.20	324.63	338.5	614.82	142.66	48.73	122.04	64.83	162.19	3.80	3.00
0525	515.66	317.86	302.9	604.33	132.48	43.60	109.19	58.00	145.12	3.40	2.70
0527	857.02	442.77	390.5	657.70	135.70	41.90	104.71	55.75	139.30	4.30	3.40
0528	704.93	426.94	327.8	646.26	145.89	45.66	114.08	60.66	151.77	4.80	3.80
0529	649.70	419.59	386.9	680.58	156.63	53.46	133.59	71.13	177.72	5.50	4.30
0530	617.92	402.97	337.1	668.24	176.72	56.77	141.81	75.41	188.67	5.90	4.80
0531	679.29	383.80	367.4	643.53	147.28	48.35	120.79	64.23	160.70	5.00	4.00
0533	680.93	411.84	311.7	655.34	131.61	42.98	107.37	57.09	142.84	4.50	3.60
0534	786.86	556.70	285.1	682.53	98.68	35.64	89.06	47.42	118.47	3.70	2.90
0535	536.18	332.52	338.5	615.36	143.20	48.73	122.04	64.83	162.19	3.80	3.00
0536	746.98	398.16	285.1	665.72	141.22	40.68	101.70	54.13	135.33	3.20	2.60
0537	480.04	318.26	320.7	600.31	115.99	46.16	115.61	61.41	153.65	3.60	2.90
0538	521.99	314.27	333.5	619.54	153.79	43.60	109.19	58.00	145.12	3.40	2.70
0539	748.49	514.23	414.2	696.97	119.41	52.12	130.29	69.35	173.37	4.10	3.30
0540	647.77	396.28	302.9	653.99	147.04	43.23	108.06	57.52	143.79	3.40	2.70
0541	548.85	372.94	320.7	639.99	143.02	45.87	114.42	60.90	152.32	3.50	2.80
0542	890.09	544.81	594.7	720.29	92.78	48.76	121.99	64.86	162.25	4.60	3.70
0543	738.79	461.16	434.8	689.66	125.84	55.81	139.47	74.26	185.53	5.80	4.50
0544	748.49	514.23	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0545	585.53	336.90	285.1	618.72	144.81	40.77	101.70	54.13	135.40	3.10	2.50
0546	510.75	305.01	302.9	601.60	145.06	43.60	109.19	58.00	145.12	3.40	2.70
0547	533.21	362.62	345.8	649.19	126.36	48.35	120.79	64.23	160.70	5.00	4.00
0548	886.04	564.22	594.7	728.24	105.62	50.64	126.50	67.29	168.33	6.60	5.20
0549	676.00	434.37	594.7	682.52	151.00	54.75	136.82	72.84	182.00	5.70	4.40
0552	475.11	300.90	320.7	603.53	148.37	46.16	115.61	61.41	153.65	3.60	2.90
0553	511.89	362.99	320.7	633.58	142.87	46.16	115.61	61.41	153.65	3.60	2.90
0554	767.74	449.20	452.6	672.14	119.52	52.71	131.72	70.13	175.22	5.40	4.30
0555	491.09	329.30	302.9	608.25	147.04	43.32	108.06	57.52	143.86	3.30	2.60
0557	529.00	339.47	320.7	623.83	160.95	46.16	115.61	61.41	153.65	3.60	2.90
0558	594.27	437.91	400.3	686.01	122.13	55.14	137.81	73.37	183.33	5.70	4.50
0559	509.55	327.18	320.7	616.12	142.44	45.87	114.42	60.90	152.32	3.50	2.80
0560	508.53	329.43	320.7	627.60	142.44	45.87	114.42	60.90	152.32	3.50	2.80
0562	684.42	474.97	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0563	472.74	376.58	338.5	610.56	143.63	48.73	122.04	64.83	162.19	3.80	3.00
0564	844.77	537.13	381.3	663.85	130.54	38.60	96.46	51.36	128.32	4.00	3.10
0565	577.46	417.21	320.9	661.94	147.25	53.27	133.14	70.89	177.11	5.50	4.30
0566	874.39	487.24	434.8	705.33	108.88	53.19	133.09	70.76	177.01	5.00	4.00
0567	726.13	446.86	402.3	704.17	111.45	48.00	119.95	63.86	159.57	5.00	3.90
0568	480.40	311.31	285.1	599.21	123.98	41.04	102.77	54.59	136.58	3.20	2.60
0571	581.64	337.85	338.5	618.52	148.47	51.04	127.50	67.80	169.63	5.30	4.30
0572	652.54	389.02	320.7	650.97	123.51	45.87	114.42	60.90	152.32	3.50	2.80
0573	748.49	514.23	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0575	756.79	564.36	419.5	708.28	107.71	48.57	121.39	64.63	161.49	5.00	3.90
0576	531.57	326.33	338.5	611.97	122.99	48.73	122.04	64.83	162.19	3.80	3.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UM BI (SS) 25/50		UM/UM- Added On (SA) 25/50		UM/UM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Add'l
0577	490.47	318.45	320.4	623.30	128.76	41.04	102.77	54.59	136.58	3.20	2.60
0580	748.49	514.23	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0581	748.49	514.23	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0582	525.71	314.41	338.5	609.38	161.76	48.73	122.04	64.83	162.19	3.80	3.00
0597	599.74	492.16	356.5	697.69	108.39	53.74	134.25	71.39	178.61	5.60	4.50
0598	748.49	473.32	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0601	565.56	427.23	399.3	659.09	134.50	41.00	102.46	54.55	136.30	4.20	3.30
0602	671.60	425.48	396.7	626.48	125.90	42.32	105.76	56.31	140.69	4.40	3.40
0605	565.56	425.43	358.7	613.65	134.99	39.22	98.01	52.18	130.38	4.00	3.20
0606	600.90	435.76	357.2	620.98	135.87	38.88	97.17	51.73	129.26	4.00	3.10
0607	613.56	411.27	409.7	664.81	137.15	46.61	116.70	62.06	155.26	4.00	3.10
0609	770.56	424.10	375.8	619.50	118.44	42.16	105.36	56.10	140.16	4.40	3.40
0619	589.95	397.17	339.8	645.48	151.13	51.04	127.50	67.80	169.63	5.30	4.30
0620	1018.31	625.42	594.7	689.71	109.02	48.71	121.69	64.73	161.93	6.30	5.00
0621	636.25	414.91	360.2	618.50	157.58	49.35	123.57	65.72	164.40	4.20	3.30
0622	649.65	420.73	629.7	624.58	133.06	49.35	123.57	65.72	164.40	4.20	3.30
0623	885.69	515.20	414.2	696.97	121.54	52.12	130.50	69.40	173.62	4.50	3.50
0624	417.45	299.92	269.0	587.20	179.76	43.60	109.19	58.00	145.12	3.40	2.70
0625	671.60	370.31	338.5	613.27	222.73	49.15	122.77	65.30	163.37	6.40	5.00
0627	460.78	317.82	262.3	595.63	217.05	48.35	120.79	64.23	160.70	5.00	4.00
0628	631.89	369.51	320.7	665.27	188.38	54.62	136.46	72.56	181.55	5.70	4.60
0629	509.02	375.92	320.7	651.85	173.30	46.16	115.61	61.41	153.65	3.60	2.90
0630	620.96	384.63	320.7	617.43	172.31	48.35	120.79	64.23	160.70	5.00	4.00
0631	527.97	314.15	292.1	580.82	266.85	42.98	107.37	57.09	142.84	4.50	3.60
0633	629.92	412.85	313.0	662.79	172.66	48.75	121.78	64.76	162.01	5.10	4.10
0634	392.89	288.53	262.4	577.82	172.66	41.04	102.77	54.59	136.58	3.20	2.60
0635	456.45	316.49	254.5	597.33	217.30	41.04	102.77	54.59	136.58	3.20	2.60
0638	885.69	515.20	414.2	696.97	125.02	52.12	130.50	69.40	173.62	4.50	3.50
0639	707.72	455.25	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0641	785.47	426.94	319.1	628.10	150.72	46.61	116.70	62.06	155.26	4.00	3.10
0642	600.55	369.18	320.7	598.86	183.91	40.09	100.19	53.34	133.28	4.10	3.20
0643	448.69	341.26	304.1	594.73	152.18	43.83	109.77	58.31	145.89	3.40	2.70
0645	885.69	515.20	414.2	696.97	128.29	52.12	130.50	69.40	173.62	4.50	3.50
0646	613.56	419.08	358.4	662.64	119.26	57.46	143.61	76.46	191.04	5.90	4.60
0647	748.49	473.32	414.2	696.97	119.41	52.12	130.20	69.24	173.22	5.40	4.40
0648	506.49	346.86	247.7	593.96	221.83	45.66	114.08	60.66	151.77	4.80	3.80
0650	667.04	354.89	285.1	614.90	194.41	43.87	109.84	58.41	146.13	3.80	3.00
0655	839.48	541.50	559.7	651.70	119.70	41.47	103.60	55.11	137.86	5.40	4.20
0656	945.69	578.12	559.7	670.25	128.06	47.39	118.37	62.96	157.52	6.10	4.90
0660	651.86	350.16	255.7	597.65	277.24	42.98	107.37	57.09	142.84	4.50	3.60
0662	551.84	367.21	381.4	653.80	156.46	43.60	109.19	58.00	145.12	3.40	2.70
0663	705.50	385.84	408.6	624.34	198.94	46.61	116.70	62.06	155.26	4.00	3.10
0664	748.49	473.32	384.6	696.97	181.35	52.12	130.20	69.24	173.22	5.40	4.40
0665	885.69	419.12	414.2	696.97	152.72	52.12	130.50	69.40	173.62	4.50	3.50
0666	649.65	430.97	629.7	673.39	137.66	49.35	123.57	65.72	164.40	4.20	3.30
0667	548.88	386.74	328.3	602.03	159.90	42.98	107.37	57.09	142.84	4.50	3.60
0668	438.59	325.94	233.1	580.76	236.94	42.98	107.37	57.09	142.84	4.50	3.60
0669	541.49	365.36	285.1	594.66	198.25	43.87	109.84	58.41	146.13	3.80	3.00
0671	748.49	473.32	384.6	696.97	125.02	52.12	130.20	69.24	173.22	5.40	4.40
0673	550.26	342.61	259.8	592.62	204.40	42.98	107.37	57.09	142.84	4.50	3.60
0677	649.65	406.83	321.8	613.60	142.70	49.35	123.57	65.72	164.40	4.20	3.30
0678	718.50	394.18	424.1	596.27	267.90	49.35	123.57	65.72	164.40	4.20	3.30
0680	924.70	542.04	559.7	720.70	122.69	42.47	106.08	56.43	141.17	5.50	4.30
0683	569.94	396.01	340.8	642.64	124.94	42.32	105.76	56.31	140.69	4.40	3.40
0701	578.66	366.73	285.1	653.54	113.74	40.68	101.70	54.13	135.33	3.20	2.60
0705	523.73	373.59	302.9	660.26	117.56	45.66	114.08	60.66	151.77	4.80	3.80
0707	532.93	394.11	338.5	662.16	122.85	48.42	120.77	64.29	160.78	3.70	2.90
0708	697.38	416.11	302.9	658.96	129.92	43.32	108.06	57.52	143.86	3.30	2.60
0710	553.36	389.17	338.5	665.24	96.48	48.42	120.77	64.29	160.78	3.70	2.90
0711	509.95	390.68	302.9	663.54	101.43	43.32	108.06	57.52	143.86	3.30	2.60
0720	524.24	387.56	320.7	672.01	109.13	45.87	114.42	60.90	152.32	3.50	2.80
0721	524.24	380.70	320.7	662.07	94.08	45.77	114.42	60.90	152.25	3.60	2.90
0724	748.49	514.23	414.2	696.97	119.41	52.12	130.01	69.20	173.08	4.00	3.20
0725	525.71	402.80	338.5	673.63	105.34	48.42	120.77	64.29	160.78	3.70	2.90
0726	707.72	515.20	414.2	696.97	119.41	52.12	130.01	69.20	173.08	4.00	3.20
0728	495.11	379.18	302.9	665.88	138.82	43.32	108.06	57.52	143.86	3.30	2.60
0730	581.83	354.24	320.7	623.86	140.27	45.77	114.42	60.90	152.25	3.60	2.90
0731	738.74	383.17	338.5	634.60	228.72	50.62	126.65	67.33	168.45	4.70	3.80
0732	885.69	494.60	414.2	696.97	119.41	52.12	130.29	69.35	173.37	4.10	3.30
0733	624.64	374.04	285.1	640.63	128.00	40.68	101.70	54.13	135.33	3.20	2.60

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UM BI (SS) 25/50		UM/UM- Added On (SA) 25/50		UM/UM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Add'l
0734	753.49	403.15	302.9	675.13	127.61	43.23	108.06	57.52	143.79	3.40	2.70
0735	539.95	370.64	320.7	663.51	106.15	45.87	114.42	60.90	152.32	3.50	2.80
0736	510.66	391.23	320.7	673.45	91.22	45.87	114.42	60.90	152.32	3.50	2.80
0738	568.21	389.54	338.5	635.77	159.18	48.42	120.77	64.29	160.78	3.70	2.90
0739	528.92	419.51	338.5	679.98	142.31	48.42	120.77	64.29	160.78	3.70	2.90
0740	553.36	383.58	338.5	669.29	93.19	48.42	120.77	64.29	160.78	3.70	2.90
0741	470.37	407.74	302.9	681.20	97.72	43.32	108.06	57.52	143.86	3.30	2.60
0742	498.04	410.43	320.7	692.07	97.40	45.87	114.42	60.90	152.32	3.50	2.80
0746	490.78	364.00	302.9	658.66	101.05	43.32	108.06	57.52	143.86	3.30	2.60
0747	537.74	358.07	302.9	642.19	162.02	43.23	108.06	57.52	143.79	3.40	2.70
0750	525.71	389.25	338.5	668.54	108.62	48.31	120.77	64.29	160.71	3.80	3.00
0751	553.36	398.11	338.5	642.68	137.78	48.42	120.77	64.29	160.78	3.70	2.90
0752	550.01	371.46	338.5	647.40	152.23	48.42	120.77	64.29	160.78	3.70	2.90
0753	664.28	388.87	320.7	657.40	185.74	45.87	114.42	60.90	152.32	3.50	2.80
0755	524.24	395.25	320.7	678.29	82.89	45.87	114.42	60.90	152.32	3.50	2.80
0756	748.49	515.20	414.2	696.97	119.41	52.12	130.01	69.20	173.08	4.00	3.20
0757	537.30	394.00	338.5	661.87	123.70	48.42	120.77	64.29	160.78	3.70	2.90
0802	586.08	464.45	247.7	609.63	139.04	42.28	105.62	56.18	140.57	3.40	2.70
0803	467.31	326.04	247.7	560.68	217.26	42.28	105.62	56.18	140.57	3.40	2.70
0805	643.55	434.05	370.1	604.66	142.62	51.25	128.02	68.10	170.39	4.10	3.30
0806	748.49	473.32	384.6	696.97	155.39	52.12	130.19	69.25	173.27	4.20	3.40
0807	477.07	297.59	372.9	563.05	214.95	47.26	118.05	62.79	157.11	3.80	3.00
0808	488.96	419.24	247.7	595.52	145.98	42.28	105.62	56.18	140.57	3.40	2.70
0809	611.85	508.67	306.4	621.19	104.15	44.77	111.83	59.49	148.84	3.60	2.90
0810	518.48	329.30	255.7	559.88	238.94	39.80	99.41	52.88	132.30	3.20	2.60
0811	748.49	473.32	384.6	696.97	155.39	52.12	130.19	69.25	173.27	4.20	3.40
0812	885.69	515.20	384.6	696.97	120.78	52.12	130.19	69.25	173.27	4.20	3.40
0813	610.23	501.36	331.9	623.66	133.58	42.28	105.62	56.18	140.57	3.40	2.70
0814	532.79	419.46	247.7	605.54	133.78	42.28	105.62	56.18	140.57	3.40	2.70
0815	601.83	432.00	356.8	608.76	109.24	50.83	127.24	67.72	169.26	5.00	3.90
0816	553.58	379.71	342.3	587.85	152.59	44.77	111.83	59.49	148.84	3.60	2.90
0817	486.03	358.68	247.7	579.51	220.99	45.66	114.08	60.66	151.77	4.80	3.80
0818	554.73	407.38	338.6	599.54	155.04	47.26	118.05	62.79	157.11	3.80	3.00
0819	748.49	515.20	384.6	696.97	155.39	52.12	130.19	69.25	173.27	4.20	3.40
0820	648.26	331.48	355.5	580.84	291.77	45.90	114.67	61.00	152.61	3.70	3.00
0821	472.73	321.68	337.4	570.07	278.04	45.66	114.08	60.66	151.77	4.80	3.80
0822	649.32	400.25	334.1	559.08	187.73	48.26	120.55	64.12	160.44	3.90	3.10
0823	443.23	319.21	247.7	560.65	199.39	42.28	105.62	56.18	140.57	3.40	2.70
0824	530.20	409.84	296.3	594.94	174.31	42.98	107.37	57.09	142.84	4.50	3.60
0828	541.95	341.63	326.5	579.58	237.01	42.28	105.62	56.18	140.57	3.40	2.70
0830	678.92	440.78	355.5	601.29	150.75	57.52	143.67	76.43	191.21	4.60	3.70
0833	553.16	375.17	300.3	589.74	174.98	43.39	108.38	57.65	144.24	3.50	2.80
0901	728.21	483.48	340.9	635.24	109.25	50.21	125.42	66.71	166.92	4.00	3.20
0904	669.19	470.12	340.9	631.74	114.42	47.30	118.16	62.86	157.26	3.80	3.00
0905	544.80	443.36	338.1	612.54	124.32	46.12	115.20	61.28	153.33	3.70	3.00
0906	576.67	458.22	307.0	617.56	102.70	46.61	116.70	62.06	155.26	4.00	3.10
0907	644.16	515.87	279.3	639.24	94.87	42.28	105.62	56.18	140.57	3.40	2.70
0909	676.75	513.71	307.8	634.78	99.17	42.60	106.46	56.62	141.59	2.10	1.80
0912	691.48	561.32	332.6	654.77	114.78	48.44	120.99	64.36	161.03	3.90	3.10
0916	885.69	515.20	384.6	696.97	120.78	52.12	130.19	69.25	173.27	4.20	3.40
1001	628.67	326.11	294.8	554.15	219.82	39.80	99.41	52.88	132.30	3.20	2.60
1002	694.17	369.11	283.4	637.80	240.10	43.51	108.78	57.89	144.68	3.20	2.60
1003	661.12	419.12	340.9	696.97	130.86	52.12	130.29	69.33	173.29	3.80	3.10
1004	885.69	515.20	414.2	696.97	119.41	52.12	130.29	69.33	173.29	3.80	3.10
1005	704.56	396.67	322.6	626.88	119.05	49.50	123.74	65.85	164.58	3.60	2.90
1006	699.65	367.05	340.9	613.90	219.82	48.69	121.67	64.69	161.83	4.40	3.40
1007	528.64	321.74	233.1	528.63	219.82	39.27	98.26	52.22	130.73	2.80	2.20
1008	722.66	431.70	310.9	640.36	101.85	50.35	125.88	66.99	167.43	3.70	3.00
1009	597.46	400.50	298.4	616.65	172.24	42.28	105.62	56.18	140.57	3.40	2.70
1011	694.17	385.85	340.9	630.25	181.83	42.90	107.22	57.03	142.61	2.20	1.80
1012	619.31	389.30	310.4	618.23	197.63	39.88	99.67	53.02	132.57	2.00	1.70
1014	666.25	401.77	302.9	620.45	162.70	42.28	105.62	56.18	140.57	3.40	2.70
1015	549.86	334.09	233.1	541.63	175.14	39.27	98.26	52.22	130.73	2.80	2.20
1016	762.79	354.16	320.7	630.61	217.11	46.56	116.31	61.86	154.77	6.00	4.80
1017	603.79	358.89	285.1	603.97	212.30	43.51	108.78	57.89	144.68	3.20	2.60
1018	500.80	315.53	233.1	564.62	238.94	43.51	108.78	57.89	144.68	3.20	2.60
1019	534.28	372.78	261.7	607.42	145.98	42.38	105.90	56.33	140.85	2.10	1.80
1020	701.87	413.95	401.7	625.51	129.82	54.27	135.68	72.20	180.46	4.00	3.20
1021	610.01	390.56	286.6	612.96	231.15	39.80	99.41	52.88	132.30	3.20	2.60
1022	623.83	354.50	247.7	598.72	217.26	42.28	105.62	56.18	140.57	3.40	2.70

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UM BI (SS) 25/50		UM/UM- Added On (SA) 25/50		UM/UM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Add'l
1023	689.02	354.67	296.0	608.80	240.10	39.80	99.41	52.88	132.30	3.20	2.60
1024	606.30	406.77	302.9	640.66	206.41	46.61	116.70	62.06	155.26	4.00	3.10
1025	661.56	386.59	289.4	608.08	169.44	44.18	110.54	58.75	147.07	3.10	2.50
1026	885.69	515.20	414.2	696.97	128.29	52.12	130.50	69.40	173.62	4.50	3.50
1027	591.27	384.06	273.8	609.21	233.14	43.51	108.78	57.89	144.68	3.20	2.60
1028	770.56	437.54	323.0	635.39	101.35	51.73	129.31	68.81	171.98	3.80	3.00
1029	731.00	431.07	299.4	640.95	185.05	41.39	103.38	54.99	137.57	5.40	4.20
1030	673.06	417.11	322.9	638.61	118.61	55.25	138.13	73.50	183.71	4.10	3.20
1031	699.55	420.74	318.7	636.26	232.21	49.84	124.60	66.30	165.72	3.70	2.90
1032	689.66	412.17	302.9	632.14	169.74	46.61	116.70	62.06	155.26	4.00	3.10
1033	779.86	413.08	333.8	638.60	191.77	49.35	123.57	65.72	164.40	4.20	3.30
1034	885.69	515.20	414.2	696.97	181.35	52.12	130.50	69.40	173.62	4.50	3.50
1035	559.36	368.39	233.1	616.71	243.57	43.51	108.78	57.89	144.68	3.20	2.60
1036	604.58	383.36	292.5	607.22	156.56	43.51	108.78	57.89	144.68	3.20	2.60
1037	613.80	397.12	304.9	613.99	181.68	39.88	99.67	53.02	132.57	2.00	1.70
1038	754.02	433.88	310.0	652.65	198.25	43.44	108.52	57.72	144.41	5.60	4.40
1039	885.69	515.20	384.6	696.97	142.24	52.12	130.24	69.24	173.22	4.70	3.70
1041	684.25	370.48	370.1	590.08	237.91	44.18	110.54	58.75	147.07	3.10	2.50
1042	620.12	378.65	233.1	612.31	206.81	43.51	108.78	57.89	144.68	3.20	2.60
1044	726.63	405.48	320.7	629.00	231.71	48.95	122.38	65.12	162.77	3.60	2.90
1045	590.60	352.03	470.4	590.40	290.23	47.26	118.05	62.79	157.11	3.80	3.00
1046	835.83	434.34	320.7	647.98	175.33	49.35	123.57	65.72	164.40	4.20	3.30
1047	693.84	395.58	322.1	624.82	118.54	47.61	119.02	63.33	158.30	3.50	2.80
1049	612.29	363.43	290.0	584.95	240.10	39.80	99.41	52.88	132.30	3.20	2.60
1050	806.62	438.79	302.9	646.95	171.12	57.99	145.10	77.12	193.05	4.10	3.30
1051	885.69	473.32	384.6	692.80	142.24	52.12	130.41	69.31	173.51	3.70	3.00
1052	813.37	449.67	338.5	638.07	122.41	56.30	140.76	74.90	187.21	4.10	3.30
1054	679.55	353.44	276.8	614.31	205.51	51.67	129.18	68.74	171.81	3.80	3.00
1055	669.83	339.65	293.6	623.39	215.63	39.88	99.67	53.02	132.57	2.00	1.70
1057	601.02	396.17	326.5	616.62	164.35	52.02	130.06	69.21	172.98	3.80	3.10
1058	950.40	432.12	370.1	625.08	237.91	56.23	140.52	74.71	186.90	5.10	4.00
1060	654.71	334.27	302.3	566.28	188.40	39.88	99.67	53.02	132.57	2.00	1.70
1061	686.26	403.34	334.2	634.74	207.35	43.97	109.84	58.43	146.17	5.70	4.50
1063	565.56	370.46	256.3	581.00	219.82	39.27	98.26	52.22	130.73	2.80	2.20
1064	771.93	479.01	559.7	686.79	193.06	43.88	109.88	58.43	146.18	3.80	3.00
1065	519.86	356.15	247.7	602.98	222.35	42.28	105.62	56.18	140.57	3.40	2.70
1066	749.58	412.07	312.1	638.78	171.12	50.11	125.27	66.66	166.61	3.70	2.90
1067	684.42	437.19	355.5	696.97	162.26	52.12	130.29	69.33	173.29	3.80	3.10
1068	675.04	398.78	340.9	589.34	219.82	39.71	99.22	52.75	131.97	3.60	2.80
1069	655.49	402.85	305.5	626.53	121.21	49.39	123.46	65.70	164.20	3.60	2.90
1070	550.13	322.56	247.7	519.83	228.87	41.72	104.40	55.49	138.90	3.00	2.40
1071	530.62	317.69	315.3	538.71	209.30	43.51	108.78	57.89	144.68	3.20	2.60
1072	528.64	312.82	246.5	533.96	175.14	39.27	98.26	52.22	130.73	2.80	2.20
1075	574.14	354.86	278.0	612.02	175.79	42.38	105.90	56.33	140.85	2.10	1.80
1076	738.17	345.62	340.9	612.06	164.35	49.39	123.60	65.69	164.44	3.50	2.80
1077	658.95	358.49	313.8	566.20	194.72	39.80	99.41	52.88	132.30	3.20	2.60
1078	726.42	384.80	352.7	625.97	164.35	52.10	130.18	69.21	173.15	4.70	3.70
1079	561.68	334.50	247.7	534.76	228.87	42.38	105.90	56.33	140.85	2.10	1.80
1081	863.62	362.87	370.1	609.33	237.91	53.13	132.76	70.58	176.58	4.80	3.70
1082	427.76	355.89	305.7	615.72	236.05	43.51	108.78	57.89	144.68	3.20	2.60
1083	661.12	419.12	340.9	696.97	119.78	52.12	130.25	69.28	173.23	2.60	2.20
1085	685.98	436.25	338.2	665.64	198.25	43.87	109.84	58.41	146.13	3.80	3.00
1086	885.69	515.20	414.2	696.97	129.79	52.12	130.19	69.25	173.24	6.70	5.30
1087	646.23	390.55	382.5	580.58	196.05	42.28	105.62	56.18	140.57	3.40	2.70
1088	680.15	421.44	321.4	635.82	103.56	48.69	121.71	64.77	161.88	3.60	2.90
1089	489.28	354.21	233.1	613.49	198.23	43.51	108.78	57.89	144.68	3.20	2.60
1090	509.95	357.26	296.6	612.63	219.43	46.23	115.58	61.50	153.72	3.40	2.70
1091	523.43	364.97	258.1	532.07	219.82	39.27	98.26	52.22	130.73	2.80	2.20
1092	561.68	319.45	247.7	526.06	228.87	41.72	104.40	55.49	138.90	3.00	2.40
1093	684.94	420.43	323.7	634.75	104.50	51.25	128.11	68.17	170.39	3.80	3.00
1094	531.10	371.70	247.7	573.54	253.59	46.23	115.58	61.50	153.72	3.40	2.70
1096	551.34	376.79	278.2	620.12	201.72	46.23	115.58	61.50	153.72	3.40	2.70
1097	762.34	369.06	312.3	613.41	214.56	47.15	117.83	62.64	156.72	4.30	3.30
1098	688.47	433.96	354.6	634.82	94.13	44.55	111.36	59.26	148.11	3.30	2.60
1099	885.69	515.20	414.2	696.97	128.29	52.12	130.29	69.33	173.29	3.80	3.10
1106	894.93	605.58	414.2	766.88	119.41	63.22	157.95	83.99	210.05	9.90	8.00
1107	894.93	605.58	414.2	766.88	119.41	63.22	157.95	83.99	210.05	9.90	8.00
1201	750.32	452.43	315.4	626.08	118.77	55.32	138.30	73.59	183.94	4.10	3.30
1204	787.58	462.61	305.4	630.94	115.66	57.01	142.75	75.92	189.91	4.90	3.80
1206	814.24	456.28	322.1	626.78	115.51	56.47	141.40	75.20	188.13	4.80	3.80

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UM BI (SS) 25/50		UM/UM- Added On (SA) 25/50		UM/UM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Add'l
1207	813.37	443.48	338.5	620.18	106.40	52.87	132.38	70.40	176.12	4.50	3.60
1208	885.69	515.20	414.2	696.97	119.41	52.12	130.50	69.40	173.62	4.50	3.50
1210	787.92	454.91	309.2	634.27	116.56	53.23	133.06	70.81	176.98	3.90	3.10
1211	793.68	454.15	320.7	631.40	130.70	58.89	147.47	78.43	196.19	5.00	4.00
1216	769.02	444.82	320.7	631.74	114.86	50.27	125.67	66.87	167.15	3.70	3.00
1217	725.56	431.35	349.3	632.31	113.73	49.06	122.65	65.27	163.13	3.60	2.90
1220	868.31	462.72	320.7	637.63	113.60	50.67	126.66	67.40	168.46	3.70	3.00
1301	722.75	392.57	355.5	591.13	126.37	45.01	112.67	59.97	149.88	4.40	3.50
1302	830.89	480.14	370.1	645.17	113.63	49.52	123.95	65.97	164.88	4.90	3.80
1303	877.85	449.95	370.1	662.88	140.89	44.77	111.83	59.49	148.84	3.60	2.90
1304	1011.48	371.76	384.6	632.52	172.89	50.31	125.92	67.02	167.51	4.90	3.90
1305	613.61	352.28	276.4	614.55	133.17	45.01	112.67	59.97	149.88	4.40	3.50
1307	885.69	515.20	384.6	696.97	119.41	52.12	130.19	69.25	173.27	4.20	3.40
1308	902.28	504.30	370.1	648.20	124.45	46.16	115.31	61.34	153.47	3.70	3.00
1309	602.45	359.13	355.5	589.90	137.33	45.01	112.67	59.97	149.88	4.40	3.50
1312	761.41	453.36	349.0	659.29	128.51	46.35	115.77	61.58	154.08	3.70	3.00
1313	599.78	358.12	355.5	587.57	150.60	45.01	112.67	59.97	149.88	4.40	3.50
1314	698.23	437.67	340.9	625.36	122.85	43.51	108.69	57.82	144.66	3.50	2.80
1315	606.68	337.05	340.9	585.71	119.73	42.36	106.04	56.44	141.06	4.20	3.30
1316	613.00	347.64	355.5	598.00	139.51	42.38	105.90	56.33	140.85	2.10	1.80
1318	885.69	515.20	384.6	696.97	119.41	52.12	130.19	69.25	173.27	4.20	3.40
1319	885.69	475.88	355.5	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1320	748.64	413.86	370.1	619.65	124.84	47.66	119.29	63.49	158.69	4.70	3.70
1321	648.18	345.46	320.3	582.22	190.20	39.80	99.41	52.88	132.30	3.20	2.60
1322	827.66	482.55	384.6	642.89	109.20	50.31	125.92	67.02	167.51	4.90	3.90
1323	721.54	396.75	355.5	625.84	117.71	45.01	112.67	59.97	149.88	4.40	3.50
1324	790.55	482.13	274.2	637.55	106.06	47.66	119.29	63.49	158.69	4.70	3.70
1326	768.60	470.05	340.9	668.22	115.22	61.68	154.08	81.96	205.07	5.00	4.00
1327	1035.35	373.62	384.6	632.52	169.37	50.31	125.92	67.02	167.51	4.90	3.90
1328	732.49	481.96	276.8	679.92	148.00	50.31	125.92	67.02	167.51	4.90	3.90
1329	746.36	439.33	340.9	656.40	126.55	39.80	99.41	52.88	132.30	3.20	2.60
1331	773.36	369.17	352.6	620.93	140.29	47.66	119.29	63.49	158.69	4.70	3.70
1333	885.69	515.20	384.6	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1401	695.02	495.61	340.9	665.35	135.00	54.82	137.23	73.04	182.55	5.40	4.20
1402	885.69	515.20	384.6	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1403	885.69	515.20	384.6	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1404	750.72	509.69	349.5	663.58	131.19	51.45	128.78	68.54	171.31	5.10	4.00
1405	816.49	500.89	325.5	645.37	103.55	50.75	127.03	67.61	168.99	5.00	3.90
1406	792.42	507.13	384.6	662.92	109.49	50.31	125.92	67.02	167.51	4.90	3.90
1407	750.72	484.32	370.1	666.59	117.10	59.44	148.79	79.19	197.93	5.80	4.60
1408	729.78	496.24	355.5	662.96	94.87	54.62	136.73	72.77	181.88	5.40	4.20
1409	697.68	489.13	340.9	652.94	89.29	45.99	115.11	61.27	153.13	4.50	3.60
1410	769.34	515.39	276.8	670.47	130.78	51.29	128.38	68.33	170.78	5.00	4.00
1411	791.61	505.09	338.1	673.40	141.26	50.31	125.92	67.02	167.51	4.90	3.90
1412	885.69	515.20	384.6	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1415	739.59	501.45	340.9	661.29	135.61	55.13	137.99	73.44	183.56	5.40	4.30
1416	885.69	515.20	384.6	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1419	843.52	492.05	310.9	642.14	105.38	47.66	119.29	63.49	158.69	4.70	3.70
1421	699.49	499.25	340.9	666.29	134.77	54.84	137.27	73.06	182.61	5.40	4.20
1501	546.21	331.62	298.4	586.03	115.36	39.88	99.67	53.02	132.57	2.00	1.70
1503	580.34	300.65	247.7	583.69	135.95	42.38	105.90	56.33	140.85	2.10	1.80
1510	581.83	296.63	278.4	584.47	142.34	39.88	99.67	53.02	132.57	2.00	1.70
1512	575.51	313.13	347.8	547.04	162.74	42.38	105.90	56.33	140.85	2.10	1.80
1513	605.46	320.95	295.1	596.28	189.34	39.88	99.67	53.02	132.57	2.00	1.70
1516	546.21	330.23	263.0	579.76	138.03	39.88	99.67	53.02	132.57	2.00	1.70
1518	604.82	298.99	288.5	571.94	155.27	39.88	99.67	53.02	132.57	2.00	1.70
1519	628.62	308.87	315.0	551.58	152.82	39.88	99.67	53.02	132.57	2.00	1.70
1520	546.21	353.51	340.9	623.46	96.83	42.36	106.04	56.44	141.06	4.20	3.30
1521	885.69	515.20	384.6	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1522	635.27	379.21	295.9	622.49	97.59	50.31	125.92	67.02	167.51	4.90	3.90
1523	689.78	376.98	365.5	616.43	97.46	50.31	125.92	67.02	167.51	4.90	3.90
1525	633.49	353.96	274.3	610.00	129.86	47.66	119.29	63.49	158.69	4.70	3.70
1527	677.34	384.80	333.3	618.78	95.90	50.31	125.92	67.02	167.51	4.90	3.90
1532	568.75	300.47	267.9	592.52	156.61	39.88	99.67	53.02	132.57	2.00	1.70
1533	594.56	315.61	340.9	551.13	139.01	39.88	99.67	53.02	132.57	2.00	1.70
1534	885.69	473.32	384.6	696.97	123.08	52.12	130.25	69.28	173.23	2.60	2.20
1535	582.08	312.88	351.7	547.51	194.24	42.38	105.90	56.33	140.85	2.10	1.80
1537	639.78	369.07	316.3	621.24	120.05	42.36	106.04	56.44	141.06	4.20	3.30
1539	636.81	307.84	321.9	600.32	213.17	39.88	99.67	53.02	132.57	2.00	1.70
1542	653.73	353.90	291.0	597.59	126.18	39.88	99.67	53.02	132.57	2.00	1.70

GEORGIA
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TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UM BI (SS) 25/50		UM/UM- Added On (SA) 25/50		UM/UM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Add'l
1543	713.75	354.68	348.3	610.69	148.70	42.38	105.90	56.33	140.85	2.10	1.80
1544	647.28	315.01	322.1	558.53	198.73	39.88	99.67	53.02	132.57	2.00	1.70
1545	698.49	355.65	368.7	605.24	160.30	44.87	112.13	59.64	149.14	2.20	1.90
1546	693.33	359.64	370.1	616.62	108.32	44.87	112.13	59.64	149.14	2.20	1.90
1547	579.99	363.29	290.0	621.22	91.77	43.50	108.87	57.95	144.83	4.30	3.40
1548	616.24	359.86	273.7	622.10	94.53	45.01	112.67	59.97	149.88	4.40	3.50
1549	718.63	346.77	326.8	625.10	213.77	42.38	105.90	56.33	140.85	2.10	1.80
1550	539.95	321.88	262.3	595.36	114.57	44.87	112.13	59.64	149.14	2.20	1.90
1551	604.82	298.99	288.5	571.94	152.26	42.38	105.90	56.33	140.85	2.10	1.80
1552	633.81	315.46	306.4	592.04	159.12	44.87	112.13	59.64	149.14	2.20	1.90
1553	685.46	363.27	337.6	611.70	128.31	39.88	99.67	53.02	132.57	2.00	1.70
1554	596.54	304.66	335.9	591.93	141.02	42.38	105.90	56.33	140.85	2.10	1.80
1555	667.45	343.55	314.7	597.32	166.75	44.87	112.13	59.64	149.14	2.20	1.90
1557	700.86	372.23	315.8	603.60	154.44	42.38	105.90	56.33	140.85	2.10	1.80
1558	616.24	352.18	319.0	617.98	95.09	45.01	112.67	59.97	149.88	4.40	3.50
1560	726.38	358.80	311.0	598.18	162.76	47.36	118.36	62.96	157.42	2.40	2.00
1561	601.83	365.81	300.4	626.25	93.86	47.66	119.29	63.49	158.69	4.70	3.70
1562	785.91	396.38	310.1	640.93	119.15	47.36	118.36	62.96	157.42	2.40	2.00
1563	616.71	322.42	326.1	592.43	179.50	42.38	105.90	56.33	140.85	2.10	1.80
1564	885.69	473.32	384.6	696.97	119.41	52.12	130.25	69.28	173.23	2.60	2.20
1565	684.06	353.50	343.2	609.64	109.44	50.31	125.92	67.02	167.51	4.90	3.90
1566	787.17	419.67	331.4	633.38	134.06	44.87	112.13	59.64	149.14	2.20	1.90
1567	580.34	301.93	254.5	591.59	154.48	42.38	105.90	56.33	140.85	2.10	1.80
1568	750.72	402.74	332.6	625.76	114.00	47.66	119.29	63.49	158.69	4.70	3.70
1569	652.49	337.24	349.6	609.09	104.92	47.66	119.29	63.49	158.69	4.70	3.70
1601	500.86	318.81	285.9	537.43	82.86	39.88	99.67	53.02	132.57	2.00	1.70
1602	485.83	326.09	292.8	540.58	75.77	39.88	99.67	53.02	132.57	2.00	1.70
1605	511.15	328.39	257.3	538.31	86.27	45.29	113.32	60.25	150.72	5.40	4.30
1606	497.14	326.42	292.5	543.45	85.24	44.87	112.13	59.64	149.14	2.20	1.90
1620	614.81	321.96	239.5	529.83	119.31	39.27	98.26	52.22	130.73	2.80	2.20
1622	514.73	338.91	233.1	538.56	153.75	39.88	99.67	53.02	132.57	2.00	1.70
1623	527.69	309.46	262.3	520.96	164.99	44.87	112.13	59.64	149.14	2.20	1.90
1624	566.57	309.64	340.9	538.34	144.95	39.88	99.67	53.02	132.57	2.00	1.70
1625	679.29	329.37	262.3	528.91	114.34	44.87	112.13	59.64	149.14	2.20	1.90
1626	526.36	327.36	262.3	536.43	100.48	44.18	110.54	58.75	147.07	3.10	2.50
1627	684.42	437.19	355.5	696.97	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1629	551.73	378.09	276.8	549.69	102.64	47.36	118.36	62.96	157.42	2.40	2.00
1630	537.61	346.57	278.9	553.12	115.37	44.87	112.13	59.64	149.14	2.20	1.90
1631	569.94	333.59	276.8	537.83	121.49	47.36	118.36	62.96	157.42	2.40	2.00
1632	497.38	321.04	262.3	535.42	87.46	44.87	112.13	59.64	149.14	2.20	1.90
1634	528.99	314.17	257.5	533.84	147.14	39.88	99.67	53.02	132.57	2.00	1.70
1635	481.68	319.30	247.7	537.96	138.01	42.38	105.90	56.33	140.85	2.10	1.80
1636	511.61	344.26	276.8	551.55	89.97	52.30	130.75	69.52	173.93	5.30	4.30
1637	522.24	337.73	233.1	532.20	149.98	39.27	98.26	52.22	130.73	2.80	2.20
1638	625.67	336.89	262.3	532.02	108.60	44.87	112.13	59.64	149.14	2.20	1.90
1639	491.12	333.85	247.7	534.78	140.40	42.38	105.90	56.33	140.85	2.10	1.80
1641	553.36	343.25	276.8	547.47	89.97	47.36	118.36	62.96	157.42	2.40	2.00
1642	524.72	314.19	330.9	533.58	150.46	44.87	112.13	59.64	149.14	2.20	1.90
1643	514.24	322.53	275.7	537.13	87.89	42.38	105.90	56.33	140.85	2.10	1.80
1645	542.26	331.41	233.1	530.21	106.30	39.88	99.67	53.02	132.57	2.00	1.70
1646	748.49	473.32	384.6	692.80	119.41	52.12	130.25	69.28	173.23	2.60	2.20
1647	680.93	340.18	238.3	525.72	178.45	39.27	98.26	52.22	130.73	2.80	2.20
1648	679.20	346.86	276.8	553.19	132.06	47.36	118.36	62.96	157.42	2.40	2.00
1649	553.95	346.10	282.5	548.00	103.68	47.36	118.36	62.96	157.42	2.40	2.00
1650	516.60	316.63	345.4	538.71	146.79	42.38	105.90	56.33	140.85	2.10	1.80
1698	553.36	343.25	313.6	550.76	109.00	47.36	118.36	62.96	157.42	2.40	2.00
1699	518.05	335.83	340.9	538.89	85.23	39.88	99.67	53.02	132.57	2.00	1.70
1701	666.25	405.58	326.5	548.16	150.95	50.03	125.18	66.53	166.54	3.60	2.90
1702	885.69	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1703	885.69	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1704	769.81	419.12	340.8	555.44	157.41	58.86	147.27	78.27	195.94	4.20	3.40
1705	666.25	395.48	320.8	546.82	163.89	50.46	126.26	67.11	167.99	3.60	2.90
1706	885.69	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1707	666.25	403.66	349.9	554.38	173.68	49.65	124.23	66.03	165.28	3.50	2.80
1709	561.68	349.90	283.6	540.59	228.87	42.19	105.43	56.05	140.22	3.80	3.00
1711	561.68	349.90	247.7	530.45	228.87	42.19	105.43	56.05	140.22	3.80	3.00
1712	585.48	339.42	304.7	547.67	182.34	41.72	104.40	55.49	138.90	3.00	2.40
1714	543.89	340.52	233.1	540.61	175.14	39.27	98.26	52.22	130.73	2.80	2.20
1715	748.49	473.32	384.6	692.80	119.41	52.12	130.25	69.28	173.23	2.60	2.20
1716	686.26	395.41	355.5	548.68	168.83	43.20	108.11	57.46	143.83	3.10	2.50

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UM BI (SS) 25/50		UM/UM- Added On (SA) 25/50		UM/UM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Add'l
1717	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1719	618.08	370.48	282.6	536.51	237.91	44.67	111.63	59.35	148.47	4.00	3.10
1720	707.72	455.25	370.1	655.06	119.41	52.12	130.25	69.28	173.23	2.60	2.20
1721	705.44	397.28	364.3	552.32	156.92	47.38	118.56	63.02	157.74	3.40	2.70
1722	661.12	419.12	340.9	611.93	119.41	52.12	130.24	69.24	173.22	4.70	3.70
1726	885.69	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1727	748.49	473.32	384.6	696.97	123.08	52.12	130.41	69.31	173.51	3.70	3.00
1729	748.49	473.32	384.6	692.80	119.41	52.12	130.24	69.24	173.22	4.70	3.70
1730	640.97	387.16	370.1	542.36	194.39	44.18	110.54	58.75	147.07	3.10	2.50
1733	480.02	305.13	233.1	537.91	185.55	39.27	98.26	52.22	130.73	2.80	2.20
1735	627.76	391.06	276.8	537.69	196.76	46.63	116.68	62.02	155.24	3.30	2.70
1737	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1738	661.31	337.51	277.6	531.89	118.66	39.88	99.67	53.02	132.57	2.00	1.70
1740	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1741	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1742	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1743	603.26	367.07	262.3	545.44	180.55	44.67	111.63	59.35	148.47	4.00	3.10
1744	679.39	366.26	332.3	536.94	194.24	41.72	104.40	55.49	138.90	3.00	2.40
1746	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1747	661.12	419.12	340.9	611.93	119.41	52.12	130.25	69.28	173.23	2.60	2.20
1749	509.86	341.94	233.1	534.16	147.56	39.88	99.67	53.02	132.57	2.00	1.70
1750	679.49	318.49	294.9	557.06	211.85	42.38	105.90	56.33	140.85	2.10	1.80
1751	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1753	748.49	473.32	384.6	692.80	123.08	52.12	130.25	69.28	173.23	2.60	2.20
1754	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1756	683.41	332.28	283.6	528.98	185.35	44.18	110.54	58.75	147.07	3.10	2.50
1757	615.16	375.29	301.4	533.78	119.81	42.38	105.90	56.33	140.85	2.10	1.80
1759	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1762	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1763	634.75	375.46	301.0	549.23	158.92	47.78	119.56	63.55	159.07	3.40	2.70
1764	627.76	391.06	276.8	563.78	196.76	47.15	117.83	62.64	156.72	4.30	3.30
1765	636.94	370.14	287.2	529.79	168.83	42.38	105.90	56.33	140.85	2.10	1.80
1768	694.17	330.41	233.1	536.07	165.31	39.88	99.67	53.02	132.57	2.00	1.70
1769	748.49	473.32	384.6	696.97	142.24	52.12	130.41	69.31	173.51	3.70	3.00
1770	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1771	601.49	324.56	233.1	533.26	164.81	39.88	99.67	53.02	132.57	2.00	1.70
1772	767.00	388.52	345.0	556.05	196.76	51.60	129.12	68.63	171.79	3.70	2.90
1773	628.39	326.76	288.3	530.11	134.04	42.38	105.90	56.33	140.85	2.10	1.80
1774	493.37	312.87	261.2	543.93	153.12	39.27	98.26	52.22	130.73	2.80	2.20
1775	572.46	326.06	262.3	535.73	166.31	44.18	110.54	58.75	147.07	3.10	2.50
1778	688.26	330.01	247.7	525.44	119.81	42.38	105.90	56.33	140.85	2.10	1.80
1779	617.86	371.71	340.9	531.68	186.56	39.88	99.67	53.02	132.57	2.00	1.70
1780	581.02	391.06	283.7	543.63	246.96	46.63	116.68	62.02	155.24	3.30	2.70
1781	586.34	373.59	233.1	546.95	162.16	39.27	98.26	52.22	130.73	2.80	2.20
1782	885.69	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1783	515.58	335.48	266.8	543.71	227.49	42.38	105.90	56.33	140.85	2.10	1.80
1784	637.57	329.47	273.1	530.47	178.37	41.72	104.40	55.49	138.90	3.00	2.40
1785	885.69	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1787	661.93	402.66	275.5	549.77	180.55	44.18	110.54	58.75	147.07	3.10	2.50
1788	694.17	327.34	233.1	528.34	134.42	39.88	99.67	53.02	132.57	2.00	1.70
1789	627.81	313.89	233.1	531.06	165.31	39.27	98.26	52.22	130.73	2.80	2.20
1790	569.94	359.24	276.8	539.64	196.76	46.63	116.68	62.02	155.24	3.30	2.70
1791	734.06	394.20	301.4	547.93	179.11	41.72	104.40	55.49	138.90	3.00	2.40
1792	704.40	431.10	247.7	566.21	119.81	42.38	105.90	56.33	140.85	2.10	1.80
1793	539.95	325.79	262.3	539.44	167.80	44.18	110.54	58.75	147.07	3.10	2.50
1794	521.66	329.94	233.1	536.83	146.79	39.27	98.26	52.22	130.73	2.80	2.20
1795	631.85	315.71	247.7	531.70	194.24	41.72	104.40	55.49	138.90	3.00	2.40
1796	706.89	350.04	343.0	557.37	189.55	44.18	110.54	58.75	147.07	3.10	2.50
1798	654.78	340.20	338.8	590.97	153.94	47.36	118.36	62.96	157.42	2.40	2.00
1801	662.40	393.15	370.1	578.98	209.98	61.92	154.94	82.35	206.14	4.40	3.50
1803	610.79	391.06	384.6	549.45	246.96	54.87	137.30	72.97	182.67	3.90	3.10
1804	707.42	447.00	276.8	606.88	138.00	47.15	117.83	62.64	156.72	4.30	3.30
1805	641.72	366.64	370.1	557.97	158.66	60.07	150.32	79.89	199.99	4.30	3.40
1806	616.82	370.48	304.8	537.31	237.91	44.67	111.63	59.35	148.47	4.00	3.10
1807	767.00	452.47	276.8	618.66	158.77	47.51	118.72	63.12	157.91	4.30	3.30
1808	790.54	445.92	284.1	606.88	185.62	49.72	124.24	66.05	165.25	4.50	3.50
1810	885.69	515.20	384.6	696.97	142.24	52.12	130.41	69.31	173.51	3.70	3.00
1811	832.31	426.05	276.8	629.84	233.03	47.15	117.83	62.64	156.72	4.30	3.30
1812	980.95	483.34	370.1	664.93	237.91	66.51	166.20	88.36	221.06	6.00	4.70
1815	524.46	330.03	384.6	549.55	196.76	46.63	116.68	62.02	155.24	3.30	2.70

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UM BI (SS) 25/50		UM/UM- Added On (SA) 25/50		UM/UM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Add'l
1816	617.29	326.97	271.6	563.01	219.82	39.71	99.22	52.75	131.97	3.60	2.80
1820	747.36	439.26	301.1	589.19	135.09	47.15	117.83	62.64	156.72	4.30	3.30
1821	566.36	324.97	340.9	529.15	175.14	46.89	117.18	62.30	155.86	4.30	3.30
1822	582.49	350.82	283.2	561.00	226.82	44.67	111.63	59.35	148.47	4.00	3.10
1823	733.58	412.64	276.8	615.79	240.40	47.15	117.83	62.64	156.72	4.30	3.30
1824	573.74	384.11	275.3	541.29	237.91	44.18	110.54	58.75	147.07	3.10	2.50
1825	513.52	336.70	384.6	546.28	246.96	46.63	116.68	62.02	155.24	3.30	2.70
1826	733.40	394.51	262.3	587.62	237.91	44.67	111.63	59.35	148.47	4.00	3.10
1827	686.26	385.73	355.5	628.84	228.87	47.89	119.68	63.63	159.18	4.30	3.40
1829	722.92	430.13	384.6	565.49	155.88	53.12	132.91	70.64	176.83	3.80	3.00
1830	622.82	313.07	254.6	558.32	219.82	39.71	99.22	52.75	131.97	3.60	2.80
1831	781.84	480.24	309.6	606.88	166.40	54.67	136.63	72.63	181.72	5.00	3.90
1832	550.44	334.38	370.1	517.72	237.91	44.18	110.54	58.75	147.07	3.10	2.50
1833	660.83	366.17	286.0	578.77	214.26	42.68	106.66	56.70	141.86	3.90	3.00
1836	681.08	364.53	287.2	568.18	237.91	44.67	111.63	59.35	148.47	4.00	3.10
1901	811.87	457.83	321.8	577.59	122.68	54.22	135.49	72.03	180.20	4.90	3.80
1903	784.23	451.97	324.6	574.14	132.17	55.89	139.67	74.25	185.77	5.10	3.90
1904	824.78	460.57	262.3	580.88	128.31	55.98	139.89	74.37	186.07	5.10	3.90
1905	661.12	389.70	340.9	567.66	166.82	61.55	153.80	81.76	204.56	5.60	4.30
1906	830.38	457.83	321.8	577.59	154.08	54.22	135.49	72.03	180.20	4.90	3.80
1907	780.13	434.10	362.8	568.91	129.48	54.01	134.96	71.75	179.51	4.90	3.80
1909	788.90	448.93	276.8	589.19	135.09	51.36	128.35	68.24	170.72	4.70	3.60
9813	593.90	350.97	258.8	536.96	190.20	39.27	98.26	52.22	130.73	2.80	2.20
9815	694.17	368.91	340.9	550.44	157.86	41.23	103.17	54.83	137.26	2.90	2.40
9817	578.98	358.20	275.3	526.81	177.86	39.27	98.26	52.22	130.73	2.80	2.20
9819	694.17	346.78	340.9	545.09	175.78	39.27	98.26	52.22	130.73	2.80	2.20
9823	592.41	281.21	236.7	521.18	190.20	39.27	98.26	52.22	130.73	2.80	2.20
9824	481.30	281.96	239.5	524.82	175.14	39.27	98.26	52.22	130.73	2.80	2.20
9825	577.40	306.91	238.8	525.79	165.31	39.27	98.26	52.22	130.73	2.80	2.20
9826	581.02	402.63	276.8	548.55	167.33	46.63	116.68	62.02	155.24	3.30	2.70
9827	604.24	351.09	340.9	528.81	161.93	39.88	99.67	53.02	132.57	2.00	1.70
9828	718.63	404.11	257.8	554.63	121.17	42.38	105.90	56.33	140.85	2.10	1.80
9832	748.49	473.32	384.6	692.80	123.08	52.12	130.41	69.31	173.51	3.70	3.00
9834	684.84	376.89	340.9	538.18	174.15	39.27	98.26	52.22	130.73	2.80	2.20
9836	569.94	316.03	276.8	537.79	196.76	46.63	116.68	62.02	155.24	3.30	2.70
9837	532.98	309.11	251.6	528.87	189.11	39.27	98.26	52.22	130.73	2.80	2.20
9840	479.95	353.70	233.1	529.10	175.14	39.27	98.26	52.22	130.73	2.80	2.20
9841	548.33	287.03	237.3	529.73	169.62	39.27	98.26	52.22	130.73	2.80	2.20
9842	601.60	402.11	258.8	552.15	175.14	39.27	98.26	52.22	130.73	2.80	2.20
9845	612.19	291.48	248.5	529.15	178.78	39.27	98.26	52.22	130.73	2.80	2.20
9846	575.00	367.47	247.7	531.17	182.34	41.72	104.40	55.49	138.90	3.00	2.40
9851	486.74	309.44	234.9	516.12	175.14	39.27	98.26	52.22	130.73	2.80	2.20
9854	539.95	327.13	273.6	518.95	189.55	44.18	110.54	58.75	147.07	3.10	2.50
9859	608.48	315.30	233.1	528.56	168.90	39.27	98.26	52.22	130.73	2.80	2.20
9861	640.46	287.07	281.2	526.86	176.86	41.72	104.40	55.49	138.90	3.00	2.40
9862	592.96	396.28	304.5	557.46	171.59	39.27	98.26	52.22	130.73	2.80	2.20
9866	559.18	376.47	354.8	539.09	182.34	41.72	104.40	55.49	138.90	3.00	2.40
9867	569.94	315.45	276.8	527.52	196.76	46.63	116.68	62.02	155.24	3.30	2.70
9870	622.50	399.35	340.9	552.72	190.20	51.32	128.42	68.26	170.86	3.70	2.90
9877	581.02	395.23	276.8	559.49	246.96	46.63	116.68	62.02	155.24	3.30	2.70
9885	863.30	438.19	370.1	630.54	121.24	52.12	130.41	69.31	173.51	3.70	3.00
9886	538.40	391.17	262.3	529.38	189.55	44.18	110.54	58.75	147.07	3.10	2.50
9897	694.17	417.01	292.4	556.42	162.16	39.88	99.67	53.02	132.57	2.00	1.70

GEORGIA
PRIVATE PASSENGER TRAILERS
RULE 46
PREMIUM CALCULATION

ROUND EACH CALCULATION TO THE NEAREST PENNY

TRAVEL TRAILERS

STEP #		DD	HH
1a	TRAVEL TRAILER BASE RATE (RP-2B)		
2a	TRAVEL TRAILER AGE FACTOR (SEE BELOW)	x	x
3a	DEDUCTIBLE FACTOR (SEE BELOW)	x	x
4a	TOTAL COVERAGE PREMIUM SUBJECT TO MINIMUM PREMIUM (SEE BELOW)	=	=
5a	CONTENTS COVERAGE PREMIUM (FROM 11a BELOW)		+
6a	TOTAL COVERAGE PREMIUM	=	=

		HC
7a	AMOUNT OF COVERAGE IN \$100's	
8a	CONTENTS COVERAGE BASE RATE (SEE BELOW)	x
9a	TOTAL CONTENTS COVERAGE PREMIUM	=

10a	TOTAL SEMI-ANNUAL PREMIUM (LINE 6a DD + LINE 6a HH)	=

UTILITY TRAILERS

STEP #		DD	HH
1b	AMOUNT OF COVERAGE IN 100'S		
2b	UTILITY TRAILER BASE RATE (SEE BELOW)	x	x
3b	TOTAL COVERAGE PREMIUM SUBJECT TO MINIMUM PREMIUM (SEE BELOW)	=	=
4b	FIRE AND THEFT FACTOR (RP-31A)		x
5b	TOTAL COVERAGE PREMIUM	=	=

6b	TOTAL SEMI-ANNUAL PREMIUM (LINE 5b DD + LINE 5b HH/HG)	=

MINIMUM PREMIUM			
TRAVEL TRAILER		UTILITY TRAILER	
DD	HH	DD	HH
\$22.00	\$40.00	\$8.00	\$11.00

TRAVEL TRAILER AGE FACTOR		
AGE	DD	HH
New - Current and 1st prior	1.00	1.00
Old - 2nd prior and earlier	0.81	0.77

UTILITY TRAILERS BASE RATES		
	DD	HH
Base Rate per \$100 of coverage	0.1550	0.3060

DEDUCTIBLE FACTORS		
DEDUCTIBLE	DD	HH
FULL COVERAGE	4.50	1.04
\$50	1.02	1.02
\$100	1.00	1.00
\$150	0.98	0.98
\$200	0.97	N/A
\$250	0.96	0.95
\$500	0.90	N/A

CONTENTS COVERAGE BASE RATE	
	HC
Rate Per \$100	\$0.20

**GEORGIA
TRAVEL TRAILERS
TERRITORIAL BASE RATES
STATED AMOUNT RATING FACTORS**

Original Cost New	Coverage DD \$100	Coverage HH \$100	Original Cost New	Coverage DD \$100	Coverage HH \$100
0 - 600	3.50	21.72	23,001 - 24,000	83.66	266.81
601 - 800	8.17	50.68	24,001 - 25,000	86.35	269.49
801 - 1,050	10.80	66.96	25,001 - 26,000	89.14	272.02
1,051 - 1,300	12.70	77.77	26,001 - 27,000	92.19	275.43
1,301 - 1,600	14.26	86.27	27,001 - 28,000	95.23	278.82
1,601 - 1,900	16.00	95.47	28,001 - 29,000	98.30	282.24
1,901 - 2,400	18.13	106.46	29,001 - 30,000	101.33	285.63
2,401 - 3,000	20.61	118.50	30,001 - 31,000	104.11	288.86
3,001 - 4,000	23.91	134.13	31,001 - 32,000	106.57	291.96
4,001 - 5,000	27.54	150.55	32,001 - 33,000	109.04	295.04
5,001 - 6,000	30.95	164.81	33,001 - 34,000	111.53	298.17
6,001 - 7,000	34.07	177.16	34,001 - 35,000	114.01	301.27
7,001 - 8,000	36.77	187.20	35,001 - 36,000	116.18	304.51
8,001 - 9,000	39.36	195.87	36,001 - 37,000	118.05	307.86
9,001 - 10,000	41.62	203.22	37,001 - 38,000	119.90	311.21
10,001 - 11,000	44.23	210.51	38,001 - 39,000	121.79	314.61
11,001 - 12,000	46.98	217.25	39,001 - 40,000	123.65	317.95
12,001 - 13,000	49.54	222.72	40,001 - 41,000	126.16	320.66
13,001 - 14,000	52.33	228.38	41,001 - 42,000	129.30	322.67
14,001 - 15,000	55.27	234.40	42,001 - 43,000	132.42	324.70
15,001 - 16,000	59.17	240.17	43,001 - 44,000	135.56	326.73
16,001 - 17,000	62.84	245.16	44,001 - 45,000	138.72	328.75
17,001 - 18,000	65.56	249.39	45,001 - 46,000	141.58	331.12
18,001 - 19,000	68.95	253.42	46,001 - 47,000	144.20	333.78
19,001 - 20,000	72.17	257.21	47,001 - 48,000	146.83	336.43
20,001 - 21,000	75.35	259.71	48,001 - 49,000	149.45	339.13
21,001 - 22,000	78.67	261.53	49,001 - 50,000	152.05	341.80
22,001 - 23,000	81.08	263.78			

For original cost new not shown here, add 2% to the \$49,001-\$50,000 rate for each \$1000 increment over \$50,000.

For example, the DD and HH rates for an original cost new of \$77,500 are calculated as follows:

$(\$77,500 - \$50,000) / 1,000 = 27.5$ always round up to the next integer, which is 28 in this case.

Thus for DD $152.05 * (1 + 0.02*28) = 237.20$, use 237.20 as base rate
and for HH $341.80 * (1 + 0.02*28) = 533.21$, use 533.21 as base rate

Note: Base Rates are rounded to the nearest penny

RESERVED FOR FUTURE USE

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE CALCULATION

ROUND AFTER EACH CALCULATION TO THE DECIMAL LISTED FOR EACH PATTERN

SUPPLEMENTARY MULTIPLICATIVE CALCULATION

Step #	Name	Page	Rounding	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SAP	FEP*
1	BASE		4	x 1.0000	x 1.0000	x 1.0000	x 1.0000	x 1.0000	x 1.0000	x 1.0000	x 1.0000	x 1.0000	x 1.0000
2	PATTERN 1	M-1	4	x	x	x	x	x	x	x	x	x	x
3	PATTERN 2	M-2	4	x	x	x	x	x	x	x	x	x	
4	PATTERN 3	M-3	4	x	x	x	x	x	x	x	x	x	
5	PATTERN 4	M-4	4	x	x	x	x	x	x	x	x	x	x
6	PATTERN 5	M-5	4	x	x	x	x	x	x	x	x	x	
7	TOTAL SUPPLEMENTARY MULTIPLICATIVE FACTOR			=	=	=	=	=	=	=	=	=	=

* FEP = Fixed Expense Premium

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

Pattern 1

Newly Bound Policy Written Date	Channel of Bind	<u>AA</u>	<u>BB</u>	<u>CC</u>	<u>DD</u>	<u>HH</u>	<u>DNC</u>	<u>HNC</u>	<u>SS/SSP</u>	<u>SA/SAP</u>	<u>FEP</u>
8/1/2019 and Subsequent	Agency	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8/1/2019 and Subsequent	Web	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928
8/1/2019 and Subsequent	Call Center	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928
Prior to 8/1/2019	Agency	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior to 8/1/2019	Web	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior to 8/1/2019	Call Center	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SP	SA/SAP	
0002	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0004	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0005	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0006	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0008	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0009	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0011	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0012	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0013	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0016	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0017	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0018	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0019	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0021	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0022	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0024	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0025	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000
0028	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0030	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0032	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0033	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0034	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0035	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0038	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0039	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0040	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0041	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0043	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0044	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0045	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0046	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0047	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0049	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0052	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0053	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0055	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000
0056	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000
0058	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0060	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0061	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0062	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0064	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0065	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0066	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0067	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0068	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0070	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0071	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0072	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0074	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0075	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0076	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0077	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0078	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0079	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0080	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0081	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0082	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0083	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0084	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0085	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0088	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0090	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0092	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0093	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0094	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0096	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0097	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0101	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0102	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0103	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000
0105	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000
0106	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000
0107	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0108	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0109	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000
0111	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000
0113	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0114	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000
0115	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0116	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0117	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000
0118	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0120	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0121	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0122	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0123	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0124	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000
0125	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000
0126	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0127	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0128	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0132	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000
0133	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0134	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS:

PATTERN

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SP	SA/SAP	
0170	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0171	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0172	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0173	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0175	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0176	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0177	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0178	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0179	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0180	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0182	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0183	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0184	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0186	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0187	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0188	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0189	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0204	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0205	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0206	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0212	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0213	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0214	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0215	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0216	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0217	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0218	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0220	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0222	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0223	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0224	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0228	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0229	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0230	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0233	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0234	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0236	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0237	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0238	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0240	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0241	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0248	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0250	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0251	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0252	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0253	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0256	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0257	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0258	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0259	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0260	0.9865	0.9880	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0263	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0264	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0265	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0266	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0268	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0269	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0272	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0273	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0274	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0275	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0276	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0277	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0281	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0284	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0285	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0286	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0288	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0289	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0290	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0291	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0292	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0293	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0294	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0295	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0296	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0297	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0300	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0303	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0304	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0305	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0306	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0307	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0308	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0309	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0310	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0311	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0312	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0313	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0314	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0315	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0316	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0317	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0319	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0319	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0320	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0322	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0324	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0324	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0327	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0328	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0329	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0330	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0331	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0332	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0334	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0336	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0337	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0338	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
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GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN

[illegible]

PATTERN 2

[illegible]

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS:

PATTERN

[illegible]

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN 2

[illegible]

SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN 2

[illegible]

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN :

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SP	SA/SAP	
0046	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0047	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0049	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0052	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0054	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0055	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0056	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0058	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0060	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0061	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0062	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0064	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0065	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0066	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0067	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0068	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0070	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0071	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0072	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0074	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0075	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0076	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0077	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0078	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0079	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0080	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0081	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0082	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0083	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0084	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0087	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0088	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0090	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0092	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0093	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0094	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0096	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0097	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0101	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0102	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0103	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0104	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0105	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0106	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0107	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0108	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0110	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0111	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0113	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0114	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0116	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0117	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0118	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0120	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0121	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0122	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0123	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0124	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0125	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0126	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0127	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0129	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0132	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0133	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0134	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0135	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0137	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0138	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0139	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0140	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0141	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0142	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0143	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0144	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0145	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0146	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0147	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0148	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0149	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0151	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0152	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0153	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0156	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0157	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0160	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0161	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0162	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0165	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0168	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0169	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0170	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0171	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0172	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0173	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0175	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0176	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0177	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0178	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0179	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0180	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0182	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0183	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0184	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0185	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0187	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0188	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0189	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0204	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0206	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0										

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SAP	
0228	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0229	CUSTOMER DECLARED	CUSTOMER DECLARED	CUSTOMER DECLARED	CUSTOMER DECLARED	CUSTOMER DECLARED	CUSTOMER DECLARED	CUSTOMER DECLARED	CUSTOMER DECLARED	CUSTOMER DECLARED	
0230	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0233	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0234	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0236	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0237	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0238	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0240	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0241	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0242	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0243	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0250	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0251	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0252	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0253	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0256	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0257	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0258	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0259	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0260	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0263	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0264	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0265	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0266	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0268	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0269	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0272	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0273	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0274	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0275	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0276	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0277	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0281	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0284	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0285	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0286	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0288	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0289	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0290	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0291	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
0292	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0293	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0294	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0295	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0296	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0297	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0300	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0303	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0304	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0305	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0306	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0307	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0308	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0309	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0310	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0311	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0312	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0313	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0314	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0315	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0316	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0317	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0318	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0319	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0320	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0322	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0324	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0326	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0327	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0328	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0329	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0330	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0331	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0332	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0334	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0336	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0337	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0338	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0339	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0340	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0341	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0342	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0344	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0345	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0346	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0349	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0350	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0354	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0360	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0361	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0363	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0401	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0411	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0412	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0413	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0414	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0415	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0417	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0420	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0421	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0423	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0424	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0425	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0426	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0427	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0428	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0429	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0430	0.9857	0.9873	0.9853	0.9890	0.9882	0.9890	0.9872	1.0000	1.0000	
0436	0.9857	0.9873	0.9853	0.9890	0.988					

SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SP	SA/SAP	
0454	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0455	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0456	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0457	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0458	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0459	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0460	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0461	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0466	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0467	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0470	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0471	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0473	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0479	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0477	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0501	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0502	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0504	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0506	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0507	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0510	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0511	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0512	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0513	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0514	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0517	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0518	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0519	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0520	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0521	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0522	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0523	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0525	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0527	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0530	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0531	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0533	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0534	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0535	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0536	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0537	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0538	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0539	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0540	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0541	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0542	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0543	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0544	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0545	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0546	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0547	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0548	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0549	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0552	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0553	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0554	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0555	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0557	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0558	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0559	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0560	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0562	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0563	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0564	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0565	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0566	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0567	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0568	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0571	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0572	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0573	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0575	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0576	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0577	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0580	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0581	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0582	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0597	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0598	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0601	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0602	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0603	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0606	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0607	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0609	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0615	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0620	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0621	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0622	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0623	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0624	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0625	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0627	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0628	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0629	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0630	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0631	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0633	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0634	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0635	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0638	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0641	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0641	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0642	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0643	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0645	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0646	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0647	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0648	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0650	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0655	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	

SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN 2

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SAP	
0669	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
0671	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0673	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0677	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0678	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0680	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0683	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0701	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0705	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0707	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0708	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0710	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0711	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0720	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0721	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0724	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0725	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0726	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0728	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0730	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0731	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0732	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0733	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0734	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0735	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0736	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0738	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0739	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0740	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0741	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0742	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0746	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0747	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0750	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0751	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0752	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0753	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0755	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0756	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0757	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0802	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0803	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0805	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0806	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0807	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0808	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0810	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0811	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0812	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0813	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0814	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0815	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0816	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0817	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0818	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0819	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0820	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0821	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0822	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0823	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0824	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0828	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0830	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0833	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0901	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0904	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0905	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0906	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0907	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0909	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0912	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1001	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1002	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1003	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1004	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1006	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1007	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1008	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1009	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1011	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1012	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1014	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1015	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1016	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1017	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1019	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1020	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1021	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1022	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1023	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1024	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1025	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1026	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1027	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1028	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1030	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1031	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1032	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1033	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1035	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1036	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1037	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1038	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1041	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1042	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1044	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1045	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1047	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1049	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1050	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1051	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1052	CUSTOMER DECLARED	0.9857	0.9873</							

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SAP	
1057	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1058	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1060	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1063	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1064	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1065	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1066	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1067	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1068	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1069	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1070	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1071	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1072	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1073	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1075	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1076	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1077	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1078	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1079	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1081	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1082	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1083	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1085	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1086	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1087	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1088	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1089	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1090	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1091	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1092	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1093	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1094	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1096	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1097	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1098	CUSTOMER DECLARED	0.9966	0.9970	0.9971	0.9974	0.9966	0.9971	0.9966	1.0000	1.0000
1099	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1106	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1107	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1201	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1204	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1206	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1207	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1208	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1210	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1211	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1216	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1217	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1220	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1301	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1302	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1303	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1304	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1305	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1307	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1308	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1309	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1310	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1313	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1314	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1315	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1316	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1318	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1319	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1320	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1321	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1322	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1323	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1324	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1326	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1327	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1328	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1329	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1332	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1333	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1401	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1402	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1403	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1404	CUSTOMER DECLARED	0.9966	0.9971	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1405	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1406	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1407	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1408	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1409	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1410	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1411	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1412	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1415	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1416	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1419	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1421	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1501	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1503	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1510	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1512	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1513	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1516	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1518	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1519	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1521	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1522	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1523	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1525	CUSTOMER DECLARED	0.9857								

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SA/P	
1554	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1555	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1557	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1558	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1560	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1561	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1562	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1563	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1564	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1565	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1566	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1567	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1568	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1569	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1601	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1602	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1605	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1606	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1620	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1622	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1623	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1624	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1625	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1626	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1627	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1629	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1630	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1631	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1632	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1634	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1635	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1636	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1637	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1638	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1639	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1641	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1642	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1643	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1645	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1646	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1647	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1648	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1649	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1650	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1698	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1699	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1699	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1702	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1703	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1704	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1705	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1706	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1707	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1709	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1711	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1712	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1714	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1715	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1716	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1717	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1719	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1720	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1721	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1722	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1726	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1727	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1729	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1730	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1733	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1735	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1737	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1738	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1740	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1741	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1742	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1743	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1744	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1746	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1747	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1749	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1750	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1751	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1753	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1755	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1756	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1757	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1759	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1762	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1763	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1764	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1765	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1768	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1769	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1770	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1771	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1772	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1773	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1774	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1775	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1778	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1779	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1780	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1781	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1782	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1783	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1784	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1785	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1787	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1788	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1789	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1790	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1791	CUSTOMER DECLARED	0.9857	0.9873							

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN :

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SA/P	
1806	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1807	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1808	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
1810	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1811	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1812	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1815	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1816	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1820	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
1821	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1822	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1823	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1824	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1825	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1826	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1827	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1829	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1830	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1831	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1832	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1833	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1836	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1901	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
1903	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
1904	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
1905	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1906	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
1907	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
1909	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000	
1913	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1915	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1917	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1919	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1923	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1924	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1925	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1926	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1927	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1928	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1932	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1934	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1936	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1937	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1940	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1941	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1942	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1944	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1945	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1951	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1954	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1959	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1961	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1962	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1966	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1967	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1970	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1977	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1985	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1986	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
1987	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000	
	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
	ALL OTHER COMBINATIONS									

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN 3

VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	VEHICLE ANNUAL MILEAGE - MIN	VEHICLE ANNUAL MILEAGE - MAX										
			AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SAP	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0	1,000	0.6372	0.6679	0.6452	0.6678	0.6289	0.6678	0.6289	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1,001	2,000	0.6372	0.6679	0.6452	0.6678	0.6289	0.6678	0.6289	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	2,001	3,000	0.6476	0.6781	0.6557	0.6772	0.6388	0.6772	0.6388	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	3,001	4,000	0.6692	0.6990	0.6781	0.6971	0.6593	0.6971	0.6593	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	4,001	5,000	0.6922	0.7209	0.7016	0.7176	0.6809	0.7176	0.6809	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	5,001	6,000	0.7163	0.7439	0.7267	0.7391	0.7036	0.7391	0.7036	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	6,001	7,000	0.7418	0.7681	0.7531	0.7617	0.7277	0.7617	0.7277	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	7,001	8,000	0.7688	0.7936	0.7811	0.7853	0.7529	0.7853	0.7529	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	8,001	9,000	0.7974	0.8203	0.8106	0.8101	0.7795	0.8101	0.7795	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	9,001	10,000	0.8275	0.8484	0.8419	0.8359	0.8075	0.8359	0.8075	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	10,001	11,000	0.8592	0.8778	0.8750	0.8630	0.8369	0.8630	0.8369	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	11,001	12,000	0.8928	0.9087	0.9099	0.8913	0.8680	0.8913	0.8680	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	12,001	13,000	0.9282	0.9413	0.9469	0.9209	0.9007	0.9209	0.9007	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	13,001	14,000	0.9656	0.9753	0.9860	0.9520	0.9351	0.9520	0.9351	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	14,001	15,000	1.0052	1.0112	1.0274	0.9844	0.9714	0.9844	0.9714	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	15,001	16,000	1.0469	1.0489	1.0710	1.0184	1.0095	1.0184	1.0095	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	16,001	17,000	1.0764	1.0752	1.1019	1.0421	1.0364	1.0421	1.0364	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	17,001	18,000	1.1074	1.1028	1.1345	1.0670	1.0645	1.0670	1.0645	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	18,001	19,000	1.1403	1.1319	1.1690	1.0930	1.0943	1.0930	1.0943	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	19,001	20,000	1.1749	1.1625	1.2055	1.1202	1.1256	1.1202	1.1256	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	20,001	21,000	1.2114	1.1945	1.2440	1.1486	1.1586	1.1486	1.1586	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	21,001	22,000	1.2501	1.2282	1.2849	1.1784	1.1934	1.1784	1.1934	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	22,001	23,000	1.2910	1.2636	1.3279	1.2095	1.2300	1.2095	1.2300	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	23,001	24,000	1.3341	1.3007	1.3735	1.2422	1.2685	1.2422	1.2685	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	24,001	25,000	1.3796	1.3398	1.4218	1.2762	1.3091	1.2762	1.3091	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	25,001	26,000	1.4277	1.3808	1.4728	1.3119	1.3519	1.3119	1.3519	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	26,001	27,000	1.4785	1.4238	1.5267	1.3493	1.3969	1.3493	1.3969	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	27,001	28,000	1.5323	1.4690	1.5838	1.3885	1.4443	1.3885	1.4443	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	28,001	29,000	1.5889	1.5164	1.6441	1.4295	1.4942	1.4295	1.4942	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	29,001	30,000	1.6487	1.5662	1.7079	1.4723	1.5468	1.4723	1.5468	1.0000	1.0000	
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	30,001	999,999	1.6799	1.5921	1.7412	1.4945	1.5741	1.4945	1.5741	1.0000	1.0000	
CUSTOMER DECLARED	0	1,000	0.9093	0.9170	0.9113	0.9170	0.9072	0.9170	0.9072	1.0000	1.0000	
CUSTOMER DECLARED	1,001	2,000	0.9093	0.9170	0.9113	0.9170	0.9072	0.9170	0.9072	1.0000	1.0000	
CUSTOMER DECLARED	2,001	3,000	0.9119	0.9195	0.9139	0.9193	0.9097	0.9193	0.9097	1.0000	1.0000	
CUSTOMER DECLARED	3,001	4,000	0.9173	0.9248	0.9195	0.9243	0.9148	0.9243	0.9148	1.0000	1.0000	
CUSTOMER DECLARED	4,001	5,000	0.9231	0.9302	0.9254	0.9294	0.9202	0.9294	0.9202	1.0000	1.0000	
CUSTOMER DECLARED	5,001	6,000	0.9291	0.9360	0.9317	0.9348	0.9259	0.9348	0.9259	1.0000	1.0000	
CUSTOMER DECLARED	6,001	7,000	0.9355	0.9420	0.9383	0.9404	0.9319	0.9404	0.9319	1.0000	1.0000	
CUSTOMER DECLARED	7,001	8,000	0.9422	0.9484	0.9453	0.9463	0.9382	0.9463	0.9382	1.0000	1.0000	
CUSTOMER DECLARED	8,001	9,000	0.9494	0.9551	0.9527	0.9525	0.9449	0.9525	0.9449	1.0000	1.0000	
CUSTOMER DECLARED	9,001	10,000	0.9569	0.9621	0.9605	0.9590	0.9519	0.9590	0.9519	1.0000	1.0000	
CUSTOMER DECLARED	10,001	11,000	0.9648	0.9695	0.9688	0.9658	0.9592	0.9658	0.9592	1.0000	1.0000	
CUSTOMER DECLARED	11,001	12,000	0.9732	0.9772	0.9775	0.9728	0.9670	0.9728	0.9670	1.0000	1.0000	
CUSTOMER DECLARED	12,001	13,000	0.9821	0.9853	0.9867	0.9802	0.9752	0.9802	0.9752	1.0000	1.0000	
CUSTOMER DECLARED	13,001	14,000	0.9914	0.9938	0.9965	0.9880	0.9838	0.9880	0.9838	1.0000	1.0000	
CUSTOMER DECLARED	14,001	15,000	1.0052	1.0112	1.0274	0.9961	0.9929	0.9961	0.9929	1.0000	1.0000	
CUSTOMER DECLARED	15,001	16,000	1.0469	1.0489	1.0710	1.0184	1.0095	1.0184	1.0095	1.0000	1.0000	
CUSTOMER DECLARED	16,001	17,000	1.0764	1.0752	1.1019	1.0421	1.0364	1.0421	1.0364	1.0000	1.0000	
CUSTOMER DECLARED	17,001	18,000	1.1074	1.1028	1.1345	1.0670	1.0645	1.0670	1.0645	1.0000	1.0000	
CUSTOMER DECLARED	18,001	19,000	1.1403	1.1319	1.1690	1.0930	1.0943	1.0930	1.0943	1.0000	1.0000	
CUSTOMER DECLARED	19,001	20,000	1.1749	1.1625	1.2055	1.1202	1.1256	1.1202	1.1256	1.0000	1.0000	
CUSTOMER DECLARED	20,001	21,000	1.2114	1.1945	1.2440	1.1486	1.1586	1.1486	1.1586	1.0000	1.0000	
CUSTOMER DECLARED	21,001	22,000	1.2501	1.2282	1.2849	1.1784	1.1934	1.1784	1.1934	1.0000	1.0000	
CUSTOMER DECLARED	22,001	23,000	1.2910	1.2636	1.3279	1.2095	1.2300	1.2095	1.2300	1.0000	1.0000	
CUSTOMER DECLARED	23,001	24,000	1.3341	1.3007	1.3735	1.2422	1.2685	1.2422	1.2685	1.0000	1.0000	
CUSTOMER DECLARED	24,001	25,000	1.3796	1.3398	1.4218	1.2762	1.3091	1.2762	1.3091	1.0000	1.0000	
CUSTOMER DECLARED	25,001	26,000	1.4277	1.3808	1.4728	1.3119	1.3519	1.3119	1.3519	1.0000	1.0000	
CUSTOMER DECLARED	26,001	27,000	1.4785	1.4238	1.5267	1.3493	1.3969	1.3493	1.3969	1.0000	1.0000	
CUSTOMER DECLARED	27,001	28,000	1.5323	1.4690	1.5838	1.3885	1.4443	1.3885	1.4443	1.0000	1.0000	
CUSTOMER DECLARED	28,001	29,000	1.5889	1.5164	1.6441	1.4295	1.4942	1.4295	1.4942	1.0000	1.0000	
CUSTOMER DECLARED	29,001	30,000	1.6487	1.5662	1.7079	1.4723	1.5468	1.4723	1.5468	1.0000	1.0000	
CUSTOMER DECLARED	30,001	999,999	1.6799	1.5921	1.7412	1.4945	1.5741	1.4945	1.5741	1.0000	1.0000	
ALL OTHER COMBINATIONS			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN 4

Months of Continuous Prior Insurance - Min	Months of Continuous Prior Insurance - Max	<u>AA</u>	<u>BB</u>	<u>CC</u>	<u>DD</u>	<u>HH</u>	<u>DNC</u>	<u>HNC</u>	<u>SS/SSP</u>	<u>SA/SAP</u>
0	0	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.000	1.000
1	5	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.000	1.000
6	11	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.000	1.000
12	17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	99+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS**

PATTERN 5

# of Vehicles on Policy	# of Operators on Policy	Multiple Policy Discount	Multiple Policy Discount Supporting Line	<u>AA</u>	<u>BB</u>	<u>CC</u>	<u>DD</u>	<u>HH</u>	<u>DNC</u>	<u>HNC</u>	<u>SS/SSP</u>	<u>SA/SAP</u>
>1	>1	Yes	HO, HO/PUP	0.9457	0.9675	0.9493	0.9459	0.9543	0.9459	0.9543	1.0000	1.0000
>1	>1	Yes	All Other Combinations	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
>1	>1	No	N/A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
>1	1	Yes	HO, HO/PUP	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
>1	1	Yes	All Other Combinations	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
>1	1	No	N/A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	>1	Yes	HO, HO/PUP	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	>1	Yes	All Other Combinations	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	>1	No	N/A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1	Yes	HO, HO/PUP	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1	Yes	All Other Combinations	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1	No	N/A	1.1206	1.0676	1.1055	1.0883	1.0683	1.0883	1.0683	1.0000	1.0000

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*YY refers to the year of the vehicle being rated

*XXXX refers to the year of the vehicle being rated

RULE 1 - DEFINITIONS

Definitions in this rule are terms used for rating.

SECTION A - AUTOMOBILES

The term automobile shall mean a private passenger vehicle of the following type which is owned or leased under a long term contract by an individual or by two or more relatives who are residents of the same household.

A. Private Passenger Automobile

A land motor vehicle which has at least four wheels and is designed for use on public roads, other than any vehicle of the pick-up body, sedan delivery, panel truck or stake body type which has a manufacturer specified Gross Vehicle Weight Rating in excess of 14,000 pounds.

B. Farm Automobile

A land motor vehicle of the pick-up body, sedan delivery, panel truck or stake body type which has a manufacturer specified Gross Vehicle Weight Rating of 16,000 pounds or less, and which is used principally to service the insured's farm, ranch or residence premises and only incidentally on public roads.

C. Private Passenger Trailer

A load carrying vehicle without automotive power which is designed for use with a Private Passenger Automobile, if not being used for business purposes with other than a Private Passenger Automobile. Trailers shall be classified as follows:

1. Travel Trailers

Trailers of the house, cabin or camping type equipped or used as temporary living quarters.

2. Utility Trailers

All other Private Passenger Trailers.

D. Other Types

1. Camper Unit

An automobile body structure designed for use with a private passenger vehicle as temporary living quarters and constructed as a demountable unit, whether or not permanently mounted.

2. Classic Automobiles

Classic Automobiles are those vehicles which have appreciated in value substantially due to physical restoration, reconditioning, or due to special interest in the automobile as an investment or collector's item.

SECTION B – VEHICLE RELATED

1. Number of Vehicles on the Policy

The number of Private Passenger Automobiles and/or Utility Automobiles which are insured for Coverage AA – Bodily Injury or Coverage HH – Comprehensive under the policy. This number will include Private Passenger Automobiles and/or Utility Automobiles that have a future effective date.

An automobile owned by and insured by an employer of the named insured or spouse and furnished for the regular use of the named insured or spouse and garaged at the residence of the named insured will be considered an automobile. Only one such vehicle per policy will be incorporated into the Number of Vehicles on the Policy count.

SECTION C – OPERATOR RELATED

1. Married

A person living with his or her spouse and married under state law. Married persons temporarily living apart because of employment obligations to the United States of America shall be treated as Married. Widows and Widowers will also be treated as Married for classification purposes.

2. Single

A person who is not defined as Married.

3. Operators

The named insured and any licensed driver residing in the named insured's household and listed on the Auto Policy Declarations Page, and any driver employed by the named insured as a chauffeur and listed on the Auto Policy Declarations Page.

Exception: A person in active military service with the armed forces of the United States of America is not considered a resident in the named insured's household unless this person customarily operates an auto on the policy.

SECTION D – POLICY RELATED

1. Channel of Bind

Channel used to bind an Allstate policy.

- a. Call Center Channel – Allstate auto policy is bound with a licensed insurance professional at an Allstate call center, unless acting at the direction of an agent selling pursuant to an agency agreement.
- b. Web Channel – Allstate auto policy is bound through Allstate.com, or other Allstate approved websites, mobile device applications and devices.
- c. Agency Channel – Allstate auto policy is bound with an agent licensed to sell Allstate products and selling pursuant to an agency agreement.

2. Months of Continuous Prior Insurance

The number of months the named insured or spouse have continuously maintained automobile liability insurance prior to new business, without a lapse of 31 days or more between the expiration date of the prior policy and the new business effective date of the Allstate Property and Casualty Insurance Company policy. If the named insured and spouse are determined by Allstate to have had no need for prior insurance, the policy will be considered to have 0 Months of Continuous Prior Insurance for purposes of rating. Policies with new business effective dates prior to 11/21/2005 with missing Months of Continuous Prior Insurance information will be considered to have the maximum Months of Continuous Prior Insurance for purposes of rating.

Note: Military personnel returning from deployment/assignment outside the United States (defined for the purposes of this rule as the 50 states and the District of Columbia) who had no need for liability insurance coverage while deployed/assigned will be defined to have had continuous prior insurance if:

- a. They had liability insurance coverage prior to deployment/assignment, and
- b. This coverage was either still in-force or expired within 30 days of the date of deployment/assignment.

In these cases, the number of months insured with the prior carrier will be the sum of the number of months with the prior carrier as defined above prior to deployment/assignment plus the length of time deployed/assigned outside the United States (defined for the purposes of this rule as the 50 states and the District of Columbia).

RULE 2 - COVERAGE DESIGNATIONS

The following coverages are those that appear in the policies and endorsements. The letter designations are used for references to coverages throughout this manual.

AA	Bodily Injury Liability
BB	Property Damage Liability
CC	Automobile Medical Payments
CD	Collision Coverage for Custom Equipment
CH	Comprehensive Coverage for Custom Equipment
DD	Auto Collision Insurance
HC	Contents Coverage
HG	Auto Fire, Lightning, Transportation and Theft Insurance
HH	Auto Comprehensive Insurance Coverage
JJ	Roadside Coverage
NC	Auto Replacement Protection
SS	Uninsured Motorists Insurance
SA	Uninsured Motorists Insurance – Added On to At-Fault Liability Limits
UU	Transportation Expense Coverage
ZA	Sound System Coverage
ZZ	Portable Electronics and Media Coverage

Details of the coverage provided are contained in the appropriate policies and endorsements.

RULE 3 - PREMIUM PERIOD

A. General

The premium period is normally 6 months. When coverage is written for a term other than 6 months, the rate shall be pro-rata.

B. Financed Automobile Coverages DD, HC, HG, HH, JJ, UU, ZA, ZZ

The premium period for coverages DD, HC, HG, HH, JJ, UU, ZA, and ZZ on automobiles that are not held for sale and that are mortgaged or being purchased under a finance agreement may be established for the term of the loan agreement. Premium shall be based on the rates and minimum charges on the effective date of the policy.

RULE 4 - ENDORSEMENTS

- A. No charge will be made and no refund given when the change occurs within the 30 days prior to the expiration of a 6 month premium period or within the 60 days prior to the expiration date if the premium period is longer than 6 months.
- B. All endorsements (including adding or replacing a vehicle) shall be made using the rules and rates in effect when the premium for the policy was last determined and calculated on a pro rata basis.
 - a. The Rate Transition Factor applied at the time the premium for the policy was determined will not be revised, and will continue to apply at the time of endorsement.
- C. When an endorsement is made to add or remove an operator, all rating plans will be reevaluated to reflect the revised number of operators

Exceptions:

- 1. Section A of this rule does not apply to suspensions or reinstatements. Calculate the premium on a pro rata basis using the rules and rates in effect when the premium for the policy was last determined.
- 2. If an endorsement is made at the same time as a suspension or reinstatement activity, section A of this rule does not apply. Calculate the premium as stated in section B of this rule.

RULE 5 - CANCELLATION

On all cancellations, the earned premium retained by Allstate shall be calculated on a pro rata basis for the length of time the policy or coverage was in force.

RULE 6 - SUSPENSION OF COVERAGES

Coverages, other than Coverage HH - Comprehensive, may be suspended subject to the following conditions:

- A. No request for suspension will be accepted for a period of less than 30 consecutive days.
- B. Suspension is effective after notice of the withdrawal of the vehicle from service is received by Allstate. Suspense credit is given immediately and will be calculated pro-rata from the date of suspension to the end of the current premium period.
- C. The suspension shall also be effective as to any individual, organization, corporation or governmental unit who must be given a notice of termination of coverage.
- D. No protection exists until Allstate receives notice to reinstate the suspended coverages. Reinstatement will be effective immediately and coverage will be added pro-rata from the reinstatement date to the end of the current premium period.
- E. Policies with coverages in suspense at renewal time will be renewed only with the in-force coverages.
- F. The 30 or 60 day no charge/no refund portion of Rule 4. ENDORSEMENTS does not apply to suspensions or reinstatements.
- G. This rule does not apply to coverages provided for all-terrain vehicles, dune buggies, and amphibious vehicles.
- H. For automobiles subject to the Georgia Motor Vehicle Accident Reparations Act, this rule is only applicable to collision.

RULE 7 - PREMIUM DETERMINATION

A. General

The premium is determined by applying to each unit of exposure to be insured the rules and rates applicable to each such unit of exposure.

B. Rates

Unless otherwise indicated, all rates and minimum charges in the manual are for a 6 month period and are subject to pro rata adjustment in accordance with other applicable rules. Rates per unit of exposure are shown in the manual at base liability limits and for physical damage coverage on an actual cash value basis, unless otherwise stated.

C. Rounding

Premium calculations shall be rounded to the nearest whole penny following the application of each discount, surcharge, or other premium modification used in determining the final premium for the coverage being rated. Amounts of \$0.005 or more shall be increased.

RULE 8 – RESERVED FOR FUTURE USE

RULE 9 – ASSIGNMENT OF RATING TERRITORY

The rating territory applicable to an automobile is the territory in which the automobile is principally garaged.

Exceptions

1. If the automobile is principally used in a higher rated territory, the higher rated territory shall apply only under the following circumstances:
 - a. The automobile is used by a salesman or others with similar duties; or
 - b. The automobile is used for regular or frequent wholesale or retail delivery.
2. If the automobile is garaged in two different rating territories within this state for specified portions of the premium period, it is permissible to rate the policy at the rates applicable to each rating territory in proportion to the estimated period of such garaging in each rating territory. The automobile must be garaged in each rating territory for at least 30 consecutive days, and only two rating territories may be used.

RULE 10 – POLICY CLASSIFICATION

Refer to the Automobile Rating Section to determine the appropriate factor for each classification.

Policy Classification

Operators will be classified based on gender, marital status, and age.

When an operator is added to or removed from the policy, the policy class factor will be reevaluated at the date of the endorsement.

RULE 11 - LIMITS OF LIABILITY

A. Basic Limits Coverages AA & BB

The term basic limits means \$10,000/20,000 coverage AA limits and \$10,000 coverage BB limit. The term financial responsibility limits means \$25,000/50,000 coverage AA limits and \$25,000 coverage BB limit.

B. Increased Limits Coverages AA, BB & CC

1. Coverage AA

Higher limits shall be afforded by applying the factors shown in the Automobile Rating Section to the basic limits rate.

2. Coverage BB

Higher limits shall be afforded by adding the rates shown in the Automobile Rating Section to the basic limit rate.

3. Coverage CC

Higher limits shall be afforded by applying the factors shown in the Automobile Rating Section to the basic limit rate.

C. Increased Limits - Coverages SS - Uninsured Motorists Insurance and SA – Uninsured Motorists Insurance – Added On to At-Fault Liability Limits

1. Bodily Injury

Higher limits shall be afforded by applying the factors shown in the Automobile Rating Section to the basic limits rate. In no event shall the coverage SS/SA limit exceed the coverage AA limit of the policy. Uninsured Motorists coverage includes protection for damages legally collectible from the driver of an underinsured motor vehicle. Rates are per policy. Private Passenger Automobiles and/or Farm Automobiles with a future effective date will be considered when determining the appropriate rate.

For limits not shown, charge the rate for the next higher limit.

2. Property Damage

Property Damage Uninsured Motorists coverage shall be made available to a policy item on an optional basis. Uninsured Motorists coverage includes protection for damages legally collectible from the driver of an underinsured motor vehicle. The rates are shown in the Automobile Rating Section.

*Uninsured Motorists Property Damage coverage will only be offered in conjunction with
Uninsured Motorists Bodily Injury coverage.*

RULE 12 – RESERVED FOR FUTURE USE

RULE 13 - MODEL YEAR RATING

The following rating procedures apply to the determination of physical damage premiums for Private Passenger Automobiles:

- 1. The premium shall be calculated using the appropriate Model Year Factors found in the Automobile Rating Section. If a factor for a new model year is not shown, annually increase the factor for the most recent model year that is shown by the Subsequent Model Year Adjustment found in the Automobile Rating Section.*

Note: Factors for new model years not shown in the Automobile Rating Section should be calculated in sequential order. The Subsequent Model Year Adjustment should be compounded annually for each new model year not shown.

2. Effective October 1 of each calendar year, the current model year changes to equal the next calendar year and then the factor for the eleventh preceding model year and all earlier model years shall be adjusted to equal the factor shown for the tenth preceding model year.

RULE 14 – PRICE GROUP SYMBOL RATING

When calculating the rates, the Price Group Symbol (PGS) of the vehicle is considered in conjunction with the deductible selected by the insured. Refer to the Deductible by PGS tables in the Automobile Rating Section to determine the appropriate rating factor.

To determine a vehicle's PGS, refer to the Symbol and Identification (S & I) pages. There are separate S & I pages for Private Passenger Automobiles and utility type vehicles.

RULE 15 – PHYSICAL DAMAGE DEDUCTIBLE OPTIONS

When calculating the rates, the deductible selected by the insured is considered in conjunction with the Price Group Symbol (PGS) of the vehicle. Refer to the Deductible by PGS tables in the Automobile Rating Section to determine the appropriate factor.

RULE 16 – EXPERIENCE GROUP RATING

Each vehicle with a Model Year of 1981 and subsequent will be rated with Experience Group Rating (EGR) factors. Refer to the EGR pages to determine the appropriate EGR score group by coverage for the vehicle.

Experience Group Rating is not applicable to Model Year 1980 and prior vehicles.

RULE 17 – ELECTRONIC STABILITY CONTROL DISCOUNT

For any Private Passenger Automobile or Farm Automobile which is equipped with electronic stability control, apply the factors shown in the Automobile Rating Section.

RULE 18 – RESERVED FOR FUTURE USE

RULE 19 - MISCELLANEOUS COVERAGES

A. Coverage CD – Collision Coverage for Custom Equipment

This coverage may be purchased when Coverage DD is included on the vehicle. The Coverage CD deductible will be the same as the deductible for Coverage DD.

B. Coverage CH – Comprehensive Coverage for Custom Equipment

This coverage may be purchased when Coverage HH is included on the vehicle. The Coverage CH deductible will be the same as the deductible for Coverage HH.

C. Coverage HG – Auto Fire, Lightning, Transportation and Theft Insurance

This coverage may be written as an alternative to Coverage HH – Comprehensive. No deductible applies to this coverage. The rate for this coverage is shown in the Automobile Rating Section.

D. Coverage JJ - Roadside Coverage

Limits and rates are shown in the Automobile Rating Section.

E. Coverage UU - Transportation Expense Coverage

This coverage may be written only when Coverage DD - Collision or Coverage HH - Comprehensive is included in the policy. Limits and rates are shown in the Automobile Rating Section.

F. Coverage ZA - Sound System Coverage

This coverage may be written only when Coverage HH - Comprehensive is included in the policy. The rates, limits, and deductibles are shown in the Automobile Rating Section.

G. Coverage ZZ - Portable Electronics and Media Coverage

This coverage may be written only when Coverage HH - Comprehensive is included in the policy. The rate and limit for this coverage are shown in the Automobile Rating Section.

RULE 20 – AUTOMOBILE DEATH INDEMNITY INSURANCE

Automobile Death Indemnity Insurance – Coverage (CM) will be included. There is no rate associated with this coverage.

This coverage is not afforded to vehicles in suspense.

RULE 21 – RESERVED FOR FUTURE USE

RULE 22 – ACCIDENT RATING

This rule is applicable to all Private Passenger and Farm Automobiles. Determination of the chargeability of accidents, and reclassification due solely to the time elapsed since accidents became chargeable, will occur at renewal.

A. Definitions

1. 36-Month Experience Period

- a. New Business (Prior to commencing the Allstate Property and Casualty Insurance Company policy)

The 36-month period ending on the policy effective date.

- b. Renewal Business (Occurring while insured under Allstate Property and Casualty Insurance Company)

The 36-month period ending 45 days prior to the policy effective date.

2. 60-Month Experience Period

- a. New Business (Prior to commencing the Allstate Property and Casualty Insurance Company policy)

The 60-month period ending on the policy effective date

- b. Renewal Business (Occurring while insured under Allstate Property and Casualty Insurance Company)

The 60-month period ending 45 days prior to the policy effective date

3. Accident Threshold for the following Accident Rating Plans

- a. Accident Surcharge Program

1. \$1000 for all accidents incurred prior to 8/12/2013.
2. \$500 for all accidents occurring on or after 8/12/2013.

- b. Safe Driving Club® Program (Rule 68)

1. \$1000 for all accidents incurred prior to 8/12/2013.
2. \$500 for all accidents occurring on or after 8/12/2013.

- c. Safe Driving Deductible Reward (Rule 54)

1. \$1000 for all accidents incurred prior to 8/12/2013.
2. \$500 for all accidents occurring on or after 8/12/2013.

- d. Safe Driving Bonus (Rule 55)

1. \$1000 for all accidents incurred prior to 8/12/2013.
2. \$500 for all accidents occurring on or after 8/12/2013.

- e. Risk Avoidance Discount (Rule 78)

1. \$1 for all Comprehensive claims.

4. Payment Date

The Payment Date is the date on which the sum of Allstate's payments under Coverage AA - Bodily Injury, Coverage BB - Property Damage, and Coverage DD - Collision of the policy as a result of a single accident becomes greater than or equal to the Accident Threshold.

5. Accidents

a. New Business

1. New Business Accident Definition

An accident occurring prior to the operator being insured with Allstate Property and Casualty Insurance Company will be considered in the application of the Accident Rating Plans if the accident:

- (a) occurred within the applicable 36 or 60 month Experience Period;
- (b) involved a Private Passenger or Farm Automobile while it was owned by or being driven by the applicant or spouse or any other individual currently residing in the same household who operates automobiles covered under the policy; and
- (c) resulted in:
 - (i) *damage to property, excluding property owned by or in the care, custody, or control of the operator, or*
 - (ii) *in the case of a single car accident, damage to any property, or*
 - (iii) *bodily injury or death.*

2. *New Business Exceptions*

An accident shall not be considered if at least one of the following conditions applies to the accident:

- (a) the automobile was lawfully parked, or
- (b) the owner or operator has been reimbursed for 50% or more of his or her property damage loss by, or on behalf of, another person responsible for the accident, or has obtained judgment against such other person for 50% or more of his or her property damage loss, or
- (c) the automobile was struck in the rear by another vehicle and the operator has not been convicted of a moving traffic violation in connection with the accident, or
- (d) the automobile was struck by a "hit and run" driver, provided that the accident was so reported to the proper authorities within 24 hours, or

- (e) the operator was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation, or
- (f) the accident was caused by collision with a bird or other animal.
- (g) A law enforcement officer, fire fighter, or emergency medical technician in this state was involved in an accident:
 - (i) which occurred while the law enforcement officer, fire fighter, or emergency medical technician was lawfully engaged in the performance of official duties; and
 - (ii) which occurred while the law enforcement officer, fire fighter, or emergency medical technician was driving an official vehicle; and
 - (iii) for which the law enforcement officer, fire fighter, or emergency medical technician furnishes proof, in the form of copies of the employing agency's documents, to the insurer of the conditions provided in paragraphs (i) and (ii) above.

3. *At-Fault New Business Accident Definition*

All accidents defined in section A.5.a as New Business Accidents are considered at-fault unless the owner or operator has been reimbursed for 50% or more of his or her property damage loss by, or on behalf of, another person responsible for the accident, or has obtained judgment against such other person for 50% or more of his or her property damage loss.

b. Renewal Business

1. Renewal Business Accident Definition

An accident occurring within the applicable 36 or 60 month Experience Period, for which coverage is provided under the Allstate Property and Casualty Insurance Company Policy will be considered in the application of the Accident Rating Plans if:

- (a) the sum of Allstate's payments (excluding claim adjustment expense, bail bond expense, and medical first aid expense) under Coverage AA - Bodily Injury, Coverage BB - Property Damage, and Coverage DD - Collision of the policy as a result of the accident is greater than or equal to the Accident Threshold, and
- (b) it involved a Private Passenger or Farm Automobile while it was owned by or being driven by the named insured or spouse or any other individual currently residing in the same household who operates automobiles covered under the policy.

2. At-Fault Renewal Business Accident Definition

Accidents defined above as Renewal Business Accidents are considered at-fault if the operator has been determined by Allstate to be more than 50% at fault

At-Fault Accident Exception

If any of the following are applicable, the accident will not be considered at fault, and any charges resulting from that accident will be removed and/or refunded:

- (a) The owner or operator recovers 50% or more of the insured's property damage loss, or
- (b) Allstate through subrogation recovers 50% or more of the insured's property damage loss, or
- (c) the operator has a judgment which declares him or her to be, or otherwise demonstrates that he or she is, 50% or less at fault

c. **Transfer In**

If a policy is a transfer-in from another state, accidents that occurred while the policy was in force with a standard auto insurance company affiliated with Allstate Insurance Company will be treated as if the accident occurred while the policy was in force with Allstate Property and Casualty Insurance Company, as described above.

B. Accident Surcharge Program

At fault accidents as defined in section A. are subject to an accident surcharge based on the following:

1. Surcharge Time Period

An accident is subject to being surcharged if:

- a. The At-Fault Accident occurred within the 36 Month Experience Period
- b. The At-Fault Accident of an added driver occurred within the 36 Month Experience Period.

2. Accident Assignment

- a) Accidents will be assigned to the operator involved in the accident.
- b) Accidents by Permissive Drivers will be charged to the named insured. If the named insured is a non-operator, the accidents by permissive drivers will be charged to the spouse. If there is no spouse, the accidents by permissive drivers will be charged to the oldest operator. If the operator associated with the accident becomes an operator on the policy, the accident will be assigned to that operator and will no longer be charged to any other operator. Any operator who is not listed on the policy but who has permission to operate an insured vehicle is a permissive operator.
- c) When an operator is dropped from a policy, any accidents attributable to that operator are removed from the policy.
- d) If an operator is added to the policy, any accidents attributable that operator are added to the policy.

3. Administration of the Accident Surcharge Program

- a) To calculate the applicable surcharge, determine the date and timing of the chargeable accidents for the operators listed on the policy. Refer to the Automobile Rating Section to determine the appropriate factor.

RULE 23 – POLICY GROUP

Each policy will be assigned to a Policy Group based on the Insurance Score assigned when the credit report(s) ordered in connection with the policy were requested. Credit report(s) will be obtained for one named insured, and for that named insured's spouse, if applicable.

A. INITIAL POLICY GROUP ASSIGNMENT

For Policy Group assignment on or after 08/12/2013:

<u>Policy Group</u>	<u>Insurance Score</u>
1	0-231
2	232-250
3	251-266
4	267-279
5	280-291
6	292-297
7	298-305
8	306-313
9	314-320
10	321-326
11	327-332
12	333-338
13	339-343
14	344-349
15	350-354
16	355-360
17	361-366
18	367-372
19	373-378
20	379-384
21	385-390
22	391-396
23	397-402
24	403-408
25	409-414

<u>Policy Group</u>	<u>Insurance Score</u>
26	415-421
27	422-427
28	428-434
29	435-441
30	442-448
31	449-452
32	453-458
33	459-464
34	465-471
35	472-479
36	480-487
37	488-495
38	496-503
39	504-512
40	513-522
41	523-531
42	532-541
43	542-551
44	552-562
45	563-575
46	576-590
47	591-606
48	607-626
49	627-657
50	658-999

For Policy Groups assigned from 3/15/2004 to 8/12/2013:

<u>Policy Group</u>	<u>Insurance Score</u>
1	0-297
2	298-329
3	330-379
4	380-428
5	429+

The Policy Group will be assigned at the time of the last credit report ordering, regardless of the effective date of the policy. The Insurance Score for existing policyholders will be re-evaluated, and policies will be reclassified with placement in groups 1-25. Existing policyholders whose re-evaluated classification would have placed them in groups 26-50 will be placed in group 25.

With respect to credit reports requested on and after 8/12/2013 where a credit report cannot be obtained, or where a credit report consists only of inquiries, an Insurance Score will be assigned based on the age of the individual at the time of the credit report request as follows:

Age	Insurance Score
Less than 22 years old	435
22 – 64 years old	525
65 years old or older	385

With respect to credit reports requested from 3/15/2004 to 8/12/2013 where a credit report cannot be obtained, or where a credit report consists only of inquiries, an Insurance Score will be assigned based on the age of the individual at the time of the credit report request as follows:

Age	Insurance Score
Less than 19 years old	379
19 – 64 years old	379
65 years old or older	340

The policy of any insured whose credit report was ordered by Allstate Property and Casualty for the purpose of Policy Group determination pursuant to this rule on or after 08/12/2013 may, at Allstate's sole discretion, be assigned to Policy Group 19 retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following life changing or unusual events such as identity theft; deaths in the family where the surviving spouse may have a thin file due to the credit being in the other spouses name; divorce situations in which the spouse can demonstrate derogatory items on the credit report are beyond his or her control; serious or long-term injury, illness or disability; involuntary unemployment; catastrophic medical expense; care of adult dependent; care of a dependent grandchild; domestic violence; or if such insured provides proof acceptable to Allstate that such insured has completed the dispute resolution process with the consumer reporting agency from which Allstate obtained the report and despite the consumer reporting agency's conclusion that the information Allstate relied upon was correct, the consumer still believes the information is incorrect.

B. SUBSEQUENT POLICY GROUP ASSIGNMENT

At each renewal, the same Policy Group will continue to apply unless at renewal one of the following applies:

At the named insured's annual request, a new credit report(s) will be obtained for all applicable insureds on the policy at the time of reorder. The reorder will be done according to the procedure regarding ordering of credit reports that is in effect for Allstate Property and Casualty Insurance Company at the time of the reorder and the applicable Policy Group will be assigned as determined in Section A. The named insured is to be notified prior to submitting the request for reorder that the premium rate at renewal may increase, decrease, or remain the same based on the results of the reorder.

Note: If named insured requests a credit report reorder(s) less than 45 days prior to the renewal effective date of the policy, the updated Policy Group will be reflected in the next policy period.

The policy of any insured whose credit report was ordered by Allstate Property and Casualty Insurance Company for the purpose of Policy Group determination pursuant to this rule on or after 08/12/2013 may, at Allstate's sole discretion, be assigned to Policy Group 19 retroactive to the most recent effective date of the policy, if such insured provides proof acceptable to Allstate that his or her credit information has been negatively impacted by any of the following life changing or unusual events such as identity theft; deaths in the family where the surviving spouse may have a thin file due to the credit being in the other spouses name; divorce situations in which the spouse can demonstrate derogatory items on the credit report are beyond his or her control; serious or long-term injury, illness or disability; involuntary unemployment; catastrophic medical expense; care of adult dependent; care of a dependent grandchild; domestic violence; or if such insured provides proof acceptable to Allstate that such insured has completed the dispute resolution process with the consumer reporting agency from which Allstate obtained the report and despite the consumer reporting agency's conclusion that the information Allstate relied upon was correct, the consumer still believes the information is incorrect.

C. CREDIT REPORT REORDERS

In the event it is necessary to reorder any credit report(s) other than for reasons listed in Section B above, all credit reports needed to assign the policy to a Policy Group will be reordered. New credit report(s) will be obtained for all applicable insureds on the policy at the time of the reorder, according to the procedure regarding ordering of credit reports that is in effect for (Allstate Property and Casualty Insurance Company) at the time of the reorder, and the applicable Policy Group will be assigned as determined in Section A.

Credit report(s) may be reordered by Allstate Property and Casualty Insurance Company at any time during the policy for the following reasons:

- a. notification by the insured or applicant that s/he provided incomplete or inaccurate information;
- b. notification by the insured or applicant that a credit report Allstate Property and Casualty Insurance Company initially used contained errors that have been corrected by the consumer reporting agency;
- c. error(s) regarding use of credit reports were made by Allstate Property and Casualty Insurance Company.

In such cases, a reorder of credit report(s) will only result in the same premium or a decrease in premium if the corrected Insurance Score Group assignment as determined in Section A is the same or better than under the previous assignment. If a premium increase is indicated as a result of the information contained in new credit reports, the premium will remain the same.

RULE 24 – HOUSEHOLD COMPOSITION FACTOR

To determine the appropriate factor for each coverage, refer to the Household Composition Factor tables shown in the Automobile Rating Section.

The Household Composition factor will be determined based on the following characteristics of the Allstate Property and Casualty Insurance Company auto policy:

- A. The Number of Operators on the Policy, **and**
- B. The Number of Vehicles on the Policy

RULE 25 – MULTIPLE POLICY DISCOUNT

This discount will apply when the named insured or spouse is also the named insured on a Homeowners, Mobilehome Owners, Manufactured Home Owners, Renters, or Condominium Owners policy covering the principal residence or a Personal Umbrella Policy, or both.

For Homeowners, Mobilehome Owners, Manufactured Home Owners or Condominium Owners policies written in the following companies will qualify:	For Personal Umbrella Policies, policies written in the following companies will qualify:	For Renters policies written in the following companies will qualify:
Allstate County Mutual Insurance Company Allstate Fire and Casualty Company	Allstate Indemnity Company Allstate Insurance Company	Allstate County Mutual Insurance Company Allstate Indemnity Company
Allstate Indemnity Company Allstate Insurance Company	Allstate New Jersey Insurance Company Allstate New Jersey Property and Casualty Insurance Company	Allstate Insurance Company Allstate Fire and Casualty Insurance Company
Allstate New Jersey Insurance Company	Allstate Property and Casualty Insurance Company	Allstate New Jersey Insurance Company
Allstate New Jersey Property and Casualty Insurance Company Allstate North American Insurance Company Allstate Property and Casualty Insurance Company Allstate Texas Lloyd's Allstate Vehicle and Property Insurance Company Castle Key Indemnity Company Castle Key Insurance Company	Allstate North American Insurance Company	Allstate New Jersey Property and Casualty Insurance Company Allstate North American Insurance Company Allstate Property and Casualty Insurance Company Allstate Texas Lloyd's Castle Key Indemnity Company Castle Key Insurance Company

The applicable rating factors are shown in the Automobile Rating Section.

RULE 26 – NEW CAR DISCOUNT

This discount will be applied for Private Passenger and Farm Automobiles that meet the following qualifications:

A. Initial Qualification

To initially qualify for the discount, the automobile must:

1. be model year 2000 or subsequent, **and**
2. be current, first prior, or next subsequent model year, **and**
3. not have been previously titled.

B. Subsequent Qualification

Once an automobile has qualified for the New Car Discount, it will continue to qualify for all policy periods that commence within 36 months of the date the automobile was purchased.

C. Administration of the New Car Discount

1. For purposes of this manual rule, current model year is defined to be January 1st to December 31st of the current calendar year.
2. The discount will be applied at the time the qualifying vehicle is added or replaced on the policy.
3. To determine the appropriate rating factor, refer to the Automobile Rating Section.

RULE 27 - ALLSTATE RIDE FOR HIRE® ENDORSEMENT

The applicable rates will be adjusted by the appropriate factors as shown in the Automobile Rating Section for vehicles with the Allstate Ride for Hire® endorsement.

This coverage may be written only when Coverage DD – Collision is included on the vehicle.

For policy level coverages, the appropriate factor will apply when one or more vehicles on the policy have the endorsement.

RULE 28 - RESERVED FOR FUTURE USE

RULE 29 – RESERVED FOR FUTURE USE

RULE 30 – RESERVED FOR FUTURE USE

RULE 31 - DEFENSIVE DRIVER DISCOUNT

1. A discount applies to the premium for AA, BB, CC, DD, and NC provided the operator of the motor vehicle covered by the policy:
 - a. has committed no traffic offenses for the 36 month experience period defined below or since the date of licensure, whichever is shorter;
 - b. has had no claims based on fault against an insurer for the 36 month experience period defined below; and,
 - c. has completed one of the following types of driving courses in the last three years based on the following categories:
 - 1) for operators 25 years of age or older:
 - a) a course in defensive driving of not less than six hours from a driver improvement clinic, commercial or noncommercial driving schools approved by and under the jurisdiction of the Department of Public Safety;
 - b) an emergency vehicles operations course at the Georgia Public Safety Training Center;
 - c) a course in defensive driving of not less than six hours from a driver improvement program which is administered by a non-profit organization such as the American Association of Retired People, the American Automobile Association, National Safety Council or a comparable organization and which meets the standards promulgated by the Department of Public Safety; or,
 - d) a course in defensive driving of not less than six hours offered by an employer to its employees and their immediate families, which course has been approved by the Department of Public Safety.
 - 2) for operators under 25 years of age who are applying for the discount and have completed the following after July 1, 1993:
 - a) a preparatory course offered to new drivers of not less than 30 hours of classroom training and not less than six hours of practical training by a driver's training school approved by and under the jurisdiction of the Department of Public Safety or by an accredited secondary school, junior college, or college.
 - 3) for operators who received the discount or completed the course prior to July 1, 1993, these persons will continue to receive the discount, as long as they maintain a clean driving record and repeat the six hour driving course every three years.

2. Upon completion of one of the defensive driver courses specified above, eligibility for this discount shall continue for a period of three years from the date of course completion provided the driver has committed no traffic offense and does not make a claim against the policy for which the driver is at fault.

The experience period under this rule shall be the 36 months immediately preceding the effective date of a new-business policy and the 36 months ending 45 days prior to the expiration date of the current premium period of a renewal-business policy.

Refer to the Automobile Rating Section to determine the appropriate discount.

RULE 32 - YOUNG DRIVER DISCOUNT

The appropriate factor shown on the Automobile Rating Section will apply when the following criteria are met:

- 1) the policy had been continuously in force with Allstate for the previous 36 months,
- 2) a named insured(s) or operator on the policy is under the age of 21,
- 3) the policy is currently receiving the Multiple Policy Discount, and
- 4) at least one vehicle or operator on the policy is currently enrolled in the Allstate Drivewise[®] Program.

The discount will continue to apply unless:

- 1) there is no longer a named insured or operator under the age of 21 on the policy; or
- 2) the policy no longer meets the other criteria listed above.

RULE 33 - SENIOR ADULT DISCOUNT

Apply the appropriate factor as described in the Automobile Rating Section when the policy meets the following criteria:

Qualifying Operator Criteria:

1. One or more operators are 65 years old or older.

Qualifying Vehicle Criteria:

1. The rated vehicle is a Private Passenger Automobile or Farm Automobile

When an operator is added to or removed from a policy, the Senior Adult Discount will be re-evaluated at the date of the endorsement.

RULE 34 - THE GOOD HANDS PEOPLE[®] DISCOUNT

Apply the factor shown in the Automobile Rating Section to all automobiles on the policy if the named insured or spouse provides the requisite proof that he/she is a qualified member of an approved group.

Qualified Members of Approved Groups are:

Full-time or regular part-time non-agent employees, employees on leave of absence, employee agents (including life specialists), exclusive non-employee agents (including exclusive part-time), or retired employees of the Allstate Corporation and its subsidiaries.

Note

Agency support staff are not qualified members. Non-exclusive independent agents or their staff are also not qualified members.

Subsequent Qualifications:

At renewal, a policy will continue to qualify provided:

- a) The named insured or spouse qualifying for the discount remains on the policy, and
- b) The named insured or spouse qualifying for the discount remains a qualified member of the approved groups.

RULE 35 - RESERVED FOR FUTURE USE

RULE 36 - RESERVED FOR FUTURE USE

RULE 37 - FARM DISCOUNT

Refer to the Automobile Rating Section to calculate the discount applicable to an automobile classified as Farmers, as defined in Rule 65.

RULE 38 - PASSIVE RESTRAINT DISCOUNT

Apply the appropriate rating factor shown in the Automobile Rating Section when the vehicle meets the following criteria:

1. any 1974 and subsequent Private Passenger Automobile equipped with airbags which meet published federal safety standards and which have been installed by a qualified installation facility, **or**
2. any 1981 and subsequent Private Passenger Automobile equipped with automatic motorized seat belts which have been factory installed.

If any Private Passenger Automobile is equipped with both air bags and automatic motorized seat belts, only the larger of the two discounts applies.

RULE 39 - ANTILOCK BRAKE DISCOUNT

For any 1983 and subsequent Private Passenger Automobile which is equipped with a factory installed antilock braking system on all 4 wheels, apply the factors shown in the Automobile Rating Section.

RULE 40 – LATE PAYMENT FEE

A policy will be subject to a \$10.00 late payment fee which shall be assessable if the minimum amount of premium owed on the policy is not received by the company on or before the due date stated on the policy bill. The company will waive the first assessable late payment fee on the policy. For the purpose of waiver eligibility, policies resulting from Special Business Options (SBOs) such as Cancel/Rewrites, Reinstatements and Customer Moves will be considered the same policy as the preceding policy.

RULE 41 - RESERVED FOR FUTURE USE

RULE 42 – FULLPAY DISCOUNT

The applicable rates will be reduced by the appropriate factor shown in the Automobile Rating Section when the insured meets the following criteria:

New Business Qualifications

In order for the policy to qualify for the FullPay Discount at new business, the policy premium must be paid in full on the date at which the policy is bound.

Renewal Qualifications

In order for the policy to qualify for the FullPay Discount upon renewal, the policy premium must be paid in full by the time the first bill following the renewal effective date has been generated by the system.

Exception: For automatic payment plans, the full policy premium must be scheduled for withdrawal or scheduled to be charged by the time the first bill following the renewal effective date has been generated by the system.

Note:

The discount only applies at the beginning of a policy period.

RULE 43 - CERTIFIED RISK SURCHARGE

Financial Responsibility Filings

The premium for Bodily Injury and Property Damage Coverages on a risk for which a certificate of insurance is filed to comply with the requirements of an automobile financial responsibility law is surcharged as follows:

A. Owners of Automobiles

For an owner of an automobile (or spouse residing in the same household) required to file an

1. Owner's Certificate to Cover the Described Automobile Only

Surcharge the premiums for the highest liability rated automobile insured by Allstate Property and Casualty Insurance Company. Liability in this instance refers to Bodily Injury and Property Damage Coverages.

2. Operator's Certificate to Cover the Operation of Any Automobile

All automobiles owned by the insured must be insured by Allstate. Surcharge the premiums for the highest liability rated automobile insured by Allstate Property and Casualty Insurance Company. Liability in this instance refers to Bodily Injury and Property Damage Coverages.

B. Surcharges

Cause A the certificate is required for a conviction of:

- (1) driving while under the influence of alcohol or drugs (including implied consent), or
- (2) leaving the scene of an accident, or
- (3) homicide or assault with an auto

Cause B the certificate is required for a conviction of:

- (1) driving a motor vehicle at an excessive rate of speed where an injury to a person or damage to property actually results therefrom, or
- (2) driving a motor vehicle in a reckless manner where an injury to a person or damage to property actually results therefrom.

Cause C if the certificate is required for any cause other than those listed under Cause A or Cause B.

Note

The surcharges required for Cause A and B above are to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter a 5% surcharge applies while the certificate is required.

Exception

A vehicle receiving either the Accident or Violation Surcharge pursuant to Rule 22 – Accident Rating and Rule 66-Violation Rating will be surcharged 10% in the Automobile Rating Section in lieu of the surcharges listed under Cause A and Cause B, when these surcharges would otherwise be applicable.

Application of Surcharge

When more than four vehicles are insured by Allstate Property and Casualty Insurance Company, the surcharge will apply to the highest liability rated automobile, out of the first four vehicles. Liability in this instance refers to Bodily Injury and Property Damage Coverages. Refer to the Automobile Rating Section to determine the appropriate factor.

RULE 44 – RESERVED FOR FUTURE USE

RULE 45 - CLASSIC AUTOS

A. Classic Automobiles

The following coverages will be written for Classic Automobiles:

Coverage AA – Bodily Injury
Coverage BB – Property Damage
Coverage CC – Automobile Medical Payments
Coverage DD – Auto Collision Insurance
Coverage HH – Auto Comprehensive Insurance
Coverage SS – Uninsured Motorists Insurance
Coverage SA – Uninsured Motorists Insurance – Added On to At-Fault Liability Limits
Coverage JJ – Roadside Coverage
Coverage UU – Transportation Expense Coverage
Coverage ZA – Sound System Coverage
Coverage ZZ – Portable Electronics and Media Coverage

Classic Automobiles should be rated using the rate calculation procedures for Private Passenger Automobiles contained in the Automobile Rating Section with the following exceptions:

1. Classic Automobiles should be rated using the most current model year.
2. The Price Group Symbol should be determined on an Actual Cash Value basis using the “Makes Not Listed” table shown in the Symbol and Identification Instructions.

RULE 46 – PRIVATE PASSENGER TRAILERS

A. Travel Trailers

The following coverages written on the automobile that tows the Travel Trailer apply to such a trailer while it is attached to the automobile without additional premium:

Coverage AA – Bodily Injury

Coverage BB – Property Damage

Coverage CC – Automobile Medical Payments

Coverage SS – Uninsured Motorists Insurance (UM/UIM-BI)

Coverage SA – Uninsured Motorists Insurance – Added on to At-Fault Liability Limits (UM/UIM-BI)

The following coverages are provided for the Travel Trailer for an additional premium:

Coverage DD – Auto Collision Insurance

Coverage HC – Contents Coverage

Coverage HH – Auto Comprehensive Insurance

Refer to the Automobile Rating Section for further rating information.

B. Utility Trailer

The following coverages written on the automobile that tows the Utility Trailer apply to such a trailer while it is attached to the automobile without additional premium:

Coverage AA – Bodily Injury

Coverage BB – Property Damage

Coverage CC – Automobile Medical Payments

Coverage SS – Uninsured Motorists Insurance (UM/UIM-BI)

Coverage SA – Uninsured Motorists Insurance – Added on to At-Fault Liability Limits (UM/UIM-BI)

The following coverages are provided for the Utility Trailer for an additional premium:

Coverage DD – Auto Collision Insurance

Coverage HG – Auto Fire, Lightning, and Transportation & Theft Insurance

Coverage HH – Auto Comprehensive Insurance

Refer to the Automobile Rating Section for further rating information.

Note:

It is not necessary to purchase Coverage DD – Collision or Coverage HH – Comprehensive on the towing vehicle in order to purchase Coverage DD – Collision and Coverage HH – Comprehensive on the Private Passenger Trailer.

C. **Private Passenger Trailer Minimum Premium**

For Travel and Utility Trailer there will be a minimum premium charged by coverage type and/or trailer type. Refer to rating section for Premium amounts.

RULE 47 – RESERVED FOR FUTURE USE

RULE 48 – RESERVED FOR FUTURE USE

RULE 49 - CAMPER UNITS

The following coverages provided for the automobile on which the Camper Unit is mounted apply to the Camper Unit without additional premium:

Coverage AA – Bodily Injury

Coverage BB – Property Damage

Coverage CC – Automobile Medical Payments

Coverage SS – Uninsured Motorists Insurance (UM/UIM-BI)

Coverage SA – Uninsured Motorists Insurance – Added on to At-Fault Liability Limits (UM/UIM-BI)

The following coverages provided for the automobile on which the Camper Unit is mounted may be extended to the Camper Unit for additional premium:

Coverage DD – Auto Collision Insurance

Coverage HH – Auto Comprehensive Insurance

The additional premium charged for a Camper Unit will be incorporated in the premium calculation of the applicable Private Passenger Automobile.

Refer to the Automobile Rating Section for further rating information.

RULE 50 – RESERVED FOR FUTURE USE

RULE 51 – RESERVED FOR FUTURE USE

RULE 52 – ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGES

There are three Allstate® Your Choice Auto Insurance option packages including: Allstate Value Plan, Gold Protection and Platinum Protection. The Allstate Value Plan, Gold Protection and Platinum Protection option packages have rate offsets from the rate for Coverage AA-Bodily Injury, Coverage BB-Property Damage, Coverage CC-Medical, Coverage DD-Collision and Coverage HH-Comprehensive of the Allstate product.

The appropriate factors are shown in the Automobile Rating Section.

RULE 53 – AUTO REPLACEMENT PROTECTION

This coverage is available for Private Passenger and Farm Automobiles on policies when Coverage DD – Collision and Coverage HH – Comprehensive are both included on the vehicle.

Premium

The Coverage NC – Auto Replacement Protection coverage premium is computed as percentages of the otherwise applicable Coverage DD – Collision premium for a \$100 deductible and the otherwise applicable Coverage HH – Comprehensive premium for a \$50 deductible. Refer to the Automobile Rating Section for the applicable rating factors and rating procedure.

RULE 54 – SAFE DRIVING DEDUCTIBLE REWARD

A. Deductible Reduction Date

1. The Deductible Reduction Date will initially be the effective date of the next full policy period after the endorsement of the policy with either the Allstate® Your Choice Auto Insurance Gold Protection or Platinum Protection option packages.

Exception: if the package is endorsed onto the policy within 30 days after the policy effective date, the Deductible Reduction Date will initially be the effective date of the current policy period.

B. Deductible Reduction Amount

1. The initial Deductible Reduction Amount will be \$100.
2. At each renewal, if:
 - a. the Deductible Reduction Date is at least 12 months prior to the renewal effective date, and
 - b. no operator on the policy has been assigned an accident that has a Payment Date, as defined in Rule 22, that is within the 12 months ending 45 days prior to the policy effective date for which:
 1. Allstate has made a payment under the following coverages: Coverage AA - Bodily Injury, Coverage BB - Property Damage, or Coverage DD – Collision, and
 2. the sum of the payments under these coverages is greater than or equal to the applicable Accident Threshold, defined in Rule 22.

Exceptions:

1. If an operator was not at fault in any manner (0%) for an accident that:
 - a. resulted in a Coverage DD – Collision claim, and
 - b. no losses were paid under Coverage AA – Bodily Injury or Coverage BB – Property Damage, the Coverage DD – Collision claim will not be considered for purposes of this rule.
2. Accidents with a Payment Date, as defined in Rule 22, that is prior to the initial Deductible Reduction Date will not be considered for purposes of this rule;

the Deductible Reduction Amount will be increased for that policy period by \$100, up to a maximum of \$500, and the Deductible Reduction Date will be changed to the most current renewal policy effective date.

3. If at any time an operator on the policy has been assigned an accident as described above, the Deductible Reduction Date will be changed to the next renewal policy effective date.

C. Application of Deductible Reduction Amount

1. The Deductible Reduction Amount is the reduction to be applied to the applicable deductible for all covered Coverage DD – Collision claims occurring during the current policy period.

Exception: In the event the Deductible Reduction Amount is restored at any time during the policy period as described in Section C.4. of this Rule, the restored Deductible Reduction Amount will be applied only to covered Coverage DD – Collision claims occurring on or after the date of restoration.

- a. If at the time of a covered Coverage DD – Collision claim, the Deductible Reduction Amount is greater than or equal to the otherwise applicable deductible, the insured will not pay a deductible.
 - b. If at the time of a covered Coverage DD – Collision claim, the Deductible Reduction Amount is less than the otherwise applicable deductible, the insured will pay the difference between the deductible and the Deductible Reduction Amount as the resulting deductible.
2. If one or more covered Coverage DD - Collision claims occurred during the 6 months ending 45 days prior to the policy effective date, the Deductible Reduction Amount will be reduced by the amount of the highest deductible that would have applied to such claim(s) had the Deductible Reduction Amount not been applied to such claim(s).
 3. The Deductible Reduction Amount will have a maximum of \$500, and a minimum of \$0.
 4. For a covered Coverage DD – Collision claim occurring on or after 07/03/2017 in which the Deductible Reduction Amount is applied, the Deductible Reduction Amount applied will be restored to the policy if either:
 - A. The Deductible Reduction Amount applied is equal to the Coverage DD – Collision deductible, the operator was determined by Allstate to be not at fault in any manner (0%) for the accident that resulted in the Coverage DD – Collision claim and the claim subrogation status is considered collected by Allstate, or
 - B. The Deductible Reduction Amount applied is less than the Coverage DD – Collision deductible, the operator was determined by Allstate to be not at fault in any manner (0%) for the accident that resulted in the Coverage DD – Collision claim and, Allstate, through subrogation, returned to the insured the Coverage DD – Collision deductible amount paid by the insured.

However, if more than one covered Coverage DD – Collision claim occurred during the same policy period, restoration of the Deductible Reduction Amount will occur only if, and only when, all of such claims have satisfied the requirements of C.4.a. or C.4.b. above. The total amount of the restoration in this case will be limited to the largest Deductible Reduction Amount applied for the claims occurring during the same policy period. Under no circumstance will the restoration result in a Deductible Reduction Amount exceeding \$500

RULE 55 – SAFE DRIVING BONUS

A. Definition of Safe Driving Bonus Date

1. The Safe Driving Bonus Date is the effective date of the next full policy period after the endorsement of the policy with the Allstate® Your Choice Auto Insurance Platinum Protection option package. **Exception:** if the package is endorsed onto the policy within 30 days after the policy effective date, the Safe Driving Bonus Date will be the effective date of the current policy period.

B. Application of Safe Driving Bonus

1. At each subsequent renewal, if:
 - a. the policy is in the Allstate® Your Choice Auto Insurance Platinum Protection option package 34 days prior to the renewal effective date of the policy, and
 - b. no operator on the policy has been assigned an accident that has a Payment Date, as defined in Rule 22, that is within the six months ending 45 days prior to the policy effective date for which:
 1. Allstate has made a payment under the following coverages: Coverage AA - Bodily Injury, Coverage BB - Property Damage, or Coverage DD – Collision, and
 2. the sum of the payments under these coverages is greater than or equal to the applicable Accident Threshold, defined in Rule 22,

Exceptions:

1. If an operator was not at fault in any manner (0%) for an accident that:
 - a. resulted in a Coverage DD – Collision claim, and
 - b. no losses were paid under Coverage AA – Bodily Injury or Coverage BB – Property Damage, the Coverage DD – Collision claim will not be considered for purposes of this rule.
2. Accidents with a Payment Date, as defined in Rule 22, that is prior to the Safe Driving Bonus Date will not be considered for purposes of this rule;

5% of the previous policy term's premium for Coverage AA – Bodily Injury, Coverage BB – Property Damage, Coverage CC – Medical, Coverage DD – Collision and Coverage HH- Comprehensive will be returned to the insured.

Exception:

If the Safe Driving Bonus Date is less than six months prior to the policy renewal effective date, the 5% credit will not apply.

RULE 56 – RESERVED FOR FUTURE USE

RULE 57 – RATING TIER DETERMINATION

Each policy shall be assigned a Rating Tier based upon the criteria below. At each renewal, the same rating tier will continue to apply unless the policy qualifies for a different rating tier under Section B of this rule. This rule applies to Private Passenger Automobiles and Farm Automobiles.

A. INITIAL RATING TIER DETERMINATION

Each policy will be assigned a Rating Tier based on the table below. Definitions for the three qualifiers follow the table.

Rating Tier	Years with Prior <u>Carrier</u>	Prior Bodily Injury <u>Limit</u>*	New Business <u>Lapse</u>
1	≥ 5	$> 100,000/300,000$	No
2	≥ 5	$= 100,000/300,000$	No
3	≥ 5	$< 100,000/300,000$ and $> 25,000/50,000$	No
4	≥ 5	$\leq 25,000/50,000$	No
5	≥ 2 and < 5	$> 100,000/300,000$	No
6	≥ 2 and < 5	$= 100,000/300,000$	No
7	≥ 2 and < 5	$< 100,000/300,000$ and $> 25,000/50,000$	No
8	≥ 2 and < 5	$\leq 25,000/50,000$	No
9	< 2	$> 100,000/300,000$	No
10	< 2	$= 100,000/300,000$	No
11	< 2	$< 100,000/300,000$ and $> 25,000/50,000$	No

12	< 2	≤ 25,000/50,000	No
13	≥ 5	> 100,000/300,000	Yes
14	≥ 5	= 100,000/300,000	Yes
15	≥ 5	< 100,000/300,000 and > 25,000/50,000	Yes
16	≥ 5	≤ 25,000/50,000	Yes
17	≥ 2 and < 5	> 100,000/300,000	Yes
18	≥ 2 and < 5	= 100,000/300,000	Yes
19	≥ 2 and < 5	< 100,000/300,000 and > 25,000/50,000	Yes
20	≥ 2 and < 5	≤ 25,000/50,000	Yes
21	< 2	> 100,000/300,000	Yes
22	< 2	= 100,000/300,000	Yes
23	< 2	< 100,000/300,000 and > 25,000/50,000	Yes
24	< 2	≤ 25,000/50,000	Yes

* Notes:

- A. When comparing the Prior Bodily Injury Limit (per person/per accident) from a prior carrier to see if it is greater than the Bodily Injury Limits in the table above, first compare the per accident limit of the prior carrier against the per accident limit in the table.
1. If the per accident limit of the prior carrier is greater than the per accident limit in the table, the Prior Bodily Injury Limit of the prior carrier is greater.
 2. If the per accident limit of the prior carrier is less than the per accident limit in the table, the Prior Bodily Injury limit is not greater.
 3. If the per accident limit of the prior carrier is equal to the per accident limit in the table, then compare the per person limit of the prior carrier against the per person limit in the table.
 - a. If the per person limit of the prior carrier is greater than the per person limit in the table, the Prior Bodily Injury Limit of the prior carrier is greater.
 - b. If the per person limit of the prior carrier is less than the per person limit in the table, the Prior Bodily Injury limit is not greater.

- B. If the Bodily Injury Limit from the prior carrier is a Combined Single Limit, the Combined Single Limit should be compared to the per accident portion of the limits listed in the table.

1. Years with Prior Carrier

Years with Prior Carrier is defined as the maximum number of years immediately preceding the inception of the Allstate Property and Casualty Insurance Company policy in which either of the first two named insureds (if applicable) have held continuous automobile liability insurance with that carrier.

Notes:

- i. If the prior carrier was involved in a merger or acquisition or changed its name, the number of years insured with the prior carrier is the combined years of continuous automobile liability insurance with any carrier involved in such merger, acquisition or name change.
- ii. Military personnel returning from deployment/assignment outside the United States (defined for the purposes of this rule as the 50 states and the District of Columbia) who had no need for liability insurance coverage while deployed/assigned will be defined to have had continuous prior insurance if they had liability insurance coverage prior to deployment/assignment, and this coverage was either still in-force or expired within 30 days of the date of deployment/assignment.

In these cases, the number of years insured with the prior carrier will be the sum of the number of years with the prior carrier as defined above prior to deployment/assignment plus the length of time deployed/assigned outside the United States (defined for the purposes of this rule as the 50 states and the District of Columbia).

2. Prior Bodily Injury Limit

The Bodily Injury limit from the prior carrier is the greater of liability limits immediately preceding the inception of the Allstate Property and Casualty Insurance Company policy of either of the first two named insureds (if applicable) for bodily injury to, or death of, each person as a result of any one accident.

3. Lapse at New Business

A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business Effective date of the Allstate Property and Casualty Insurance Company policy.

Notes:

- i. Military personnel returning from deployment/assignment outside of the United States (defined for purposes of this rule as the 50 states and the District of Columbia) who had no need for liability insurance coverage while deployed/assigned will be defined to have had no lapse at new business if they had liability insurance coverage prior to deployment/assignment, and this coverage was either still in-force or expired within 30 days of the date of deployment/assignment.
- ii. Other legitimate reasons for not having prior insurance will be considered for the purposes of Lapse at New Business determination as part of the Rating Tier classification.

B. SUBSEQUENT RATING TIER DETERMINATION

The same Rating Tier will continue to apply unless at renewal the following applies:

1. For policies written before 8/12/2013, the policy's Rating Tier will be reassigned based upon the table in Section A for the first renewal effective on or after 9/15/2013. The reassignment will use the characteristics that were last utilized to determine the Rating Tier unless Section B.2 applies at this renewal as well.
2. Bodily Injury Limit

At renewal, the policy's Rating Tier will be reassigned if the Bodily Injury limit was increased to that of a different segment of Prior Bodily Injury Limits and was maintained for five consecutive years. The applicable Rating Tier will be reassigned pursuant to the table in Section A.

RULE 58 – RESERVED FOR FUTURE USE

RULE 59 –ACCIDENT WAIVER PROGRAM

Renewal Business Accidents as defined in Rule 22 with a Payment Date, as defined in Rule 22, within the six-month period ending 45 days prior to the policy effective date are eligible for the Accident Waiver Program.

Accidents that occur while the policy is in the Allstate® Your Choice Auto Insurance Allstate Value Plan option package are not eligible for the Accident Waiver Program. Time during which the policy is in the Allstate ®Your Choice Auto Insurance Allstate Value Plan option package shall not count toward time in force with Allstate Property and Casualty Insurance Company for the purposes of this rule.

Level A

At renewal, a policy will be eligible to waive a single Renewal Business Accident as defined in Rule 22 for purposes of not affecting the Safe Driving Club® qualification, if the following criteria are satisfied:

1. The policy has been in force with Allstate Property and Casualty Insurance Company for ten consecutive years prior to the accident.

Note: If a policy is a transfer-in from another state, time in force with a standard auto insurance company affiliated with Allstate Insurance Company immediately prior to the inception of the Georgia Allstate Property and Casualty Insurance Company policy will be considered.

2. The Level A Waiver has not been applied for the previous nine renewals.

The accident that qualifies for Level A of the Accident Waiver Program will continue to qualify for Level A while the policy is rated in Allstate Property and Casualty Insurance Company, but any additional accidents will be considered for rating purposes.

Level B

At renewal, a policy will be eligible to waive a single At-Fault Renewal Business Accident as defined in Rule 22 for purposes of affecting the administration of the Accident Surcharge Program if the following criteria are satisfied:

1. The policy has been in force with Allstate Property and Casualty Insurance Company for five consecutive years prior to the accident;

Note: If a policy is a transfer-in from another state, time in force with a standard auto insurance company affiliated with Allstate Insurance Company immediately prior to the inception of the Georgia. Allstate Property and Casualty Insurance Company policy will be considered.

2. If not for the accident being considered for the waiver, all operators on the policy would otherwise qualify for the Safe Driving Club[®] as defined in Rule 22 for the upcoming policy term;
3. A Level B Waiver has not been applied in the previous nine renewals.

An accident that qualifies for Level B of the Accident Waiver Program will continue to qualify for Level B while the policy is rated in Allstate Property and Casualty Insurance Company, but any additional accidents will be considered for rating purposes.

Level C

At renewal, a policy will be eligible to waive a single Renewal Business Accident as defined in Rule 22 for purposes of not affecting the Safe Driving Club[®] qualification, nor the Accident Surcharge Program if the following criteria are satisfied:

1. A Your Choice Gold package must be in effect when the accident occurs.
2. The Level C Waiver has not been applied in the previous five renewals.

A Renewal Business Accident will not cause the application of an accident surcharge or cause an operator who qualifies for the Safe Driving Club[®] to no longer be qualified. This accident will be considered for qualification for an operator or policy who had not qualified at the prior policy period.

The accident that qualifies for Level C of the Accident Waiver Program will continue to qualify for Level C while the policy is rated in Allstate Property and Casualty Insurance Company, but any additional accidents will be considered for rating purposes.

Level D

At renewal, a policy will be eligible to waive Renewal Business Accidents as defined in Rule 22 for purposes of not affecting Safe Driving Club[®] qualification, nor the Accident Surcharge Program if the following criteria are satisfied:

1. A Your Choice Platinum package must be in effect when the accident occurs.

A Renewal Business Accident will not cause the application of an accident surcharge or cause an operator who qualifies for the Safe Driving Club[®] to no longer be qualified. This accident will be considered for qualification for an operator or policy who had not qualified at the prior policy period.

The accident that qualifies for Level D of the Accident Waiver Program will continue to qualify for Level D while the policy is rated in Allstate Property and Casualty Insurance Company.

Notes:

1. At most one accident on a policy at a time can qualify for Level A of the Accident Waiver Program.
2. At most one accident on a policy at a time can qualify for Level B of the Accident Waiver Program.
3. The same accident can qualify for both Level A and Level B.
4. If an accident meets the requirements for Levels A and/or B and C of the Accident Waiver Program, Level C will be applied first and then Level A and/or Level B as the qualifying criteria applies.
5. If the Accident Threshold is reached for more than one accident in the six month period ending 45 days prior to renewal, the waivers will be applied as eligibility allows in the order described above.

RULE 60 – RESPONSIBLE PAYER DISCOUNT

The Responsible Payer Discount will be applied to the otherwise applicable rates for all Private Passenger and Farm Automobiles on the policy when the policy meets the following eligibility requirement:

- A. Initial Qualification: All Private Passenger and Farm Automobiles on the policy will initially qualify for the discount for all new business policies written on or after 8/12/2013 and for all renewal business policies processed on or after 8/12/2013.
- B. Subsequent Qualification: The policy will be evaluated prior to each renewal to determine whether the policy qualifies for the discount. The discount will be removed from the policy if a cancellation notice for non-payment of premium applicable to the policy was sent during the most recent prior 12-month period ending 34 days prior to the renewal effective date.
Note: Only cancellation notices sent on or after 8/12/2013 will be considered for purposes of this rule.
- C. Re-Qualification: At renewal, all Private Passenger and Farm Automobiles on the policy will qualify for the discount if no cancellation notices for non-payment of premium applicable to the policy have been sent within the most recent prior 12-month period ending 34 days prior to the renewal effective date.
Note: Only cancellation notices sent on or after 8/12/2013 will be considered for purposes of this rule.

The applicable rating factors are shown on the Automobile Rating Section

RULE 61 –THE ALLSTATE EASY PAY PLAN DISCOUNT

The applicable rates will be reduced by the appropriate factor shown in the Automobile Rating Section if the policy premium is paid through the Allstate Easy Pay Plan.

Note:

1. The discount will only be applied at the beginning of a policy period and will continue to apply throughout the policy period. If a policy enrolls in the Allstate Easy Pay Plan after a policy period begins, such policy will not be eligible for this discount during that policy period. For subsequent renewals, the discount will apply if the policy is participating in the Allstate Easy Pay Plan prior to the effective date of such renewal.
2. The Allstate Easy Pay Plan Discount will not apply to policies in the Allstate® Your Choice Auto Insurance Allstate Value Plan option package.

RULE 62 – RESERVED FOR FUTURE USE

RULE 63 – EARLY SIGNING DISCOUNT

The applicable rates for policies written on or after 08/12/2013 will be reduced by the appropriate factor shown in the Automobile Rating Section if the following criteria are satisfied:

1. The application for the Allstate Property and Casualty Insurance Company policy is completed 7 or more days before the policy effective date at New Business.
2. The policyholder has prior insurance with no lapse in coverage at New Business. A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business effective date of the Allstate Property and Casualty Insurance Company policy.

Notes:

- i. Military personnel returning from deployment/assignment outside the United States (defined for the purposes of this rule as the 50 states and the District of Columbia) who had no need for liability insurance coverage while deployed/assigned will be defined to have had no lapse at new business if:
 - a. they had liability insurance coverage prior to deployment/assignment, and
 - b. this coverage was either still in-force or expired within 30 days of the date of deployment/assignment.
 - ii. Other legitimate reasons for not having prior insurance will be considered for the purposes of Lapse at New Business determination as part of the Early Signing Discount classification.
3. The policyholder's prior insurance carrier is not Allstate Insurance Company, Allstate New Jersey Insurance Company, Allstate Indemnity Company, Allstate New Jersey Property and Casualty Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Fire and Casualty Insurance Company, Castle Key Insurance Company, Castle Key Indemnity Company, Allstate North American Insurance Company, Allstate Northbrook Indemnity Company, Allstate Texas Lloyd's, or Allstate County Mutual Insurance Company.

Exceptions:

- a. In the case of a customer move from another state (i) if the policy was receiving the Future Effective Date Discount or the Early Signing Discount in the previous state or (ii) if the policy was not receiving the Future Effective Date Discount or the Early Signing Discount in the previous state but criteria (1) and (2) above are satisfied, the discount will also apply to the Allstate Property and Casualty Insurance Company policy.
- b. For policies effective on or after 08/12/2013, if the named insured or spouse was an operator on the prior policy but was not the named insured or spouse on the prior policy, the discount will apply to the Allstate Property and Casualty Insurance Company policy if all other qualification criteria have been satisfied.

The discount will continue to apply at renewal.

RULE 64 –VEHICLE ANNUAL MILEAGE

Every Private Passenger or Farm Automobile on the policy will be rated based on annual miles driven by that vehicle. The annual mileage assigned to each vehicle will fall within a mileage range, known as a mileage band. Please see corresponding rate pages for the rating factors associated with each mileage band.

A. INITIAL ANNUAL MILEAGE ASSIGNMENT

Each vehicle will be assigned an annual mileage based on mileage data for the vehicle. Mileage data for each vehicle will be obtained through third-party vendors, when available. A rating factor will be assigned to each vehicle based on the vehicle's verified annual mileage. The verified annual mileage obtained by Allstate and assigned to a vehicle may be changed for legitimate reasons, as approved by Allstate.

Note: When verified annual vehicle mileage data is not available, a default mileage will be assigned.

B. SUBSEQUENT ANNUAL MILEAGE ASSIGNMENT

At renewal processing, Allstate may again obtain verified annual mileage data for each vehicle as outlined in section A. Once per calendar year, a policyholder may request Allstate reobtain verified annual mileage data during the immediate policy period leading up to renewal processing. If mileage is currently not verified and Allstate is unable to obtain verified driving data for a vehicle at renewal processing, a factor of 1.0 will apply to that vehicle.

RULE 65 –VEHICLE USAGE

Use of Insured Automobile

Apply the appropriate rating factor shown in the Automobile Rating Section based upon each vehicle's classification into the following categories:

1. **Business**

The automobile is used for business purposes, other than driving to and from the principal place of work.

2. **Work**

The automobile is not used for business but is primarily driven to work (including to school) or to any location where other transportation is taken to work where the one-way distance is as follows:

- a. Work +20 Work over 20 miles
- b. Work 10-20 Work 10-20 miles
- c. Work 3.1-9.9 Work over 3 but less than 10 miles
- d. Work 0-3 Work 3 miles or less.

3. **Pleasure**

The automobile is used for pleasure and is not used for business and not primarily driven to work.

4. **Farmers**

Farm Automobiles as defined in Rule 1 will be rated using the factors for Pleasure usage in the Automobile Rating Section.

RULE 66–VIOLATION RATING

This rule is applicable to all Private Passenger and Farm Automobiles. Determination of the chargeability of violations, and reclassification due solely to the time elapsed since violations became chargeable, will occur at renewal.

A. Definitions of Violations for the purpose of Violation Surcharge

1. Chargeable Violation

- a. A violation is chargeable if the named insured, spouse, or any other operator currently residing in the same household has been convicted of such violation.

Note: “Plea for nolo contendere” or “prayer for judgment continued” shall be considered as a conviction.

- b. The conviction date for the violation falls within the 36 -Month Experience Period as defined in Rule 22 – Accident Rating.

Notes: If the conviction date is not available, the date the violation occurred will be used.

2. Major Violation

Violations of the types listed below will be considered major:

- (1) driving while under the influence of alcohol or drugs (including implied consent),
- (2) driving while license is suspended or revoked,
- (3) leaving the scene of an accident,
- (4) homicide or assault with an auto,
- (5) taking part in a prearranged speed race or drag race,
- (6) driving in a reckless manner,
- (7) fleeing or attempting to elude a police officer with an auto,
- (8) committing a felony with an auto.

3. Minor Violation

Any other type of moving violation shall be considered minor.

Chargeable violation exceptions

Violations of the following types are not to be considered chargeable:

- a) a motor vehicle equipment requirement violation,
- b) failure to display proper license plate numbers provided such license plates are in existence,
- c) failure to have in possession an operator's or chauffeur's license, provided that there is one in existence,
- d) failure to sign or display registration card,
- e) failure to wear a seatbelt,
- f) failure to provide proof of insurance when required.

B. Violation Assignment

A chargeable violation will be assigned to the operator that was convicted of the violation.

When an operator is dropped from a policy, any violations attributable to that operator are removed from the policy. If an operator is added to the policy, any violations attributable to that operator are added to the policy.

C. Administration of the Violation Surcharge Program

1. Minor Violation Surcharge

The Minor Violation Surcharge is applied to the policy for each minor violation on the policy. Refer to the Automobile Rating Section to determine the appropriate factor.

2. Major Violation Surcharge

The Major Violation Surcharge is applied to the policy for each major violation on the policy. Refer to the Automobile Rating Section to determine the appropriate factor.

- 1. When a Private Passenger or Farm Automobile is added to or removed from the policy, the violation surcharge will be re-evaluated.
- 2. When an operator is added to or removed from the policy, the violation surcharge will be re-evaluated.

Notes:

When more than one violation results from a single occurrence, only one violation shall be subject to surcharge. In the event both Major and Minor violations result from a single occurrence, then only one Major Violation shall be subject to surcharge.

In the event both a Minor Violation and Chargeable Accident result from a single occurrence, then only the Chargeable Accident shall be subject to surcharge.

In the event both a Major Violation and Chargeable Accident result from a single occurrence, both the Chargeable Accident and Major Violation shall be subject to surcharge.

RULE 67—RESERVED FOR FUTURE USE

RULE 68–SAFE DRIVING CLUB®

The Safe Driving Club® will be applied to the otherwise applicable rates for all Private Passenger and Farm Automobiles on the policy when the policy meets the following eligibility requirements:

1. Safe Driving Club® Qualifications.

a. Initial Qualification:

For the 3-year period ending on the effective date of the policy, the named insured or spouse must have continuously maintained automobile liability insurance that has been issued by a standard insurance company and not through any residual market mechanism such as an assigned risk plan, joint underwriting facility or state fund. A policyholder will be considered to have continuously maintained automobile insurance at New Business if there has not been a lapse of 1 day or more between the expiration date of the prior policy and the New Business Effective date of the Allstate Property and Casualty Insurance Company policy.

Note: If the named insured or spouse obtained their license during the 3-year period, such person(s) must have continuously maintained the aforementioned automobile liability insurance from the time such person(s) obtained a driver's license.

Exception: Military personnel returning from deployment/assignment outside the United States (defined for the purposes of this rule as the 50 states and the District of Columbia) who had no need for liability insurance coverage while deployed/assigned will be defined to have had continuous prior insurance if:

- a. they had liability insurance coverage prior to deployment/assignment, and
- b. this coverage was either still in-force or expired within 30 days of the date of deployment/assignment.

b. Provided that the requirement in 1.a. is satisfied, an operator will qualify for the Safe Driving Club® if:

1. The operator has no At-Fault Accidents or permissive At-Fault accidents charged to them within the 60-Month Experience Period, as defined in Rule 22, and
2. For operators added mid-term, the operator has no At-Fault Accidents which occurred within the 60-Month Experience Period, as defined in Rule 22.

2. Administration of the Safe Driving Club®

Provided that the Prior Insurance requirement in 1.a. is satisfied, all automobiles on a policy will be eligible based on the following:

- a. the number of operators listed on the policy, and
- b. the number of operators who qualify for the Safe Driving Club®

When an operator is added to or removed from a policy, the Safe Driving Club® eligibility will be re-evaluated at the date of the endorsement.

RULE 69-HOMEOWNER DISCOUNT

The Homeowner Discount will be applied to the otherwise applicable rates for all Private Passenger and Farm Automobiles on the policy when the named insured or spouse owns a residential property (regardless of whether or not they occupy the residence themselves).

RULE 70 – SMART STUDENT DISCOUNT

Apply the appropriate factor as described in the Automobile Rating Section when the policy meets the following criteria:

Qualifying Operator Criteria:

A. Initial Qualification:

1. New Business written on or after 08/12/2013
 - a. The Operator(s) are operators on the policy; **and**
 - b. Are unmarried; **and**
 - c. Are less than age 25
2. Renewal Business - immediately prior to their first renewal effective on or after 09/15/2013
 - a. The Operator(s) are operators on the policy; **and**
 - b. Are unmarried; **and**
 - c. Are less than age 25; **and**
 - d. An operator receiving one or more of the following discounts on an Allstate Property and Casualty Insurance Company policy in force immediately prior to their first renewal effective on or after 09/15/2013
 - i. Good Student Discount
 - ii. teenSMART® Discount
3. Renewal Business
 - a. The Operator(s) are operators on the policy; **and**
 - b. Are unmarried; **and**
 - c. Are less than age 25; **and**
 - d. Did not previously meet the criteria in Section A.2.d above; **and**
 - e. Proof of one of the following is provided
 - i. Is certified as having successfully completed the teenSMART® program; **or**
 - ii. Is residing at a school, college or other educational institution located more than 100 road miles from the place of principal garaging of the automobile; **or**
 - iii. Is a Good Student as defined in Section B below
4. Added Operator – an operator added to a policy on or after 08/12/2013 provided the policy was either written as new business on or after 08/12/2013 or has renewed effective on or after 09/15/2013.
 - a. The Operator(s) are operators on the policy; **and**
 - b. Are unmarried; **and**
 - c. Are less than 25

B. Definition of Good Student:

In order to be considered a Good Student, the following must be met:

Provide the required proof that the operator:

1. Is enrolled as a full time student in high school, **or**
2. Is enrolled as a full time student in academic courses in a college, technical school, vocational school, or university, **or**
3. Attended a college or university on a full-time basis for at least two consecutive years, and had a cumulative college scholastic record upon termination or graduation meeting the requirements of 1, 2, or 3. below, **or**
4. Is enrolled in an academic home study program;

and

Provides required proof that the operator's cumulative scholastic record or record for the immediately preceding segment (i.e. semester, quarter, etc.) from the appropriate school shows that the student:

1. Ranked scholastically among the upper 20% of his/her class, **or**
2. Had at least a grade average of B minus or its numerical equivalent for all subjects combined (for medical schools that do not issue an alphabetical or numerical grade, a "pass" rating or higher is needed to satisfy the requirement), **or**
3. Was included on a Dean's List, Honor Roll, or comparable listing for scholastic achievement, **or**
4. Ranked in the upper 20% on one of the following national standardized tests administered within the past 12 months:
 - a. PSAT (Preliminary Scholastic Aptitude Test)
 - b. PACT (Preliminary American College Test)
 - c. SAT-I (Scholastic Aptitude Test - I)
 - d. ACT (American College Test)
 - e. Iowa Test of Basic Skills
 - f. California Achievement Test

C. Subsequent Qualification - first renewal after initial qualification:

1. The Operator(s) are operators on the policy; **and**
2. Are unmarried; **and**
3. Are less than age 25; **and**
4. Proof of one of the following have been provided
 - a. Is certified as having successfully completed the teenSMART® program; **or**
 - b. Is residing at a school, college or other educational institution located more than 100 road miles from the place of principal garaging of the automobile; **or**
 - c. Is a Good Student as defined in Section B

Note: Operators will not have to provide additional proof under section C.4 if the following applies:

- a. They qualified under Section A.2 or A.3; **or**
- b. Who immediately prior to the inception of their current Allstate Property and Casualty Insurance Company policy:
 - i. had been an operator on a policy issued by one of the following companies: Allstate Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company (in the states of California Maryland, Minnesota or Texas), Allstate New Jersey Insurance Company, Allstate New Jersey Property and Casualty Insurance Company, Allstate North American Insurance Company, or Allstate County Mutual Insurance Company; and
 - ii. received one or more of the following discounts: the Smart Student Discount, Good Student Discount, Resident Student Discount, @School Discount, teenSMART[®] Discount, Student Away at School Discount or Academic Achievement Discount

D. Subsequent Qualification – second and subsequent renewals after initial qualification:

Once the operator has qualified under Section C above, the discount will continue to apply until the operator reaches age 25 or marries.

Note: When an operator is added to or removed from the policy, the Smart Student Discount will be reevaluated at the date of the endorsement.

RULE 71 – RESERVED FOR FUTURE USE

RULE 72 – RATE TRANSITION

Only Private Passenger and Farm Automobiles will be eligible for Rate Transition.

Development of Initial Rate Transition Factor

A. New Business

1. The initial Rate Transition Factor for new business policies written on or after 08/12/2013 is 1.000.

B. Renewal Business

1. Determine the Reference Value using the Allstate Property and Casualty Insurance Company processing system in place immediately prior to 08/12/2013
 - a. Sum the applicable coverage premium for each vehicle: AA, BB, CC, DD, HH/HG, SS & SA Reference Value = Sum of (b) for all applicable vehicles on the policy.
 - i. Vehicles with suspended coverage, per Rule 6, at the time the Reference Value is determined will be excluded.
 1. If all vehicles are excluded, due to coverage in suspense, set Reference Value = 0.
2. Determine the Conversion Value using the Allstate Property and Casualty Insurance Company processing systems in effect when the policy is processed for renewal.
 - a. Sum the applicable coverage premium for each vehicle: AA, BB, CC, DD, HH/HG, SS & SA
 - b. Conversion Value = Sum of (a) for all applicable vehicles on the policy.
 - i. Vehicles with suspended coverage, per Rule 6, at the time the Conversion Value is determined will be excluded.
 1. If all vehicles are excluded, due to coverage in suspense, set Conversion Value = 0.
3. Determine the applicable Momentum Factor, using the relationship between the Reference Value and the Conversion Value.
 - a. See Rate Pages (RP-21A) for Applicable Values of A and B.

		<u>RELATIONSHIP</u> <u>CONVERSION</u> <u>VALUE</u> ----- <u>REFERENCE</u> <u>VALUE</u>				<u>MOMENTUM</u> <u>FACTOR</u>
			>	A	□	A
		<u>CONVERSION</u> <u>VALUE</u> ----- <u>REFERENCE</u> <u>VALUE</u>	<	B	□	B
B	≤	<u>CONVERSION</u> <u>VALUE</u> ----- <u>REFERENCE</u> <u>VALUE</u>	≤	A	□	Not Applicable Continue to Step 4
If REFERENCE VALUE = 0, Per Section B.1.c.i.1						Not Applicable Continue to Step 4

Note: Once established the relationship between the Conversion and Reference Values will not change.

4. Rate Transition Factor Calculation*

If there is an applicable Momentum Factor determined in Step 3:

$$\left(\frac{\text{REFERENCE VALUE}}{\text{CONVERSION VALUE}} \right) \times \text{MOMENTUM FACTOR} = \text{RATE TRANSITION FACTOR}$$

*Round each step in the calculation to 3 decimal places

Otherwise, set the Rate Transition Factor to 1.000.

Development of Subsequent Rate Transition Factors

- A. If the Rate Transition factor applied during the prior policy period is 1.000, then the Rate Transition Factor for the subsequent renewal is 1.000.
- B. If the Rate Transition Factor applied during the prior policy period is greater than 1.000, calculate the Rate Transition Factor for the subsequent renewal as follows:

$$\begin{array}{c} \text{PRIOR POLICY PERIOD} \\ \text{RATE TRANSITION} \\ \text{FACTOR} \end{array} \times Y = \begin{array}{c} \text{SUBSEQUENT} \\ \text{RATE TRANSITION FACTOR} \end{array}$$

- a. See Rate Pages (RP-21A) for Applicable Value of Y.
- b. If the resulting Subsequent Rate Transition Factor is less than 1.000, set the Rate Transition Factor equal to 1.000.

- C. If the Rate Transition Factor applied during the prior policy period is less than 1.000, calculate the Rate Transition Factor for the subsequent renewal as follows:

$$\begin{array}{c} \text{PRIOR POLICY PERIOD} \\ \text{RATE TRANSITION} \\ \text{FACTOR} \end{array} \quad \times \quad X \quad = \quad \begin{array}{c} \text{SUBSEQUENT} \\ \text{RATE TRANSITION FACTOR} \end{array}$$

- a. See Rate Pages (RP-21A) for Applicable Value of X.
- b. If the resulting Subsequent Rate Transition Factor is greater than 1.000, set the Rate Transition Factor equal to 1.000.

Application of Rate Transition Factors

The Rate Transition Factor will be applied as outlined in the Rate Calculation for all Private Passenger and Farm Automobiles, including those with coverage in suspense.

RULE 73 – DRIVEWISE® REWARD PROGRAM

A. Definitions

- a) Enrollment Date:
 - i) For policies that have not previously participated in the Drivewise Reward Program, it is the date when the eligibility requirements to generate an Enrollment Reward have been met.
 - ii) For policies that have previously participated in the Drivewise Reward Program and subsequently un-enrolled, it is the date when the policy meets the eligibility requirements to be re-enrolled.
 - iii) For policies that change their evaluation method (described in Part C. below), it is the date when data for one trip is transmitted under the new method.
- b) Performance Reward Date: The date a policy is evaluated to determine a Performance Reward. The first Performance Reward Date is six months after the Enrollment Date and all subsequent Performance Reward Dates are six months after the prior Performance Reward Date.
- c) Evaluation Period: The period ending on the Performance Reward Date. Allstate will use up to 12 months of driving data on a rolling calendar basis. If the data evaluation method is changed, driving data from the prior evaluation method will not be used.

B. Enrollment Reward

An active policy qualifies for the Enrollment Reward when data for one trip is transmitted. The Enrollment Reward is equivalent to 10% of a policy's total premium as of the Enrollment Date. If a policy has previously earned the Enrollment Reward, it is not eligible for an Enrollment Reward.

Note: If the Enrollment Reward is less than \$5.00 but greater than \$0.00, the Enrollment Reward will be rounded up to \$5.00.

C. Performance Reward

The Performance Reward is determined based on the applicable evaluation method as described below.

Effective on or after 04/18/2021, Drivewise policies will not be evaluated using vehicle performance data as described below.

Evaluation of Vehicle Performance Data

On the Performance Reward Date, each vehicle's performance data determines a Driving Score Percentage. The sum of each vehicle's Driving Score Percentage multiplied with its respective premium (round to two decimals) is divided by total policy premium to determine an average policy level Reward percentage (round to the nearest percentage). The Driving Score Percentages will be assigned as follows:

<u>Driving Score Group</u>	<u>Driving Score</u>	<u>Driving Score Percentage</u>
0	N/A	0%
1	100-150	20%
2	151-200	18%
3	201-225	16%
4	226-250	14%
5	251-275	13%
6	276-300	11%
7	301-325	10%
8	326-350	8%
9	351-375	7%
10	376-400	5%
11	401-425	3%
12	426-450	3%
13	451-475	3%
14	476-500	3%
15	501-525	3%
16	526-550	3%
17	551-575	3%
18	576-600	3%
19	601-625	3%
20	626-650	3%
21	651-675	3%
22	676-700	3%
23	701-725	3%
24	726-750	3%
25	751-800	3%
26	801-850	3%
27	851-900	3%
28	901-950	3%
29	951-1000	3%

A Driving Score Group of 0 will be assigned for the completed period if the minimum data requirement is not met.

Evaluation of Operator Performance Data

On the Performance Reward Date, the driving performance of the qualifying operators determines a policy level Driving Score Percentage. The Driving Score Percentage is then multiplied by the ratio of qualifying operators (subject to a minimum data requirement) to total operators to determine a policy level Reward percentage (round to the nearest percentage). The Driving Score Percentages will be assigned as follows:

<u>Driving Score</u> <u>Group</u>	<u>Driving Score</u>	<u>Driving Score</u> <u>Percentage</u>
0	N/A	0%
1	100-217	20%
2	218-311	18%
3	312-362	16%
4	363-390	14%
5	391-430	13%
6	431-467	11%
7	468-504	10%
8	505-537	8%
9	538-587	7%
10	588-624	5%
11	625-664	3%
12	665-697	3%
13	698-731	3%
14	732-761	3%
15	762-784	3%
16	785-803	3%
17	804-823	3%
18	824-839	3%
19	840-858	3%
20	859-871	3%
21	872-877	3%
22	878-893	3%
23	894-904	3%
24	905-917	3%
25	918-935	3%
26	936-952	3%
27	953-968	3%
28	969-984	3%
29	985-1000	3%

Under both methods, the policy level Reward percentage will be applied to the policy premium.

Note: Prior to rounding, if the calculated policy level Reward percentage is greater than 0% but less than 1%, it will be rounded up to 1%. In addition, if the Performance Reward is less than \$5.00 but greater than \$0.00, the Performance Reward will be rounded up to \$5.00.

RULE 74 – RESERVED FOR FUTURE USE

RULE 75 – ALLSTATE AUTO/LIFE DISCOUNTSM

The rules for Allstate Auto/Life Discount do not apply to new business effective on or after 10/11/2021.

All policies that are written before 10/11/2021 and have the Allstate Auto/life Discount as of that date, will continue to keep this discount until the policy is terminated.

This discount will apply when the named insured is also the owner, insured, or payor on an individual life insurance policy or mortgage term life insurance certificate written by a person acting as or on behalf of an Allstate Agent in one of the following companies:

Allstate Life Insurance Company
Lincoln Benefit Life Company
Allstate Life Insurance Company of New York
American Heritage Life Insurance Company
Allstate Assurance Company

Excluding agents appointed with Allstate through entities not owned by or affiliated with Allstate Insurance Company, such as Broker-Dealers (e.g., Merrill Lynch), Banks (e.g., Chase) and Master Brokerage Agencies (MBAs).

If the named insured is the owner, insured, or payor on multiple qualifying individual life insurance policies or mortgage term life insurance certificates, the discount will only be applied once to the Private Passenger Auto policy.

The applicable rating factors are shown on the Automobile Rating Section.

RULE 76 – ALLSTATE eSMARTSM DISCOUNT

The applicable rates will be reduced by the appropriate factor as shown in the Automobile Rating Section for policies enrolled in ePolicy.

The discount will only be applied at the beginning of a policy period. For new business, the discount will be applied if the named insured agrees to enroll in ePolicy. For renewals, the discount will apply if the policy is enrolled in ePolicy prior to the effective date of such renewal.

RULE 77 – RESERVED FOR FUTURE USE

RULE 78 – RISK AVOIDANCE DISCOUNT

Factors for this rating plan will be applied to the otherwise applicable rates for all Private Passenger and Farm Automobiles on the policy as shown in the Automobile Rating Section.

A. Definitions

1. 36-Month Experience Period

- c. New Business (Prior to commencing the Allstate Property and Casualty Insurance Company policy) For policies written on or after 08/12/2013, the 36-month period ending on the policy effective date. Comprehensive claims with occurrence dates prior to 08/12/2013 will not be considered.
- d. Renewal Business (Occurring while insured under Allstate Property and Casualty Insurance Company)
For policies renewing on and after 08/12/2013 the 36-month period ending 45 days prior to the policy effective date. Comprehensive claims with occurrence dates prior to 08/12/2013 will not be considered.

2. Payment Threshold

- a. All comprehensive claims with payment of \$1.00 or more will be considered for purposes of this rule.

B. Administration of the Risk Avoidance Discount

- 1. Apply the appropriate rating factor, based on the Number of Comprehensive claims occurring in the applicable 36-month experience period defined in Section A, and the number of vehicles on the policy.
- 2. The discount will be determined at a policy level and applied to all vehicles on the policy.
- 3. When a vehicle is added to a policy or removed from a policy, the discount factor will be re-evaluated at the time of endorsement to reflect the change in number of vehicles.

RULE 79 – TABLE ASSIGNMENT NUMBER GROUP RATING

Each policy will be assigned a Table Assignment Number (TAN).

Based on its Table Assignment Number (TAN), each policy will be placed into a Table Assignment Number Group based on the Table Assignment Number Group Rating Assignment Table.

To determine the appropriate factor for each coverage refer to the Table Assignment Number Group Rating Factor Table shown in the Automobile Rating Section.

GEORGIA

VOLUNTARY PRIVATE PASSENGER AUTO

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GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
PREMIUM CALCULATION

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP #		AA	BB	CC	DD	HH	DNC*^	HNC*^
1	TERRITORIAL BASE RATE (RP-1BR-5BR)							
2	RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 3.2169	x 2.9825	x 1.2215	x 1.0216	x 1.4110	x 1.0216	x 1.4110
3	INCREASED LIMIT FACTOR/ADDEND (RP-6A)	x	+	x				
4	SUPPLEMENTARY MULTIPLICATIVE FACTOR (STC-1)	x	x	x	x	x	x	x
5	POLICY GROUP FACTOR (RP-7A)	x	x	x	x	x	x	x
6	RATING TIER FACTOR (RP-8A)	x	x	x	x	x	x	x
7	ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-20A)	x	x	x	x	x	x	x
8	POLICY CLASS FACTOR (RP-10A-12A)	x	x	x	x	x	x	x
9	HOUSEHOLD COMPOSITION FACTOR (RP-13A)	x	x	x	x	x	x	x
10	SMART STUDENT DISCOUNT FACTOR (RP- 14A and 15A)	x	x	x	x	x	x	x
11	DEFENSIVE DRIVER DISCOUNT FACTOR (RP- 14A and 16A)	x	x	x	x	x	x	x
12	MULTIPLE POLICY DISCOUNT FACTOR (RP-20A)	x	x	x	x	x	x	x
13	HOMEOWNER DISCOUNT FACTOR (RP-20A)	x	x	x	x	x	x	x
14	SENIOR ADULT DISCOUNT (RP- 18A)			x				
15	RISK AVOIDANCE DISCOUNT (RP-19A)	x	x	x	x	x	x	x
16	THE GOOD HANDS PEOPLE® DISCOUNT FACTOR (RP-20A)	x	x	x	x	x	x	x
17	RESPONSIBLE PAYER DISCOUNT FACTOR (RP-20A)	x	x	x	x	x	x	x
18	FullPay DISCOUNT (RP-20A)	x	x	x	x	x	x	x
19	ALLSTATE EASY PAY PLAN DISCOUNT (RP-20A)	x	x	x	x	x	x	x
20	EARLY SIGNING DISCOUNT (RP-20A)	x	x	x	x	x	x	x
21	ALLSTATE AUTO/LIFE DISCOUNT SM (RP-20A)	x	x	x	x	x	x	x
22	ALLSTATE eSMART SM DISCOUNT (RP-20A)	x	x	x	x	x	x	x
23	YOUNG DRIVER DISCOUNT (RP-20A)	x	x	x	x	x	x	x
24	SAFE DRIVING CLUB (RP- 14A and 17A)	x	x	x	x	x	x	x
25	ACCIDENT SURCHARGE FACTOR (RP-22A)	x	x	x	x		x	
26	MAJOR VIOLATION SURCHARGE FACTOR (RP-23A)	x	x		x		x	
27	MINOR VIOLATION SURCHARGE FACTOR (RP-24A)	x	x		x		x	
28	MODEL YEAR FACTOR (RP-25A)				x	x	x	x
29	DEDUCTIBLE BY PGS FACTOR (RP-25A)				x	x	x	x
30	EXPERIENCE GROUP RATING FACTOR (EGR PAGES and RP-26A-30A)	x	x	x	x	x	x	x
31	VEHICLE USAGE FACTOR (RP-21A)	x	x	x	x	x	x	x
32	AUTO FIRE, LIGHTNING, TRANSPORTATION AND THEFT FACTOR (RP-31A)					x		
33	FARM DISCOUNT FACTOR (RP-21A)	x	x		x		x	
34	ELECTRONIC STABILITY CONTROL DISCOUNT FACTOR (RP-21A)	x	x	x	x		x	
35	PASSIVE RESTRAINT DISCOUNT (RP-21A)			x				
36	ANTILOCK BRAKE DISCOUNT (RP-21A)	x	x		x		x	
37	NEW CAR DISCOUNT FACTOR (RP-21A)	x	x	x	x	x	x	x
38	CERTIFIED RISK SURCHARGE FACTOR (RP-21A)	x	x					
39	ALLSTATE RIDE FOR HIRE ENDORSEMENT (RP-20A)	x	x		x	x	x	x
40	CAMPER UNIT ADDITIONAL PREMIUM (RP-31A)				+	+		
41	AUTO REPLACEMENT PROTECTION FACTOR (RP-31A)						x	x
42	TABLE ASSIGNMENT NUMBER GROUP RATING FACTOR (RP-4A-1-4A-21)	x	x	x	x	x	x	x
43	RATE TRANSITION FACTOR (Rule 72)	x	x	x	x	x		
44	FIXED EXPENSE PREMIUM ^^ (RP-3A)	+						
45	SUB-TOTAL VEHICLE PREMIUM	=	=	=	=	=	=	=

46	TRANSPORTATION EXPENSE (UU)	
	TRANSPORTATION EXPENSE BASE RATE (RP-31A)	
	TRANSPORTATION EXPENSE INCREASED LIMIT FACTOR (RP-6A)	x
	TOTAL TRANSPORTATION EXPENSE PREMIUM	=

47	ROADSIDE COVERAGE (JJ) (RP-31A)	
	SOUND SYSTEMS (ZA) (RP-31A)	
	PORTABLE ELECTRONICS AND MEDIA (ZZ) (RP-31A)	+
	COLLISION FOR CUSTOM EQUIPMENT (CD) (RP-31A)	+
	COMPREHENSIVE FOR CUSTOM EQUIPMENT (CH) (RP-31A)	+
	TOTAL MISCELLANEOUS COVERAGES	=

48	POLICY UM/UIM COVERAGE (SS/SA)	
	UM/UIM - BI TERRITORIAL BASE RATE (RP-1BR-5BR)	
	RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 2.6117
	INCREASED LIMIT FACTOR/ADDEND (RP-6A)	x
	SUPPLEMENTARY MULTIPLICATIVE FACTOR (STC-1)	x
	POLICY GROUP FACTOR (RP-7A)	x
	RATING TIER FACTOR (RP-8A)	x
	POLICY CLASS FACTOR (RP-10A-12A)	x
	HOUSEHOLD COMPOSITION FACTOR (RP-13A-14A)	x
	DEFENSIVE DRIVER DISCOUNT FACTOR (RP- 14A and 16A)	x
	SMART STUDENT DISCOUNT FACTOR (RP- 14A and 15A)	x
	HOMEOWNER DISCOUNT FACTOR (RP-20A)	x
	RISK AVOIDANCE DISCOUNT (RP-19A)	x
	RESPONSIBLE PAYER DISCOUNT FACTOR (RP-20A)	x
	FullPay DISCOUNT (RP-20A)	x
	YOUNG DRIVER DISCOUNT (RP-20A)	
	SAFE DRIVING CLUB (RP- 14A and 17A)	x
	ACCIDENT SURCHARGE FACTOR (RP-22A)	x
	MAJOR VIOLATION SURCHARGE FACTOR (RP-23A)	x
	MINOR VIOLATION SURCHARGE FACTOR (RP-24A)	x
	RATE TRANSITION FACTOR (Rule 72)	x
	TABLE ASSIGNMENT NUMBER GROUP RATING FACTOR (RP-4A-1-4A-21)	x
	SUBTOTAL UM/UIM-BI COVERAGE PREMIUM	=
	UM/UIM - PD TERRITORIAL BASE RATE (RP-1BR-5BR)	
	RATE ADJUSTMENT FACTOR (PENNY ROUND)	x 3.7575
	INCREASED LIMIT FACTOR/ADDEND (RP-6A)	+
	SUPPLEMENTARY MULTIPLICATIVE FACTOR (STC-1)	x
	DEDUCTIBLE FACTOR (RP-6A)	x
	RATE TRANSITION FACTOR (Rule 72)	x
	TABLE ASSIGNMENT NUMBER GROUP RATING FACTOR (RP-4A-1-4A-21)	x
	SUBTOTAL UM/UIM-PD COVERAGE PREMIUM	=
	TOTAL UM/UIM COVERAGE	=

49	TOTAL SEMI-ANNUAL POLICY PREMIUM =	=

* \$100 DEDUCTIBLE FOR COLLISION, \$50 DEDUCTIBLE FOR COMPREHENSIVE
^ Rating plan factors for DD coverage should be used for DNC coverage and rating plan factors for HH coverage should be used for HNC coverage
^^ Applies to the first vehicle on the policy with Bodily Injury Coverage

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO PREMIUM CALCULATION

STEP

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

#

1	Base Fixed Expense Premium		\$214.52
2	Supplementary Multiplicative Factor (STC-1)	x	
3	Rate Transition Factor (Rule 72)	x	
4	Charged Fixed Expense Premium	=	

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TABLE ASSIGNMENT NUMBER (TAN) GROUP RATING FACTORS
RULE 79

TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
1OW	0.1066	0.1066	0.1066	0.1066	0.1066	0.1066
7HB	0.1071	0.1071	0.1071	0.1071	0.1071	0.1071
1OE	0.1076	0.1076	0.1076	0.1076	0.1076	0.1076
1OD	0.1082	0.1082	0.1082	0.1082	0.1082	0.1082
I9Y	0.1087	0.1087	0.1087	0.1087	0.1087	0.1087
NYF	0.1093	0.1093	0.1093	0.1093	0.1093	0.1093
SN8	0.1098	0.1098	0.1098	0.1098	0.1098	0.1098
KYM	0.1104	0.1104	0.1104	0.1104	0.1104	0.1104
SPM	0.1109	0.1109	0.1109	0.1109	0.1109	0.1109
SPD	0.1115	0.1115	0.1115	0.1115	0.1115	0.1115
PKG	0.1120	0.1120	0.1120	0.1120	0.1120	0.1120
BW3	0.1126	0.1126	0.1126	0.1126	0.1126	0.1126
34M	0.1131	0.1131	0.1131	0.1131	0.1131	0.1131
SP2	0.1137	0.1137	0.1137	0.1137	0.1137	0.1137
XPF	0.1143	0.1143	0.1143	0.1143	0.1143	0.1143
IXS	0.1148	0.1148	0.1148	0.1148	0.1148	0.1148
Y17	0.1154	0.1154	0.1154	0.1154	0.1154	0.1154
IXQ	0.1160	0.1160	0.1160	0.1160	0.1160	0.1160
XPV	0.1166	0.1166	0.1166	0.1166	0.1166	0.1166
KRQ	0.1172	0.1172	0.1172	0.1172	0.1172	0.1172
NY8	0.1177	0.1177	0.1177	0.1177	0.1177	0.1177
Z6O	0.1183	0.1183	0.1183	0.1183	0.1183	0.1183
JNT	0.1189	0.1189	0.1189	0.1189	0.1189	0.1189
NY6	0.1195	0.1195	0.1195	0.1195	0.1195	0.1195
QE1	0.1201	0.1201	0.1201	0.1201	0.1201	0.1201
PQR	0.1207	0.1207	0.1207	0.1207	0.1207	0.1207
PQT	0.1213	0.1213	0.1213	0.1213	0.1213	0.1213
I96	0.1219	0.1219	0.1219	0.1219	0.1219	0.1219
L7D	0.1225	0.1225	0.1225	0.1225	0.1225	0.1225
AH7	0.1231	0.1231	0.1231	0.1231	0.1231	0.1231
X48	0.1237	0.1237	0.1237	0.1237	0.1237	0.1237
BES	0.1244	0.1244	0.1244	0.1244	0.1244	0.1244
X6H	0.1250	0.1250	0.1250	0.1250	0.1250	0.1250
T8S	0.1256	0.1256	0.1256	0.1256	0.1256	0.1256
LSV	0.1262	0.1262	0.1262	0.1262	0.1262	0.1262
10X	0.1269	0.1269	0.1269	0.1269	0.1269	0.1269
0Q6	0.1275	0.1275	0.1275	0.1275	0.1275	0.1275
1DS	0.1281	0.1281	0.1281	0.1281	0.1281	0.1281
VLP	0.1288	0.1288	0.1288	0.1288	0.1288	0.1288
GRD	0.1294	0.1294	0.1294	0.1294	0.1294	0.1294
XMV	0.1301	0.1301	0.1301	0.1301	0.1301	0.1301
A5D	0.1307	0.1307	0.1307	0.1307	0.1307	0.1307
TJH	0.1314	0.1314	0.1314	0.1314	0.1314	0.1314
KRA	0.1320	0.1320	0.1320	0.1320	0.1320	0.1320
KKS	0.1327	0.1327	0.1327	0.1327	0.1327	0.1327
KKH	0.1333	0.1333	0.1333	0.1333	0.1333	0.1333
K1P	0.1340	0.1340	0.1340	0.1340	0.1340	0.1340
NOW	0.1347	0.1347	0.1347	0.1347	0.1347	0.1347

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
KKC	0.1353	0.1353	0.1353	0.1353	0.1353	0.1353
4TY	0.1360	0.1360	0.1360	0.1360	0.1360	0.1360
OR4	0.1367	0.1367	0.1367	0.1367	0.1367	0.1367
VU4	0.1374	0.1374	0.1374	0.1374	0.1374	0.1374
S87	0.1381	0.1381	0.1381	0.1381	0.1381	0.1381
K1K	0.1387	0.1387	0.1387	0.1387	0.1387	0.1387
E26	0.1394	0.1394	0.1394	0.1394	0.1394	0.1394
K1I	0.1401	0.1401	0.1401	0.1401	0.1401	0.1401
Q9H	0.1408	0.1408	0.1408	0.1408	0.1408	0.1408
EIS	0.1415	0.1415	0.1415	0.1415	0.1415	0.1415
CT4	0.1422	0.1422	0.1422	0.1422	0.1422	0.1422
RLO	0.1429	0.1429	0.1429	0.1429	0.1429	0.1429
O0M	0.1437	0.1437	0.1437	0.1437	0.1437	0.1437
89Y	0.1444	0.1444	0.1444	0.1444	0.1444	0.1444
VK7	0.1451	0.1451	0.1451	0.1451	0.1451	0.1451
LMK	0.1458	0.1458	0.1458	0.1458	0.1458	0.1458
70U	0.1465	0.1465	0.1465	0.1465	0.1465	0.1465
05T	0.1473	0.1473	0.1473	0.1473	0.1473	0.1473
RLT	0.1480	0.1480	0.1480	0.1480	0.1480	0.1480
ORB	0.1487	0.1487	0.1487	0.1487	0.1487	0.1487
00T	0.1495	0.1495	0.1495	0.1495	0.1495	0.1495
DPG	0.1502	0.1502	0.1502	0.1502	0.1502	0.1502
FX4	0.1510	0.1510	0.1510	0.1510	0.1510	0.1510
N44	0.1517	0.1517	0.1517	0.1517	0.1517	0.1517
R56	0.1525	0.1525	0.1525	0.1525	0.1525	0.1525
ONE	0.1533	0.1533	0.1533	0.1533	0.1533	0.1533
ONS	0.1540	0.1540	0.1540	0.1540	0.1540	0.1540
9AG	0.1548	0.1548	0.1548	0.1548	0.1548	0.1548
ONU	0.1556	0.1556	0.1556	0.1556	0.1556	0.1556
V0V	0.1563	0.1563	0.1563	0.1563	0.1563	0.1563
V9L	0.1571	0.1571	0.1571	0.1571	0.1571	0.1571
RZI	0.1579	0.1579	0.1579	0.1579	0.1579	0.1579
FXO	0.1587	0.1587	0.1587	0.1587	0.1587	0.1587
8CW	0.1595	0.1595	0.1595	0.1595	0.1595	0.1595
8CU	0.1603	0.1603	0.1603	0.1603	0.1603	0.1603
OWR	0.1611	0.1611	0.1611	0.1611	0.1611	0.1611
G37	0.1619	0.1619	0.1619	0.1619	0.1619	0.1619
2LQ	0.1627	0.1627	0.1627	0.1627	0.1627	0.1627
DP1	0.1635	0.1635	0.1635	0.1635	0.1635	0.1635
621	0.1643	0.1643	0.1643	0.1643	0.1643	0.1643
6CG	0.1651	0.1651	0.1651	0.1651	0.1651	0.1651
MR6	0.1660	0.1660	0.1660	0.1660	0.1660	0.1660
3RL	0.1668	0.1668	0.1668	0.1668	0.1668	0.1668
CH1	0.1676	0.1676	0.1676	0.1676	0.1676	0.1676
LVR	0.1685	0.1685	0.1685	0.1685	0.1685	0.1685
L02	0.1693	0.1693	0.1693	0.1693	0.1693	0.1693
0NA	0.1701	0.1701	0.1701	0.1701	0.1701	0.1701
MRF	0.1710	0.1710	0.1710	0.1710	0.1710	0.1710

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
Z74	0.1718	0.1718	0.1718	0.1718	0.1718	0.1718
SA6	0.1727	0.1727	0.1727	0.1727	0.1727	0.1727
UYQ	0.1736	0.1736	0.1736	0.1736	0.1736	0.1736
APR	0.1744	0.1744	0.1744	0.1744	0.1744	0.1744
M5E	0.1753	0.1753	0.1753	0.1753	0.1753	0.1753
XQ1	0.1762	0.1762	0.1762	0.1762	0.1762	0.1762
7YK	0.1770	0.1770	0.1770	0.1770	0.1770	0.1770
VKW	0.1779	0.1779	0.1779	0.1779	0.1779	0.1779
87K	0.1788	0.1788	0.1788	0.1788	0.1788	0.1788
Y05	0.1797	0.1797	0.1797	0.1797	0.1797	0.1797
K7M	0.1806	0.1806	0.1806	0.1806	0.1806	0.1806
HY5	0.1815	0.1815	0.1815	0.1815	0.1815	0.1815
24C	0.1824	0.1824	0.1824	0.1824	0.1824	0.1824
4MH	0.1833	0.1833	0.1833	0.1833	0.1833	0.1833
MAC	0.1842	0.1842	0.1842	0.1842	0.1842	0.1842
B33	0.1852	0.1852	0.1852	0.1852	0.1852	0.1852
HM4	0.1861	0.1861	0.1861	0.1861	0.1861	0.1861
AHU	0.1870	0.1870	0.1870	0.1870	0.1870	0.1870
AFA	0.1879	0.1879	0.1879	0.1879	0.1879	0.1879
GCO	0.1889	0.1889	0.1889	0.1889	0.1889	0.1889
CCJ	0.1898	0.1898	0.1898	0.1898	0.1898	0.1898
39D	0.1908	0.1908	0.1908	0.1908	0.1908	0.1908
KXC	0.1917	0.1917	0.1917	0.1917	0.1917	0.1917
KXE	0.1927	0.1927	0.1927	0.1927	0.1927	0.1927
Y0B	0.1936	0.1936	0.1936	0.1936	0.1936	0.1936
67P	0.1946	0.1946	0.1946	0.1946	0.1946	0.1946
XCU	0.1956	0.1956	0.1956	0.1956	0.1956	0.1956
2LI	0.1965	0.1965	0.1965	0.1965	0.1965	0.1965
1RR	0.1975	0.1975	0.1975	0.1975	0.1975	0.1975
1RZ	0.1985	0.1985	0.1985	0.1985	0.1985	0.1985
SEG	0.1995	0.1995	0.1995	0.1995	0.1995	0.1995
NT0	0.2005	0.2005	0.2005	0.2005	0.2005	0.2005
Q8J	0.2015	0.2015	0.2015	0.2015	0.2015	0.2015
D6P	0.2025	0.2025	0.2025	0.2025	0.2025	0.2025
5PX	0.2035	0.2035	0.2035	0.2035	0.2035	0.2035
ZPM	0.2045	0.2045	0.2045	0.2045	0.2045	0.2045
06N	0.2055	0.2055	0.2055	0.2055	0.2055	0.2055
RM3	0.2066	0.2066	0.2066	0.2066	0.2066	0.2066
WMM	0.2076	0.2076	0.2076	0.2076	0.2076	0.2076
YAX	0.2086	0.2086	0.2086	0.2086	0.2086	0.2086
KJE	0.2097	0.2097	0.2097	0.2097	0.2097	0.2097
BBB	0.2107	0.2107	0.2107	0.2107	0.2107	0.2107
P7A	0.2118	0.2118	0.2118	0.2118	0.2118	0.2118
WMA	0.2128	0.2128	0.2128	0.2128	0.2128	0.2128
KJT	0.2139	0.2139	0.2139	0.2139	0.2139	0.2139
6GV	0.2150	0.2150	0.2150	0.2150	0.2150	0.2150
TUZ	0.2160	0.2160	0.2160	0.2160	0.2160	0.2160
FR8	0.2171	0.2171	0.2171	0.2171	0.2171	0.2171

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
VMU	0.2182	0.2182	0.2182	0.2182	0.2182	0.2182
TUD	0.2193	0.2193	0.2193	0.2193	0.2193	0.2193
H2C	0.2204	0.2204	0.2204	0.2204	0.2204	0.2204
5IE	0.2215	0.2215	0.2215	0.2215	0.2215	0.2215
E7N	0.2226	0.2226	0.2226	0.2226	0.2226	0.2226
8DW	0.2237	0.2237	0.2237	0.2237	0.2237	0.2237
WK5	0.2248	0.2248	0.2248	0.2248	0.2248	0.2248
R94	0.2259	0.2259	0.2259	0.2259	0.2259	0.2259
CW9	0.2270	0.2270	0.2270	0.2270	0.2270	0.2270
O05	0.2282	0.2282	0.2282	0.2282	0.2282	0.2282
CW4	0.2293	0.2293	0.2293	0.2293	0.2293	0.2293
CYD	0.2305	0.2305	0.2305	0.2305	0.2305	0.2305
O0Q	0.2316	0.2316	0.2316	0.2316	0.2316	0.2316
CY5	0.2328	0.2328	0.2328	0.2328	0.2328	0.2328
PO7	0.2339	0.2339	0.2339	0.2339	0.2339	0.2339
W4Z	0.2351	0.2351	0.2351	0.2351	0.2351	0.2351
G9S	0.2363	0.2363	0.2363	0.2363	0.2363	0.2363
802	0.2374	0.2374	0.2374	0.2374	0.2374	0.2374
VCX	0.2386	0.2386	0.2386	0.2386	0.2386	0.2386
RQQ	0.2398	0.2398	0.2398	0.2398	0.2398	0.2398
CWB	0.2410	0.2410	0.2410	0.2410	0.2410	0.2410
FKT	0.2422	0.2422	0.2422	0.2422	0.2422	0.2422
5OY	0.2434	0.2434	0.2434	0.2434	0.2434	0.2434
4UF	0.2446	0.2446	0.2446	0.2446	0.2446	0.2446
4UG	0.2459	0.2459	0.2459	0.2459	0.2459	0.2459
E1P	0.2471	0.2471	0.2471	0.2471	0.2471	0.2471
CLY	0.2483	0.2483	0.2483	0.2483	0.2483	0.2483
CKE	0.2496	0.2496	0.2496	0.2496	0.2496	0.2496
IH8	0.2508	0.2508	0.2508	0.2508	0.2508	0.2508
3CI	0.2521	0.2521	0.2521	0.2521	0.2521	0.2521
PAX	0.2533	0.2533	0.2533	0.2533	0.2533	0.2533
ZFT	0.2546	0.2546	0.2546	0.2546	0.2546	0.2546
0OH	0.2558	0.2558	0.2558	0.2558	0.2558	0.2558
8NC	0.2571	0.2571	0.2571	0.2571	0.2571	0.2571
8NG	0.2584	0.2584	0.2584	0.2584	0.2584	0.2584
5W7	0.2597	0.2597	0.2597	0.2597	0.2597	0.2597
8NH	0.2610	0.2610	0.2610	0.2610	0.2610	0.2610
M4T	0.2623	0.2623	0.2623	0.2623	0.2623	0.2623
UXO	0.2636	0.2636	0.2636	0.2636	0.2636	0.2636
AWE	0.2649	0.2649	0.2649	0.2649	0.2649	0.2649
MQZ	0.2662	0.2662	0.2662	0.2662	0.2662	0.2662
7XJ	0.2676	0.2676	0.2676	0.2676	0.2676	0.2676
ZXC	0.2689	0.2689	0.2689	0.2689	0.2689	0.2689
L9V	0.2702	0.2702	0.2702	0.2702	0.2702	0.2702
AW8	0.2716	0.2716	0.2716	0.2716	0.2716	0.2716
UX8	0.2729	0.2729	0.2729	0.2729	0.2729	0.2729
VLQ	0.2743	0.2743	0.2743	0.2743	0.2743	0.2743
54P	0.2757	0.2757	0.2757	0.2757	0.2757	0.2757

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
DQC	0.2770	0.2770	0.2770	0.2770	0.2770	0.2770
54Z	0.2784	0.2784	0.2784	0.2784	0.2784	0.2784
ZLL	0.2798	0.2798	0.2798	0.2798	0.2798	0.2798
ZLN	0.2812	0.2812	0.2812	0.2812	0.2812	0.2812
F2L	0.2826	0.2826	0.2826	0.2826	0.2826	0.2826
CK5	0.2840	0.2840	0.2840	0.2840	0.2840	0.2840
MWD	0.2854	0.2854	0.2854	0.2854	0.2854	0.2854
JL6	0.2869	0.2869	0.2869	0.2869	0.2869	0.2869
7JI	0.2883	0.2883	0.2883	0.2883	0.2883	0.2883
DMH	0.2897	0.2897	0.2897	0.2897	0.2897	0.2897
1MR	0.2912	0.2912	0.2912	0.2912	0.2912	0.2912
L10	0.2926	0.2926	0.2926	0.2926	0.2926	0.2926
UC3	0.2941	0.2941	0.2941	0.2941	0.2941	0.2941
AEG	0.2956	0.2956	0.2956	0.2956	0.2956	0.2956
B0S	0.2970	0.2970	0.2970	0.2970	0.2970	0.2970
B0R	0.2985	0.2985	0.2985	0.2985	0.2985	0.2985
36L	0.3000	0.3000	0.3000	0.3000	0.3000	0.3000
36C	0.3015	0.3015	0.3015	0.3015	0.3015	0.3015
381	0.3030	0.3030	0.3030	0.3030	0.3030	0.3030
B04	0.3045	0.3045	0.3045	0.3045	0.3045	0.3045
DM6	0.3060	0.3060	0.3060	0.3060	0.3060	0.3060
MOG	0.3076	0.3076	0.3076	0.3076	0.3076	0.3076
PST	0.3091	0.3091	0.3091	0.3091	0.3091	0.3091
7RD	0.3106	0.3106	0.3106	0.3106	0.3106	0.3106
NM4	0.3122	0.3122	0.3122	0.3122	0.3122	0.3122
BCI	0.3137	0.3137	0.3137	0.3137	0.3137	0.3137
NM1	0.3153	0.3153	0.3153	0.3153	0.3153	0.3153
X61	0.3169	0.3169	0.3169	0.3169	0.3169	0.3169
KMI	0.3185	0.3185	0.3185	0.3185	0.3185	0.3185
253	0.3200	0.3200	0.3200	0.3200	0.3200	0.3200
TD0	0.3216	0.3216	0.3216	0.3216	0.3216	0.3216
ETL	0.3232	0.3232	0.3232	0.3232	0.3232	0.3232
TVQ	0.3249	0.3249	0.3249	0.3249	0.3249	0.3249
S16	0.3265	0.3265	0.3265	0.3265	0.3265	0.3265
TVC	0.3281	0.3281	0.3281	0.3281	0.3281	0.3281
JZ0	0.3297	0.3297	0.3297	0.3297	0.3297	0.3297
K6F	0.3314	0.3314	0.3314	0.3314	0.3314	0.3314
2Q1	0.3330	0.3330	0.3330	0.3330	0.3330	0.3330
SRH	0.3347	0.3347	0.3347	0.3347	0.3347	0.3347
SRS	0.3364	0.3364	0.3364	0.3364	0.3364	0.3364
JZV	0.3380	0.3380	0.3380	0.3380	0.3380	0.3380
NMT	0.3397	0.3397	0.3397	0.3397	0.3397	0.3397
NMR	0.3414	0.3414	0.3414	0.3414	0.3414	0.3414
T2X	0.3431	0.3431	0.3431	0.3431	0.3431	0.3431
NMX	0.3448	0.3448	0.3448	0.3448	0.3448	0.3448
HN0	0.3466	0.3466	0.3466	0.3466	0.3466	0.3466
HN7	0.3483	0.3483	0.3483	0.3483	0.3483	0.3483
B8N	0.3500	0.3500	0.3500	0.3500	0.3500	0.3500

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
NWL	0.3518	0.3518	0.3518	0.3518	0.3518	0.3518
NW5	0.3535	0.3535	0.3535	0.3535	0.3535	0.3535
80N	0.3553	0.3553	0.3553	0.3553	0.3553	0.3553
2QE	0.3571	0.3571	0.3571	0.3571	0.3571	0.3571
FHB	0.3588	0.3588	0.3588	0.3588	0.3588	0.3588
4VH	0.3606	0.3606	0.3606	0.3606	0.3606	0.3606
2QH	0.3624	0.3624	0.3624	0.3624	0.3624	0.3624
IVF	0.3642	0.3642	0.3642	0.3642	0.3642	0.3642
EB8	0.3661	0.3661	0.3661	0.3661	0.3661	0.3661
FHR	0.3679	0.3679	0.3679	0.3679	0.3679	0.3679
8U4	0.3697	0.3697	0.3697	0.3697	0.3697	0.3697
E0W	0.3716	0.3716	0.3716	0.3716	0.3716	0.3716
UB7	0.3734	0.3734	0.3734	0.3734	0.3734	0.3734
1Q2	0.3753	0.3753	0.3753	0.3753	0.3753	0.3753
5LV	0.3771	0.3771	0.3771	0.3771	0.3771	0.3771
1QE	0.3790	0.3790	0.3790	0.3790	0.3790	0.3790
TIR	0.3809	0.3809	0.3809	0.3809	0.3809	0.3809
L90	0.3828	0.3828	0.3828	0.3828	0.3828	0.3828
Q4F	0.3847	0.3847	0.3847	0.3847	0.3847	0.3847
W73	0.3866	0.3866	0.3866	0.3866	0.3866	0.3866
CPY	0.3886	0.3886	0.3886	0.3886	0.3886	0.3886
RJZ	0.3905	0.3905	0.3905	0.3905	0.3905	0.3905
V7O	0.3925	0.3925	0.3925	0.3925	0.3925	0.3925
9NJ	0.3944	0.3944	0.3944	0.3944	0.3944	0.3944
1OB	0.3964	0.3964	0.3964	0.3964	0.3964	0.3964
07A	0.3984	0.3984	0.3984	0.3984	0.3984	0.3984
IP4	0.4003	0.4003	0.4003	0.4003	0.4003	0.4003
IVN	0.4023	0.4023	0.4023	0.4023	0.4023	0.4023
PAH	0.4043	0.4043	0.4043	0.4043	0.4043	0.4043
9NG	0.4064	0.4064	0.4064	0.4064	0.4064	0.4064
O5R	0.4084	0.4084	0.4084	0.4084	0.4084	0.4084
DRA	0.4104	0.4104	0.4104	0.4104	0.4104	0.4104
ZFG	0.4125	0.4125	0.4125	0.4125	0.4125	0.4125
N8X	0.4145	0.4145	0.4145	0.4145	0.4145	0.4145
7PC	0.4166	0.4166	0.4166	0.4166	0.4166	0.4166
ZL3	0.4187	0.4187	0.4187	0.4187	0.4187	0.4187
FI1	0.4208	0.4208	0.4208	0.4208	0.4208	0.4208
JD7	0.4229	0.4229	0.4229	0.4229	0.4229	0.4229
XAD	0.4250	0.4250	0.4250	0.4250	0.4250	0.4250
2XR	0.4271	0.4271	0.4271	0.4271	0.4271	0.4271
S4N	0.4292	0.4292	0.4292	0.4292	0.4292	0.4292
5HR	0.4314	0.4314	0.4314	0.4314	0.4314	0.4314
DCC	0.4335	0.4335	0.4335	0.4335	0.4335	0.4335
K3I	0.4357	0.4357	0.4357	0.4357	0.4357	0.4357
E6Y	0.4379	0.4379	0.4379	0.4379	0.4379	0.4379
DH4	0.4400	0.4400	0.4400	0.4400	0.4400	0.4400
UIS	0.4422	0.4422	0.4422	0.4422	0.4422	0.4422
5V4	0.4444	0.4444	0.4444	0.4444	0.4444	0.4444

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
UIU	0.4467	0.4467	0.4467	0.4467	0.4467	0.4467
WD8	0.4489	0.4489	0.4489	0.4489	0.4489	0.4489
ELT	0.4511	0.4511	0.4511	0.4511	0.4511	0.4511
XSX	0.4534	0.4534	0.4534	0.4534	0.4534	0.4534
ZGB	0.4556	0.4556	0.4556	0.4556	0.4556	0.4556
XSC	0.4579	0.4579	0.4579	0.4579	0.4579	0.4579
D6V	0.4602	0.4602	0.4602	0.4602	0.4602	0.4602
7L8	0.4625	0.4625	0.4625	0.4625	0.4625	0.4625
40F	0.4648	0.4648	0.4648	0.4648	0.4648	0.4648
3TN	0.4671	0.4671	0.4671	0.4671	0.4671	0.4671
FIV	0.4694	0.4694	0.4694	0.4694	0.4694	0.4694
PTA	0.4718	0.4718	0.4718	0.4718	0.4718	0.4718
674	0.4741	0.4741	0.4741	0.4741	0.4741	0.4741
SCT	0.4765	0.4765	0.4765	0.4765	0.4765	0.4765
BFJ	0.4789	0.4789	0.4789	0.4789	0.4789	0.4789
MNC	0.4813	0.4813	0.4813	0.4813	0.4813	0.4813
6K5	0.4837	0.4837	0.4837	0.4837	0.4837	0.4837
SCS	0.4861	0.4861	0.4861	0.4861	0.4861	0.4861
N2P	0.4885	0.4885	0.4885	0.4885	0.4885	0.4885
PBQ	0.4909	0.4909	0.4909	0.4909	0.4909	0.4909
DRW	0.4934	0.4934	0.4934	0.4934	0.4934	0.4934
B6P	0.4958	0.4958	0.4958	0.4958	0.4958	0.4958
54Y	0.4983	0.4983	0.4983	0.4983	0.4983	0.4983
J7T	0.5008	0.5008	0.5008	0.5008	0.5008	0.5008
PI4	0.5033	0.5033	0.5033	0.5033	0.5033	0.5033
PBE	0.5058	0.5058	0.5058	0.5058	0.5058	0.5058
N2V	0.5083	0.5083	0.5083	0.5083	0.5083	0.5083
2CE	0.5109	0.5109	0.5109	0.5109	0.5109	0.5109
JNS	0.5134	0.5134	0.5134	0.5134	0.5134	0.5134
SC7	0.5160	0.5160	0.5160	0.5160	0.5160	0.5160
J2W	0.5185	0.5185	0.5185	0.5185	0.5185	0.5185
6SL	0.5211	0.5211	0.5211	0.5211	0.5211	0.5211
TYI	0.5237	0.5237	0.5237	0.5237	0.5237	0.5237
CJT	0.5263	0.5263	0.5263	0.5263	0.5263	0.5263
E7M	0.5290	0.5290	0.5290	0.5290	0.5290	0.5290
2V6	0.5316	0.5316	0.5316	0.5316	0.5316	0.5316
SI4	0.5343	0.5343	0.5343	0.5343	0.5343	0.5343
UWE	0.5369	0.5369	0.5369	0.5369	0.5369	0.5369
SQV	0.5396	0.5396	0.5396	0.5396	0.5396	0.5396
0TL	0.5423	0.5423	0.5423	0.5423	0.5423	0.5423
1O8	0.5450	0.5450	0.5450	0.5450	0.5450	0.5450
MWR	0.5477	0.5477	0.5477	0.5477	0.5477	0.5477
EBU	0.5504	0.5504	0.5504	0.5504	0.5504	0.5504
XE4	0.5532	0.5532	0.5532	0.5532	0.5532	0.5532
I61	0.5560	0.5560	0.5560	0.5560	0.5560	0.5560
K9X	0.5587	0.5587	0.5587	0.5587	0.5587	0.5587
B91	0.5615	0.5615	0.5615	0.5615	0.5615	0.5615

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
HFT	0.5643	0.5643	0.5643	0.5643	0.5643	0.5643
YQ2	0.5671	0.5671	0.5671	0.5671	0.5671	0.5671
X7Y	0.5700	0.5700	0.5700	0.5700	0.5700	0.5700
2CG	0.5728	0.5728	0.5728	0.5728	0.5728	0.5728
ME4	0.5757	0.5757	0.5757	0.5757	0.5757	0.5757
FW0	0.5785	0.5785	0.5785	0.5785	0.5785	0.5785
WHW	0.5814	0.5814	0.5814	0.5814	0.5814	0.5814
C3P	0.5843	0.5843	0.5843	0.5843	0.5843	0.5843
X7I	0.5872	0.5872	0.5872	0.5872	0.5872	0.5872
C56	0.5902	0.5902	0.5902	0.5902	0.5902	0.5902
TEV	0.5931	0.5931	0.5931	0.5931	0.5931	0.5931
7JM	0.5961	0.5961	0.5961	0.5961	0.5961	0.5961
L5P	0.5990	0.5990	0.5990	0.5990	0.5990	0.5990
YSO	0.6020	0.6020	0.6020	0.6020	0.6020	0.6020
ACV	0.6050	0.6050	0.6050	0.6050	0.6050	0.6050
WW0	0.6080	0.6080	0.6080	0.6080	0.6080	0.6080
1LH	0.6111	0.6111	0.6111	0.6111	0.6111	0.6111
J87	0.6141	0.6141	0.6141	0.6141	0.6141	0.6141
1LB	0.6172	0.6172	0.6172	0.6172	0.6172	0.6172
7B1	0.6203	0.6203	0.6203	0.6203	0.6203	0.6203
J6Z	0.6234	0.6234	0.6234	0.6234	0.6234	0.6234
R6J	0.6265	0.6265	0.6265	0.6265	0.6265	0.6265
XNF	0.6296	0.6296	0.6296	0.6296	0.6296	0.6296
0RK	0.6327	0.6327	0.6327	0.6327	0.6327	0.6327
0T9	0.6359	0.6359	0.6359	0.6359	0.6359	0.6359
BLC	0.6391	0.6391	0.6391	0.6391	0.6391	0.6391
HFG	0.6422	0.6422	0.6422	0.6422	0.6422	0.6422
ZWZ	0.6454	0.6454	0.6454	0.6454	0.6454	0.6454
QCC	0.6487	0.6487	0.6487	0.6487	0.6487	0.6487
KC1	0.6519	0.6519	0.6519	0.6519	0.6519	0.6519
NEQ	0.6552	0.6552	0.6552	0.6552	0.6552	0.6552
05B	0.6584	0.6584	0.6584	0.6584	0.6584	0.6584
HQE	0.6617	0.6617	0.6617	0.6617	0.6617	0.6617
84J	0.6650	0.6650	0.6650	0.6650	0.6650	0.6650
KL5	0.6683	0.6683	0.6683	0.6683	0.6683	0.6683
4ZO	0.6717	0.6717	0.6717	0.6717	0.6717	0.6717
SJ9	0.6750	0.6750	0.6750	0.6750	0.6750	0.6750
22B	0.6784	0.6784	0.6784	0.6784	0.6784	0.6784
ESF	0.6818	0.6818	0.6818	0.6818	0.6818	0.6818
W3D	0.6852	0.6852	0.6852	0.6852	0.6852	0.6852
R7N	0.6886	0.6886	0.6886	0.6886	0.6886	0.6886
NLV	0.6920	0.6920	0.6920	0.6920	0.6920	0.6920
YGP	0.6955	0.6955	0.6955	0.6955	0.6955	0.6955
EF0	0.6989	0.6989	0.6989	0.6989	0.6989	0.6989
J7L	0.7024	0.7024	0.7024	0.7024	0.7024	0.7024
BL1	0.7059	0.7059	0.7059	0.7059	0.7059	0.7059
EOJ	0.7094	0.7094	0.7094	0.7094	0.7094	0.7094
EF5	0.7130	0.7130	0.7130	0.7130	0.7130	0.7130

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
RYW	0.7165	0.7165	0.7165	0.7165	0.7165	0.7165
BL2	0.7201	0.7201	0.7201	0.7201	0.7201	0.7201
1A2	0.7237	0.7237	0.7237	0.7237	0.7237	0.7237
VG9	0.7273	0.7273	0.7273	0.7273	0.7273	0.7273
9PO	0.7309	0.7309	0.7309	0.7309	0.7309	0.7309
M2J	0.7346	0.7346	0.7346	0.7346	0.7346	0.7346
81M	0.7382	0.7382	0.7382	0.7382	0.7382	0.7382
YK4	0.7419	0.7419	0.7419	0.7419	0.7419	0.7419
EXI	0.7456	0.7456	0.7456	0.7456	0.7456	0.7456
4RQ	0.7493	0.7493	0.7493	0.7493	0.7493	0.7493
OY9	0.7531	0.7531	0.7531	0.7531	0.7531	0.7531
OSD	0.7568	0.7568	0.7568	0.7568	0.7568	0.7568
OY7	0.7606	0.7606	0.7606	0.7606	0.7606	0.7606
91M	0.7644	0.7644	0.7644	0.7644	0.7644	0.7644
B66	0.7682	0.7682	0.7682	0.7682	0.7682	0.7682
Z54	0.7720	0.7720	0.7720	0.7720	0.7720	0.7720
2QW	0.7759	0.7759	0.7759	0.7759	0.7759	0.7759
3BZ	0.7798	0.7798	0.7798	0.7798	0.7798	0.7798
F04	0.7837	0.7837	0.7837	0.7837	0.7837	0.7837
3L0	0.7876	0.7876	0.7876	0.7876	0.7876	0.7876
PCC	0.7915	0.7915	0.7915	0.7915	0.7915	0.7915
UV7	0.7954	0.7954	0.7954	0.7954	0.7954	0.7954
5U0	0.7994	0.7994	0.7994	0.7994	0.7994	0.7994
GKI	0.8034	0.8034	0.8034	0.8034	0.8034	0.8034
ZV6	0.8074	0.8074	0.8074	0.8074	0.8074	0.8074
PBM	0.8114	0.8114	0.8114	0.8114	0.8114	0.8114
JRA	0.8155	0.8155	0.8155	0.8155	0.8155	0.8155
RD1	0.8195	0.8195	0.8195	0.8195	0.8195	0.8195
NE5	0.8236	0.8236	0.8236	0.8236	0.8236	0.8236
O4R	0.8277	0.8277	0.8277	0.8277	0.8277	0.8277
6P7	0.8319	0.8319	0.8319	0.8319	0.8319	0.8319
DSC	0.8360	0.8360	0.8360	0.8360	0.8360	0.8360
INZ	0.8402	0.8402	0.8402	0.8402	0.8402	0.8402
1NJ	0.8444	0.8444	0.8444	0.8444	0.8444	0.8444
N9O	0.8486	0.8486	0.8486	0.8486	0.8486	0.8486
LRC	0.8528	0.8528	0.8528	0.8528	0.8528	0.8528
GLN	0.8571	0.8571	0.8571	0.8571	0.8571	0.8571
5MQ	0.8613	0.8613	0.8613	0.8613	0.8613	0.8613
0C3	0.8656	0.8656	0.8656	0.8656	0.8656	0.8656
UHN	0.8700	0.8700	0.8700	0.8700	0.8700	0.8700
GLE	0.8743	0.8743	0.8743	0.8743	0.8743	0.8743
MXU	0.8787	0.8787	0.8787	0.8787	0.8787	0.8787
AKF	0.8830	0.8830	0.8830	0.8830	0.8830	0.8830
M3R	0.8874	0.8874	0.8874	0.8874	0.8874	0.8874
Y3U	0.8919	0.8919	0.8919	0.8919	0.8919	0.8919
3MQ	0.8963	0.8963	0.8963	0.8963	0.8963	0.8963
BSK	0.9008	0.9008	0.9008	0.9008	0.9008	0.9008
D7G	0.9053	0.9053	0.9053	0.9053	0.9053	0.9053

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	AA	BB	CC	DD	HH	SS/SA
JRZ	0.9098	0.9098	0.9098	0.9098	0.9098	0.9098
LCA	0.9143	0.9143	0.9143	0.9143	0.9143	0.9143
KG4	0.9189	0.9189	0.9189	0.9189	0.9189	0.9189
LZA	0.9235	0.9235	0.9235	0.9235	0.9235	0.9235
AUR	0.9281	0.9281	0.9281	0.9281	0.9281	0.9281
QHK	0.9327	0.9327	0.9327	0.9327	0.9327	0.9327
3MY	0.9374	0.9374	0.9374	0.9374	0.9374	0.9374
CBY	0.9420	0.9420	0.9420	0.9420	0.9420	0.9420
R2I	0.9467	0.9467	0.9467	0.9467	0.9467	0.9467
TBD	0.9515	0.9515	0.9515	0.9515	0.9515	0.9515
Z2D	0.9562	0.9562	0.9562	0.9562	0.9562	0.9562
MPY	0.9610	0.9610	0.9610	0.9610	0.9610	0.9610
PUY	0.9658	0.9658	0.9658	0.9658	0.9658	0.9658
QN5	0.9706	0.9706	0.9706	0.9706	0.9706	0.9706
KON	0.9754	0.9754	0.9754	0.9754	0.9754	0.9754
0UZ	0.9803	0.9803	0.9803	0.9803	0.9803	0.9803
XHO	0.9852	0.9852	0.9852	0.9852	0.9852	0.9852
Z20	0.9901	0.9901	0.9901	0.9901	0.9901	0.9901
XHZ	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950
FSI	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7F7	1.0050	1.0050	1.0050	1.0050	1.0050	1.0050
W5X	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100
YNG	1.0150	1.0150	1.0150	1.0150	1.0150	1.0150
ZHK	1.0201	1.0201	1.0201	1.0201	1.0201	1.0201
YNT	1.0252	1.0252	1.0252	1.0252	1.0252	1.0252
OUF	1.0303	1.0303	1.0303	1.0303	1.0303	1.0303
146	1.0354	1.0354	1.0354	1.0354	1.0354	1.0354
S0J	1.0406	1.0406	1.0406	1.0406	1.0406	1.0406
DGY	1.0458	1.0458	1.0458	1.0458	1.0458	1.0458
JDN	1.0510	1.0510	1.0510	1.0510	1.0510	1.0510
3YN	1.0563	1.0563	1.0563	1.0563	1.0563	1.0563
6NS	1.0615	1.0615	1.0615	1.0615	1.0615	1.0615
BA2	1.0668	1.0668	1.0668	1.0668	1.0668	1.0668
FKQ	1.0721	1.0721	1.0721	1.0721	1.0721	1.0721
QLV	1.0775	1.0775	1.0775	1.0775	1.0775	1.0775
4ZR	1.0829	1.0829	1.0829	1.0829	1.0829	1.0829
709	1.0883	1.0883	1.0883	1.0883	1.0883	1.0883
EKR	1.0937	1.0937	1.0937	1.0937	1.0937	1.0937
1AC	1.0991	1.0991	1.0991	1.0991	1.0991	1.0991
QMY	1.1046	1.1046	1.1046	1.1046	1.1046	1.1046
23Q	1.1101	1.1101	1.1101	1.1101	1.1101	1.1101
IE8	1.1157	1.1157	1.1157	1.1157	1.1157	1.1157
I85	1.1212	1.1212	1.1212	1.1212	1.1212	1.1212
2DQ	1.1268	1.1268	1.1268	1.1268	1.1268	1.1268
096	1.1324	1.1324	1.1324	1.1324	1.1324	1.1324
1BV	1.1381	1.1381	1.1381	1.1381	1.1381	1.1381
LIQ	1.1438	1.1438	1.1438	1.1438	1.1438	1.1438
63W	1.1495	1.1495	1.1495	1.1495	1.1495	1.1495

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
QB0	1.1552	1.1552	1.1552	1.1552	1.1552	1.1552
NBP	1.1610	1.1610	1.1610	1.1610	1.1610	1.1610
4PO	1.1668	1.1668	1.1668	1.1668	1.1668	1.1668
AOU	1.1726	1.1726	1.1726	1.1726	1.1726	1.1726
TP5	1.1784	1.1784	1.1784	1.1784	1.1784	1.1784
GT0	1.1843	1.1843	1.1843	1.1843	1.1843	1.1843
TP1	1.1902	1.1902	1.1902	1.1902	1.1902	1.1902
5JO	1.1961	1.1961	1.1961	1.1961	1.1961	1.1961
TPC	1.2021	1.2021	1.2021	1.2021	1.2021	1.2021
OLT	1.2081	1.2081	1.2081	1.2081	1.2081	1.2081
93R	1.2141	1.2141	1.2141	1.2141	1.2141	1.2141
T9R	1.2202	1.2202	1.2202	1.2202	1.2202	1.2202
HRC	1.2263	1.2263	1.2263	1.2263	1.2263	1.2263
9KU	1.2324	1.2324	1.2324	1.2324	1.2324	1.2324
CZ8	1.2385	1.2385	1.2385	1.2385	1.2385	1.2385
Q8Z	1.2447	1.2447	1.2447	1.2447	1.2447	1.2447
JR0	1.2509	1.2509	1.2509	1.2509	1.2509	1.2509
QTH	1.2572	1.2572	1.2572	1.2572	1.2572	1.2572
8CF	1.2634	1.2634	1.2634	1.2634	1.2634	1.2634
J7G	1.2697	1.2697	1.2697	1.2697	1.2697	1.2697
RTA	1.2761	1.2761	1.2761	1.2761	1.2761	1.2761
GG4	1.2824	1.2824	1.2824	1.2824	1.2824	1.2824
UGE	1.2888	1.2888	1.2888	1.2888	1.2888	1.2888
DFY	1.2953	1.2953	1.2953	1.2953	1.2953	1.2953
EN6	1.3017	1.3017	1.3017	1.3017	1.3017	1.3017
AUD	1.3082	1.3082	1.3082	1.3082	1.3082	1.3082
8GM	1.3147	1.3147	1.3147	1.3147	1.3147	1.3147
QFZ	1.3213	1.3213	1.3213	1.3213	1.3213	1.3213
OXM	1.3279	1.3279	1.3279	1.3279	1.3279	1.3279
OD0	1.3345	1.3345	1.3345	1.3345	1.3345	1.3345
V4E	1.3412	1.3412	1.3412	1.3412	1.3412	1.3412
JZF	1.3478	1.3478	1.3478	1.3478	1.3478	1.3478
4NY	1.3546	1.3546	1.3546	1.3546	1.3546	1.3546
2NG	1.3613	1.3613	1.3613	1.3613	1.3613	1.3613
2TE	1.3681	1.3681	1.3681	1.3681	1.3681	1.3681
565	1.3749	1.3749	1.3749	1.3749	1.3749	1.3749
GV1	1.3818	1.3818	1.3818	1.3818	1.3818	1.3818
KJL	1.3887	1.3887	1.3887	1.3887	1.3887	1.3887
ISP	1.3956	1.3956	1.3956	1.3956	1.3956	1.3956
VKJ	1.4026	1.4026	1.4026	1.4026	1.4026	1.4026
ATX	1.4096	1.4096	1.4096	1.4096	1.4096	1.4096
2NY	1.4166	1.4166	1.4166	1.4166	1.4166	1.4166
Z3S	1.4237	1.4237	1.4237	1.4237	1.4237	1.4237
KRN	1.4308	1.4308	1.4308	1.4308	1.4308	1.4308
NBH	1.4379	1.4379	1.4379	1.4379	1.4379	1.4379
D9I	1.4451	1.4451	1.4451	1.4451	1.4451	1.4451
SEO	1.4523	1.4523	1.4523	1.4523	1.4523	1.4523
VEN	1.4595	1.4595	1.4595	1.4595	1.4595	1.4595

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
3VT	1.4668	1.4668	1.4668	1.4668	1.4668	1.4668
TE2	1.4741	1.4741	1.4741	1.4741	1.4741	1.4741
CLM	1.4815	1.4815	1.4815	1.4815	1.4815	1.4815
6G1	1.4889	1.4889	1.4889	1.4889	1.4889	1.4889
PDX	1.4963	1.4963	1.4963	1.4963	1.4963	1.4963
FZE	1.5038	1.5038	1.5038	1.5038	1.5038	1.5038
NBL	1.5113	1.5113	1.5113	1.5113	1.5113	1.5113
3DK	1.5188	1.5188	1.5188	1.5188	1.5188	1.5188
4NJ	1.5264	1.5264	1.5264	1.5264	1.5264	1.5264
3G8	1.5340	1.5340	1.5340	1.5340	1.5340	1.5340
QZ9	1.5416	1.5416	1.5416	1.5416	1.5416	1.5416
RLN	1.5493	1.5493	1.5493	1.5493	1.5493	1.5493
1YU	1.5570	1.5570	1.5570	1.5570	1.5570	1.5570
RE1	1.5648	1.5648	1.5648	1.5648	1.5648	1.5648
62U	1.5726	1.5726	1.5726	1.5726	1.5726	1.5726
JJQ	1.5805	1.5805	1.5805	1.5805	1.5805	1.5805
U89	1.5883	1.5883	1.5883	1.5883	1.5883	1.5883
9LF	1.5963	1.5963	1.5963	1.5963	1.5963	1.5963
M13	1.6042	1.6042	1.6042	1.6042	1.6042	1.6042
I2I	1.6122	1.6122	1.6122	1.6122	1.6122	1.6122
J49	1.6203	1.6203	1.6203	1.6203	1.6203	1.6203
OMQ	1.6283	1.6283	1.6283	1.6283	1.6283	1.6283
VZA	1.6365	1.6365	1.6365	1.6365	1.6365	1.6365
7PL	1.6446	1.6446	1.6446	1.6446	1.6446	1.6446
J42	1.6528	1.6528	1.6528	1.6528	1.6528	1.6528
Z8H	1.6611	1.6611	1.6611	1.6611	1.6611	1.6611
1YP	1.6694	1.6694	1.6694	1.6694	1.6694	1.6694
8BE	1.6777	1.6777	1.6777	1.6777	1.6777	1.6777
A8B	1.6861	1.6861	1.6861	1.6861	1.6861	1.6861
QNM	1.6945	1.6945	1.6945	1.6945	1.6945	1.6945
20G	1.7029	1.7029	1.7029	1.7029	1.7029	1.7029
9LH	1.7114	1.7114	1.7114	1.7114	1.7114	1.7114
T5Y	1.7199	1.7199	1.7199	1.7199	1.7199	1.7199
NE1	1.7285	1.7285	1.7285	1.7285	1.7285	1.7285
IWK	1.7371	1.7371	1.7371	1.7371	1.7371	1.7371
R2O	1.7458	1.7458	1.7458	1.7458	1.7458	1.7458
GOY	1.7545	1.7545	1.7545	1.7545	1.7545	1.7545
GQK	1.7633	1.7633	1.7633	1.7633	1.7633	1.7633
DHT	1.7721	1.7721	1.7721	1.7721	1.7721	1.7721
FHH	1.7809	1.7809	1.7809	1.7809	1.7809	1.7809
JY8	1.7898	1.7898	1.7898	1.7898	1.7898	1.7898
EIW	1.7987	1.7987	1.7987	1.7987	1.7987	1.7987
BP6	1.8077	1.8077	1.8077	1.8077	1.8077	1.8077
BPK	1.8167	1.8167	1.8167	1.8167	1.8167	1.8167
H6R	1.8258	1.8258	1.8258	1.8258	1.8258	1.8258
CEO	1.8349	1.8349	1.8349	1.8349	1.8349	1.8349
HSF	1.8440	1.8440	1.8440	1.8440	1.8440	1.8440
552	1.8532	1.8532	1.8532	1.8532	1.8532	1.8532

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
RIB	1.8625	1.8625	1.8625	1.8625	1.8625	1.8625
T6N	1.8717	1.8717	1.8717	1.8717	1.8717	1.8717
LDV	1.8811	1.8811	1.8811	1.8811	1.8811	1.8811
B4B	1.8905	1.8905	1.8905	1.8905	1.8905	1.8905
TNZ	1.8999	1.8999	1.8999	1.8999	1.8999	1.8999
065	1.9094	1.9094	1.9094	1.9094	1.9094	1.9094
KNP	1.9189	1.9189	1.9189	1.9189	1.9189	1.9189
CVD	1.9285	1.9285	1.9285	1.9285	1.9285	1.9285
SYJ	1.9381	1.9381	1.9381	1.9381	1.9381	1.9381
QCH	1.9477	1.9477	1.9477	1.9477	1.9477	1.9477
920	1.9575	1.9575	1.9575	1.9575	1.9575	1.9575
1PV	1.9672	1.9672	1.9672	1.9672	1.9672	1.9672
VZZ	1.9770	1.9770	1.9770	1.9770	1.9770	1.9770
CAF	1.9869	1.9869	1.9869	1.9869	1.9869	1.9869
RGW	1.9968	1.9968	1.9968	1.9968	1.9968	1.9968
C0J	2.0068	2.0068	2.0068	2.0068	2.0068	2.0068
5ED	2.0168	2.0168	2.0168	2.0168	2.0168	2.0168
6W8	2.0268	2.0268	2.0268	2.0268	2.0268	2.0268
Q2M	2.0369	2.0369	2.0369	2.0369	2.0369	2.0369
F5Q	2.0471	2.0471	2.0471	2.0471	2.0471	2.0471
H88	2.0573	2.0573	2.0573	2.0573	2.0573	2.0573
953	2.0676	2.0676	2.0676	2.0676	2.0676	2.0676
9VW	2.0779	2.0779	2.0779	2.0779	2.0779	2.0779
NCJ	2.0882	2.0882	2.0882	2.0882	2.0882	2.0882
G7U	2.0987	2.0987	2.0987	2.0987	2.0987	2.0987
FX3	2.1091	2.1091	2.1091	2.1091	2.1091	2.1091
95A	2.1196	2.1196	2.1196	2.1196	2.1196	2.1196
2VV	2.1302	2.1302	2.1302	2.1302	2.1302	2.1302
V55	2.1408	2.1408	2.1408	2.1408	2.1408	2.1408
61N	2.1515	2.1515	2.1515	2.1515	2.1515	2.1515
YKX	2.1623	2.1623	2.1623	2.1623	2.1623	2.1623
AB8	2.1730	2.1730	2.1730	2.1730	2.1730	2.1730
8X5	2.1839	2.1839	2.1839	2.1839	2.1839	2.1839
PJX	2.1948	2.1948	2.1948	2.1948	2.1948	2.1948
4QK	2.2057	2.2057	2.2057	2.2057	2.2057	2.2057
EJM	2.2167	2.2167	2.2167	2.2167	2.2167	2.2167
5E3	2.2278	2.2278	2.2278	2.2278	2.2278	2.2278
FXY	2.2389	2.2389	2.2389	2.2389	2.2389	2.2389
2G1	2.2500	2.2500	2.2500	2.2500	2.2500	2.2500
083	2.2613	2.2613	2.2613	2.2613	2.2613	2.2613
6VS	2.2725	2.2725	2.2725	2.2725	2.2725	2.2725
YOD	2.2839	2.2839	2.2839	2.2839	2.2839	2.2839
3GV	2.2953	2.2953	2.2953	2.2953	2.2953	2.2953
1QI	2.3067	2.3067	2.3067	2.3067	2.3067	2.3067
FSU	2.3182	2.3182	2.3182	2.3182	2.3182	2.3182
HXM	2.3298	2.3298	2.3298	2.3298	2.3298	2.3298
UF3	2.3414	2.3414	2.3414	2.3414	2.3414	2.3414
QR0	2.3531	2.3531	2.3531	2.3531	2.3531	2.3531

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
TX6	2.3648	2.3648	2.3648	2.3648	2.3648	2.3648
FPW	2.3766	2.3766	2.3766	2.3766	2.3766	2.3766
637	2.3885	2.3885	2.3885	2.3885	2.3885	2.3885
FRM	2.4004	2.4004	2.4004	2.4004	2.4004	2.4004
ZTZ	2.4124	2.4124	2.4124	2.4124	2.4124	2.4124
7A9	2.4244	2.4244	2.4244	2.4244	2.4244	2.4244
GVU	2.4365	2.4365	2.4365	2.4365	2.4365	2.4365
ON2	2.4486	2.4486	2.4486	2.4486	2.4486	2.4486
UFA	2.4608	2.4608	2.4608	2.4608	2.4608	2.4608
W4I	2.4731	2.4731	2.4731	2.4731	2.4731	2.4731
PE7	2.4855	2.4855	2.4855	2.4855	2.4855	2.4855
5BN	2.4979	2.4979	2.4979	2.4979	2.4979	2.4979
5SP	2.5103	2.5103	2.5103	2.5103	2.5103	2.5103
O0I	2.5228	2.5228	2.5228	2.5228	2.5228	2.5228
0E9	2.5354	2.5354	2.5354	2.5354	2.5354	2.5354
7FM	2.5481	2.5481	2.5481	2.5481	2.5481	2.5481
MKW	2.5608	2.5608	2.5608	2.5608	2.5608	2.5608
AX2	2.5735	2.5735	2.5735	2.5735	2.5735	2.5735
XV8	2.5864	2.5864	2.5864	2.5864	2.5864	2.5864
ZG0	2.5993	2.5993	2.5993	2.5993	2.5993	2.5993
IR3	2.6122	2.6122	2.6122	2.6122	2.6122	2.6122
RJE	2.6253	2.6253	2.6253	2.6253	2.6253	2.6253
UTA	2.6384	2.6384	2.6384	2.6384	2.6384	2.6384
VU8	2.6515	2.6515	2.6515	2.6515	2.6515	2.6515
I8J	2.6647	2.6647	2.6647	2.6647	2.6647	2.6647
W8K	2.6780	2.6780	2.6780	2.6780	2.6780	2.6780
XVN	2.6914	2.6914	2.6914	2.6914	2.6914	2.6914
9BF	2.7048	2.7048	2.7048	2.7048	2.7048	2.7048
Z0Z	2.7183	2.7183	2.7183	2.7183	2.7183	2.7183
9JF	2.7319	2.7319	2.7319	2.7319	2.7319	2.7319
C1Z	2.7455	2.7455	2.7455	2.7455	2.7455	2.7455
6DI	2.7592	2.7592	2.7592	2.7592	2.7592	2.7592
C1V	2.7729	2.7729	2.7729	2.7729	2.7729	2.7729
6DO	2.7868	2.7868	2.7868	2.7868	2.7868	2.7868
6DN	2.8007	2.8007	2.8007	2.8007	2.8007	2.8007
EPI	2.8146	2.8146	2.8146	2.8146	2.8146	2.8146
BOD	2.8287	2.8287	2.8287	2.8287	2.8287	2.8287
YV2	2.8428	2.8428	2.8428	2.8428	2.8428	2.8428
YV3	2.8570	2.8570	2.8570	2.8570	2.8570	2.8570
R8A	2.8712	2.8712	2.8712	2.8712	2.8712	2.8712
VVQ	2.8855	2.8855	2.8855	2.8855	2.8855	2.8855
MRA	2.8999	2.8999	2.8999	2.8999	2.8999	2.8999
SXQ	2.9144	2.9144	2.9144	2.9144	2.9144	2.9144
NKE	2.9289	2.9289	2.9289	2.9289	2.9289	2.9289
J5B	2.9435	2.9435	2.9435	2.9435	2.9435	2.9435
0WW	2.9582	2.9582	2.9582	2.9582	2.9582	2.9582
GWS	2.9730	2.9730	2.9730	2.9730	2.9730	2.9730
VV6	2.9878	2.9878	2.9878	2.9878	2.9878	2.9878

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
SX9	3.0027	3.0027	3.0027	3.0027	3.0027	3.0027
SVU	3.0177	3.0177	3.0177	3.0177	3.0177	3.0177
21W	3.0327	3.0327	3.0327	3.0327	3.0327	3.0327
NKL	3.0479	3.0479	3.0479	3.0479	3.0479	3.0479
S5O	3.0631	3.0631	3.0631	3.0631	3.0631	3.0631
KGA	3.0783	3.0783	3.0783	3.0783	3.0783	3.0783
1GU	3.0937	3.0937	3.0937	3.0937	3.0937	3.0937
Y99	3.1091	3.1091	3.1091	3.1091	3.1091	3.1091
KGF	3.1246	3.1246	3.1246	3.1246	3.1246	3.1246
1GD	3.1402	3.1402	3.1402	3.1402	3.1402	3.1402
PEI	3.1559	3.1559	3.1559	3.1559	3.1559	3.1559
VDR	3.1716	3.1716	3.1716	3.1716	3.1716	3.1716
I8S	3.1874	3.1874	3.1874	3.1874	3.1874	3.1874
FLR	3.2033	3.2033	3.2033	3.2033	3.2033	3.2033
LKB	3.2193	3.2193	3.2193	3.2193	3.2193	3.2193
R6N	3.2354	3.2354	3.2354	3.2354	3.2354	3.2354
R24	3.2515	3.2515	3.2515	3.2515	3.2515	3.2515
84O	3.2677	3.2677	3.2677	3.2677	3.2677	3.2677
84M	3.2840	3.2840	3.2840	3.2840	3.2840	3.2840
KC9	3.3004	3.3004	3.3004	3.3004	3.3004	3.3004
PAP	3.3168	3.3168	3.3168	3.3168	3.3168	3.3168
ZQQ	3.3334	3.3334	3.3334	3.3334	3.3334	3.3334
W3O	3.3500	3.3500	3.3500	3.3500	3.3500	3.3500
WVH	3.3667	3.3667	3.3667	3.3667	3.3667	3.3667
LA4	3.3835	3.3835	3.3835	3.3835	3.3835	3.3835
WLF	3.4004	3.4004	3.4004	3.4004	3.4004	3.4004
71F	3.4174	3.4174	3.4174	3.4174	3.4174	3.4174
WV8	3.4344	3.4344	3.4344	3.4344	3.4344	3.4344
1UD	3.4515	3.4515	3.4515	3.4515	3.4515	3.4515
1UF	3.4687	3.4687	3.4687	3.4687	3.4687	3.4687
W38	3.4860	3.4860	3.4860	3.4860	3.4860	3.4860
8T8	3.5034	3.5034	3.5034	3.5034	3.5034	3.5034
TRU	3.5209	3.5209	3.5209	3.5209	3.5209	3.5209
FL8	3.5385	3.5385	3.5385	3.5385	3.5385	3.5385
KCC	3.5561	3.5561	3.5561	3.5561	3.5561	3.5561
840	3.5738	3.5738	3.5738	3.5738	3.5738	3.5738
YJ7	3.5917	3.5917	3.5917	3.5917	3.5917	3.5917
8WA	3.6096	3.6096	3.6096	3.6096	3.6096	3.6096
P4J	3.6276	3.6276	3.6276	3.6276	3.6276	3.6276
9U5	3.6457	3.6457	3.6457	3.6457	3.6457	3.6457
OZ6	3.6639	3.6639	3.6639	3.6639	3.6639	3.6639
EHV	3.6821	3.6821	3.6821	3.6821	3.6821	3.6821
8KB	3.7005	3.7005	3.7005	3.7005	3.7005	3.7005
8KC	3.7190	3.7190	3.7190	3.7190	3.7190	3.7190
8KY	3.7375	3.7375	3.7375	3.7375	3.7375	3.7375
756	3.7561	3.7561	3.7561	3.7561	3.7561	3.7561
EHW	3.7749	3.7749	3.7749	3.7749	3.7749	3.7749
SS1	3.7937	3.7937	3.7937	3.7937	3.7937	3.7937

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
RDY	3.8126	3.8126	3.8126	3.8126	3.8126	3.8126
ELZ	3.8316	3.8316	3.8316	3.8316	3.8316	3.8316
RDA	3.8508	3.8508	3.8508	3.8508	3.8508	3.8508
RDC	3.8700	3.8700	3.8700	3.8700	3.8700	3.8700
F74	3.8893	3.8893	3.8893	3.8893	3.8893	3.8893
WRC	3.9087	3.9087	3.9087	3.9087	3.9087	3.9087
5N6	3.9282	3.9282	3.9282	3.9282	3.9282	3.9282
FBU	3.9477	3.9477	3.9477	3.9477	3.9477	3.9477
LEH	3.9674	3.9674	3.9674	3.9674	3.9674	3.9674
9UK	3.9872	3.9872	3.9872	3.9872	3.9872	3.9872
P45	4.0071	4.0071	4.0071	4.0071	4.0071	4.0071
607	4.0271	4.0271	4.0271	4.0271	4.0271	4.0271
IQX	4.0472	4.0472	4.0472	4.0472	4.0472	4.0472
603	4.0674	4.0674	4.0674	4.0674	4.0674	4.0674
AZA	4.0877	4.0877	4.0877	4.0877	4.0877	4.0877
U6K	4.1080	4.1080	4.1080	4.1080	4.1080	4.1080
WRW	4.1285	4.1285	4.1285	4.1285	4.1285	4.1285
G2R	4.1491	4.1491	4.1491	4.1491	4.1491	4.1491
9IM	4.1698	4.1698	4.1698	4.1698	4.1698	4.1698
6EY	4.1906	4.1906	4.1906	4.1906	4.1906	4.1906
3HD	4.2115	4.2115	4.2115	4.2115	4.2115	4.2115
C0T	4.2325	4.2325	4.2325	4.2325	4.2325	4.2325
3HN	4.2536	4.2536	4.2536	4.2536	4.2536	4.2536
6E7	4.2748	4.2748	4.2748	4.2748	4.2748	4.2748
LAI	4.2962	4.2962	4.2962	4.2962	4.2962	4.2962
3FV	4.3176	4.3176	4.3176	4.3176	4.3176	4.3176
Z17	4.3391	4.3391	4.3391	4.3391	4.3391	4.3391
ICG	4.3608	4.3608	4.3608	4.3608	4.3608	4.3608
9EV	4.3825	4.3825	4.3825	4.3825	4.3825	4.3825
ZCF	4.4044	4.4044	4.4044	4.4044	4.4044	4.4044
X0P	4.4263	4.4263	4.4263	4.4263	4.4263	4.4263
7DD	4.4484	4.4484	4.4484	4.4484	4.4484	4.4484
XW4	4.4706	4.4706	4.4706	4.4706	4.4706	4.4706
X5S	4.4929	4.4929	4.4929	4.4929	4.4929	4.4929
F9P	4.5153	4.5153	4.5153	4.5153	4.5153	4.5153
ZCJ	4.5378	4.5378	4.5378	4.5378	4.5378	4.5378
WL0	4.5605	4.5605	4.5605	4.5605	4.5605	4.5605
DXF	4.5832	4.5832	4.5832	4.5832	4.5832	4.5832
WL1	4.6061	4.6061	4.6061	4.6061	4.6061	4.6061
DXD	4.6290	4.6290	4.6290	4.6290	4.6290	4.6290
J2E	4.6521	4.6521	4.6521	4.6521	4.6521	4.6521
J2C	4.6753	4.6753	4.6753	4.6753	4.6753	4.6753
O58	4.6987	4.6987	4.6987	4.6987	4.6987	4.6987
3ZY	4.7221	4.7221	4.7221	4.7221	4.7221	4.7221
J2R	4.7456	4.7456	4.7456	4.7456	4.7456	4.7456
T79	4.7693	4.7693	4.7693	4.7693	4.7693	4.7693
7CR	4.7931	4.7931	4.7931	4.7931	4.7931	4.7931
S4B	4.8170	4.8170	4.8170	4.8170	4.8170	4.8170

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TAN GROUP	TAN Group Rating Factor Table					
	AA	BB	CC	DD	HH	SS/SA
OVI	4.8410	4.8410	4.8410	4.8410	4.8410	4.8410
1FL	4.8652	4.8652	4.8652	4.8652	4.8652	4.8652
0F3	4.8894	4.8894	4.8894	4.8894	4.8894	4.8894
TAH	4.9138	4.9138	4.9138	4.9138	4.9138	4.9138
0FB	4.9383	4.9383	4.9383	4.9383	4.9383	4.9383
7C5	4.9630	4.9630	4.9630	4.9630	4.9630	4.9630
GIQ	4.9877	4.9877	4.9877	4.9877	4.9877	4.9877
MJC	5.0126	5.0126	5.0126	5.0126	5.0126	5.0126
MJL	5.0376	5.0376	5.0376	5.0376	5.0376	5.0376
GIZ	5.0627	5.0627	5.0627	5.0627	5.0627	5.0627
1F2	5.0880	5.0880	5.0880	5.0880	5.0880	5.0880
JIV	5.1133	5.1133	5.1133	5.1133	5.1133	5.1133
DJC	5.1389	5.1389	5.1389	5.1389	5.1389	5.1389
JIQ	5.1645	5.1645	5.1645	5.1645	5.1645	5.1645
64G	5.1902	5.1902	5.1902	5.1902	5.1902	5.1902
YU0	5.2161	5.2161	5.2161	5.2161	5.2161	5.2161
NPB	5.2421	5.2421	5.2421	5.2421	5.2421	5.2421
XYA	5.2683	5.2683	5.2683	5.2683	5.2683	5.2683
64P	5.2946	5.2946	5.2946	5.2946	5.2946	5.2946
XYG	5.3210	5.3210	5.3210	5.3210	5.3210	5.3210
3Z7	5.3475	5.3475	5.3475	5.3475	5.3475	5.3475
VW6	5.3742	5.3742	5.3742	5.3742	5.3742	5.3742
90Y	5.4010	5.4010	5.4010	5.4010	5.4010	5.4010
1TF	5.4279	5.4279	5.4279	5.4279	5.4279	5.4279
TST	5.4550	5.4550	5.4550	5.4550	5.4550	5.4550
HC9	5.4822	5.4822	5.4822	5.4822	5.4822	5.4822
6FA	5.5095	5.5095	5.5095	5.5095	5.5095	5.5095
IUN	5.5370	5.5370	5.5370	5.5370	5.5370	5.5370
KPW	5.5646	5.5646	5.5646	5.5646	5.5646	5.5646
HM2	5.5924	5.5924	5.5924	5.5924	5.5924	5.5924
HU3	5.6203	5.6203	5.6203	5.6203	5.6203	5.6203
U2M	5.6483	5.6483	5.6483	5.6483	5.6483	5.6483
LZZ	5.6765	5.6765	5.6765	5.6765	5.6765	5.6765
GU3	5.7048	5.7048	5.7048	5.7048	5.7048	5.7048
YTM	5.7333	5.7333	5.7333	5.7333	5.7333	5.7333
44L	5.7618	5.7618	5.7618	5.7618	5.7618	5.7618
8ZW	5.7906	5.7906	5.7906	5.7906	5.7906	5.7906
IUW	5.8195	5.8195	5.8195	5.8195	5.8195	5.8195
EKQ	5.8485	5.8485	5.8485	5.8485	5.8485	5.8485
N0N	5.8777	5.8777	5.8777	5.8777	5.8777	5.8777
O8T	5.9070	5.9070	5.9070	5.9070	5.9070	5.9070
440	5.9364	5.9364	5.9364	5.9364	5.9364	5.9364
YI7	5.9660	5.9660	5.9660	5.9660	5.9660	5.9660
U24	5.9958	5.9958	5.9958	5.9958	5.9958	5.9958
FCH	6.0257	6.0257	6.0257	6.0257	6.0257	6.0257
9TE	6.0558	6.0558	6.0558	6.0558	6.0558	6.0558
YIE	6.0860	6.0860	6.0860	6.0860	6.0860	6.0860
KS5	6.1163	6.1163	6.1163	6.1163	6.1163	6.1163

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	AA	BB	CC	DD	HH	SS/SA
FMZ	6.1468	6.1468	6.1468	6.1468	6.1468	6.1468
R7J	6.1775	6.1775	6.1775	6.1775	6.1775	6.1775
FMR	6.2083	6.2083	6.2083	6.2083	6.2083	6.2083
FMP	6.2393	6.2393	6.2393	6.2393	6.2393	6.2393
YIW	6.2704	6.2704	6.2704	6.2704	6.2704	6.2704
CBT	6.3016	6.3016	6.3016	6.3016	6.3016	6.3016
85I	6.3331	6.3331	6.3331	6.3331	6.3331	6.3331
WQU	6.3647	6.3647	6.3647	6.3647	6.3647	6.3647
CBZ	6.3964	6.3964	6.3964	6.3964	6.3964	6.3964
4SV	6.4283	6.4283	6.4283	6.4283	6.4283	6.4283
W2Y	6.4604	6.4604	6.4604	6.4604	6.4604	6.4604
FQO	6.4926	6.4926	6.4926	6.4926	6.4926	6.4926
CAP	6.5250	6.5250	6.5250	6.5250	6.5250	6.5250
BZQ	6.5575	6.5575	6.5575	6.5575	6.5575	6.5575
IBV	6.5902	6.5902	6.5902	6.5902	6.5902	6.5902
ZR5	6.6231	6.6231	6.6231	6.6231	6.6231	6.6231
6TQ	6.6561	6.6561	6.6561	6.6561	6.6561	6.6561
61K	6.6893	6.6893	6.6893	6.6893	6.6893	6.6893
BAQ	6.7227	6.7227	6.7227	6.7227	6.7227	6.7227
BXG	6.7562	6.7562	6.7562	6.7562	6.7562	6.7562
D4V	6.7899	6.7899	6.7899	6.7899	6.7899	6.7899
L4H	6.8238	6.8238	6.8238	6.8238	6.8238	6.8238
P5T	6.8578	6.8578	6.8578	6.8578	6.8578	6.8578
RSM	6.8920	6.8920	6.8920	6.8920	6.8920	6.8920
5QO	6.9264	6.9264	6.9264	6.9264	6.9264	6.9264
8LF	6.9609	6.9609	6.9609	6.9609	6.9609	6.9609
2EW	6.9957	6.9957	6.9957	6.9957	6.9957	6.9957
MDW	7.0305	7.0305	7.0305	7.0305	7.0305	7.0305
F4F	7.0656	7.0656	7.0656	7.0656	7.0656	7.0656
74J	7.1009	7.1009	7.1009	7.1009	7.1009	7.1009
0GO	7.1363	7.1363	7.1363	7.1363	7.1363	7.1363
6IO	7.1719	7.1719	7.1719	7.1719	7.1719	7.1719
W8P	7.2076	7.2076	7.2076	7.2076	7.2076	7.2076
9H9	7.2436	7.2436	7.2436	7.2436	7.2436	7.2436
JEH	7.2797	7.2797	7.2797	7.2797	7.2797	7.2797
7PF	7.3160	7.3160	7.3160	7.3160	7.3160	7.3160
MVM	7.3525	7.3525	7.3525	7.3525	7.3525	7.3525
B9Z	7.3892	7.3892	7.3892	7.3892	7.3892	7.3892
AOR	7.4260	7.4260	7.4260	7.4260	7.4260	7.4260
T0P	7.4631	7.4631	7.4631	7.4631	7.4631	7.4631
2S7	7.5003	7.5003	7.5003	7.5003	7.5003	7.5003
XZK	7.5377	7.5377	7.5377	7.5377	7.5377	7.5377
SOT	7.5753	7.5753	7.5753	7.5753	7.5753	7.5753
2SM	7.6131	7.6131	7.6131	7.6131	7.6131	7.6131
U5Z	7.6510	7.6510	7.6510	7.6510	7.6510	7.6510
9HH	7.6892	7.6892	7.6892	7.6892	7.6892	7.6892
49F	7.7276	7.7276	7.7276	7.7276	7.7276	7.7276
3KY	7.7661	7.7661	7.7661	7.7661	7.7661	7.7661

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	AA	BB	CC	DD	HH	SS/SA
7P2	7.8048	7.8048	7.8048	7.8048	7.8048	7.8048
V74	7.8438	7.8438	7.8438	7.8438	7.8438	7.8438
ZN7	7.8829	7.8829	7.8829	7.8829	7.8829	7.8829
SFK	7.9222	7.9222	7.9222	7.9222	7.9222	7.9222
IPU	7.9617	7.9617	7.9617	7.9617	7.9617	7.9617
SM5	8.0014	8.0014	8.0014	8.0014	8.0014	8.0014
GQN	8.0413	8.0413	8.0413	8.0413	8.0413	8.0413
XLN	8.0814	8.0814	8.0814	8.0814	8.0814	8.0814
K36	8.1217	8.1217	8.1217	8.1217	8.1217	8.1217
KSG	8.1622	8.1622	8.1622	8.1622	8.1622	8.1622
GZ4	8.2030	8.2030	8.2030	8.2030	8.2030	8.2030
I4U	8.2439	8.2439	8.2439	8.2439	8.2439	8.2439
SH1	8.2850	8.2850	8.2850	8.2850	8.2850	8.2850
BMN	8.3263	8.3263	8.3263	8.3263	8.3263	8.3263
0Y6	8.3678	8.3678	8.3678	8.3678	8.3678	8.3678
JTV	8.4096	8.4096	8.4096	8.4096	8.4096	8.4096
SZ8	8.4515	8.4515	8.4515	8.4515	8.4515	8.4515
BM1	8.4937	8.4937	8.4937	8.4937	8.4937	8.4937
7BV	8.5360	8.5360	8.5360	8.5360	8.5360	8.5360
MGJ	8.5786	8.5786	8.5786	8.5786	8.5786	8.5786
GZC	8.6214	8.6214	8.6214	8.6214	8.6214	8.6214
7BC	8.6644	8.6644	8.6644	8.6644	8.6644	8.6644
I47	8.7076	8.7076	8.7076	8.7076	8.7076	8.7076
94H	8.7510	8.7510	8.7510	8.7510	8.7510	8.7510
R4A	8.7947	8.7947	8.7947	8.7947	8.7947	8.7947
HV0	8.8385	8.8385	8.8385	8.8385	8.8385	8.8385
R4Y	8.8826	8.8826	8.8826	8.8826	8.8826	8.8826
A32	8.9269	8.9269	8.9269	8.9269	8.9269	8.9269
PP8	8.9715	8.9715	8.9715	8.9715	8.9715	8.9715
TL5	9.0162	9.0162	9.0162	9.0162	9.0162	9.0162
QKJ	9.0612	9.0612	9.0612	9.0612	9.0612	9.0612
WPH	9.1064	9.1064	9.1064	9.1064	9.1064	9.1064
4LE	9.1518	9.1518	9.1518	9.1518	9.1518	9.1518
185	9.1974	9.1974	9.1974	9.1974	9.1974	9.1974
XO4	9.2433	9.2433	9.2433	9.2433	9.2433	9.2433
97U	9.2894	9.2894	9.2894	9.2894	9.2894	9.2894
4L6	9.3357	9.3357	9.3357	9.3357	9.3357	9.3357
KFS	9.3823	9.3823	9.3823	9.3823	9.3823	9.3823
2KV	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8MS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WLP	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
AEA	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WJ3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
VVD	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2PR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3JV	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
N6J	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
RVS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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	AA	BB	CC	DD	HH	SS/SA
LBG	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
918	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LG0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5ZX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
OYL	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7X7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
11H	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
CQX	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LPH	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6R1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
S5N	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3KM	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
T85	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
KJR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PJ4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
BRP	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
DGB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
F73	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3LW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
I00	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
MH4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
FWS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
EWJ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
P8X	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
IZL	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
QHR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
C5R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
VQF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
419	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
BTG	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
P26	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3BO	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
XNQ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
339	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
U7C	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7OR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
G1M	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
YA8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
HWF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
UTQ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
IIR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
80P	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0GH	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
QEZ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
CGU	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
VIQ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
DU0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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	AA	BB	CC	DD	HH	SS/SA
X0H	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
J1X	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LND	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
OBW	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9K8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
T49	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LNP	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ET5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
OMK	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
45W	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
25Q	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
XIA	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
O3W	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
DWH	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
BBJ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
RNE	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
SWV	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14U	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
TXI	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3Y1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1SJ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2L4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WJR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
RI4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
P5N	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ZJ0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6E0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
WRO	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
PZ0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
A5L	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
W7U	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
ON1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
TE8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LGH	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
07M	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1O7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2EJ	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
60F	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
GXF	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0W9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
DXE	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
RESERVED FOR FUTURE USE

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
LIMITS RATING FACTORS

BODILY INJURY INCREASED LIMITS (Rule 11)			PROPERTY DAMAGE INCREASED LIMITS (Rule 11)		
<u>LIMIT</u>		<u>FACTOR</u>	<u>LIMIT</u>		ADD'L RATE <u>PER AUTO</u>
25/50	FR	1.00	\$25,000	FR	\$1
30/85		1.28	\$50,000		\$2
25/100		1.21	\$100,000		\$3
50/100		1.43	\$200,000		\$4
100/300		1.62	\$300,000		\$5
200/300		1.82			
			\$400,000		\$6
300/300		1.88	\$500,000		\$7
250/500		1.94	\$750,000		\$8
300/500		2.00			
500/500		2.02	\$1,000,000		\$9
			\$2,000,000		\$10
500/1000		2.20			
1000/1000		2.35			
2000/2000		2.70			

MEDICAL PAYMENTS INCREASED LIMITS (Rule 11)			UNINSURED/UNDERINSURED MOTORIST BODILY INJURY (SA) INCREASED LIMITS (Rule 11)				
<u>LIMIT</u>		<u>FACTOR</u>	BODILY INJURY <u>INCREASED</u>		PROPERTY DAMAGE		
<u>LIMIT</u>		<u>FACTOR</u>	<u>LIMIT</u>	<u>FACTOR</u>	<u>FIRST</u> <u>CAR</u>	<u>ADD'L</u> <u>CAR</u>	
\$1,000	Base Only	0.70	25/50	1.00	25,000	1.60	1.25
\$2,000		1.00	25/100	1.08	50,000	2.75	2.15
\$5,000		1.60	30/85	1.14	100,000	3.80	3.05
\$10,000		2.10	50/100	1.87	200,000	4.85	3.85
\$25,000		2.48	100/300	3.10	300,000	6.00	4.75
\$50,000		2.83	200/300	4.56	400,000	7.05	5.65
\$100,000		3.48	300/300	5.03	500,000	8.10	6.45
			250/500	5.19	750,000	9.15	7.35
			300/500	5.69	1,000,000	10.30	8.25
			500/500	6.38	2,000,000	11.35	9.05
			500/1000	7.01			
			1000/1000	8.03	DEDUCTIBLE LIMIT FACTORS		
			2000/2000	9.78	<u>LIMIT</u>	<u>FACTOR</u>	
					250	1.00	
					500	0.88	
					1,000	0.70	

TRANSPORTATION EXPENSE (UU) INCREASED LIMITS (Rule 19)			UNINSURED/UNDERINSURED MOTORIST BODILY INJURY (SS) INCREASED LIMITS (Rule 11)				
<u>LIMIT</u>	<u>Youngest Driver</u> <u>Age under 25</u>	<u>ALL</u> <u>OTHER</u>	BODILY INJURY		PROPERTY DAMAGE		
			<u>INCREASED</u>		<u>FIRST</u>	<u>ADD'L</u>	
			<u>LIMIT</u>	<u>FACTOR</u>	<u>CAR</u>	<u>CAR</u>	
\$10/DAY	0.45	0.31	25/50	1.00	25,000	1.00	0.80
\$20/DAY	1.63	1.00	25/100	1.04	50,000	2.00	1.60
\$30/DAY	2.94	1.95	30/85	1.11	100,000	3.00	2.40
\$40/DAY	4.02	2.73	50/100	1.52	200,000	4.00	3.20
\$50/DAY	4.99	3.38	100/300	2.74	300,000	5.00	4.00
\$100/DAY	9.82	6.61	200/300	3.83	400,000	6.00	4.80
			300/300	4.48	500,000	7.00	5.60
			250/500	4.67	750,000	8.00	6.40
			300/500	4.97	1,000,000	9.00	7.20
			500/500	5.79	2,000,000	10.00	8.00
			500/1000	6.62			
			1000/1000	7.74	DEDUCTIBLE LIMIT FACTORS		
			2000/2000	9.62	<u>LIMIT</u>	<u>FACTOR</u>	
					250	1.00	
					500	0.88	
					1,000	0.70	

**GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY GROUP FACTORS**

POLICY GROUP	AA	BB	CC	DD	HH	SS	SA
1	0.371	0.434	0.248	0.377	0.356	0.234	0.234
2	0.380	0.443	0.269	0.386	0.365	0.244	0.244
3	0.390	0.452	0.279	0.395	0.365	0.254	0.254
4	0.401	0.471	0.288	0.404	0.375	0.262	0.262
5	0.411	0.481	0.298	0.424	0.385	0.272	0.272
6	0.421	0.490	0.309	0.433	0.385	0.281	0.281
7	0.430	0.500	0.319	0.442	0.394	0.291	0.291
8	0.441	0.518	0.328	0.451	0.402	0.301	0.301
9	0.451	0.528	0.337	0.461	0.402	0.309	0.309
10	0.458	0.535	0.356	0.469	0.411	0.317	0.317
11	0.488	0.573	0.397	0.531	0.440	0.357	0.357
12	0.497	0.582	0.407	0.541	0.450	0.368	0.368
13	0.497	0.582	0.407	0.541	0.450	0.368	0.368
14	0.500	0.582	0.407	0.541	0.450	0.368	0.368
15	0.509	0.588	0.416	0.541	0.450	0.377	0.377
16	0.520	0.597	0.425	0.550	0.454	0.387	0.387
17	0.529	0.617	0.445	0.560	0.454	0.396	0.396
18	0.545	0.626	0.454	0.568	0.462	0.405	0.405
19	0.554	0.635	0.467	0.579	0.472	0.415	0.415
20	0.568	0.681	0.479	0.592	0.475	0.427	0.427
21	0.602	0.743	0.522	0.650	0.523	0.501	0.501
22	0.612	0.760	0.533	0.660	0.533	0.512	0.512
23	0.624	0.770	0.544	0.671	0.533	0.512	0.512
24	0.634	0.781	0.555	0.681	0.543	0.524	0.524
25	0.654	0.791	0.577	0.692	0.552	0.535	0.535
26	0.664	0.802	0.588	0.702	0.552	0.546	0.546
27	0.676	0.813	0.599	0.712	0.564	0.556	0.556
28	0.685	0.824	0.610	0.723	0.574	0.568	0.568
29	0.696	0.834	0.622	0.733	0.584	0.580	0.580
30	0.696	0.834	0.622	0.733	0.603	0.580	0.580
31	0.791	0.930	0.673	0.854	0.652	0.611	0.611
32	0.795	0.930	0.680	0.854	0.689	0.643	0.643
33	0.805	0.939	0.702	0.866	0.701	0.666	0.666
34	0.813	0.951	0.714	0.876	0.723	0.689	0.689
35	0.813	0.963	0.724	0.899	0.734	0.722	0.722
36	0.813	0.963	0.724	0.899	0.734	0.722	0.722
37	0.813	0.963	0.724	0.899	0.734	0.722	0.722
38	0.813	0.963	0.724	0.899	0.734	0.722	0.722
39	0.813	0.963	0.724	0.899	0.734	0.753	0.753
40	0.813	0.963	0.724	0.899	0.734	0.772	0.772
41	0.827	1.036	0.724	0.941	0.734	0.824	0.824
42	0.827	1.036	0.753	0.941	0.753	0.856	0.856
43	0.837	1.036	0.782	0.947	0.783	0.877	0.877
44	0.848	1.036	0.812	0.969	0.824	0.908	0.908
45	0.859	1.036	0.841	0.990	0.856	0.930	0.930
46	0.878	1.045	0.872	1.013	0.886	0.950	0.950
47	0.909	1.067	0.901	1.023	0.916	0.984	0.984
48	0.951	1.077	0.931	1.044	0.957	1.004	1.004
49	0.980	1.100	0.960	1.068	0.987	1.036	1.036
50	1.022	1.111	0.990	1.089	1.018	1.057	1.057

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
RATING TIER FACTORS

YPC	Prior BI	Lapse	RATING TIER	RULE	AA	BB	CC	DD	HH	SS	SA
≥ 5	> 100/300	No	1	57	0.540	0.924	0.831	0.869	0.885	1.00	1.00
≥ 5	= 100/300	No	2		0.627	0.936	0.833	0.903	0.890	1.00	1.00
≥ 5	< 100/300 and > FR	No	3		0.790	0.942	0.942	0.910	0.985	1.00	1.00
≥ 5	≤ FR	No	4		0.860	0.978	0.988	0.944	1.038	1.00	1.00
≥ 2 & < 5	> 100/300	No	5		0.540	0.924	0.838	0.875	0.890	1.00	1.00
≥ 2 & < 5	= 100/300	No	6		0.640	0.956	0.856	0.906	0.990	1.00	1.00
≥ 2 & < 5	< 100/300 and > FR	No	7		0.790	0.978	0.971	0.915	0.990	1.00	1.00
≥ 2 & < 5	≤ FR	No	8		0.860	0.978	1.014	0.944	1.038	1.00	1.00
< 2	> 100/300	No	9		0.549	0.924	0.844	0.900	0.915	1.00	1.00
< 2	= 100/300	No	10		0.697	0.956	0.878	0.915	0.997	1.00	1.00
< 2	< 100/300 and > FR	No	11		0.833	1.000	1.000	1.000	1.000	1.00	1.00
< 2	≤ FR	No	12		0.860	1.000	1.039	1.026	1.053	1.00	1.00
≥ 5	> 100/300	Yes	13		1.000	1.000	1.000	1.000	1.000	1.00	1.00
≥ 5	= 100/300	Yes	14		1.000	1.000	1.000	1.000	1.000	1.00	1.00
≥ 5	< 100/300 and > FR	Yes	15		1.000	1.000	1.000	1.000	1.000	1.00	1.00
≥ 5	≤ FR	Yes	16		1.000	1.036	1.039	1.026	1.053	1.00	1.00
≥ 2 & < 5	> 100/300	Yes	17		1.000	1.000	1.000	1.000	1.000	1.00	1.00
≥ 2 & < 5	= 100/300	Yes	18		1.000	1.000	1.000	1.000	1.000	1.00	1.00
≥ 2 & < 5	< 100/300 and > FR	Yes	19		1.000	1.000	1.000	1.000	1.000	1.00	1.00
≥ 2 & < 5	≤ FR	Yes	20		1.000	1.036	1.039	1.026	1.053	1.00	1.00
< 2	> 100/300	Yes	21		1.000	1.000	1.000	1.000	1.000	1.00	1.00
< 2	= 100/300	Yes	22		1.000	1.000	1.000	1.000	1.000	1.00	1.00
< 2	< 100/300 and > FR	Yes	23		1.000	1.000	1.000	1.000	1.000	1.00	1.00
< 2	≤ FR	Yes	24		1.000	1.036	1.039	1.026	1.053	1.00	1.00

**GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
GEOMETRIC AVERAGES**

How to calculate a geometric average:

- a) Multiply all applicable factors. Round to 4 decimals after each multiplication.
- b) Take the n^{th} root of step a), where 'n' is the number of operators. Round to 2 decimals.

Example:

If there are 3 operators with factors 1.1, 1.2, and 1.3, the geometric average would be:

- a) $1.1 * 1.2 = 1.3200$, $1.3200 * 1.3 = 1.7160$ (rounding to 4 decimals after each multiplication)
- b) $1.7160^{(1/3)} = 1.1972$ Round to 1.20

Therefore, the geometric average of 1.1, 1.2, and 1.3 is **1.20**.

Tool to calculate geometric average:

Enter value for each
operator. There should
be a factor for each

Operator	operator.	Step a)	Step b)
1	1.1	1.1000	
2	1.2	1.3200	
3	1.3	1.7160	
4		1.7160	
5		1.7160	
6		1.7160	
7		1.7160	
8		1.7160	
9		1.7160	
Total			1.20

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY CLASS FACTOR

POLICY CLASS FACTOR CALCULATION

Complete the steps below for all applicable coverages. Round to 4 decimals after each step.

Step 1: Based on number of male and female operators on the policy, obtain a value from Value Table 1a and find the corresponding factor from Factor Table 1a.

Step 2: Based on number of single operators, married operators, operators aged <25, and operators aged 25+ on the policy, obtain a value from Value Table 1b and find the corresponding factor from Factor Table 1b.

Step 3: Based on age and gender, obtain a value from Value Table 1c for **each** operator and calculate the geometric average of the corresponding factors from Factor Table 1c to obtain a factor for step 3.

Step 4: Multiply steps 1, 2, and 3 together to obtain the policy class factor to be applied to all vehicles on the policy.

See **RP-9A** for instructions on how to calculate the geometric average.

VALUE TABLE 1a - GENDER

# of Males	# of Females			
	0	1	2	3+
0	-	1	2	3
1	10	11	12	13
2	20	21	22	23
3+	30	31	32	33

VALUE TABLE 1b - MARITAL STATUS AND AGE

			Marital Status													
			# Married	0	0	0	1	1	1	1	2	2	2	2	3+	3+
			# Single	1	2	3+	0	1	2	3+	0	1	2	3+	0	1
Age	# age >= 25	# age < 25														
	0	1	1				16									
	0	2		3			18			33						
	0	3+			6			21	25		36	40	45	52	62	70
	1	0	2				17									
	1	1		4				19		34						
	1	2			7				22		37			53		
	1	3+			8					26		41	46	54	63	71
	2	0		5			20			35						
	2	1			9			23			38			55		
	2	2			10				27			42		56	64	
	2	3+			11				28				47	57	65	72
	3+	0			12			24	29		39	43	48	58	66	73
	3+	1			13				30			44	49	59	67	74
	3+	2			14				31				50	60	68	75
	3+	3+			15				32				51	61	69	76

VALUE TABLE 1c - AGE AND GENDER

Age	Male	Female
16 & under	1	20
17	2	21
18	3	22
19	4	23
20	5	24
21	6	25
22	7	26
23	8	27
24	9	28
25-29	10	29
30-49	11	30
50-54	12	31
55-59	13	32
60-64	14	33
65-70	15	34
71-75	16	35
76-80	17	36
81-84	18	37
85+	19	38

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY CLASS FACTOR

FACTOR TABLE	VALUE	AA	BB	CC	DD	HH	SS	SA
1a	1	1.2119	1.1648	1.2080	1.2361	1.2010	1.0000	1.0000
1a	2	1.0500	1.0290	1.1760	1.0400	1.0166	1.0000	1.0000
1a	3	1.2390	1.0820	1.4490	1.4999	1.7088	1.0000	1.0000
1a	10	1.1880	1.1310	0.9600	1.2260	1.1431	1.0000	1.0000
1a	11	1.0448	1.0490	1.0500	1.0301	1.0437	1.0000	1.0000
1a	12	1.1870	1.1130	1.4700	1.5120	1.5447	1.0000	1.0000
1a	13	1.3340	1.2600	1.8590	1.7857	1.5238	1.0000	1.0000
1a	20	1.0830	1.0550	1.0170	1.0830	0.9790	1.0000	1.0000
1a	21	1.3482	1.2168	1.3860	1.5765	1.6800	1.0000	1.0000
1a	22	1.3550	1.2920	1.5960	1.7540	1.6490	1.0000	1.0000
1a	23	1.4910	1.3230	1.7640	1.6901	1.5440	1.0000	1.0000
1a	30	1.1970	1.1457	1.3400	1.5870	1.5870	1.0000	1.0000
1a	31	1.4109	1.3722	1.6170	1.7923	1.6590	1.0000	1.0000
1a	32	1.6170	1.3848	1.7330	1.7640	1.5860	1.0000	1.0000
1a	33	1.7330	1.3848	1.8170	1.7857	1.6380	1.0000	1.0000
1b	1	0.7821	1.2640	1.5937	0.9120	0.6410	1.0000	1.0000
1b	2	0.8895	0.9030	0.8759	0.9030	0.9030	1.0000	1.0000
1b	3	0.9120	1.3299	1.6250	0.9578	0.6860	1.0000	1.0000
1b	4	1.3470	1.5504	1.6960	1.3535	0.9980	1.0000	1.0000
1b	5	1.1730	1.1278	1.1370	1.1781	1.1190	1.0000	1.0000
1b	6	0.8210	1.1820	1.5675	0.8185	0.6199	1.0000	1.0000
1b	7	0.9880	1.3870	1.3163	0.8548	0.5189	1.0000	1.0000
1b	8	0.9880	1.3870	1.3163	0.8548	0.5189	1.0000	1.0000
1b	9	1.2170	1.3870	1.3551	0.9253	0.6553	1.0000	1.0000
1b	10	1.0370	1.3870	1.3163	0.8850	0.5974	1.0000	1.0000
1b	11	1.0370	1.3870	1.3163	0.8850	0.5974	1.0000	1.0000
1b	12	1.1730	1.0920	1.1029	0.8548	0.7347	1.0000	1.0000
1b	13	1.2070	1.3970	1.3832	0.9556	0.6945	1.0000	1.0000
1b	14	1.1070	1.3970	1.4317	0.9455	0.6072	1.0000	1.0000
1b	15	1.1070	1.3970	1.4317	0.9455	0.6072	1.0000	1.0000
1b	16	0.8118	1.2270	1.9979	0.8660	0.5600	1.0000	1.0000
1b	17	0.9220	0.8750	1.0959	0.8570	0.7850	1.0000	1.0000
1b	18	0.9929	1.3570	1.6742	0.9580	0.7280	1.0000	1.0000
1b	19	1.4548	1.5770	1.7431	1.3560	1.0580	1.0000	1.0000
1b	20	1.2677	1.1470	1.1708	1.1770	1.1870	1.0000	1.0000
1b	21	0.8880	1.3279	1.5260	0.9160	0.7480	1.0000	1.0000
1b	22	1.0690	1.5575	1.2900	0.9557	0.6280	1.0000	1.0000
1b	23	1.3120	1.5575	1.3230	1.0343	0.7830	1.0000	1.0000
1b	24	1.2670	1.2263	1.0770	0.9568	0.8880	1.0000	1.0000
1b	25	0.7980	1.3470	2.1486	0.8649	0.6847	1.0000	1.0000
1b	26	0.9700	1.5770	1.8071	0.9112	0.5621	1.0000	1.0000
1b	27	1.0140	1.5770	1.8071	0.9334	0.6494	1.0000	1.0000
1b	28	1.0140	1.5770	1.8071	0.9334	0.6494	1.0000	1.0000
1b	29	1.1370	1.2370	1.5190	0.9052	0.8024	1.0000	1.0000
1b	30	1.1690	1.5880	1.8925	1.0110	0.7681	1.0000	1.0000
1b	31	1.0800	1.5880	1.9575	0.9999	0.6710	1.0000	1.0000
1b	32	1.0800	1.5880	1.9575	0.9999	0.6710	1.0000	1.0000
1b	33	0.7117	1.0650	1.3173	0.7310	0.5510	1.0000	1.0000
1b	34	1.0484	1.2370	1.3745	1.0370	0.8080	1.0000	1.0000
1b	35	0.9129	0.9030	0.9214	0.9030	0.9030	1.0000	1.0000
1b	36	0.7663	1.1770	1.3832	0.8080	0.6090	1.0000	1.0000
1b	37	0.9229	1.3780	1.1659	0.8490	0.5070	1.0000	1.0000
1b	38	0.9249	1.1290	0.9807	0.7490	0.5240	1.0000	1.0000
1b	39	1.0904	1.0870	0.9778	0.8480	0.7180	1.0000	1.0000
1b	40	0.7980	1.1857	1.4170	0.8140	0.6480	1.0000	1.0000
1b	41	0.9590	1.3889	1.1910	0.8548	0.5400	1.0000	1.0000
1b	42	1.0030	1.3889	1.1910	0.8772	0.6280	1.0000	1.0000
1b	43	1.1270	1.0942	0.9980	0.8548	0.7680	1.0000	1.0000
1b	44	1.1580	1.4000	1.2460	0.9557	0.7280	1.0000	1.0000
1b	45	0.6880	1.1870	1.2581	0.8245	0.6356	1.0000	1.0000
1b	46	0.8380	1.3890	1.0592	0.8669	0.5297	1.0000	1.0000
1b	47	0.8710	1.3890	1.0592	0.8891	0.6052	1.0000	1.0000
1b	48	0.9880	1.0970	0.8905	0.8649	0.7435	1.0000	1.0000
1b	49	1.0140	1.4000	1.1126	0.9667	0.7141	1.0000	1.0000
1b	50	0.9370	1.4000	1.1446	0.9556	0.6160	1.0000	1.0000
1b	51	0.9370	1.4000	1.1446	0.9556	0.6160	1.0000	1.0000
1b	52	0.6844	1.0290	1.4459	0.7130	0.5690	1.0000	1.0000
1b	53	0.8270	1.2070	1.2214	0.7480	0.4790	1.0000	1.0000
1b	54	0.8270	1.2070	1.2214	0.7480	0.4790	1.0000	1.0000
1b	55	1.0090	1.2070	1.2520	0.8080	0.5990	1.0000	1.0000
1b	56	0.8573	1.2070	1.2214	0.7680	0.5490	1.0000	1.0000
1b	57	0.8573	1.2070	1.2214	0.7680	0.5490	1.0000	1.0000
1b	58	0.9766	0.9570	1.0224	0.7400	0.6770	1.0000	1.0000
1b	59	0.9989	1.2170	1.2724	0.8280	0.6380	1.0000	1.0000
1b	60	0.9180	1.2170	1.3234	0.8180	0.5590	1.0000	1.0000
1b	61	0.9180	1.2170	1.3234	0.8180	0.5590	1.0000	1.0000
1b	62	0.7762	1.1870	1.4705	0.8080	0.7180	1.0000	1.0000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY CLASS FACTOR

1b	63	0.9338	1.3890	1.2406	0.8490	0.5950	1.0000	1.0000
1b	64	0.9771	1.3890	1.2406	0.8710	0.6950	1.0000	1.0000
1b	65	0.9771	1.3890	1.2406	0.8710	0.6950	1.0000	1.0000
1b	66	1.1002	1.0970	1.0350	0.8480	0.8480	1.0000	1.0000
1b	67	1.1298	1.4000	1.2940	0.9480	0.8050	1.0000	1.0000
1b	68	1.0421	1.4000	1.3367	0.9370	0.7060	1.0000	1.0000
1b	69	1.0421	1.4000	1.3367	0.9370	0.7060	1.0000	1.0000
1b	70	0.8680	1.2873	1.2570	0.8548	0.6980	1.0000	1.0000
1b	71	1.0360	1.5118	1.0580	0.8996	0.5730	1.0000	1.0000
1b	72	1.0920	1.5118	1.0580	0.9221	0.6620	1.0000	1.0000
1b	73	1.2270	1.1958	0.8880	0.8956	0.8180	1.0000	1.0000
1b	74	1.2570	1.5230	1.1030	1.0006	0.7830	1.0000	1.0000
1b	75	1.1580	1.5230	1.1470	0.9894	0.6840	1.0000	1.0000
1b	76	1.1580	1.5230	1.1470	0.9894	0.6840	1.0000	1.0000
1b	77	0.6880	1.2270	2.3804	0.8850	0.5189	1.0000	1.0000
1b	78	0.8380	1.4330	2.0001	0.9334	0.4326	1.0000	1.0000
1b	79	0.8710	1.4330	2.0001	0.9556	0.4973	1.0000	1.0000
1b	80	0.9880	1.1270	1.6839	0.9354	0.6160	1.0000	1.0000
1b	81	1.0140	1.4440	2.0962	1.0443	0.5836	1.0000	1.0000
1b	82	0.9370	1.4440	2.1709	1.0332	0.5081	1.0000	1.0000
1b	83	0.9370	1.4440	2.1709	1.0332	0.5081	1.0000	1.0000
1c	1	2.5200	1.9800	0.6300	2.3400	3.9300	1.0000	1.0000
1c	2	2.1900	1.6600	0.5900	1.9700	4.1800	1.0000	1.0000
1c	3	1.5800	1.1500	0.5600	1.7800	5.2600	1.0000	1.0000
1c	4	1.0800	0.7700	0.3900	1.3900	5.3700	1.0000	1.0000
1c	5	1.0100	0.6200	0.3900	1.3300	5.1600	1.0000	1.0000
1c	6	0.7700	0.5000	0.3300	1.0700	4.8900	1.0000	1.0000
1c	7	0.6500	0.4500	0.3000	0.9500	4.2900	1.0000	1.0000
1c	8	0.6000	0.4000	0.2400	0.8400	4.2900	1.0000	1.0000
1c	9	0.5300	0.3600	0.2200	0.7400	4.0600	1.0000	1.0000
1c	10	0.4000	0.4300	0.3900	0.6000	2.4500	1.0000	1.0000
1c	11	0.3900	0.4200	0.4600	0.5000	2.0300	1.0000	1.0000
1c	12	0.4100	0.4200	0.6100	0.5000	1.8600	1.0000	1.0000
1c	13	0.4100	0.4200	0.6100	0.5000	1.7600	1.0000	1.0000
1c	14	0.4200	0.4400	0.6100	0.4800	1.6600	1.0000	1.0000
1c	15	0.4800	0.4700	0.6100	0.5200	1.5200	1.0000	1.0000
1c	16	0.5800	0.5700	0.6700	0.6100	1.4000	1.0000	1.0000
1c	17	0.6800	0.7300	0.7500	0.7400	1.2600	1.0000	1.0000
1c	18	0.8700	0.8700	0.9100	0.8800	1.2000	1.0000	1.0000
1c	19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1c	20	3.2700	2.1200	0.9000	2.2600	3.8600	1.0000	1.0000
1c	21	2.1700	1.4700	0.6400	1.9100	4.0600	1.0000	1.0000
1c	22	1.5400	1.0300	0.5600	1.5600	4.7600	1.0000	1.0000
1c	23	1.1400	0.7300	0.5600	1.1800	4.3400	1.0000	1.0000
1c	24	0.8300	0.5700	0.3700	1.0500	4.3400	1.0000	1.0000
1c	25	0.7400	0.4800	0.3700	0.9200	4.3400	1.0000	1.0000
1c	26	0.7400	0.4700	0.3700	0.8600	3.8800	1.0000	1.0000
1c	27	0.6400	0.4000	0.3000	0.7400	3.8800	1.0000	1.0000
1c	28	0.5700	0.3600	0.2900	0.6600	3.7400	1.0000	1.0000
1c	29	0.4400	0.4600	0.4900	0.5900	2.3700	1.0000	1.0000
1c	30	0.4400	0.4600	0.6100	0.5500	2.0500	1.0000	1.0000
1c	31	0.4100	0.4200	0.6100	0.5000	1.8600	1.0000	1.0000
1c	32	0.4100	0.4200	0.6100	0.5000	1.7600	1.0000	1.0000
1c	33	0.4200	0.4400	0.6100	0.4800	1.6600	1.0000	1.0000
1c	34	0.4800	0.4700	0.6100	0.5200	1.5200	1.0000	1.0000
1c	35	0.5800	0.5700	0.6700	0.6100	1.4000	1.0000	1.0000
1c	36	0.6800	0.7300	0.7500	0.7400	1.2600	1.0000	1.0000
1c	37	0.8700	0.8700	0.9100	0.8800	1.2000	1.0000	1.0000
1c	38	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
HOUSEHOLD COMPOSITION FACTOR

Obtain a value from the Value Table and find the corresponding factor from the Factor Table.

# of Operators	VALUE TABLE							
	# of Vehicles							
	1	2	3	4	5	6	7	8+
1	1	10	19	28	37	46	55	64
2	2	11	20	29	38	47	56	65
3	3	12	21	30	39	48	57	66
4	4	13	22	31	40	49	58	67
5	5	14	23	32	41	50	59	68
6	6	15	24	33	42	51	60	69
7	7	16	25	34	43	52	61	70
8	8	17	26	35	44	53	62	71
9+	9	18	27	36	45	54	63	72

VALUE	FACTOR TABLE						
	AA	BB	CC	DD	HH	SS	SA
1	1.5423	1.6985	1.4597	1.5186	1.3277	1.0000	1.0000
2	1.8770	1.9436	1.7048	1.8231	1.4490	1.0000	1.0000
3	2.1161	2.2427	1.7860	1.9980	1.5234	1.0000	1.0000
4	1.7590	1.7912	1.9097	1.6864	1.3452	1.0000	1.0000
5	1.7590	1.7912	1.9097	1.6864	1.3452	1.0000	1.0000
6	1.7590	1.7912	1.9097	1.6864	1.3452	1.0000	1.0000
7	1.7590	1.7912	1.9097	1.6864	1.3452	1.0000	1.0000
8	1.7590	1.7912	1.9097	1.6864	1.3452	1.0000	1.0000
9	1.7590	1.7912	1.9097	1.6864	1.3452	1.0000	1.0000
10	1.3663	1.3538	1.1755	1.3032	1.2939	1.0000	1.0000
11	1.4623	1.5090	1.3414	1.4499	1.2320	1.0000	1.0000
12	1.9179	2.0420	1.6411	1.7832	1.3690	1.0000	1.0000
13	1.6760	1.6559	1.7457	1.5453	1.2640	1.0000	1.0000
14	1.6760	1.6559	1.7457	1.5453	1.2640	1.0000	1.0000
15	1.6760	1.6559	1.7457	1.5453	1.2640	1.0000	1.0000
16	1.6760	1.6559	1.7457	1.5453	1.2640	1.0000	1.0000
17	1.6760	1.6559	1.7457	1.5453	1.2640	1.0000	1.0000
18	1.6760	1.6559	1.7457	1.5453	1.2640	1.0000	1.0000
19	1.3022	1.2634	1.1120	1.3061	1.2656	1.0000	1.0000
20	1.3657	1.2890	1.1644	1.3830	1.2364	1.0000	1.0000
21	1.7257	1.7180	1.3534	1.6920	1.3381	1.0000	1.0000
22	1.5780	1.4298	1.3620	1.3970	1.1698	1.0000	1.0000
23	1.5780	1.4036	1.3620	1.3970	1.1698	1.0000	1.0000
24	1.5780	1.4298	1.3620	1.3970	1.1698	1.0000	1.0000
25	1.5780	1.4298	1.3620	1.3970	1.1698	1.0000	1.0000
26	1.5780	1.4298	1.3620	1.3970	1.1698	1.0000	1.0000
27	1.5780	1.4298	1.3620	1.3970	1.1698	1.0000	1.0000
28	1.3210	1.3261	1.0840	1.2876	1.3318	1.0000	1.0000
29	1.3339	1.3349	1.1236	1.3820	1.2590	1.0000	1.0000
30	1.5875	1.6303	1.2333	1.5420	1.3766	1.0000	1.0000
31	1.3494	1.2398	1.1576	1.2400	1.0860	1.0000	1.0000
32	1.3930	1.2270	1.1830	1.2100	1.1155	1.0000	1.0000
33	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
34	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
35	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
36	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
37	1.3210	1.3261	1.0840	1.3031	1.3318	1.0000	1.0000
38	1.3636	1.3654	1.1236	1.3560	1.2590	1.0000	1.0000
39	1.5875	1.6303	1.2333	1.5420	1.3766	1.0000	1.0000
40	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
41	1.3446	1.2221	1.1576	1.2300	1.0681	1.0000	1.0000
42	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
43	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
44	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
45	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
46	1.3210	1.3261	1.0840	1.3123	1.3318	1.0000	1.0000
47	1.3646	1.3573	1.1236	1.3560	1.2885	1.0000	1.0000
48	1.5875	1.5986	1.2333	1.5120	1.3766	1.0000	1.0000
49	1.4271	1.2892	1.2018	1.2130	1.1521	1.0000	1.0000
50	1.4271	1.2585	1.2018	1.2110	1.1521	1.0000	1.0000
51	1.3446	1.2240	1.1576	1.2400	1.0860	1.0000	1.0000
52	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
53	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
54	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
55	1.3210	1.3261	1.0840	1.3123	1.3318	1.0000	1.0000
56	1.3646	1.3654	1.1236	1.3620	1.2885	1.0000	1.0000
57	1.5875	1.5986	1.2333	1.5420	1.3766	1.0000	1.0000
58	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
59	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
60	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
61	1.3446	1.2398	1.1576	1.2400	1.0860	1.0000	1.0000
62	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
63	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000
64	1.3210	1.2938	1.0840	1.3123	1.3318	1.0000	1.0000
65	1.3646	1.3654	1.1236	1.3590	1.2885	1.0000	1.0000
66	1.5875	1.6303	1.2333	1.5420	1.3766	1.0000	1.0000
67	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
68	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
69	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
70	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
71	1.4271	1.2892	1.2018	1.2400	1.1521	1.0000	1.0000
72	1.3930	1.2560	1.1830	1.2400	1.1155	1.0000	1.0000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY DISCOUNTS / SURCHARGES

Use the table below for the following rating plans:

- Smart Student Discount
- Defensive Driver Discount
- Safe Driving Club
- Senior Adult Discount

For each discount or surcharge, obtain a value from the Value Table and find the corresponding factor from the Factor Table.

		VALUE TABLE								
		Number of Operators								
		1	2	3	4	5	6	7	8	9
Number of Qualifying Operators	0	01	02	03	04	05	06	07	08	09
	1	11	12	13	14	15	16	17	18	19
	2		22	23	24	25	26	27	28	29
	3			33	34	35	36	37	38	39
	4				44	45	46	47	48	49
	5					55	56	57	58	59
	6						66	67	68	69
	7							77	78	79
	8								88	89
	9									99

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY DISCOUNTS / SURCHARGES

Smart Student Discount

VALUE	FACTOR TABLE						
	AA	BB	CC	DD	HH	SS	SA
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0.90	0.90	0.90	0.90	0.90	1.00	1.00
12	0.95	0.95	0.95	0.95	0.95	1.00	1.00
13	0.97	0.97	0.97	0.97	0.97	1.00	1.00
14	0.97	0.97	0.97	0.97	0.97	1.00	1.00
15	0.98	0.98	0.98	0.98	0.98	1.00	1.00
16	0.98	0.98	0.98	0.98	0.98	1.00	1.00
17	0.99	0.99	0.99	0.99	0.99	1.00	1.00
18	0.99	0.99	0.99	0.99	0.99	1.00	1.00
19	0.99	0.99	0.99	0.99	0.99	1.00	1.00
22	0.90	0.90	0.90	0.90	0.90	1.00	1.00
23	0.93	0.93	0.93	0.93	0.93	1.00	1.00
24	0.95	0.95	0.95	0.95	0.95	1.00	1.00
25	0.96	0.96	0.96	0.96	0.96	1.00	1.00
26	0.97	0.97	0.97	0.97	0.97	1.00	1.00
27	0.97	0.97	0.97	0.97	0.97	1.00	1.00
28	0.97	0.97	0.97	0.97	0.97	1.00	1.00
29	0.98	0.98	0.98	0.98	0.98	1.00	1.00
33	0.90	0.90	0.90	0.90	0.90	1.00	1.00
34	0.92	0.92	0.92	0.92	0.92	1.00	1.00
35	0.94	0.94	0.94	0.94	0.94	1.00	1.00
36	0.95	0.95	0.95	0.95	0.95	1.00	1.00
37	0.96	0.96	0.96	0.96	0.96	1.00	1.00
38	0.96	0.96	0.96	0.96	0.96	1.00	1.00
39	0.97	0.97	0.97	0.97	0.97	1.00	1.00
44	0.90	0.90	0.90	0.90	0.90	1.00	1.00
45	0.92	0.92	0.92	0.92	0.92	1.00	1.00
46	0.93	0.93	0.93	0.93	0.93	1.00	1.00
47	0.94	0.94	0.94	0.94	0.94	1.00	1.00
48	0.95	0.95	0.95	0.95	0.95	1.00	1.00
49	0.95	0.95	0.95	0.95	0.95	1.00	1.00
55	0.90	0.90	0.90	0.90	0.90	1.00	1.00
56	0.92	0.92	0.92	0.92	0.92	1.00	1.00
57	0.93	0.93	0.93	0.93	0.93	1.00	1.00
58	0.94	0.94	0.94	0.94	0.94	1.00	1.00
59	0.94	0.94	0.94	0.94	0.94	1.00	1.00
66	0.90	0.90	0.90	0.90	0.90	1.00	1.00
67	0.91	0.91	0.91	0.91	0.91	1.00	1.00
68	0.92	0.92	0.92	0.92	0.92	1.00	1.00
69	0.93	0.93	0.93	0.93	0.93	1.00	1.00
77	0.90	0.90	0.90	0.90	0.90	1.00	1.00
78	0.91	0.91	0.91	0.91	0.91	1.00	1.00
79	0.92	0.92	0.92	0.92	0.92	1.00	1.00
88	0.90	0.90	0.90	0.90	0.90	1.00	1.00
89	0.91	0.91	0.91	0.91	0.91	1.00	1.00
99	0.90	0.90	0.90	0.90	0.90	1.00	1.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY DISCOUNTS / SURCHARGES

Defensive Driver Discount

VALUE	FACTOR TABLE						
	AA	BB	CC	DD	HH	SS	SA
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0.90	0.90	0.90	0.90	1.00	1.00	1.00
12	0.95	0.95	0.95	0.95	1.00	1.00	1.00
13	0.97	0.97	0.97	0.97	1.00	1.00	1.00
14	0.97	0.97	0.97	0.97	1.00	1.00	1.00
15	0.98	0.98	0.98	0.98	1.00	1.00	1.00
16	0.98	0.98	0.98	0.98	1.00	1.00	1.00
17	0.99	0.99	0.99	0.99	1.00	1.00	1.00
18	0.99	0.99	0.99	0.99	1.00	1.00	1.00
19	0.99	0.99	0.99	0.99	1.00	1.00	1.00
22	0.90	0.90	0.90	0.90	1.00	1.00	1.00
23	0.93	0.93	0.93	0.93	1.00	1.00	1.00
24	0.95	0.95	0.95	0.95	1.00	1.00	1.00
25	0.96	0.96	0.96	0.96	1.00	1.00	1.00
26	0.97	0.97	0.97	0.97	1.00	1.00	1.00
27	0.97	0.97	0.97	0.97	1.00	1.00	1.00
28	0.97	0.97	0.97	0.97	1.00	1.00	1.00
29	0.98	0.98	0.98	0.98	1.00	1.00	1.00
33	0.90	0.90	0.90	0.90	1.00	1.00	1.00
34	0.92	0.92	0.92	0.92	1.00	1.00	1.00
35	0.94	0.94	0.94	0.94	1.00	1.00	1.00
36	0.95	0.95	0.95	0.95	1.00	1.00	1.00
37	0.96	0.96	0.96	0.96	1.00	1.00	1.00
38	0.96	0.96	0.96	0.96	1.00	1.00	1.00
39	0.97	0.97	0.97	0.97	1.00	1.00	1.00
44	0.90	0.90	0.90	0.90	1.00	1.00	1.00
45	0.92	0.92	0.92	0.92	1.00	1.00	1.00
46	0.93	0.93	0.93	0.93	1.00	1.00	1.00
47	0.94	0.94	0.94	0.94	1.00	1.00	1.00
48	0.95	0.95	0.95	0.95	1.00	1.00	1.00
49	0.95	0.95	0.95	0.95	1.00	1.00	1.00
55	0.90	0.90	0.90	0.90	1.00	1.00	1.00
56	0.92	0.92	0.92	0.92	1.00	1.00	1.00
57	0.93	0.93	0.93	0.93	1.00	1.00	1.00
58	0.94	0.94	0.94	0.94	1.00	1.00	1.00
59	0.94	0.94	0.94	0.94	1.00	1.00	1.00
66	0.90	0.90	0.90	0.90	1.00	1.00	1.00
67	0.91	0.91	0.91	0.91	1.00	1.00	1.00
68	0.92	0.92	0.92	0.92	1.00	1.00	1.00
69	0.93	0.93	0.93	0.93	1.00	1.00	1.00
77	0.90	0.90	0.90	0.90	1.00	1.00	1.00
78	0.91	0.91	0.91	0.91	1.00	1.00	1.00
79	0.92	0.92	0.92	0.92	1.00	1.00	1.00
88	0.90	0.90	0.90	0.90	1.00	1.00	1.00
89	0.91	0.91	0.91	0.91	1.00	1.00	1.00
99	0.90	0.90	0.90	0.90	1.00	1.00	1.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY DISCOUNTS / SURCHARGES

Safe Driving Club

VALUE	FACTOR TABLE						
	AA	BB	CC	DD	HH	SS	SA
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0.76	0.75	0.83	0.77	0.87	1.00	1.00
12	0.80	0.81	0.85	0.83	0.86	1.00	1.00
13	0.78	0.82	0.94	0.83	0.91	1.00	1.00
14	0.94	0.96	0.82	0.94	0.95	1.00	1.00
15	0.94	0.96	0.82	0.94	0.95	1.00	1.00
16	0.94	0.96	0.82	0.94	0.95	1.00	1.00
17	0.94	0.96	0.82	0.94	0.95	1.00	1.00
18	0.94	0.96	0.82	0.94	0.95	1.00	1.00
19	0.94	0.96	0.82	0.94	0.95	1.00	1.00
22	0.68	0.66	0.77	0.68	0.80	1.00	1.00
23	0.74	0.73	0.78	0.74	0.83	1.00	1.00
24	0.90	0.88	0.74	0.89	0.93	1.00	1.00
25	0.90	0.88	0.74	0.89	0.93	1.00	1.00
26	0.90	0.88	0.74	0.89	0.93	1.00	1.00
27	0.90	0.88	0.74	0.89	0.93	1.00	1.00
28	0.90	0.88	0.74	0.89	0.93	1.00	1.00
29	0.90	0.88	0.74	0.89	0.93	1.00	1.00
33	0.61	0.60	0.71	0.63	0.76	1.00	1.00
34	0.78	0.80	0.72	0.79	0.87	1.00	1.00
35	0.78	0.80	0.72	0.79	0.87	1.00	1.00
36	0.78	0.80	0.72	0.79	0.87	1.00	1.00
37	0.78	0.80	0.72	0.79	0.87	1.00	1.00
38	0.78	0.80	0.72	0.79	0.87	1.00	1.00
39	0.78	0.80	0.72	0.79	0.87	1.00	1.00
44	0.68	0.68	0.64	0.69	0.81	1.00	1.00
45	0.68	0.68	0.64	0.69	0.81	1.00	1.00
46	0.68	0.68	0.64	0.69	0.81	1.00	1.00
47	0.68	0.68	0.64	0.69	0.81	1.00	1.00
48	0.68	0.68	0.64	0.69	0.81	1.00	1.00
49	0.68	0.68	0.64	0.69	0.81	1.00	1.00
55	0.68	0.68	0.64	0.69	0.81	1.00	1.00
56	0.68	0.68	0.64	0.69	0.81	1.00	1.00
57	0.68	0.68	0.64	0.69	0.81	1.00	1.00
58	0.68	0.68	0.64	0.69	0.81	1.00	1.00
59	0.68	0.68	0.64	0.69	0.81	1.00	1.00
66	0.68	0.68	0.64	0.69	0.81	1.00	1.00
67	0.68	0.68	0.64	0.69	0.81	1.00	1.00
68	0.68	0.68	0.64	0.69	0.81	1.00	1.00
69	0.68	0.68	0.64	0.69	0.81	1.00	1.00
77	0.68	0.68	0.64	0.69	0.81	1.00	1.00
78	0.68	0.68	0.64	0.69	0.81	1.00	1.00
79	0.68	0.68	0.64	0.69	0.81	1.00	1.00
88	0.68	0.68	0.64	0.69	0.81	1.00	1.00
89	0.68	0.68	0.64	0.69	0.81	1.00	1.00
99	0.68	0.68	0.64	0.69	0.81	1.00	1.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY DISCOUNTS / SURCHARGES

Senior Adult Discount

VALUE	CC
1	1.00
2	1.00
3	1.00
4	1.00
5	1.00
6	1.00
7	1.00
8	1.00
9	1.00
11	0.98
12	0.99
13	0.99
14	0.99
15	1.00
16	1.00
17	1.00
18	1.00
19	1.00
22	0.98
23	0.99
24	0.99
25	0.99
26	0.99
27	0.99
28	0.99
29	1.00
33	0.98
34	0.98
35	0.99
36	0.99
37	0.99
38	0.99
39	0.99
44	0.98
45	0.98
46	0.99
47	0.99
48	0.99
49	0.99
55	0.98
56	0.98
57	0.99
58	0.99
59	0.99
66	0.98
67	0.98
68	0.98
69	0.99
77	0.98
78	0.98
79	0.98
88	0.98
89	0.98
99	0.98

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
RISK AVOIDANCE DISCOUNT

# of Vehicles	VALUE TABLE				
	# of Comp Claims on Policy				
	0	1	2	3	4+
1	1	5	9	13	17
2	2	6	10	14	18
3	3	7	11	15	19
4+	4	8	12	16	20

VALUE	FACTOR TABLE						
	AA	BB	CC	DD	HH	SS	SA
1	0.83	0.87	0.69	0.84	0.56	1.00	1.00
2	0.83	0.87	0.69	0.84	0.56	1.00	1.00
3	0.83	0.87	0.69	0.84	0.56	1.00	1.00
4	0.83	0.87	0.69	0.84	0.56	1.00	1.00
5	0.83	0.87	0.69	0.84	0.56	1.00	1.00
6	0.83	0.87	0.69	0.84	0.56	1.00	1.00
7	0.83	0.87	0.69	0.84	0.56	1.00	1.00
8	0.83	0.87	0.69	0.84	0.56	1.00	1.00
9	1.00	1.00	1.00	1.00	0.85	1.00	1.00
10	0.83	0.91	0.88	0.91	0.74	1.00	1.00
11	0.83	0.91	0.88	0.91	0.69	1.00	1.00
12	0.83	0.91	0.88	0.91	0.69	1.00	1.00
13	1.00	1.00	1.00	1.00	1.00	1.00	1.00
14	1.00	1.00	1.00	1.00	0.85	1.00	1.00
15	0.83	0.91	1.00	0.91	0.74	1.00	1.00
16	0.83	0.91	1.00	0.91	0.74	1.00	1.00
17	1.00	1.00	1.00	1.00	1.00	1.00	1.00
18	1.00	1.00	1.00	1.00	1.00	1.00	1.00
19	1.00	1.00	1.00	1.00	0.83	1.00	1.00
20	0.83	0.91	1.00	0.91	0.83	1.00	1.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
POLICY RATING FACTORS

RATING PLAN	RULE	FACTOR						
		AA	BB	CC	DD	HH	SS	SA
ALLSTATE® YOUR CHOICE AUTO	52							
INSURANCE OPTION PACKAGE FACTORS								
Allstate Value Plan		0.97	0.97	0.97	0.97	0.97	N/A	N/A
Allstate		1.00	1.00	1.00	1.00	1.00	N/A	N/A
Gold Protection		1.08	1.08	1.08	1.08	1.08	N/A	N/A
Platinum Protection		1.16	1.16	1.16	1.16	1.16	N/A	N/A
MULTIPLE POLICY DISCOUNT	25							
Renters and Personal Umbrella		0.81	0.90	0.84	0.90	0.90	1.00	1.00
Homeowners and Personal Umbrella		0.81	0.85	0.84	0.85	0.85	1.00	1.00
Mobilehome Owners/Manufactured Home Owners and Personal Umbrella		0.81	0.90	0.84	0.90	0.90	1.00	1.00
Condominium Owners and Personal Umbrella		0.81	0.90	0.84	0.90	0.90	1.00	1.00
Renters		0.85	0.97	0.91	0.98	0.98	1.00	1.00
Homeowners		0.85	0.85	0.85	0.85	0.85	1.00	1.00
Mobilehome Owners/Manufactured Home Owners		0.85	0.95	0.88	0.95	0.95	1.00	1.00
Condominium Owners		0.85	0.95	0.88	0.95	0.95	1.00	1.00
Personal Umbrella		0.85	0.95	0.88	0.95	0.95	1.00	1.00
HOMEOWNER DISCOUNT	69	0.8678	0.8678	0.8678	0.8678	0.8678	0.8678	0.8678
THE GOOD HANDS PEOPLE® DISCOUNT	34	0.90	0.90	0.90	0.90	0.90	N/A	N/A
RESPONSIBLE PAYER DISCOUNT	60	0.95	0.91	0.99	0.91	0.94	0.94	0.94
FULLPAY DISCOUNT	42	0.865	0.884	0.798	0.893	0.855	0.713	0.713
ALLSTATE EASY PAY PLAN DISCOUNT	61							
Allstate Value Plan		N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate		0.9506	0.9506	0.9506	0.9506	0.9506	N/A	N/A
Gold Protection		0.9506	0.9506	0.9506	0.9506	0.9506	N/A	N/A
Platinum Protection		0.9506	0.9506	0.9506	0.9506	0.9506	N/A	N/A
EARLY SIGNING DISCOUNT	63							
Number of Times Renewed:								
0		0.90	0.90	0.90	0.90	0.90	N/A	N/A
1		0.90	0.90	0.90	0.90	0.90	N/A	N/A
2		0.90	0.90	0.90	0.90	0.90	N/A	N/A
3		0.90	0.90	0.90	0.90	0.90	N/A	N/A
All Other		0.90	0.90	0.90	0.90	0.90	N/A	N/A
ALLSTATE AUTO/LIFE DISCOUNT SM	75	0.975	0.975	0.975	0.975	0.975	N/A	N/A
ALLSTATE eSMART SM DISCOUNT	76	0.94	0.94	0.94	0.94	0.94	N/A	N/A
ALLSTATE RIDE FOR HIRE ENDORSEMENT	27	1.02	1.02	N/A	1.02	1.02	N/A	N/A
YOUNG DRIVER DISCOUNT	32	0.90	0.90	0.90	0.90	0.90	N/A	N/A

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
VEHICLE RATING FACTORS

RATING PLAN		RULE	FACTOR				
			AA	BB	CC	DD	HH
VEHICLE USAGE FACTOR		65					
	Pleasure		1.00	1.00	1.00	1.00	1.00
	Work 0-3 (Work 3 miles or less)		1.00	1.00	1.00	1.00	1.00
	Work 3-10 (Work over 3 but less than 10 miles)		1.00	1.00	1.00	1.00	1.00
	Work 10-20 (Work 10-20 miles)		1.00	1.00	1.00	1.00	1.00
	Work 20+ (Work over 20 miles)		1.00	1.00	1.00	1.00	1.00
	Business		1.11	1.21	1.29	1.05	1.13
	Farm (Use Pleasure Usage Factors)		1.00	1.00	1.00	1.00	1.00
FARM DISCOUNT		37	0.90	0.90	N/A	0.90	N/A
ELECTRONIC STABILITY CONTROL DISCOUNT		17	0.97	0.93	1.00	0.88	N/A
NEW CAR DISCOUNT		26					
	Months since purchase: ≤ 12 months		0.80	0.88	0.91	0.81	0.81
	Months since purchase: > 12 & ≤ 24 months		0.89	0.91	0.97	0.86	0.85
	Months since purchase: >24 & ≤ 36 months		1.00	0.98	0.97	0.94	0.88
	Months since purchase: >36 months		1.00	1.00	1.00	1.00	1.00
PASSIVE RESTRAINT DISCOUNT		38					
	Airbags on both sides		N/A	N/A	0.70	N/A	N/A
	Airbags on driver side only		N/A	N/A	0.80	N/A	N/A
	Automatic motorized seatbelts		N/A	N/A	0.90	N/A	N/A
ANTILOCK BRAKE DISCOUNT		39	0.90	0.90	N/A	0.90	N/A
CERTIFIED RISK SURCHARGE		43					
	Cause A		1.50	1.50	N/A	N/A	N/A
	Cause B		1.25	1.25	N/A	N/A	N/A
	Cause C		1.05	1.05	N/A	N/A	N/A
	Cause D		1.10	1.10	N/A	N/A	N/A

<u>MOMENTUM FACTORS (Rule 72)</u>		
MOMENTUM FACTOR	A	1.0000
	B	1.0000
SUBSEQUENT MOMENTUM FACTOR	X	1.0000
	Y	1.0000

GEORGIA

VOLUNTARY PRIVATE PASSENGER AUTO ACCIDENT SURCHARGE (Rule 22)

CALCULATION OF POLICY SURCHARGE FACTOR

Complete the steps below for all applicable coverages

1. For each operator on the policy, determine a point value based on the table below.
2. Based on the point value, find the corresponding factor from the Accident Surcharge Factor Table.
3. To obtain the policy surcharge factor, calculate the geometric average of all factors.

See **RP-9A** for instructions on how to calculate the geometric average.

Years Since Most Recent Accident	MERIT POINTS VALUE			
	Years Since 2nd Most Recent Accident			
	0 - 1	1 - 2	2 - 3	none
0 - 1	9	8	6	3
1 - 2		7	5	2
2 - 3			4	1
none				0

Each Additional Accident	+4 Merit Points

Merit Points Due to First and Second Accident	
Merit Points Due to Additional Accidents	+
Total Merit Points	=

MERIT POINTS	ACCIDENT SURCHARGE FACTOR TABLE					
	AA	BB	CC	DD	SS	SA
0	1.00	1.00	1.00	1.00	1.00	1.00
1	1.07	1.05	1.08	1.03	1.00	1.00
2	1.19	1.16	1.11	1.12	1.00	1.00
3	1.47	1.36	1.18	1.26	1.00	1.00
4	1.42	1.43	1.16	1.39	1.00	1.00
5	1.65	1.53	1.27	1.47	1.00	1.00
6	1.93	1.73	1.45	1.56	1.00	1.00
7	1.84	1.70	1.46	1.70	1.00	1.00
8	2.10	2.08	1.67	1.79	1.00	1.00
9	2.60	2.42	1.89	2.17	1.00	1.00
Each Add'l Point	Add 0.12	Add 0.12	Add 0.11	Add 0.11	Add 0.00	Add 0.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
MAJOR VIOLATION SURCHARGE

*Obtain a value from the Value Table and find the corresponding factor from the Factor Table.

		VALUE TABLE							
		Number of Vehicles							
		1	2	3	4	5	6	7	8+
Number of Major Violations	0	01	02	03	04	05	06	07	08
	1	11	12	13	14	15	16	17	18
	2	21	22	23	24	25	26	27	28
	3	31	32	33	34	35	36	37	38
	4	41	42	43	44	45	46	47	48
	5	51	52	53	54	55	56	57	58
	6	61	62	63	64	65	66	67	68
	7	71	72	73	74	75	76	77	78
	8	81	82	83	84	85	86	87	88
	9+	91	92	93	94	95	96	97	98

VALUE	FACTOR TABLE				
	AA	BB	DD	SS	SA
1	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00
11	1.52	1.52	1.52	1.00	1.00
12	1.52	1.52	1.52	1.00	1.00
13	1.52	1.52	1.52	1.00	1.00
14	1.52	1.52	1.52	1.00	1.00
15	1.52	1.52	1.52	1.00	1.00
16	1.52	1.52	1.52	1.00	1.00
17	1.52	1.52	1.52	1.00	1.00
18	1.52	1.52	1.52	1.00	1.00
21	2.31	2.31	2.31	1.00	1.00
22	2.31	2.31	2.31	1.00	1.00
23	2.31	2.31	2.31	1.00	1.00
24	2.31	2.31	2.31	1.00	1.00
25	2.31	2.31	2.31	1.00	1.00
26	2.31	2.31	2.31	1.00	1.00
27	2.31	2.31	2.31	1.00	1.00
28	2.31	2.31	2.31	1.00	1.00
31	3.51	3.51	3.51	1.00	1.00
32	3.51	3.51	3.51	1.00	1.00
33	3.51	3.51	3.51	1.00	1.00
34	3.51	3.51	3.51	1.00	1.00
35	3.51	3.51	3.51	1.00	1.00
36	3.51	3.51	3.51	1.00	1.00
37	3.51	3.51	3.51	1.00	1.00
38	3.51	3.51	3.51	1.00	1.00
41	5.34	5.34	5.34	1.00	1.00
42	5.34	5.34	5.34	1.00	1.00
43	5.34	5.34	5.34	1.00	1.00
44	5.34	5.34	5.34	1.00	1.00
45	5.34	5.34	5.34	1.00	1.00
46	5.34	5.34	5.34	1.00	1.00
47	5.34	5.34	5.34	1.00	1.00
48	5.34	5.34	5.34	1.00	1.00
51	8.11	8.11	8.11	1.00	1.00
52	8.11	8.11	8.11	1.00	1.00
53	8.11	8.11	8.11	1.00	1.00
54	8.11	8.11	8.11	1.00	1.00
55	8.11	8.11	8.11	1.00	1.00
56	8.11	8.11	8.11	1.00	1.00
57	8.11	8.11	8.11	1.00	1.00
58	8.11	8.11	8.11	1.00	1.00
61	12.33	12.33	12.33	1.00	1.00
62	12.33	12.33	12.33	1.00	1.00
63	12.33	12.33	12.33	1.00	1.00
64	12.33	12.33	12.33	1.00	1.00
65	12.33	12.33	12.33	1.00	1.00
66	12.33	12.33	12.33	1.00	1.00
67	12.33	12.33	12.33	1.00	1.00
68	12.33	12.33	12.33	1.00	1.00
71	18.75	18.75	18.75	1.00	1.00
72	18.75	18.75	18.75	1.00	1.00
73	18.75	18.75	18.75	1.00	1.00
74	18.75	18.75	18.75	1.00	1.00
75	18.75	18.75	18.75	1.00	1.00
76	18.75	18.75	18.75	1.00	1.00
77	18.75	18.75	18.75	1.00	1.00
78	18.75	18.75	18.75	1.00	1.00
81	28.49	28.49	28.49	1.00	1.00
82	28.49	28.49	28.49	1.00	1.00
83	28.49	28.49	28.49	1.00	1.00
84	28.49	28.49	28.49	1.00	1.00
85	28.49	28.49	28.49	1.00	1.00
86	28.49	28.49	28.49	1.00	1.00
87	28.49	28.49	28.49	1.00	1.00
88	28.49	28.49	28.49	1.00	1.00
91	43.31	43.31	43.31	1.00	1.00
92	43.31	43.31	43.31	1.00	1.00
93	43.31	43.31	43.31	1.00	1.00
94	43.31	43.31	43.31	1.00	1.00
95	43.31	43.31	43.31	1.00	1.00
96	43.31	43.31	43.31	1.00	1.00
97	43.31	43.31	43.31	1.00	1.00
98	43.31	43.31	43.31	1.00	1.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
MINOR VIOLATION SURCHARGE

*Obtain a value from the Value Table and find the corresponding factor from the Factor Table.

VALUE TABLE								
Number of Vehicles								
	1	2	3	4	5	6	7	8+
Number of Minor Violations	0	01	02	03	04	05	06	07
	1	11	12	13	14	15	16	17
	2	21	22	23	24	25	26	27
	3	31	32	33	34	35	36	37
	4	41	42	43	44	45	46	47
	5	51	52	53	54	55	56	57
	6	61	62	63	64	65	66	67
	7	71	72	73	74	75	76	77
	8	81	82	83	84	85	86	87
	9+	91	92	93	94	95	96	97
								08
								18
								28
								38
								48
								58
								68
								78
								88
								98

VALUE	FACTOR TABLE				
	AA	BB	DD	SS	SA
1	1.00	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00	1.00
3	1.00	1.00	1.00	1.00	1.00
4	1.00	1.00	1.00	1.00	1.00
5	1.00	1.00	1.00	1.00	1.00
6	1.00	1.00	1.00	1.00	1.00
7	1.00	1.00	1.00	1.00	1.00
8	1.00	1.00	1.00	1.00	1.00
11	1.17	1.21	1.21	1.00	1.00
12	1.13	1.17	1.17	1.00	1.00
13	1.12	1.16	1.16	1.00	1.00
14	1.04	1.08	1.08	1.00	1.00
15	1.03	1.07	1.07	1.00	1.00
16	1.02	1.05	1.05	1.00	1.00
17	1.01	1.04	1.04	1.00	1.00
18	1.00	1.03	1.03	1.00	1.00
21	1.25	1.29	1.29	1.00	1.00
22	1.22	1.26	1.26	1.00	1.00
23	1.21	1.25	1.25	1.00	1.00
24	1.08	1.11	1.11	1.00	1.00
25	1.07	1.10	1.10	1.00	1.00
26	1.06	1.09	1.09	1.00	1.00
27	1.05	1.08	1.08	1.00	1.00
28	1.04	1.07	1.07	1.00	1.00
31	1.32	1.36	1.35	1.00	1.00
32	1.26	1.30	1.29	1.00	1.00
33	1.26	1.30	1.29	1.00	1.00
34	1.26	1.30	1.29	1.00	1.00
35	1.25	1.29	1.28	1.00	1.00
36	1.24	1.28	1.27	1.00	1.00
37	1.23	1.27	1.26	1.00	1.00
38	1.22	1.26	1.25	1.00	1.00
41	1.43	1.46	1.42	1.00	1.00
42	1.40	1.43	1.39	1.00	1.00
43	1.30	1.33	1.29	1.00	1.00
44	1.26	1.29	1.25	1.00	1.00
45	1.25	1.28	1.24	1.00	1.00
46	1.24	1.27	1.23	1.00	1.00
47	1.23	1.26	1.22	1.00	1.00
48	1.22	1.25	1.21	1.00	1.00
51	1.43	1.46	1.43	1.00	1.00
52	1.40	1.43	1.40	1.00	1.00
53	1.30	1.33	1.30	1.00	1.00
54	1.26	1.29	1.26	1.00	1.00
55	1.25	1.28	1.25	1.00	1.00
56	1.24	1.27	1.24	1.00	1.00
57	1.23	1.26	1.23	1.00	1.00
58	1.22	1.25	1.22	1.00	1.00
61	1.43	1.46	1.45	1.00	1.00
62	1.40	1.43	1.42	1.00	1.00
63	1.30	1.33	1.32	1.00	1.00
64	1.26	1.29	1.28	1.00	1.00
65	1.25	1.28	1.27	1.00	1.00
66	1.24	1.27	1.26	1.00	1.00
67	1.23	1.26	1.25	1.00	1.00
68	1.22	1.25	1.24	1.00	1.00
71	1.43	1.46	1.45	1.00	1.00
72	1.40	1.43	1.42	1.00	1.00
73	1.30	1.33	1.32	1.00	1.00
74	1.26	1.29	1.28	1.00	1.00
75	1.25	1.28	1.27	1.00	1.00
76	1.24	1.27	1.26	1.00	1.00
77	1.23	1.26	1.25	1.00	1.00
78	1.22	1.25	1.24	1.00	1.00
81	1.43	1.46	1.45	1.00	1.00
82	1.40	1.43	1.42	1.00	1.00
83	1.30	1.33	1.32	1.00	1.00
84	1.26	1.29	1.28	1.00	1.00
85	1.25	1.28	1.27	1.00	1.00
86	1.24	1.27	1.26	1.00	1.00
87	1.23	1.26	1.25	1.00	1.00
88	1.22	1.25	1.24	1.00	1.00
91	1.43	1.46	1.45	1.00	1.00
92	1.40	1.43	1.42	1.00	1.00
93	1.30	1.33	1.32	1.00	1.00
94	1.26	1.29	1.28	1.00	1.00
95	1.25	1.28	1.27	1.00	1.00
96	1.24	1.27	1.26	1.00	1.00
97	1.23	1.26	1.25	1.00	1.00
98	1.22	1.25	1.24	1.00	1.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
PHYSICAL DAMAGE RATING FACTORS

DEDUCTIBLE BY PGS FACTORS (Rules 14 & 15)													
COLLISION													
DEDUCTIBLE													
PGS	\$0	\$50	\$100	\$150	\$200	\$250	\$500	\$600	\$750	\$1,000	\$1,250	\$1,500	\$2,000
M	1.20	1.00	0.92	0.87	0.82	0.78	0.63	0.58	0.53	0.45	0.38	0.33	0.24
O	1.24	1.03	0.95	0.90	0.85	0.81	0.66	0.61	0.55	0.47	0.40	0.35	0.26
S	1.28	1.07	0.99	0.93	0.88	0.84	0.69	0.64	0.58	0.49	0.43	0.37	0.28
T	1.32	1.11	1.03	0.97	0.92	0.87	0.72	0.67	0.61	0.52	0.45	0.39	0.30
U	1.38	1.16	1.08	1.02	0.96	0.92	0.76	0.71	0.65	0.56	0.48	0.42	0.32
V	1.45	1.23	1.14	1.08	1.03	0.98	0.81	0.76	0.70	0.60	0.53	0.46	0.36
W	1.52	1.30	1.21	1.14	1.09	1.04	0.87	0.82	0.75	0.65	0.57	0.51	0.40
N	1.58	1.35	1.26	1.20	1.14	1.09	0.92	0.86	0.79	0.69	0.61	0.54	0.43
P	1.68	1.44	1.35	1.28	1.22	1.17	0.99	0.93	0.86	0.75	0.67	0.60	0.48
Q	1.78	1.53	1.43	1.36	1.30	1.25	1.06	1.00	0.93	0.82	0.73	0.66	0.53
R	1.88	1.62	1.52	1.45	1.39	1.34	1.14	1.08	1.00	0.89	0.80	0.72	0.59
G	2.01	1.75	1.65	1.57	1.51	1.45	1.25	1.18	1.10	0.98	0.89	0.80	0.66
I	2.19	1.92	1.81	1.73	1.66	1.60	1.39	1.32	1.23	1.11	1.01	0.92	0.77
K	2.38	2.09	1.98	1.89	1.82	1.76	1.54	1.47	1.37	1.24	1.13	1.04	0.88
C	2.77	2.46	2.34	2.25	2.17	2.10	1.86	1.78	1.68	1.53	1.41	1.30	1.12
D	3.19	2.86	2.73	2.63	2.55	2.48	2.21	2.12	2.01	1.85	1.72	1.60	1.40
E	3.65	3.29	3.15	3.04	2.95	2.88	2.59	2.49	2.37	2.20	2.05	1.92	1.71
F	4.13	3.75	3.60	3.49	3.39	3.31	3.00	2.90	2.77	2.58	2.42	2.28	2.04
H	4.65	4.24	4.08	3.96	3.86	3.77	3.44	3.33	3.19	2.99	2.82	2.67	2.41
J	5.19	4.76	4.59	4.46	4.36	4.26	3.91	3.79	3.64	3.43	3.24	3.08	2.80
L	5.77	5.32	5.14	5.00	4.88	4.79	4.41	4.29	4.13	3.90	3.70	3.53	3.23
COMPREHENSIVE													
DEDUCTIBLE													
PGS	\$0	\$50	\$100	\$150	\$250	\$500	\$600	\$750	\$1,000	\$1,250	\$1,500	\$2,000	
M	1.00	0.95	0.90	0.86	0.77	0.57	0.49	0.40	0.26	0.22	0.19	0.13	
O	1.05	1.00	0.95	0.90	0.81	0.60	0.53	0.43	0.28	0.24	0.21	0.15	
S	1.10	1.05	1.00	0.95	0.86	0.64	0.57	0.46	0.31	0.27	0.23	0.17	
T	1.16	1.11	1.06	1.01	0.91	0.69	0.61	0.50	0.34	0.30	0.26	0.20	
U	1.24	1.19	1.13	1.08	0.98	0.75	0.67	0.55	0.38	0.34	0.30	0.23	
V	1.34	1.29	1.23	1.18	1.07	0.83	0.74	0.62	0.44	0.39	0.35	0.28	
W	1.45	1.39	1.33	1.28	1.17	0.91	0.82	0.69	0.50	0.45	0.40	0.33	
N	1.54	1.48	1.42	1.36	1.25	0.98	0.89	0.75	0.55	0.50	0.45	0.37	
P	1.67	1.61	1.55	1.49	1.37	1.09	0.99	0.85	0.64	0.58	0.52	0.44	
Q	1.82	1.75	1.69	1.62	1.50	1.21	1.10	0.95	0.73	0.66	0.61	0.51	
R	1.96	1.90	1.83	1.76	1.63	1.33	1.22	1.06	0.82	0.75	0.69	0.59	
G	2.17	2.10	2.03	1.96	1.82	1.50	1.39	1.22	0.96	0.88	0.82	0.71	
I	2.45	2.37	2.29	2.22	2.07	1.73	1.61	1.42	1.14	1.06	0.99	0.87	
K	2.74	2.65	2.57	2.50	2.34	1.98	1.84	1.65	1.34	1.25	1.18	1.04	
C	3.36	3.27	3.19	3.10	2.93	2.52	2.36	2.14	1.79	1.69	1.60	1.45	
D	4.06	3.96	3.86	3.76	3.57	3.12	2.95	2.70	2.31	2.19	2.09	1.91	
E	4.82	4.71	4.60	4.50	4.29	3.79	3.60	3.33	2.89	2.76	2.64	2.44	
F	5.64	5.52	5.41	5.29	5.07	4.53	4.32	4.01	3.53	3.39	3.26	3.04	
H	6.53	6.40	6.28	6.15	5.91	5.32	5.10	4.77	4.24	4.09	3.94	3.70	
J	7.48	7.35	7.21	7.08	6.82	6.19	5.94	5.59	5.02	4.85	4.69	4.43	
L	8.50	8.35	8.21	8.07	7.79	7.12	6.86	6.47	5.86	5.67	5.51	5.22	

MODEL YEAR
FACTORS

MODEL YEAR	DD FACTOR
2020	6.07
2019	5.57
2018	5.16
2017	4.78
2016	4.43
2015	4.10
2014	3.80
2013	3.52
2012	3.26
2011	3.02
2010	2.80
2009 & PRIOR	2.59

SUBSEQUENT MODEL YEAR
ADJUSTMENT:

For model year factors not shown in the table, apply the following annual increase to the most recent model year factor shown above. Round to 2 decimal places after each calculation.

Collision = 9%

MODEL YEAR
FACTORS

MODEL YEAR	HH FACTOR
2020	3.24
2019	3.03
2018	2.86
2017	2.70
2016	2.55
2015	2.41
2014	2.27
2013	2.14
2012	2.02
2011	1.91
2010	1.80
2009 & PRIOR	1.70

SUBSEQUENT MODEL YEAR
ADJUSTMENT:

For model year factors not shown in the table, apply the following annual increase to the most recent model year factor shown above. Round to 2 decimal places after each calculation.

Comprehensive = 7%

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
EXPERIENCE GROUP RATING FACTORS

VEHICLE SCORE GROUP	AA	BB	CC	DD	HH
1	0.299	0.330	0.220	0.257	0.260
2	0.302	0.338	0.224	0.260	0.262
3	0.305	0.347	0.228	0.263	0.265
4	0.308	0.355	0.232	0.266	0.267
5	0.311	0.364	0.237	0.269	0.270
6	0.314	0.373	0.241	0.272	0.272
7	0.317	0.383	0.245	0.275	0.275
8	0.320	0.392	0.250	0.278	0.277
9	0.323	0.402	0.255	0.281	0.280
10	0.326	0.412	0.259	0.284	0.283
11	0.329	0.423	0.264	0.287	0.285
12	0.332	0.433	0.269	0.290	0.288
13	0.335	0.444	0.274	0.293	0.291
14	0.338	0.455	0.279	0.297	0.293
15	0.341	0.467	0.284	0.300	0.296
16	0.344	0.478	0.289	0.303	0.299
17	0.347	0.490	0.294	0.306	0.302
18	0.351	0.503	0.300	0.310	0.304
19	0.354	0.515	0.305	0.313	0.307
20	0.357	0.528	0.311	0.317	0.310
21	0.361	0.542	0.317	0.320	0.313
22	0.364	0.555	0.323	0.324	0.316
23	0.367	0.557	0.328	0.327	0.319
24	0.371	0.559	0.334	0.331	0.322
25	0.374	0.560	0.341	0.334	0.325
26	0.378	0.562	0.347	0.338	0.328
27	0.381	0.564	0.353	0.342	0.331
28	0.385	0.565	0.360	0.345	0.334
29	0.389	0.567	0.366	0.349	0.337
30	0.392	0.569	0.373	0.353	0.340
31	0.396	0.570	0.380	0.357	0.344
32	0.400	0.572	0.387	0.361	0.347
33	0.403	0.574	0.394	0.365	0.350
34	0.407	0.576	0.401	0.369	0.353
35	0.411	0.577	0.409	0.373	0.357
36	0.415	0.579	0.416	0.377	0.360
37	0.419	0.581	0.424	0.381	0.363
38	0.422	0.583	0.432	0.385	0.367
39	0.426	0.584	0.439	0.389	0.370
40	0.430	0.586	0.448	0.394	0.374
41	0.434	0.588	0.456	0.398	0.377
42	0.438	0.590	0.464	0.402	0.381
43	0.443	0.591	0.473	0.407	0.384

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
EXPERIENCE GROUP RATING FACTORS

VEHICLE SCORE GROUP	AA	BB	CC	DD	HH
44	0.447	0.593	0.481	0.411	0.388
45	0.451	0.595	0.490	0.416	0.391
46	0.455	0.597	0.499	0.420	0.395
47	0.459	0.598	0.502	0.425	0.399
48	0.464	0.600	0.506	0.430	0.402
49	0.468	0.602	0.509	0.434	0.406
50	0.472	0.604	0.513	0.439	0.410
51	0.477	0.606	0.516	0.442	0.414
52	0.481	0.608	0.519	0.445	0.418
53	0.486	0.609	0.523	0.448	0.422
54	0.490	0.611	0.526	0.451	0.425
55	0.495	0.613	0.530	0.454	0.429
56	0.499	0.615	0.533	0.457	0.433
57	0.504	0.617	0.537	0.459	0.437
58	0.509	0.619	0.540	0.462	0.442
59	0.514	0.620	0.544	0.466	0.446
60	0.518	0.622	0.547	0.469	0.450
61	0.523	0.624	0.551	0.472	0.454
62	0.528	0.626	0.555	0.475	0.458
63	0.533	0.628	0.558	0.478	0.463
64	0.538	0.630	0.562	0.481	0.467
65	0.543	0.632	0.566	0.484	0.471
66	0.548	0.634	0.570	0.487	0.476
67	0.553	0.635	0.573	0.490	0.480
68	0.558	0.637	0.577	0.494	0.485
69	0.564	0.639	0.581	0.497	0.489
70	0.569	0.641	0.585	0.500	0.494
71	0.574	0.645	0.589	0.503	0.498
72	0.580	0.649	0.593	0.507	0.503
73	0.585	0.652	0.597	0.510	0.508
74	0.588	0.656	0.600	0.513	0.512
75	0.590	0.660	0.604	0.517	0.517
76	0.593	0.664	0.608	0.520	0.522
77	0.596	0.668	0.613	0.523	0.527
78	0.599	0.672	0.617	0.527	0.532
79	0.601	0.676	0.621	0.530	0.537
80	0.604	0.679	0.625	0.534	0.542
81	0.607	0.683	0.629	0.537	0.547
82	0.610	0.687	0.633	0.541	0.552
83	0.613	0.691	0.637	0.544	0.557
84	0.615	0.695	0.641	0.548	0.562
85	0.618	0.699	0.646	0.551	0.568
86	0.621	0.704	0.650	0.555	0.573

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
EXPERIENCE GROUP RATING FACTORS

VEHICLE SCORE GROUP	AA	BB	CC	DD	HH
87	0.624	0.708	0.654	0.558	0.578
88	0.627	0.712	0.659	0.562	0.584
89	0.630	0.716	0.663	0.566	0.589
90	0.633	0.720	0.667	0.569	0.593
91	0.635	0.724	0.672	0.573	0.597
92	0.638	0.728	0.676	0.577	0.600
93	0.641	0.733	0.681	0.581	0.604
94	0.644	0.737	0.685	0.584	0.608
95	0.647	0.741	0.690	0.588	0.611
96	0.650	0.746	0.694	0.592	0.615
97	0.653	0.750	0.699	0.596	0.619
98	0.656	0.754	0.704	0.600	0.622
99	0.659	0.759	0.708	0.604	0.626
100	0.662	0.763	0.713	0.608	0.630
101	0.665	0.768	0.718	0.612	0.634
102	0.668	0.772	0.722	0.616	0.637
103	0.672	0.776	0.727	0.620	0.641
104	0.675	0.781	0.732	0.624	0.645
105	0.678	0.786	0.737	0.628	0.648
106	0.681	0.790	0.742	0.632	0.652
107	0.684	0.795	0.747	0.636	0.656
108	0.687	0.799	0.752	0.640	0.659
109	0.690	0.804	0.757	0.644	0.663
110	0.694	0.809	0.762	0.648	0.667
111	0.697	0.813	0.767	0.653	0.671
112	0.700	0.818	0.772	0.657	0.674
113	0.703	0.823	0.777	0.661	0.678
114	0.706	0.828	0.782	0.666	0.682
115	0.710	0.829	0.787	0.670	0.685
116	0.713	0.831	0.792	0.674	0.689
117	0.716	0.833	0.798	0.679	0.693
118	0.719	0.835	0.803	0.683	0.696
119	0.723	0.837	0.808	0.688	0.700
120	0.726	0.839	0.814	0.691	0.704
121	0.729	0.840	0.819	0.695	0.708
122	0.732	0.842	0.824	0.699	0.711
123	0.735	0.844	0.830	0.703	0.715
124	0.738	0.846	0.835	0.707	0.719
125	0.741	0.848	0.841	0.711	0.722
126	0.744	0.850	0.846	0.715	0.726
127	0.747	0.852	0.852	0.718	0.730
128	0.750	0.854	0.858	0.722	0.733
129	0.753	0.855	0.863	0.726	0.737

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
EXPERIENCE GROUP RATING FACTORS

VEHICLE SCORE GROUP	AA	BB	CC	DD	HH
130	0.756	0.857	0.869	0.730	0.741
131	0.759	0.859	0.875	0.734	0.745
132	0.762	0.861	0.881	0.738	0.748
133	0.765	0.863	0.886	0.742	0.752
134	0.768	0.865	0.888	0.745	0.756
135	0.771	0.867	0.890	0.749	0.759
136	0.774	0.869	0.891	0.753	0.763
137	0.777	0.871	0.893	0.757	0.767
138	0.780	0.872	0.894	0.761	0.770
139	0.783	0.874	0.896	0.765	0.774
140	0.787	0.876	0.898	0.769	0.778
141	0.790	0.878	0.899	0.772	0.782
142	0.793	0.880	0.901	0.776	0.785
143	0.796	0.882	0.902	0.780	0.789
144	0.799	0.884	0.904	0.784	0.793
145	0.803	0.886	0.906	0.788	0.796
146	0.806	0.888	0.907	0.792	0.800
147	0.809	0.890	0.909	0.796	0.804
148	0.812	0.892	0.911	0.799	0.808
149	0.815	0.894	0.912	0.803	0.811
150	0.819	0.896	0.914	0.807	0.815
151	0.822	0.898	0.916	0.811	0.819
152	0.825	0.900	0.917	0.815	0.822
153	0.829	0.902	0.919	0.819	0.826
154	0.832	0.904	0.921	0.823	0.830
155	0.835	0.906	0.922	0.826	0.833
156	0.839	0.908	0.924	0.830	0.837
157	0.842	0.910	0.926	0.834	0.841
158	0.845	0.912	0.927	0.838	0.845
159	0.849	0.914	0.929	0.842	0.848
160	0.852	0.916	0.931	0.846	0.852
161	0.856	0.918	0.932	0.850	0.856
162	0.859	0.920	0.934	0.853	0.859
163	0.862	0.922	0.936	0.857	0.863
164	0.866	0.924	0.937	0.861	0.867
165	0.869	0.926	0.939	0.865	0.870
166	0.873	0.928	0.941	0.869	0.874
167	0.876	0.930	0.942	0.873	0.878
168	0.880	0.932	0.944	0.877	0.882
169	0.883	0.934	0.946	0.880	0.885
170	0.887	0.936	0.947	0.884	0.889
171	0.890	0.938	0.949	0.888	0.893
172	0.894	0.940	0.951	0.892	0.896

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
EXPERIENCE GROUP RATING FACTORS

VEHICLE SCORE GROUP	AA	BB	CC	DD	HH
173	0.898	0.942	0.953	0.896	0.900
174	0.901	0.944	0.954	0.900	0.904
175	0.905	0.946	0.956	0.904	0.907
176	0.908	0.949	0.958	0.907	0.911
177	0.912	0.951	0.959	0.911	0.915
178	0.916	0.953	0.961	0.915	0.919
179	0.919	0.955	0.963	0.919	0.922
180	0.923	0.957	0.965	0.923	0.926
181	0.927	0.959	0.966	0.927	0.930
182	0.931	0.961	0.968	0.931	0.933
183	0.934	0.963	0.970	0.934	0.937
184	0.938	0.965	0.972	0.938	0.941
185	0.942	0.968	0.973	0.942	0.944
186	0.946	0.970	0.975	0.946	0.948
187	0.949	0.972	0.977	0.950	0.952
188	0.953	0.974	0.979	0.954	0.956
189	0.957	0.976	0.980	0.958	0.959
190	0.961	0.978	0.982	0.961	0.963
191	0.965	0.980	0.984	0.965	0.967
192	0.969	0.983	0.986	0.969	0.970
193	0.972	0.985	0.987	0.973	0.974
194	0.976	0.987	0.989	0.977	0.978
195	0.980	0.989	0.991	0.981	0.981
196	0.984	0.991	0.993	0.985	0.985
197	0.988	0.993	0.995	0.988	0.989
198	0.992	0.996	0.996	0.992	0.993
199	0.996	0.998	0.998	0.996	0.996
200	1.000	1.000	1.000	1.000	1.000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
MISCELLANEOUS COVERAGES RATING FACTORS

AUTO REPLACEMENT PROTECTION (NC) - (Rule 53)		
Number of years the vehicle's Model Year is older than the calendar year of effective date of the policy::	Collision Factor	Comprehensive Factor
< 1 year (0 - 11 months)	0.050	0.020
1 - 2 years (12 - 23 months)	0.050	0.020
2 - 3 years (24 - 35 months)	0.050	0.020
3-4 years (36 - 47 months)	0.040	0.015
4-5 years (48 - 59 months)	0.040	0.015
5-6 years (60 - 71 months)	0.040	0.015
6-7 years (72 - 83 months)	0.040	0.015
7-8 years (84 - 95 months)	0.040	0.015
8- 9 years (96 - 107 months)	0.040	0.015
9-10 years (108 - 119 months)	0.040	0.015
10-11 years (120 - 131 months)	0.040	0.015
11-12 years (132 - 143 months)	0.040	0.015
12-13 years (144 - 155 months)	0.040	0.015
13-14 years (156 - 167 months)	0.040	0.015
14-15 years (168 - 179 months)	0.040	0.015
15-16 years (180 - 191 months)	0.040	0.015

CAMPER UNIT ADDITIONAL PREMIUM - (Rule 49)		
	Additional Rate	
<u>Original Cost New of Camper Unit</u>	<u>Coverage DD</u>	<u>Coverage HH</u>
Under \$1,200	\$3	\$3
\$1,200 to 1,799	\$5	\$5
\$1,800 to 2,399	\$8	\$8
\$2,400 and above	\$10	\$10

AUTO FIRE, LIGHTNING, TRANSPORTATION AND THEFT (HG) - (Rule 19)	
<u>TERRITORIES</u>	Percentage of \$50 Deductible <u>Comprehensive Rate</u>
ALL	88%

TRANSPORTATION EXPENSE (UU) - (Rule 19)	
ALL TERRITORIES	\$12.69

ROADSIDE COVERAGE (JJ) - (Rule 19)	
<u>LIMIT/OCCURRENCE</u>	<u>RATE/AUTO</u>
\$25.00*	\$4.88
\$50.00	\$6.15
\$100.00	\$6.80
*Not available at new business or as an endorsement to a policy on or after 8/12/2013.	

SOUND SYSTEM COVERAGE (ZA) - (Rule 19)		
<u>LIMIT/OCCURRENCE</u>	<u>RATE/AUTO</u>	<u>DEDUCTIBLE</u>
\$0-250	\$9	\$50
251-500	\$18	\$50
501-1000	\$33	\$50
1001-2500	\$61	\$100

PORTABLE ELECTRONICS AND MEDIA COVERAGE (ZZ) - (Rule 19)	
<u>LIMIT/OCCURRENCE</u>	<u>RATE/AUTO</u>
\$100.00	\$5.00
\$200	\$10.00
\$250	\$12.50
\$500	\$25.00
\$1,000	\$50.00

CUSTOM EQUIPMENT - (Rule 19)		
<u>LIMIT/OCCURRENCE</u>	<u>COLLISION (CD) RATE/AUTO</u>	<u>COMPREHENSIVE (CH) RATE/AUTO</u>
\$2,500	\$35	\$16
\$5,000	\$70	\$32
\$10,000	\$125	\$60
\$15,000	\$180	\$85
\$20,000	\$230	\$110
\$25,000	\$260	\$135

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
DEKALB	44	0002	30002	AVONDALE EST	320
DEKALB	44	0002	30002	AVONDALE EST	321
CHEROKEE	28	0004	30004	ALPHARETTA CHER	230
FULTON	60	0004	30004	ALPHARETTA FLTN	310
FORSYTH	58	0004	30004	ALPHARETTA FRSY	260
FULTON	60	0005	30005	ALPHARETTA FLTN	310
FORSYTH	58	0005	30005	ALPHARETTA FRSY	260
EMANUEL	53	0006	30006	MARIETTA	301
COBB	33	0006	30006	MARIETTA	301
COBB	33	0008	30008	MARIETTA	301
COBB	33	0008	30008	MARIETTA	300
FULTON	60	0009	30009	ALPHARETTA	310
BARROW	7	0011	30011	AUBURN BARROW	340
GWINNETT	67	0011	30011	AUBURN GWINNETT	340
DEKALB	44	0012	30012	CONYERS	320
GWINNETT	67	0012	30012	CONYERS	340
ROCKDALE	122	0012	30012	CONYERS RCKDL	340
WALTON	147	0012	30012	CONYERS WALTN	340
NEWTON	107	0013	30013	CONYERS NEWTON	340
ROCKDALE	122	0013	30013	CONYERS ROCKDL	340
NEWTON	107	0014	30014	COVINGTN NEWTN	341
ROCKDALE	122	0014	30014	COVINGTN RCKDL	340
WALTON	147	0014	30014	COVINGTN WALTN	340
JASPER	79	0016	30016	COVINGTN JASPER	420
NEWTON	107	0016	30016	COVINGTN NEWTN	341
ROCKDALE	122	0016	30016	COVINGTN RCKDL	340
GWINNETT	67	0017	30017	GRAYSON	340
WALTON	147	0018	30018	JERSEY	340
GWINNETT	67	0019	30019	DACULA GWINETT	343
WALTON	147	0019	30019	DACULA WALTON	346
DEKALB	44	0021	30021	CLARKSTON	320
FULTON	60	0022	30022	ALPHARETTA FLTN	310
FORSYTH	58	0022	30022	ALPHARETTA FRSY	260
FORSYTH	58	0024	30024	SUWANEE FORSYT	260
FULTON	60	0024	30024	SUWANEE FULTON	310
GWINNETT	67	0024	30024	SUWANEE GWINNT	340
MORGAN	104	0025	30025	SOCIAL CR MRGAN	400
NEWTON	107	0025	30025	SOCIAL CR NWTN	340
WALTON	147	0025	30025	SOCIAL CR WLTON	340
FORSYTH	58	0028	30028	CUMMING	260
CHEROKEE	28	0028	30028	CUMMING	230
DEKALB	44	0030	30030	DECATUR	320
DEKALB	44	0030	30030	DECATUR	322
DEKALB	44	0032	30032	DECATUR	322
DEKALB	44	0032	30032	DECATUR	320
DEKALB	44	0033	30033	DECATUR	320
DEKALB	44	0033	30033	DECATUR	322
DEKALB	44	0034	30034	DECATUR	320
DEKALB	44	0035	30035	DECATUR	322
DEKALB	44	0035	30035	DECATUR	320
DEKALB	44	0038	30038	LITHONIA	320
GWINNETT	67	0039	30039	SNELLVILLE	340
DEKALB	44	0039	30039	SNELLVILLE	320
DEKALB	44	0039	30039	SNELLVILLE	340
ROCKDALE	122	0039	30039	SNELLVILLE RKDL	340
CHEROKEE	28	0040	30040	CUMMING CHEROKE	230
FORSYTH	58	0040	30040	CUMMING FORSYTH	260
FORSYTH	58	0041	30041	CUMMING	260
GWINNETT	67	0043	30043	LAWRENCEVILLE	340
GWINNETT	67	0044	30044	LAWRENCEVILLE	340
GWINNETT	67	0045	30045	LAWRENCEVILLE	340
GWINNETT	67	0046	30046	LAWRENCEVILLE	340
GWINNETT	67	0047	30047	LILBURN	340
ROCKDALE	122	0049	30049	ELLENWD ROCKDAL	340
CLAYTON	31	0049	30049	ELLNWD CLYTN	330
DEKALB	44	0049	30049	ELLNWD DEKLB	300
DEKALB	44	0049	30049	ELLNWD DEKLB	322
HENRY	75	0049	30049	ELLNWD HENRY	430
GWINNETT	67	0049	30049	LAWRENCEVILLE	340
GWINNETT	67	0052	30052	LOGANVLE GWINNT	340
NEWTON	107	0052	30052	LOGANVLE NEWTON	340
ROCKDALE	122	0052	30052	LOGANVLE ROCKDL	340
WALTON	147	0052	30052	LOGANVLE WALTON	340
NEWTON	107	0054	30054	OXFORD NEWTON	340
WALTON	147	0054	30054	OXFORD WALTON	346
JASPER	79	0055	30055	MANSFIELD JASPR	420
MORGAN	104	0055	30055	MANSFIELD MORGN	400
NEWTON	107	0055	30055	MANSFIELD NEWTN	340
JASPER	79	0056	30056	NEWBORN JASPER	420
MORGAN	104	0056	30056	NEWBORN MORGAN	400
NEWTON	107	0056	30056	NEWBORN NEWTON	340
DEKALB	44	0058	30058	LITHONIA DEKLB	320
GWINNETT	67	0058	30058	LITHONIA GWNTT	340
ROCKDALE	122	0058	30058	LITHONIA RCKDL	340
COBB	33	0060	30060	MARIETTA	301
COBB	33	0060	30060	MARIETTA	300
COBB	33	0061	30061	MARIETTA	301
COBB	33	0061	30061	MARIETTA	300
COBB	33	0062	30062	MARIETTA	301
COBB	33	0062	30062	MARIETTA	300
COBB	33	0064	30064	MARIETTA	301
COBB	33	0064	30064	MARIETTA	300
COBB	33	0065	30065	MARIETTA	301
COBB	33	0065	30065	MARIETTA	300
COBB	33	0066	30066	MARIETTA	301
COBB	33	0066	30066	MARIETTA	300
COBB	33	0067	30067	MARIETTA	301
COBB	33	0067	30067	MARIETTA	300
COBB	33	0068	30068	MARIETTA	301
COBB	33	0068	30068	MARIETTA	300
NEWTON	107	0070	30070	PORTERDALE	340
GWINNETT	67	0071	30071	NORCROSS	343
DEKALB	44	0072	30072	PINE LAKE	320

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
DEKALB	44	0074	30074	REDAN	320
CHEROKEE	28	0075	30075	ROSWELL CHRKE	230
COBB	33	0075	30075	ROSWELL COBB	300
FULTON	60	0075	30075	ROSWELL FULTON	310
FULTON	60	0076	30076	ROSWELL	310
FULTON	60	0077	30077	ROSWELL	310
GWINNETT	67	0078	30078	SNELLVILLE	340
DEKALB	44	0079	30079	SCOTTDALE	320
COBB	33	0080	30080	SMYRNA	300
COBB	33	0081	30081	SMYRNA	300
COBB	33	0082	30082	SMYRNA	300
DEKALB	44	0083	30083	STONE MOUNTAIN	320
DEKALB	44	0084	30084	TUCKER DEKALB	320
GWINNETT	67	0084	30084	TUCKER GWINNETT	343
DEKALB	44	0087	30087	STONE MTN DEKLB	320
GWINNETT	67	0087	30087	STONE MTN GWNET	343
DEKALB	44	0088	30088	STONE MOUNTAIN	320
COBB	33	0090	30090	MARIETTA	300
COBB	33	0090	30090	MARIETTA	301
GWINNETT	67	0092	30092	NORCROSS	340
FULTON	60	0092	30092	NORCROSS2	340
GWINNETT	67	0093	30093	NORCROSS	343
NEWTON	107	0094	30094	CONYERS NEWTON	340
ROCKDALE	122	0094	30094	CONYERS ROCKDL	340
FORSYTH	58	0096	30096	DULUTH FORSYTH	260
FULTON	60	0096	30096	DULUTH FULTON	310
GWINNETT	67	0096	30096	DULUTH GWINNETT	340
FORSYTH	58	0097	30097	DULUTH FORSYTH	260
FULTON	60	0097	30097	DULUTH FULTON	310
GWINNETT	67	0097	30097	DULUTH GWINNETT	340
BARTOW	8	0101	30101	ACWORTH BARTOW	240
CHEROKEE	28	0101	30101	ACWORTH CHEROKE	230
COBB	33	0101	30101	ACWORTH COBB	300
PAULDING	110	0101	30101	ACWORTH PAULDNG	273
BARTOW	8	0102	30102	ACWORTH BARTOW	240
CHEROKEE	28	0102	30102	ACWORTH CHEROKE	230
COBB	33	0102	30102	ACWORTH COBB	300
BARTOW	8	0103	30103	ADAIRSVLE BARTW	240
FLOYD	57	0103	30103	ADAIRSVLE FLOYD	260
GORDON	64	0103	30103	ADAIRSVLE GORDN	259
BARTOW	8	0104	30104	ARAGON BARTOW	240
FLOYD	57	0104	30104	ARAGON FLOYD	260
POLK	115	0104	30104	ARAGON POLK	270
FLOYD	57	0105	30105	ARMUCHEE	260
COBB	33	0106	30106	AUSTELL COBB	300
DOUGLAS	48	0106	30106	AUSTELL DOUGLAS	290
CHEROKEE	28	0107	30107	BALL GRND CHERO	230
FORSYTH	58	0107	30107	BALL GRND FORSY	260
PICKENS	112	0107	30107	BALL GRND PCKNS	230
HARALSON	71	0108	30108	BOWDN	270
CARROLL	22	0108	30108	BOWDON	280
HEARD	74	0108	30108	BOWDON	470
CARROLL	22	0110	30110	BREMEN CARROLL	280
HARALSON	71	0110	30110	BREMEN HARALSON	272
COBB	33	0111	30111	CLARKDALE	300
HARALSON	71	0113	30113	BUCHANAN	270
CHEROKEE	28	0114	30114	CANTON	231
CHEROKEE	28	0115	30115	CANTON	231
CHEROKEE	28	0115	30115	CANTON	230
CARROLL	22	0116	30116	CARROLLTON	281
CARROLL	22	0116	30116	CARROLLTON	280
CARROLL	22	0117	30117	CARROLLTON	281
CARROLL	22	0117	30117	CARROLLTON	280
CARROLL	22	0118	30118	CARROLLTON	281
CARROLL	22	0118	30118	CARROLLTON	280
BARTOW	8	0120	30120	CARTERSVILLE	241
BARTOW	8	0120	30120	CARTERSVILLE	240
BARTOW	8	0121	30121	CARTERSVILLE	241
BARTOW	8	0121	30121	CARTERSVILLE	240
DOUGLAS	48	0122	30122	LITHIA SPRINGS	290
COBB	33	0122	30122	LITHIA SPRINGS	300
BARTOW	8	0123	30123	CASSVILLE	240
FLOYD	57	0124	30124	CAVE SPRING	260
POLK	115	0125	30125	CEDARTOWN	271
FLOYD	57	0125	30125	CEDARTWN	260
COBB	33	0126	30126	MABLETON	300
COBB	33	0127	30127	POWDER SPRG COB	300
DOUGLAS	48	0127	30127	POWDER SPRG DGL	290
PAULDING	110	0127	30127	POWDER SPRG PLD	270
FLOYD	57	0129	30129	COOSA	260
COBB	33	0132	30132	DALLAS COBB	300
PAULDING	110	0132	30132	DALLAS PAULDG	273
DOUGLAS	48	0133	30133	DOUGLASVILLE	290
DOUGLAS	48	0134	30134	DOUGLASVLE DGLS	290
PAULDING	110	0134	30134	DOUGLASVLE PLDG	273
DOUGLAS	48	0135	30135	DOUGLASVILLE	290
BARTOW	8	0137	30137	EMERSON	240
POLK	115	0138	30138	ESOM HILL	270
PICKENS	112	0139	30139	FAIRMONT	230
BARTOW	8	0139	30139	FAIRMOUNT BARTW	240
GORDON	64	0139	30139	FAIRMOUNT GORDN	250
GORDON	64	0139	30139	FAIRMOUNT GORDN	259
HARALSON	71	0140	30140	FELTON	272
COBB	33	0141	30141	HIRAM COBB	300
PAULDING	110	0141	30141	HIRAM PAULDING	273
CHEROKEE	28	0142	30142	HOLLY SPRINGS	230
DAWSON	42	0143	30143	BIG CANOE	230
PICKENS	112	0143	30143	JASPER	230
COBB	33	0144	30144	KENNESAW	300
BARTOW	8	0145	30145	KINGSTON BARTOW	240
FLOYD	57	0145	30145	KINGSTON FLOYD	260
CHEROKEE	28	0146	30146	LEBANON	230
FLOYD	57	0147	30147	LINDALE	260

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
POLK	115	0147	30147	LINDALE	271
PICKENS	112	0148	30148	MARBLE HILL	230
DAWSON	42	0148	30148	MARBLE HILL	230
FLOYD	57	0149	30149	MT BERRY	260
CHEROKEE	28	0151	30151	NELSON CHEROKEE	230
PICKENS	112	0151	30151	NELSON PICKENS	230
COBB	33	0152	30152	KENNESAW	300
HARALSON	71	0153	30153	ROCKMART	270
PAULDING	110	0153	30153	ROCKMART PALDNG	270
POLK	115	0153	30153	ROCKMART POLK	270
COBB	33	0156	30156	KENNESAW	300
COBB	33	0157	30157	DALLAS COBB	300
PAULDING	110	0157	30157	DALLAS PAULDING	270
COBB	33	0160	30160	KENNESAW	300
FLOYD	57	0161	30161	ROME	266
FLOYD	57	0161	30161	ROME	260
FLOYD	57	0164	30164	ROME	266
FLOYD	57	0164	30164	ROME	260
FLOYD	57	0165	30165	ROME	266
FLOYD	57	0165	30165	ROME	260
COBB	33	0168	30168	AUSTELL COBB	300
DOUGLAS	48	0168	30168	AUSTELL DOUGLAS	290
CHEROKEE	28	0169	30169	CANTON	231
CARROLL	22	0170	30170	ROOPVLE CARROL	280
HEARD	74	0170	30170	ROOPVLE HEARD	470
BARTOW	8	0171	30171	RYDAL	240
FLOYD	57	0172	30172	SHANNON	260
FLOYD	57	0173	30173	SILVER CREEK	260
GILMER	61	0175	30175	TALK ROCK GILMR	193
PICKENS	112	0175	30175	TALK ROCK PCKNS	233
HARALSON	71	0176	30176	TALLAPOOSA	272
PICKENS	112	0177	30177	TATE	233
BARTOW	8	0178	30178	TAYLORSVILLE	240
POLK	115	0178	30178	TAYLORSVILLE2	270
CARROLL	22	0179	30179	TEMPLE CARROLL	280
HARALSON	71	0179	30179	TEMPLE HARALSON	272
PAULDING	110	0179	30179	TEMPLE PAULDING	273
CARROLL	22	0180	30180	VLA RICA CARROL	280
DOUGLAS	48	0180	30180	VLA RICA DOUGLS	290
PAULDING	110	0180	30180	VLA RICA PAULDG	273
CARROLL	22	0182	30182	WACO CARROLL	280
HARALSON	71	0182	30182	WACO HARALSON	272
CHEROKEE	28	0183	30183	WALESKA	230
BARTOW	8	0184	30184	WHITE BARTOW	240
CHEROKEE	28	0184	30184	WHITE CHERO	230
CARROLL	22	0185	30185	WHITESBURG	280
DOUGLAS	48	0185	30185	WHITESBURG DGLS	290
DOUGLAS	48	0187	30187	WINSTON	290
CHEROKEE	28	0188	30188	WOODSTOCK CHERO	230
COBB	33	0188	30188	WOODSTOCK COBB	300
CHEROKEE	28	0189	30189	WOODSTOCK CHERO	230
COBB	33	0189	30189	WOODSTOCK COBB	300
LAMAR	85	0204	30204	BARNESVILLE	500
MONROE	102	0204	30204	BARNESVILLE	500
FAYETTE	56	0205	30205	BROOKS FAYETTE	450
SPALDING	126	0205	30205	BROOKS SPALDING	440
PIKE	114	0206	30206	CONCORD	490
SPALDING	126	0212	30212	EXPERIMENT	440
FAYETTE	56	0213	30213	FAIRBURN FAYETT	450
FULTON	60	0213	30213	FAIRBURN FULTON	310
CLAYTON	31	0214	30214	FAYETTEVL CLAYT	330
FAYETTE	56	0214	30214	FAYETTEVL FAYET	450
FAYETTE	56	0214	30214	WOOLSEY	450
CLAYTON	31	0215	30215	FAYETEVILE CLAY	330
FAYETTE	56	0215	30215	FAYETEVLE FAYTE	450
BUTTS	18	0216	30216	FLOVILLA	420
HEARD	74	0217	30217	FRANKLIN	470
HEARD	74	0217	30217	GLENN	470
MERIWETHER	99	0218	30218	GAY	490
MERIWETHER	99	0220	30220	GRANTVILE	490
COWETA	38	0220	30220	GRANTVILLE	460
MERIWETHER	99	0222	30222	GREENVILLE	491
MERIWETHER	99	0222	30222	GREENVILLE	490
HENRY	75	0223	30223	GRIFFIN HENRY	430
SPALDING	126	0223	30223	GRIFFIN SPALDNG	441
SPALDING	126	0223	30223	GRIFFIN SPALDNG	440
SPALDING	126	0224	30224	GRIFFIN	441
SPALDING	126	0224	30224	GRIFFIN	440
PIKE	114	0224	30224	GRIFFIN	490
CLAYTON	31	0228	30228	HAMPTON CLAYTON	330
HENRY	75	0228	30228	HAMPTON HENRY	430
SPALDING	126	0228	30228	HAMPTON SPALDIN	440
COWETA	38	0229	30229	HARALSON	460
COWETA	38	0230	30230	HOGANSVILLE	460
HEARD	74	0230	30230	HOGANSVLE HEARD	470
MERIWETHER	99	0230	30230	HOGANSVLE MERIW	490
TROUP	141	0230	30230	HOGANSVLE TROUP	480
HENRY	75	0233	30233	JACKSN HENRY	430
BUTTS	18	0233	30233	JACKSON BUTTS	420
LAMAR	85	0233	30233	JACKSON LAMAR	500
MONROE	102	0233	30233	JACKSON MONROE	500
NEWTON	107	0233	30233	JACKSON NEWTON	340
SPALDING	126	0233	30233	JACKSON SPALDNG	440
BUTTS	18	0234	30234	JNKINSBRG BUTTS	420
HENRY	75	0234	30234	JNKINSBRG HENRY	430
CLAYTON	31	0236	30236	JONESBORO CLYTN	330
FAYETTE	56	0236	30236	JONESBORO FAYTE	450
HENRY	75	0236	30236	JONESBORO HNRY	430
CLAYTON	31	0237	30237	JONESBORO	330
CLAYTON	31	0238	30238	JONESBORO CLAYT	330
FAYETTE	56	0238	30238	JONESBORO FAYTT	450
HENRY	75	0238	30238	JONESBORO HENRY	430
TROUP	141	0240	30240	LA GRANGE	481

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
TROUP	141	0240	30240	LA GRANGE	480
TROUP	141	0241	30241	LA GRANGE	480
TROUP	141	0241	30241	LA GRANGE	481
BUTTS	18	0248	30248	LOCUST GR BUTTS	420
HENRY	75	0248	30248	LOCUST GR HENRY	430
SPALDING	126	0248	30248	LOCUST GR SPALD	440
CLAYTON	31	0250	30250	LOVEJOY	330
MERIWETHER	99	0251	30251	LUTHERSVILLE	490
HENRY	75	0252	30252	MCDONOUGH HENRY	430
ROCKDALE	122	0252	30252	MCDONOUGH ROCKD	340
HENRY	75	0253	30253	MCDONOUGH HENRY	430
ROCKDALE	122	0253	30253	MCDONOUGH RCKDL	345
PIKE	114	0256	30256	MEANSVILLE	490
LAMAR	85	0257	30257	MILNER	500
PIKE	114	0257	30257	MILNER	490
PIKE	114	0258	30258	MOLENA	490
COWETA	38	0259	30259	MORELAND	460
CLAYTON	31	0260	30260	MORROW	330
COWETA	38	0263	30263	NEWNAN	461
COWETA	38	0263	30263	NEWNAN	460
COWETA	38	0264	30264	NEWNAN	461
COWETA	38	0264	30264	NEWNAN	460
COWETA	38	0265	30265	NEWNAN	461
COWETA	38	0265	30265	NEWNAN	460
SPALDING	126	0266	30266	ORCHARD HILL	440
COWETA	38	0268	30268	PALMETTO COWETA	460
FULTON	60	0268	30268	PALMETTO FULTON	310
FAYETTE	56	0269	30269	PEACHTREE CITY	450
FULTON	60	0272	30272	RED OAK	310
CLAYTON	31	0273	30273	REX CLAYTON	330
HENRY	75	0273	30273	REX HENRY	430
CLAYTON	31	0274	30274	RIVERDALE CLYTN	330
FAYETTE	56	0274	30274	RIVERDALE FAYET	330
COWETA	38	0275	30275	SARGENT	460
COWETA	38	0276	30276	SENOIA COWETTA	460
FAYETTE	56	0276	30276	SENOIA FAYETTE	450
COWETA	38	0277	30277	SHARPSBURG	460
CLAYTON	31	0281	30281	STCKBRDGE CLYTN	330
HENRY	75	0281	30281	STCKBRDGE HENRY	430
ROCKDALE	122	0281	30281	STCKBRDGE RCKDL	345
SPALDING	126	0284	30284	SUNNYSIDE	440
UPSON	145	0285	30285	THE ROCK	570
UPSON	145	0286	30286	THOMASTON	571
UPSON	145	0286	30286	THOMASTON	570
CLAYTON	31	0288	30288	CONLEY CLAYTON	330
DEKALB	44	0288	30288	CONLEY DEKALB	320
COWETA	38	0289	30289	TURIN	460
FAYETTE	56	0290	30290	TYRONE	450
FULTON	60	0291	30291	UNION CITY	310
PIKE	114	0292	30292	WILLIAMSON PIKE	490
SPALDING	126	0292	30292	WILLIAMSON SPLD	440
MERIWETHER	99	0293	30293	WOODBURY	490
CLAYTON	31	0294	30294	ELLENWOOD CLYTN	330
DEKALB	44	0294	30294	ELLENWOOD DEKLB	322
HENRY	75	0294	30294	ELLENWOOD HENRY	430
ROCKDALE	122	0294	30294	ELLENWOOD RCKDL	340
PIKE	114	0295	30295	ZEBULON	490
CLAYTON	31	0296	30296	RIVERDALE CLYTN	330
FAYETTE	56	0296	30296	RIVERDALE FAYTE	450
FULTON	60	0296	30296	RIVERDALE FULTN	310
CLAYTON	31	0297	30297	FOREST PK CLAYT	331
FULTON	60	0297	30297	FOREST PK FULTN	331
CHEROKEE	28	0302	30302	ALPHARETTA CHER	230
FORSYTH	58	0302	30302	ALPHARETTAFORS	260
FULTON	60	0303	30303	ATLANTA	310
FULTON	60	0304	30304	ATLANTA	310
FULTON	60	0305	30305	ATLANTA	310
DEKALB	44	0306	30306	ATLANTA DEKALB	320
FULTON	60	0306	30306	ATLANTA FULTON	310
DEKALB	44	0307	30307	ATLANTA DEKALB	320
FULTON	60	0307	30307	ATLANTA FULTON	310
FULTON	60	0308	30308	ATLANTA	310
FULTON	60	0309	30309	ATLANTA	310
FULTON	60	0310	30310	ATLANTA	310
FULTON	60	0311	30311	ATLANTA	310
FULTON	60	0312	30312	ATLANTA	310
FULTON	60	0313	30313	ATLANTA	310
FULTON	60	0314	30314	ATLANTA	310
DEKALB	44	0315	30315	LAKEWOOD DEKALB	320
FULTON	60	0315	30315	LAKEWOOD FULTON	310
DEKALB	44	0316	30316	ATLANTA DEKALB	320
FULTON	60	0316	30316	ATLANTA FULTON	310
DEKALB	44	0317	30317	ATLANTA DEKALB	320
FULTON	60	0317	30317	ATLANTA FULTON	310
FULTON	60	0318	30318	ATLANTA	310
DEKALB	44	0319	30319	ATLANTA DEKALB	320
FULTON	60	0319	30319	ATLANTA FULTON	310
CLAYTON	31	0320	30320	ATLANTA CLAYTON	330
FULTON	60	0320	30320	ATLANTA FULTON	310
DEKALB	44	0322	30322	EMORY	320
DEKALB	44	0324	30324	ATLANTA DEKALB	320
FULTON	60	0324	30324	ATLANTA FULTON	310
FULTON	60	0326	30326	LENOX SQUARE	311
FULTON	60	0326	30326	LENOX SQUARE	310
FULTON	60	0327	30327	ATLANTA	310
FULTON	60	0328	30328	SANDY SPRINGS	311
FULTON	60	0328	30328	SANDY SPRINGS	310
DEKALB	44	0329	30329	ATLANTA	320
FULTON	60	0330	30330	FT MCPHERSON	310
FULTON	60	0331	30331	ATLANTA	310
FULTON	60	0332	30332	ATLANTA	310
FULTON	60	0334	30334	ATLANTA	311
FULTON	60	0334	30334	ATLANTA	310

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
FULTON	60	0336	30336	ATLANTA	310
CLAYTON	31	0337	30337	COLLEGE PK CLYT	330
FULTON	60	0337	30337	COLLEGE PK FLTN	310
DEKALB	44	0338	30338	DUNWOODY DEKALB	320
FULTON	60	0338	30338	DUNWOODY FULTON	310
COBB	33	0339	30339	ATLANTA	300
FULTON	60	0339	30339	ATLANTA2	310
DEKALB	44	0340	30340	DORAVILE DEKALB	320
GWINNETT	67	0340	30340	DORAVILE GWINET	343
DEKALB	44	0341	30341	CHAMBLEE	323
DEKALB	44	0341	30341	CHAMBLEE	320
DEKALB	44	0342	30342	ATLANTA DEKALB	310
FULTON	60	0342	30342	ATLANTA FULTON	310
FULTON	60	0344	30344	EAST POINT	310
DEKALB	44	0345	30345	ATLANTA	320
DEKALB	44	0346	30346	ATLANTA	320
CLAYTON	31	0349	30349	ATLANTA CLAYTON	330
FULTON	60	0349	30349	ATLANTA FULTON	310
CLAYTON	31	0349	30349	COLLEGE PK CLYT	330
FULTON	60	0349	30349	COLLEGE PK FLTN	310
DEKALB	44	0350	30350	DUNWOODY DEKALB	320
FULTON	60	0350	30350	DUNWOODY FULTON	310
CLAYTON	31	0354	30354	HAPEVILLE CLYTN	330
DEKALB	44	0354	30354	HAPEVILLE DKALB	320
FULTON	60	0354	30354	HAPEVILLE FULTN	310
FULTON	60	0355	30355	ATLANTA	310
DEKALB	44	0360	30360	DORVIL DEKALB	320
FULTON	60	0360	30360	DORVIL FULTN	310
GWINNETT	67	0360	30360	DORVIL GWNTT	343
FULTON	60	0361	30361	ATLANTA	310
FULTON	60	0363	30363	ATLANTA	310
EMANUEL	53	0401	30401	SWAINSBORO	540
EMANUEL	53	0401	30401	SWAINSBORO	541
MONTGOMERY	103	0410	30410	AILEY	650
WHEELER	153	0411	30411	ALAMO	650
MONTGOMERY	103	0412	30412	ALSTON	650
JEFFERSON	81	0413	30413	BARTOW	380
EVANS	54	0414	30414	BELLVILLE	660
BULLOCH	16	0415	30415	BROOKLET	670
EVANS	54	0417	30417	CLAXTON	660
TATTNALL	132	0420	30420	COBBTOWN	660
TATTNALL	132	0421	30421	COLLINS	660
EVANS	54	0423	30423	DAISY	660
SCREVEN	124	0424	30424	DOVER	530
BULLOCH	16	0425	30425	GARFIELD BULLCH	670
EMANUEL	53	0425	30425	GARFIELD EMANUL	540
JENKINS	82	0425	30425	GARFIELD JENKNS	530
BURKE	17	0426	30426	GIRARD	380
TATTNALL	132	0427	30427	GLENNVILLE	660
WHEELER	153	0428	30428	GLENWOOD	650
EVANS	54	0429	30429	HAGAN	660
JEFFERSON	81	0434	30434	LOUISVILLE	380
TOOMBS	138	0436	30436	LYONS	650
TATTNALL	132	0438	30438	MANASSAS	660
CANDLER	21	0439	30439	METTER	660
BURKE	17	0441	30441	MIDVILLE	383
BURKE	82	0442	30442	MILLEN	530
JENKINS	82	0442	30442	MILLEN	530
SCREVEN	82	0442	30442	MILLEN	530
MONTGOMERY	103	0445	30445	MT VERNON	650
SCREVEN	124	0446	30446	NEWINGTON	530
SCREVEN	124	0449	30449	OLIVER	530
BULLOCH	16	0450	30450	PORTAL	670
CANDLER	21	0451	30451	PULASKI	660
BULLOCH	16	0452	30452	REGISTER	670
TATTNALL	132	0453	30453	REIDSVILLE	660
LAURENS	87	0454	30454	ROCKLEDGE	640
SCREVEN	124	0455	30455	ROCKY FORD	530
BURKE	17	0456	30456	SARDIS	383
TREUTLEN	140	0457	30457	SOPERTON	540
BULLOCH	16	0458	30458	STATESBORO	670
BULLOCH	16	0458	30458	STATESBORO	671
BULLOCH	16	0459	30459	STATESBORO	671
BULLOCH	16	0460	30460	STATESBORO	670
BULLOCH	16	0460	30460	STATESBORO	671
BULLOCH	16	0461	30461	STATESBORO	670
BULLOCH	16	0461	30461	STATESBORO	671
EMANUEL	53	0464	30464	STILLMORE	540
SCREVEN	124	0467	30467	SYLVANIA	531
SCREVEN	124	0467	30467	SYLVANIA	530
MONTGOMERY	103	0470	30470	TARRYTOWN	650
TREUTLEN	140	0470	30470	TARRYTWN TREUTL	540
EMANUEL	53	0471	30471	TWIN CITY	540
BULLOCH	16	0471	30471	TWIN CITY BLLCH	670
MONTGOMERY	103	0473	30473	UVALDA MNTGMY	650
TOOMBS	138	0473	30473	UVALDA TOOMBS	650
MONTGOMERY	103	0474	30474	VIDALIA MNTGMY	650
TOOMBS	138	0474	30474	VIDALIA TOOMBS	650
JEFFERSON	81	0477	30477	WADLEY	381
JEFFERSON	81	0477	30477	WADLEY	380
HALL	69	0501	30501	GAINESVILLE	221
HALL	69	0501	30501	GAINESVILLE	220
HALL	69	0501	30501	WESTSIDE	220
HALL	69	0502	30502	CHESTNUT MTN	220
HALL	69	0504	30504	GAINSVILLE	221
HALL	69	0504	30504	GAINSVILLE	220
FORSYTH	58	0506	30506	GAINESVLL FRSY	260
HALL	69	0506	30506	GAINESVLL HALL	221
HALL	69	0506	30506	GAINESVILLE HALL	220
HALL	69	0507	30507	GAINESVILLE	221
HALL	69	0507	30507	GAINESVILLE	220
BANKS	6	0510	30510	ALTO BANKS	212
HABERSHAM	68	0510	30510	ALTO HABERSHAM	190

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
HALL	69	0510	30510	ALTO HALL	220
BANKS	6	0511	30511	BALDWIN BANKS	212
HABERSHAM	68	0511	30511	BALDWIN HABERSH	190
UNION	144	0512	30512	BLAIRSVILLE	198
FANNIN	55	0513	30513	BLUE RDGE FANN	190
GILMER	61	0513	30513	BLUE RIDGE GILM	192
HART	73	0516	30516	BOWERSVILLE	210
BARROW	7	0517	30517	BRASELTON BARRW	340
GWINNETT	67	0517	30517	BRASELTON GWINT	340
HALL	69	0517	30517	BRASELTON HALL	220
JACKSON	78	0517	30517	BRASELTON JACKS	214
GWINNETT	67	0518	30518	BUFORD GWINNETT	343
HALL	69	0518	30518	BUFORD HALL	220
GWINNETT	67	0519	30519	BUFORD GWINNETT	343
HALL	69	0519	30519	BUFORD HALL	220
FRANKLIN	59	0520	30520	CANON FRANKLIN	213
HART	73	0520	30520	CANON HART	213
FRANKLIN	59	0521	30521	CARNESVILLE	213
GILMER	61	0522	30522	CHERRYLOG	190
FANNIN	55	0522	30522	CHERRYLOG FANIN	190
RABUN	119	0523	30523	CLARKSVL RABUN	190
HABERSHAM	68	0523	30523	CLRKSVL HABSHM	190
RABUN	119	0525	30525	CLAYTON	190
TOWNS	139	0525	30525	CLAYTON	190
HALL	69	0527	30527	CLERMONT	220
WHITE	154	0528	30528	CLEVELAND	190
BANKS	6	0529	30529	COMMERCE BANKS	210
JACKSON	78	0529	30529	COMMERCE JACKSN	210
MADISON	95	0529	30529	COMMERCE MADISON	299
JACKSON	78	0530	30530	COMMERCE	210
MADISON	95	0530	30530	COMMERCE	210
FRANKLIN	59	0530	30530	COMMERCE2	210
BANKS	6	0530	30530	COMMERCE3	210
HABERSHAM	68	0531	30531	CORNELIA	191
HABERSHAM	68	0531	30531	CORNELIA	190
DAWSON	42	0533	30533	DAHLONEGA DAWSN	230
HALL	69	0533	30533	DAHLONEGA HALL	220
LUMPKIN	93	0533	30533	DAHLONEGA LMPKN	190
LUMPKIN	93	0534	30534	DAWSONVILLE	190
DAWSON	42	0534	30534	DAWSONVLE DAWSN	232
FORSYTH	58	0534	30534	DAWSONVLE FORSY	260
HABERSHAM	68	0535	30535	DEMOREST	190
GILMER	61	0536	30536	ELLIJAY	190
DAWSON	42	0536	30536	ELLIJAY	230
RABUN	119	0537	30537	DILLARD	196
STEPHENS	127	0538	30538	EASTANOLLEE	213
GILMER	61	0539	30539	EAST ELLIJAY	193
GILMER	61	0540	30540	ELLIJAY	193
DAWSON	42	0540	30540	ELLIJAY DAWSON	230
FANNIN	55	0541	30541	EPWORTH	192
HALL	69	0542	30542	FLOWERY BRANCH	220
BANKS	6	0543	30543	GILLSVILE BANKS	210
HALL	69	0543	30543	GILLSVILE HALL	220
JACKSON	78	0543	30543	GILLSVLE JACKSN	210
HABERSHAM	68	0544	30544	HABERSHAM	190
WHITE	154	0545	30545	HELEN	199
TOWNS	139	0546	30546	HIAWASSEE	197
BANKS	6	0547	30547	HOMER	212
BARROW	7	0548	30548	HOSCHTON BARROW	340
GWINNETT	67	0548	30548	HOSCHTON GWINNT	340
HALL	69	0548	30548	HOSCHTON HALL	220
JACKSON	78	0548	30548	HOSCHTON JACKSN	210
JACKSON	78	0549	30549	JEFFERSON	214
RABUN	119	0552	30552	LAKEMONT	196
FRANKLIN	59	0553	30553	LAVONIA FRANKLN	210
HART	73	0553	30553	LAVONIA HART	210
BANKS	6	0554	30554	LULA BANKS	220
HALL	69	0554	30554	LULA HALL	220
FANNIN	55	0555	30555	MCCAYSVILLE	192
FRANKLIN	59	0557	30557	MARTIN FRANKLIN	210
STEPHENS	127	0557	30557	MARTIN STEPHENS	200
BANKS	6	0558	30558	MAYSVILLE BANKS	210
JACKSON	78	0558	30558	MAYSVILLE JACKS	210
FANNIN	55	0559	30559	MINERAL BLUFF	192
UNION	144	0560	30560	MORGANTON	190
FANNIN	55	0560	30560	MORGANTON	192
RABUN	119	0562	30562	MOUNTAIN CITY	190
HABERSHAM	68	0563	30563	MT AIRY	190
HALL	69	0564	30564	MURRAYVILLE	220
LUMPKIN	93	0564	30564	MURRAYVLL LMPKN	190
MADISON	95	0565	30565	NICHOLSON	210
JACKSON	78	0565	30565	NICHOLSON	214
HALL	69	0566	30566	OAKWOOD	220
JACKSON	78	0567	30567	PENDERGRASS	214
RABUN	119	0568	30568	RABUN GAP	196
WHITE	154	0571	30571	SAUTEE	199
FANNIN	55	0572	30572	SUCHES FANNIN	190
UNION	144	0572	30572	SUCHES UNION	190
HABERSHAM	68	0573	30573	TALLULAH FL HAB	190
RABUN	119	0573	30573	TALLULAH FL RAB	190
HALL	69	0575	30575	TALMO HALL	220
JACKSON	78	0575	30575	TALMO JACKSON	214
RABUN	119	0576	30576	TIGER	196
FRANKLIN	59	0577	30577	TOCCOA FRANKLIN	210
HABERSHAM	68	0577	30577	TOCCOA HABERSHM	190
STEPHENS	127	0577	30577	TOCCOA STEPHENS	200
STEPHENS	127	0577	30577	TOCCOA STEPHENS	201
HABERSHAM	68	0580	30580	TURNERVILLE	190
RABUN	119	0581	30581	WILEY	190
TOWNS	139	0582	30582	YOUNG HARRIS	197
LUMPKIN	93	0597	30597	DAHLONEGA LMPKN	190
STEPHENS	127	0598	30598	TOCCOA FALLS	201
CLARKE	29	0601	30601	ATHENS CLARKE	350

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
CLARKE	29	0601	30601	ATHENS CLARKE	351
JACKSON	78	0601	30601	ATHENS JACKSON	210
MADISON	95	0601	30601	ATHENS MADISON	210
CLARKE	29	0602	30602	ATHENS	351
CLARKE	29	0602	30602	ATHENS	350
CLARKE	29	0605	30605	ATHENS CLARKE	351
CLARKE	29	0605	30605	ATHENS CLARKE	350
OCONEE	108	0605	30605	ATHENS OCONEE	344
CLARKE	29	0606	30606	ATHENS CLARKE	350
CLARKE	29	0606	30606	ATHENS CLARKE	351
OCONEE	108	0606	30606	ATHENS OCONEE	344
CLARKE	29	0607	30607	ATHENS	351
CLARKE	29	0607	30607	ATHENS	350
JACKSON	78	0607	30607	ATHENS	210
CLARKE	29	0609	30609	ATHENS	351
CLARKE	29	0609	30609	ATHENS	350
OGLETHORPE	109	0619	30619	ARNOLDSVILLE	360
BARROW	7	0620	30620	BETHLEHEM BARRW	340
GWINNETT	67	0620	30620	BETHLEHEM GWNTT	340
WALTON	147	0620	30620	BETHLEHEM WALTN	340
MORGAN	104	0621	30621	BISHOP MORGAN	400
OCONEE	108	0621	30621	BISHOP OCONEE	340
BARROW	7	0622	30622	BOGART BARROW	340
CLARKE	29	0622	30622	BOGART CLARKE	350
JACKSON	78	0622	30622	BOGART JACKSON	210
OCONEE	108	0622	30622	BOGART OCONEE	344
MORGAN	104	0623	30623	BOSTWICK	400
ELBERT	52	0624	30624	BOWMAN ELBERT	910
HART	73	0624	30624	BOWMAN HART	210
MADISON	95	0624	30624	BOWMAN MADISON	210
MORGAN	104	0625	30625	BUCKHEAD	400
MADISON	95	0627	30627	CARLTON MADISON	215
OGLETHORPE	109	0627	30627	CARLTON OGLTHRP	360
MADISON	95	0628	30628	COLBERT MADISON	215
OGLETHORPE	109	0628	30628	COLBERT OGLTHRP	360
MADISON	95	0629	30629	COMER	215
OGLETHORPE	109	0629	30629	COMER	360
OGLETHORPE	109	0630	30630	CRAWFORD	360
TALIAFERRO	131	0631	30631	CRAWFORDVILLE	370
MADISON	95	0633	30633	DANIELSVILLE	215
FRANKLIN	59	0633	30633	DANIELSVILLE	210
BANKS	6	0633	30633	DANIELSVLL BNKS	210
ELBERT	52	0634	30634	DEWEY ROSE	910
ELBERT	52	0635	30635	ELBERTON	910
ELBERT	52	0635	30635	ELBERTON	911
OCONEE	108	0638	30638	FARMINGTON	340
FRANKLIN	59	0639	30639	FRANKLIN SPGS	210
WALTON	147	0641	30641	GOOD HOPE	346
GREENE	66	0642	30642	GREENSBORO	390
HART	73	0643	30643	HARTWELL	211
HART	73	0643	30643	HARTWELL	210
MORGAN	104	0645	30645	HGH SHLS MRGN	400
OCONEE	108	0645	30645	HGH SHLS OCONEE	340
WALTON	147	0645	30645	HGH SHLS WALTON	340
MADISON	95	0646	30646	HULL	215
CLARKE	29	0646	30646	HULL	350
MADISON	95	0647	30647	IIA	210
OGLETHORPE	109	0648	30648	LEXINGTON	360
MORGAN	104	0650	30650	MADISON	400
GREENE	66	0650	30650	MADISON	390
WALTON	147	0655	30655	MONROE	346
WALTON	147	0656	30656	MONROE	340
BARROW	7	0656	30656	MONROE	340
WILKES	157	0660	30660	RAYLE	369
WILKES	157	0660	30660	RAYLE	360
ELBERT	52	0662	30662	ROYSTON ELBERT	910
FRANKLIN	59	0662	30662	ROYSTON FRANKLN	210
HART	73	0662	30662	ROYSTON HART	210
MADISON	95	0662	30662	ROYSTON MADISON	210
MORGAN	104	0663	30663	RUTLEDGE	400
TALIAFERRO	131	0664	30664	SHARON	370
GREENE	66	0665	30665	SILOAM	390
BARROW	7	0666	30666	STATHAM BARROW	342
JACKSON	78	0666	30666	STATHAM JACKSON	214
OCONEE	108	0666	30666	STATHAM OCONEE	344
OGLETHORPE	109	0667	30667	STEPHENS	360
WILKES	157	0668	30668	DANBURG	369
WILKES	157	0668	30668	TIGNALL	369
GREENE	66	0669	30669	UNION POINT	390
OGLETHORPE	109	0671	30671	MAXEYS	360
WILKES	157	0673	30673	WASHINGTON	369
WILKES	157	0673	30673	WASHINGTON	360
OCONEE	108	0677	30677	WATKINSVILLE	344
GREENE	66	0678	30678	WHITE PLAINS	390
BARROW	7	0680	30680	WINDER BARROW	342
OCONEE	108	0680	30680	WINDER OCONEE	340
MADISON	95	0683	30683	WINTERVILLE	210
CLARKE	29	0683	30683	WNTRVILLE CLARK	350
OGLETHORPE	109	0683	30683	WNTRVILLE OGLTH	360
GORDON	64	0701	30701	CALHOUN	259
GORDON	64	0701	30701	CALHOUN	250
GORDON	64	0705	30705	CHATSWORTH	259
MURRAY	105	0705	30705	CHATSWORTH2	190
CATOOSA	23	0707	30707	CHICKAMAUGA CTS	170
WALKER	146	0707	30707	CHICKAMAUGA WLK	160
MURRAY	105	0708	30708	CISCO	195
WHITFIELD	155	0710	30710	COHUTTA	180
MURRAY	105	0711	30711	CRANDALL	195
WHITFIELD	155	0720	30720	DALTON	180
WHITFIELD	155	0720	30720	DALTON	181
WHITFIELD	155	0721	30721	EAST SIDE	180
WHITFIELD	155	0721	30721	EAST SIDE	181
MURRAY	105	0724	30724	ETON	190

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
WALKER	146	0725	30725	FLINTSTONE	160
CATOOSA	23	0726	30726	GRAYSVILLE	170
WALKER	146	0728	30728	LAFAYETTE	160
CHATTOOGA	27	0730	30730	LYERLY	250
WALKER	146	0731	30731	CLOUDLAND	160
CHATTOOGA	27	0731	30731	MENLO	250
GORDON	64	0732	30732	OAKMAN	259
GORDON	64	0732	30732	OAKMAN	250
GORDON	64	0733	30733	PLAINVILLE	259
GORDON	64	0733	30733	PLAINVILLE	250
GORDON	64	0734	30734	RANGER GORDON	259
PICKENS	112	0734	30734	RANGER PICKENS	230
GORDON	64	0735	30735	RESACA GORDON	259
GORDON	64	0735	30735	RESACA GORDON	250
MURRAY	105	0735	30735	RESACA MURRAY	195
WHITFIELD	155	0735	30735	RESACA WHITFLD	180
CATOOSA	23	0736	30736	RINGGOLD CATOOS	170
WALKER	146	0736	30736	RINGGOLD WALKER	160
WHITFIELD	155	0736	30736	RINGGOLD WHTFLD	180
DADE	41	0738	30738	RISING FAWN	150
WALKER	146	0738	30738	RISING FAWN2	160
CATOOSA	23	0739	30739	ROCK SPRING CTS	170
WALKER	146	0739	30739	ROCK SPRING WLK	160
WHITFIELD	155	0740	30740	ROCKY FACE	180
CATOOSA	23	0741	30741	ROSSVILLE CATOOS	170
WALKER	146	0741	30741	ROSSVILLE WALKER	160
CATOOSA	23	0742	30742	FORT OGLETHORPE	170
WALKER	146	0742	30742	FORT OGLETHORPE	160
GORDON	64	0746	30746	SUGAR VALLEY	259
GORDON	64	0746	30746	SUGAR VALLEY	250
CHATTOOGA	27	0747	30747	SUMMERVILLE	250
WALKER	146	0750	30750	LOOKOUT MTN	160
DADE	41	0750	30750	LOOKOUT MTN2	150
MURRAY	105	0751	30751	TENNGA	190
DADE	41	0752	30752	TRENTON	150
CHATTOOGA	27	0753	30753	TRION CHATTOOGA	250
WALKER	146	0753	30753	TRION WALKER	160
CATOOSA	23	0755	30755	TUNNEL HL CATSA	170
WHITFIELD	155	0755	30755	TUNNEL HL WHTFL	180
WHITFIELD	155	0756	30756	VARNELL	180
DADE	41	0757	30757	WILDWOOD	150
COLUMBIA	36	0802	30802	APPLING	370
JEFFERSON	81	0803	30803	AVERA	380
BURKE	17	0805	30805	BLYTHE BURKE	380
RICHMOND	121	0805	30805	BLYTHE RICHMOND	060
MCDUFFIE	97	0806	30806	BONEVILLE	370
WARREN	149	0807	30807	CAMAK	370
MCDUFFIE	97	0808	30808	DEARING	370
COLUMBIA	36	0809	30809	EVANS	370
GLASCOCK	62	0810	30810	GIBSON	370
BURKE	17	0811	30811	GOUGH	380
RICHMOND	121	0812	30812	GRACEWOOD	060
COLUMBIA	36	0813	30813	GROVETOWN	370
COLUMBIA	36	0814	30814	HARLEM	370
MCDUFFIE	97	0814	30814	HARLEM2	370
BURKE	17	0815	30815	HEPHZIBAD BRKE	383
RICHMOND	121	0815	30815	HEPHZIBAD RHMD	060
BURKE	17	0816	30816	KEYSVILLE	383
LINCOLN	90	0817	30817	LINCOLNTON	360
JEFFERSON	81	0818	30818	MATTHEWS	380
WARREN	149	0819	30819	MESENA	370
GLASCOCK	62	0820	30820	MITCHELL	370
WARREN	149	0821	30821	NORWOOD	370
JENKINS	82	0822	30822	PERKINS	530
GLASCOCK	62	0823	30823	STAPLETON GLSCK	370
JEFFERSON	81	0823	30823	STAPLETON JEFF	380
MCDUFFIE	97	0823	30823	STAPLETON MCDFE	370
WARREN	149	0823	30823	STAPLETON WARRN	370
MCDUFFIE	97	0824	30824	THOMSON	370
WARREN	149	0828	30828	WARRENTON	370
BURKE	17	0830	30830	WAYNESBORO	382
BURKE	17	0830	30830	WAYNESBORO	380
JEFFERSON	81	0833	30833	WRENS	380
RICHMOND	121	0901	30901	AUGUSTA	060
RICHMOND	121	0901	30901	AUGUSTA	062
RICHMOND	121	0904	30904	AUGUSTA	060
RICHMOND	121	0904	30904	AUGUSTA	062
RICHMOND	121	0905	30905	AUGUSTA	060
RICHMOND	121	0905	30905	AUGUSTA	062
RICHMOND	121	0905	30905	FORT GORDON	060
RICHMOND	121	0906	30906	AUGUSTA	060
RICHMOND	121	0906	30906	AUGUSTA	062
RICHMOND	121	0907	30907	AUGUSTA	060
RICHMOND	121	0907	30907	AUGUSTA	062
COLUMBIA	36	0907	30907	MARTINEZ COLMBA	370
RICHMOND	121	0907	30907	MARTINEZ RCHMND	060
COLUMBIA	36	0909	30909	AUGUSTA COLMBIA	370
RICHMOND	121	0909	30909	AUGUSTA RICHMND	060
RICHMOND	121	0909	30909	AUGUSTA RICHMND	062
RICHMOND	121	0912	30912	AUGUSTA	060
RICHMOND	121	0912	30912	AUGUSTA	062
RICHMOND	121	0916	30916	AUGUSTA	062
WILCOX	156	1001	31001	ABBEVILLE	636
EMANUEL	53	1002	31002	ADRIAN EMANUEL	540
JOHNSON	83	1002	31002	ADRIAN JOHNSON	540
BLECKLEY	12	1003	31003	ALLNTN BLCKLY	630
LAURENS	87	1003	31003	ALLNTN LAURNS	640
TWIGGS	143	1003	31003	ALLNTN TWIGGS	550
WILKINSON	158	1003	31003	ALLNTWN WLKNSN	550
MONROE	102	1004	31004	BOLINGBROKE	500
HOUSTON	76	1005	31005	BONAIRE	550
TAYLOR	133	1006	31006	BUTLER	582
DOOLY	46	1007	31007	BYROMVILLE	633

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
BIBB	11	1008	31008	BYRON BIBB	010
CRAWFORD	39	1008	31008	BYRON CRAWFORD	580
HOUSTON	76	1008	31008	BYRON HOUSTON	550
PEACH	111	1008	31008	BYRON PEACH	560
LAURENS	87	1009	31009	CADWELL	640
DODGE	45	1011	31011	CHAUNCEY	630
DODGE	45	1012	31012	CHESTER	630
BLECKLEY	12	1014	31014	COCHRAN BLECKLY	630
DODGE	45	1014	31014	COCHRAN DODGE	630
TWIGGS	143	1014	31014	COCHRAN TWIGGS	550
CRISP	40	1015	31015	CORDELE	621
CRISP	40	1015	31015	CORDELE	620
MONROE	102	1016	31016	COLLODEN	500
TWIGGS	143	1017	31017	DANVILLE TWIGGS	550
WILKINSON	158	1017	31017	DANVILLE WILKIN	550
WASHINGTON	150	1018	31018	DAVISBORO	520
LAURENS	87	1019	31019	DEXTER	640
BIBB	11	1020	31020	DRY BRANCH BIBB	010
TWIGGS	143	1020	31020	DRY BRANCH TWIG	550
LAURENS	87	1021	31021	DUBLIN	641
LAURENS	87	1021	31021	DUBLIN	640
LAURENS	87	1021	31021	E DUBLIN	641
LAURENS	87	1021	31021	E DUBLIN	640
LAURENS	87	1021	31021	EAST DUBLIN	641
LAURENS	87	1021	31021	EAST DUBLIN	640
LAURENS	87	1022	31022	DUDLEY	640
DODGE	45	1023	31023	EASTMAN	631
DODGE	45	1023	31023	PLAINFIELD	630
PUTNAM	117	1024	31024	EATONTON	410
HOUSTON	76	1025	31025	ELKO	550
DODGE	45	1026	31026	EMPIRE	630
LAURENS	87	1027	31027	EAST DUBLIN	641
LAURENS	87	1027	31027	EAST DUBLIN	640
HOUSTON	76	1028	31028	CENTERVILLE	550
MONROE	102	1029	31029	FORSYTH	500
CRAWFORD	39	1030	31030	FT VALLEY CRWFR	580
HOUSTON	76	1030	31030	FT VALLEY HSTON	550
MACON	94	1030	31030	FT VALLEY MACON	580
PEACH	111	1030	31030	FT VALLEY PEACH	560
WILKINSON	158	1031	31031	GORDN WILKINSN	550
BALDWIN	5	1031	31031	GORDON BALDWIN	510
JONES	84	1031	31031	GORDON JONES	020
TWIGGS	143	1031	31031	GORDON TWIGGS	550
JONES	84	1032	31032	GRAY	020
JONES	84	1033	31033	HADDOCK	020
BALDWIN	5	1034	31034	HARDWICK	510
WASHINGTON	150	1035	31035	HARRISON	520
HOUSTON	76	1036	31036	HAWKNVLE HOUSTN	550
PULASKI	116	1036	31036	HAWKNVLE PULASK	635
TELFAIR	134	1037	31037	HELENA	650
JASPER	79	1038	31038	HILLSBORO	420
JASPER	79	1038	31038	ROUND OAK	420
JONES	84	1038	31038	ROUND OAK	020
TAYLOR	133	1039	31039	HOWARD	580
MACON	94	1041	31041	IDEAL	581
WILKINSON	158	1042	31042	IRWINTON	550
TWIGGS	143	1044	31044	JEFFERSONVILLE	550
WARREN	149	1045	31045	JEWELL	370
MONROE	102	1046	31046	JULIETTE	500
JONES	84	1046	31046	JULIETTE	020
HOUSTON	76	1047	31047	KATHLEEN	550
JOHNSON	83	1049	31049	KITE	540
CRAWFORD	39	1050	31050	KNOXVILLE	580
DOOLY	46	1051	31051	LILY	630
BIBB	11	1052	31052	LIZELLA BIBB	010
CRAWFORD	39	1052	31052	LIZELLA CRWFRD	580
WILKINSON	158	1054	31054	MCINTYRE	550
TELFAIR	134	1055	31055	MCRAE	650
MACON	94	1057	31057	MARSHALLVILLE	581
MARION	96	1058	31058	MAUK	590
TAYLOR	133	1058	31058	MAUK	580
TELFAIR	134	1060	31060	MILAN	650
BALDWIN	5	1061	31061	MILLEDGEVILLE	510
MACON	94	1063	31063	MONTEZUMA	581
JASPER	79	1064	31064	MONTICELLO	420
LAURENS	87	1065	31065	MONTROSE	640
CRAWFORD	39	1066	31066	KNOXVILLE	580
CRAWFORD	39	1066	31066	MUSELLA	580
MONROE	102	1066	31066	MUSELLA	500
WASHINGTON	150	1067	31067	OCONEE	520
MACON	94	1068	31068	OGLETHORPE	581
HOUSTON	76	1069	31069	PERRY	550
HOUSTON	76	1069	31069	PERRY	551
DOOLY	46	1070	31070	PINEHURST	633
WILCOX	156	1071	31071	PINEVIEW	636
WILCOX	156	1072	31072	PITTS	636
LAURENS	87	1075	31075	RENTZ	640
TAYLOR	133	1076	31076	REYNOLDS	580
DODGE	45	1077	31077	RHINE	630
CRAWFORD	39	1078	31078	ROBERTA	580
WILCOX	156	1079	31079	ROCHELLE	636
TAYLOR	133	1081	31081	RUPERT	582
WASHINGTON	150	1082	31082	SANDERSVILLE	520
TELFAIR	134	1083	31083	SCOTLAND TELFR	650
WHEELER	153	1083	31083	SCOTLAND WHEELR	650
JASPER	79	1085	31085	SHADY DALE	420
MONROE	102	1086	31086	SMARR	500
HANCOCK	70	1087	31087	DEVEREUX	520
HANCOCK	70	1087	31087	SPARTA	520
BALDWIN	5	1087	31087	SPARTA2	510
HOUSTON	76	1088	31088	WARNER ROBINS	550
HOUSTON	76	1088	31088	WARNER ROBINS	552
WASHINGTON	150	1089	31089	TENNILLE	520

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
WILKINSON	158	1090	31090	TOOMSBORO	550
DOOLY	46	1091	31091	UNADILLA	633
DOOLY	46	1092	31092	VIENNA	632
HOUSTON	76	1093	31093	WARNER ROBINS	550
HOUSTON	76	1093	31093	WARNER ROBINS	552
WASHINGTON	150	1094	31094	WARTHEN	520
JOHNSON	83	1096	31096	WRIGHTSVILLE	540
UPSON	145	1097	31097	YATESVILLE	570
HOUSTON	76	1098	31098	ROBINS AFB	550
HOUSTON	76	1098	31098	WARNER ROBINS	552
HOUSTON	76	1098	31098	WARNER ROBINS	550
HOUSTON	76	1099	31099	WARNER ROBINS	550
HOUSTON	76	1099	31099	WARNER ROBINS	552
DEKALB	44	1106	31106	ATLANTA DEKALB	320
FULTON	60	1106	31106	ATLANTA FULTON	310
DEKALB	44	1107	31107	ATLANTA DEKALB	320
FULTON	60	1107	31107	ATLANTA FULTON	310
BIBB	11	1201	31201	MACON BIBB	013
JONES	84	1201	31201	MACON JONES	020
TWIGGS	143	1201	31201	MACON TWIGGS	550
BIBB	11	1204	31204	MACON	010
BIBB	11	1204	31204	MACON	013
BIBB	11	1206	31206	MACON	013
BIBB	11	1206	31206	MACON	010
BIBB	11	1207	31207	MACON	013
BIBB	11	1208	31208	MACON	010
BIBB	11	1208	31208	MACON	013
BIBB	11	1210	31210	MACON BIBB	010
BIBB	11	1210	31210	MACON BIBB	013
MONROE	102	1210	31210	MACON MONROE	500
BIBB	11	1211	31211	MACON BIBB	013
JONES	84	1211	31211	MACON JONES	020
BIBB	11	1216	31216	MACON	013
BIBB	11	1216	31216	MACON	010
BIBB	11	1217	31217	MACON BIBB	013
JONES	84	1217	31217	MACON JONES	020
TWIGGS	143	1217	31217	MACON TWIGGS	550
BIBB	11	1220	31220	MACON BIBB	010
BIBB	11	1220	31220	MACON BIBB	013
MONROE	102	1220	31220	MACON MONROE	500
LIBERTY	89	1301	31301	ALLENHURST	680
LONG	91	1301	31301	ALLENHURST LONG	680
CHATHAM	25	1302	31302	BLOOMDLE CHATAM	050
EFFINGHAM	51	1302	31302	BLOOMDLE EFFGHM	050
EFFINGHAM	51	1303	31303	CLYO	670
MCINTOSH	98	1304	31304	CRESCENT	680
MCINTOSH	98	1305	31305	DARIEN	680
EFFINGHAM	51	1307	31307	EDEN	670
BRYAN	15	1308	31308	ELLABELL BRYAN	680
BULLOCH	16	1308	31308	ELLABELL BULCK	670
LIBERTY	89	1309	31309	FLEMING	680
EFFINGHAM	51	1312	31312	GUYTON	670
BRYAN	15	1313	31313	FT STWRT BRYAN	680
EVANS	54	1313	31313	FT STWRT EVNS	660
LIBERTY	89	1313	31313	FT STWRT LBRTY	680
LONG	91	1313	31313	FT STWRT LONG	680
TATTNALL	132	1313	31313	FT STWRT TATNL	660
LIBERTY	89	1313	31313	HINESVILLE	680
LONG	91	1313	31313	HINESVILLE LONG	680
LIBERTY	89	1314	31314	FORT STEWART	680
LIBERTY	89	1314	31314	FT STEWART	680
LIBERTY	89	1315	31315	HINESVILLE	680
LONG	91	1316	31316	LUDOWICI	680
LIBERTY	89	1316	31316	LUDOWICI LBRTY	680
EFFINGHAM	51	1318	31318	MELDRIM	670
MCINTOSH	98	1319	31319	MERIDIAN	680
LIBERTY	89	1320	31320	MIDWAY	680
BRYAN	15	1321	31321	PEMBROKE BRYAN	680
BULLOCH	16	1321	31321	PEMBROKE BULLCH	570
CHATHAM	25	1322	31322	POOLER	050
LIBERTY	89	1323	31323	RICEBORO	680
BRYAN	15	1324	31324	RICHMOND HILL	680
EFFINGHAM	51	1326	31326	RINCON	670
MCINTOSH	98	1327	31327	SAPELO ISLAND	680
CHATHAM	25	1328	31328	TYBEE ISL	050
CHATHAM	25	1328	31328	TYBEE ISLAND	050
EFFINGHAM	51	1329	31329	SPRINGFIELD	670
MCINTOSH	98	1331	31331	TOWNSEND	680
LIBERTY	89	1333	31333	WALTHOURVILLE	680
CHATHAM	25	1401	31401	SAVANNAH	050
CHATHAM	25	1401	31401	SAVANNAH	054
CHATHAM	25	1402	31402	SAVANNAH	050
CHATHAM	25	1403	31403	SAVANNAH	050
CHATHAM	25	1404	31404	SAVANNAH	050
CHATHAM	25	1404	31404	SAVANNAH	054
CHATHAM	25	1404	31404	THUNDERBOLT	054
CHATHAM	25	1404	31404	THUNDERBOLT	050
CHATHAM	25	1405	31405	SAVANNAH	050
CHATHAM	25	1405	31405	SAVANNAH	054
CHATHAM	25	1406	31406	SAVANNAH	050
CHATHAM	25	1407	31407	PORT WENTWORTH	050
CHATHAM	25	1407	31407	PT WENTWORTH	050
CHATHAM	25	1407	31407	SAVANNAH	050
CHATHAM	25	1408	31408	GARDEN CITY	050
CHATHAM	25	1408	31408	GARDEN CITY	054
CHATHAM	25	1408	31408	SAVANNAH	054
CHATHAM	25	1408	31408	SAVANNAH	050
CHATHAM	25	1409	31409	HUNTER AAF	050
CHATHAM	25	1409	31409	HUNTER AAF	054
CHATHAM	25	1409	31409	SAVANNAH	054
CHATHAM	25	1409	31409	SAVANNAH	050
CHATHAM	25	1410	31410	SAVANNAH	050
CHATHAM	25	1410	31410	SAVANNAH	054

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
CHATHAM	25	1411	31411	SAVANNAH	050
CHATHAM	25	1412	31412	SAVANNAH	050
CHATHAM	25	1415	31415	SAVANNAH	050
CHATHAM	25	1415	31415	SAVANNAH	054
CHATHAM	25	1416	31416	SAVANNAH	050
CHATHAM	25	1419	31419	SAVANNAH	050
CHATHAM	25	1421	31421	SAVANNAH	050
WARE	148	1501	31501	WAYCROSS	711
WARE	148	1501	31501	WAYCROSS	710
WARE	148	1503	31503	WAYCROSS	710
BRANTLEY	13	1503	31503	WAYCROSS	700
BACON	3	1510	31510	ALMA	700
COFFEE	34	1512	31512	AMBROSE	730
APPLING	1	1513	31513	BAXLEY	650
PIERCE	113	1516	31516	BLACKSHEAR	700
PIERCE	113	1518	31518	BRISTOL	700
COFFEE	34	1519	31519	BROXTON	730
GLYNN	63	1520	31520	BRUNSWICK	691
GLYNN	63	1520	31520	BRUNSWICK	690
GLYNN	63	1520	31520	EVERETT	690
GLYNN	63	1520	31520	JEKYLL ISL	690
GLYNN	63	1520	31520	JEKYLL ISLAND	690
GLYNN	63	1521	31521	BRUNSWICK	691
GLYNN	63	1521	31521	BRUNSWICK	690
GLYNN	63	1522	31522	ST SIMONS ISL	690
GLYNN	63	1523	31523	BRUNSWICK	691
GLYNN	63	1523	31523	BRUNSWICK	690
GLYNN	63	1525	31525	BRUNSWICK	691
GLYNN	63	1525	31525	BRUNSWICK	690
GLYNN	63	1527	31527	JEKYLL ISLAND	690
JEFF DAVIS	80	1532	31532	DENTON	650
COFFEE	34	1533	31533	DOUGLAS	731
COFFEE	34	1533	31533	DOUGLAS	730
COFFEE	34	1534	31534	DOUGLAS	731
COFFEE	34	1535	31535	DOUGLAS	731
COFFEE	34	1535	31535	DOUGLAS	730
CHARLTON	24	1537	31537	FOLKSTON	700
JEFF DAVIS	80	1539	31539	HAZLEHURST	650
BRANTLEY	13	1542	31542	HOBOKEN	700
BRANTLEY	13	1543	31543	HORTENSE	700
TELFAIR	134	1544	31544	JACKSONVILLE	650
WAYNE	151	1545	31545	JESUP	700
WAYNE	151	1546	31546	JESUP	700
CAMDEN	20	1547	31547	KINGS BAY	700
CAMDEN	20	1548	31548	KINGSLAND	700
TELFAIR	134	1549	31549	LMBER CTY TELFR	650
WHEELER	153	1549	31549	LMBER CTY WHELR	650
WARE	148	1550	31550	MANOR	710
PIERCE	113	1551	31551	MERSHON	700
WARE	148	1552	31552	MILLWOOD	710
BRANTLEY	13	1553	31553	NAHUNTA	700
COFFEE	34	1554	31554	NICHOLLS	730
WAYNE	151	1555	31555	ODUM	700
PIERCE	113	1557	31557	PATTERSON	700
CAMDEN	20	1558	31558	SAINT MARYS	700
CAMDEN	20	1558	31558	ST MARYS	700
WAYNE	151	1560	31560	SCREVEN	700
GLYNN	63	1561	31561	SEA ISLAND	690
CHARLTON	24	1562	31562	SAINT GEORGE	700
APPLING	1	1563	31563	SURRENCY	650
WARE	148	1564	31564	WARESBORO	710
CAMDEN	20	1565	31565	WAYERLY	700
BRANTLEY	13	1566	31566	WAYNESVILLE	700
GLYNN	63	1566	31566	WAYNESVILLE	690
COFFEE	34	1567	31567	WEST GREEN	730
CAMDEN	20	1568	31568	WHITE OAK	700
CAMDEN	20	1569	31569	WOODBINE	700
LOWNDES	92	1601	31601	CLYATTVILLE	780
LOWNDES	92	1601	31601	VALDOSTA	781
LOWNDES	92	1601	31601	VALDOSTA	780
BROOKS	14	1602	31602	VALDOSTA BROOKS	790
LOWNDES	92	1602	31602	VALDOSTA LOWNDE	781
LOWNDES	92	1602	31602	VALDOSTA LOWNDE	780
LOWNDES	92	1605	31605	VALDOSTA	781
LOWNDES	92	1605	31605	VALDOSTA	780
LOWNDES	92	1606	31606	VALDOSTA	781
LOWNDES	92	1606	31606	VALDOSTA	780
COOK	37	1620	31620	ADEL	750
BERRIEN	10	1622	31622	ALAPAHA	750
CLINCH	32	1623	31623	ARGYLE	720
ATKINSON	2	1624	31624	AXSON	730
BROOKS	14	1625	31625	BARNEY	790
THOMAS	136	1626	31626	BOSTON	870
COOK	37	1627	31627	CECIL	750
BROOKS	14	1629	31629	DIXIE	790
CLINCH	32	1630	31630	DU PONT	720
CLINCH	32	1631	31631	FARGO	720
LOWNDES	92	1632	31632	HAHIRA	780
CLINCH	32	1634	31634	HOMERVILLE	720
LANIER	86	1635	31635	LAKELAND	720
LOWNDES	92	1636	31636	LAKE PARK	780
COOK	37	1637	31637	LENOX	750
BROOKS	14	1638	31638	MORVEN	790
BERRIEN	10	1639	31639	NASHVILLE	750
LOWNDES	92	1641	31641	NAYLOR	780
ATKINSON	2	1642	31642	PEARSON	730
BROOKS	14	1643	31643	QUITMAN	790
BERRIEN	10	1645	31645	RAY CITY	750
CHARLTON	24	1646	31646	ST GEORGE	700
COOK	37	1647	31647	SPARKS	750
ECHOLS	50	1648	31648	STATENVILLE	720
LANIER	86	1649	31649	STOCKTON	720
ATKINSON	2	1650	31650	WILLACOOCHEE	730

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
LOWNDES	92	1698	31698	VALDOSTA	781
LOWNDES	92	1699	31699	MOODY AFB	780
DOUGHERTY	47	1701	31701	ALBANY	820
DOUGHERTY	47	1701	31701	ALBANY	821
DOUGHERTY	47	1702	31702	ALBANY	820
DOUGHERTY	47	1702	31702	ALBANY	821
DOUGHERTY	47	1703	31703	ALBANY	820
DOUGHERTY	47	1703	31703	ALBANY	821
DOUGHERTY	47	1704	31704	ALBANY	821
DOUGHERTY	47	1705	31705	ALBANY DHGRTY	820
DOUGHERTY	47	1705	31705	ALBANY DHGRTY	821
MITCHELL	101	1705	31705	ALBANY MITCHELL	810
WORTH	159	1705	31705	ALBANY WORTH	810
DOUGHERTY	47	1705	31705	BRIDGEBORO	820
DOUGHERTY	47	1706	31706	ALBANY	820
DOUGHERTY	47	1706	31706	ALBANY	821
DOUGHERTY	47	1707	31707	ALBANY DOUGHRTY	820
DOUGHERTY	47	1707	31707	ALBANY DOUGHRTY	821
LEE	88	1707	31707	ALBANY LEE	830
SUMTER	129	1709	31709	AMERICUS	611
SUMTER	129	1709	31709	AMERICUS	610
SUMTER	129	1711	31711	ANDERSONVILLE	610
CRISP	40	1712	31712	ARABI	620
TURNER	142	1714	31714	ASHBURN	760
DECATUR	43	1715	31715	ATTAPULGUS	890
MITCHELL	101	1716	31716	BACONTON	860
DECATUR	43	1717	31717	BAINBRIDGE	891
DECATUR	43	1717	31717	BAINBRIDGE	890
SUMTER	129	1719	31719	AMERICUS	611
BROOKS	14	1720	31720	BARWICK BROOKS	790
THOMAS	136	1720	31720	BARWICK THOMAS	870
DOUGHERTY	47	1721	31721	ALBANY	821
LEE	88	1721	31721	ALBANY	830
COLQUITT	35	1722	31722	BERLIN	800
TERRELL	135	1726	31726	BRONWOOD	830
TIFT	137	1727	31727	BROOKFIELD	770
GRADY	65	1729	31729	CALVARY	880
MITCHELL	101	1730	31730	CAMILLA	860
TIFT	137	1733	31733	CHULA	770
SUMTER	129	1735	31735	COBB	610
MILLER	100	1737	31737	COLQUITT	860
THOMAS	136	1738	31738	COOLIDGE	870
RANDOLPH	120	1740	31740	BENEVOLENCE	830
RANDOLPH	120	1740	31740	CUTHBERT	830
EARLY	49	1741	31741	DAMASCUS	860
TERRELL	135	1742	31742	DAWSON	830
SUMTER	129	1743	31743	DE SOTO	610
COLQUITT	35	1744	31744	DOERUN COLQUITT	800
MITCHELL	101	1744	31744	DOERUN MITCHELL	860
WORTH	159	1744	31744	DOERUN WORTH	810
CALHOUN	19	1746	31746	EDISON	850
COLQUITT	35	1747	31747	ELLENTON	800
BERRIEN	10	1749	31749	ENIGMA	750
BEN HILL	9	1750	31750	FITZGERALD	740
CLAY	30	1751	31751	FORT GAINES	840
CLAY	30	1751	31751	FT GAINES	840
COLQUITT	35	1753	31753	FUNSTON	800
QUITMAN	118	1754	31754	GEORGETOWN	600
COLQUITT	35	1756	31756	HARTSFIELD	800
THOMAS	136	1757	31757	THOMASVILLE	871
THOMAS	136	1757	31757	THOMASVILLE	870
SEMINOLE	125	1759	31759	IRON CITY	900
CALHOUN	19	1762	31762	LEARY	850
LEE	88	1763	31763	LEESBURG	830
SUMTER	129	1764	31764	LESLIE	610
MITCHELL	101	1765	31765	MEIGS MITCHELL	860
THOMAS	136	1765	31765	MEIGS THOMAS	870
COLQUITT	35	1768	31768	MOULTRIE	801
COLQUITT	35	1768	31768	MOULTRIE	800
IRWIN	77	1769	31769	MYSTIC	750
BAKER	4	1770	31770	NEWTON	860
COLQUITT	35	1771	31771	NORMAN PARK	800
WORTH	159	1772	31772	OAKFIELD	810
THOMAS	136	1773	31773	OCHLOCKNEE	870
IRWIN	77	1774	31774	OCILLA	750
TIFT	137	1775	31775	OMEGA	770
BROOKS	14	1778	31778	PAVO BROOKS	790
THOMAS	136	1778	31778	PAVO THOMAS	870
MITCHELL	101	1779	31779	PELHAM	860
GRADY	65	1779	31779	PELHAM	880
SUMTER	129	1780	31780	PLAINS	610
WORTH	159	1781	31781	POULAN	810
DOUGHERTY	47	1782	31782	PUTNEY	820
TURNER	142	1783	31783	REBECCA	760
MITCHELL	101	1784	31784	SALE CITY	860
TERRELL	135	1785	31785	SASSER	830
LEE	88	1787	31787	SMITHVILLE LEE	830
SUMTER	129	1787	31787	SMITHVILLE SUMT	610
COLQUITT	35	1788	31788	MOULTRIE	801
WORTH	159	1789	31789	SUMNER	810
TURNER	142	1790	31790	SYCAMORE	760
WORTH	159	1791	31791	SYLVESTER	810
THOMAS	136	1792	31792	THOMASVILLE	871
THOMAS	136	1792	31792	THOMASVILLE	870
TIFT	137	1793	31793	TIFTON	770
TIFT	137	1794	31794	TIFTON	770
TIFT	137	1795	31795	TY TY	770
WORTH	159	1795	31795	TY TY2	810
WORTH	159	1796	31796	WARWICK	810
IRWIN	77	1798	31798	WRAY	750
TALBOT	130	1801	31801	BOX SPRINGS	590
MARION	96	1801	31801	JUNIPER MARION	590
TALBOT	130	1801	31801	JUNIPER TALBOT	590

GEORGIA VOLUNTARY PRIVATE PASSENGER AUTO TERRITORY DEFINITIONS					
COUNTY	COUNTY CODE	TERRITORY	ZIP CODE	TOWN	AREA
MARION	96	1803	31803	BUENA VISTA	590
	72	1804	31804	CATAULA	590
HARRIS	26	1805	31805	CUSSETA	030
	123	1806	31806	ELLAVILLE	590
SCHLEY	72	1807	31807	ELLERSLIE	590
	72	1808	31808	FORTSON HARRIS	590
HARRIS	106	1808	31808	FORTSON MUSCOGE	040
	130	1810	31810	GENEVA	590
TALBOT	72	1811	31811	HAMILTON	590
	130	1812	31812	JUNCTION CITY	590
STEWART	128	1815	31815	LUMPKIN	601
	99	1816	31816	MANCHESTER	490
MERIWETHER	72	1820	31820	MIDLAND HARRIS	590
	106	1820	31820	MIDLAND MUSCOGE	040
STEWART	128	1821	31821	OMAHA	601
	141	1822	31822	PINE MNTN TROUP	480
HARRIS	72	1822	31822	PINE MTN HARRIS	590
	72	1823	31823	PINE MTN VALLEY	590
WEBSTER	152	1824	31824	PRESTON	602
	128	1825	31825	RICHLAND	601
STEWART	72	1826	31826	SHILOH HARRIS	590
	130	1826	31826	SHILOH TALBOT	590
TALBOT	130	1827	31827	TALBOTTON	590
	106	1829	31829	UPATOI	040
MUSCOGEE	72	1829	31829	UPATOI	590
	99	1830	31830	WARM SPRINGS	490
MERIWETHER	72	1831	31831	WAVERLY HALL	590
	130	1831	31831	WAVERLY HALL2	590
WEBSTER	152	1832	31832	WESTON	602
	72	1833	31833	WEST PNT HARRIS	590
HARRIS	141	1833	31833	WEST PNT TROUP	480
	130	1836	31836	WOODLAND	590
TALBOT	106	1901	31901	COLUMBUS	045
	106	1901	31901	COLUMBUS	040
MUSCOGEE	106	1903	31903	COLUMBUS	040
	106	1903	31903	COLUMBUS	045
MUSCOGEE	106	1904	31904	COLUMBUS	040
	106	1904	31904	COLUMBUS	045
MUSCOGEE	106	1905	31905	COLUMBUS	040
	106	1905	31905	COLUMBUS	045
MUSCOGEE	26	1905	31905	FT BENNING CHAT	030
	106	1905	31905	FT BENNING MUSC	040
CHATTAHOOCHEE	106	1906	31906	COLUMBUS	040
	106	1906	31906	COLUMBUS	045
MUSCOGEE	106	1907	31907	COLUMBUS	040
	106	1907	31907	COLUMBUS	045
MUSCOGEE	106	1909	31909	COLUMBUS	040
	106	1909	31909	COLUMBUS	045
CALHOUN	19	9813	39813	ARLINGTON	850
	43	9815	39815	ATTAPULGUS	890
DECATUR	43	9817	39817	BAINBRIDGE	891
	43	9819	39819	BAINBRDGE	891
EARLY	49	9823	39823	BLAKELY	860
	30	9824	39824	BLUFFTON	840
DECATUR	43	9825	39825	BRINSON	890
	135	9826	39826	BRONWOOD	830
TERRELL	65	9827	39827	CAIRO	880
	65	9828	39828	CAIRO2	880
GRADY	49	9832	39832	CEDAR SPRINGS	860
	43	9834	39834	CLIMAX	890
RANDOLPH	120	9836	39836	COLEMAN	830
	100	9837	39837	COLQUITT	860
MILLER	49	9837	39837	COLQUITT	860
	120	9840	39840	CUTHBERT	830
RANDOLPH	49	9841	39841	DAMASCUS	860
	135	9842	39842	DAWSON	830
SEMINOLE	125	9845	39845	DONALSONVILLE	900
	19	9846	39846	EDISON	850
CALHOUN	30	9851	39851	FORT GAINES	840
	118	9854	39854	GEORGETOWN	600
QUITMAN	30	9854	39854	GEORGETOWN CLAY	840
	125	9859	39859	IRON CITY	900
SEMINOLE	49	9861	39861	JAKIN	860
	19	9862	39862	LEARY	850
CALHOUN	19	9866	39866	MORGAN	850
	118	9867	39867	MORRIS	600
QUITMAN	4	9870	39870	NEWTON	860
	135	9877	39877	PARROTT	830
TERRELL	135	9885	39885	DAWSON	830
	120	9886	39886	SHELLMAN	830
RANDOLPH	65	9897	39897	WHIGMAN	880

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UIM BI (SS) 25/50		UM/UIM- Added On (SA) 25/50		UM/UIM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Addt'l
0002	1124.94	605.37	452.6	812.25	115.82	80.74	201.90	107.33	268.38	13.10	10.30
0004	727.75	590.04	335.6	746.73	84.42	45.29	113.32	60.25	150.72	4.20	3.40
0005	731.05	652.85	434.8	783.88	65.81	45.29	113.32	60.25	150.72	4.20	3.40
0006	885.69	515.20	414.2	696.97	114.72	52.12	130.33	69.28	173.25	8.50	6.70
0008	1031.81	604.52	434.8	762.80	102.02	58.85	147.12	78.22	195.70	6.00	4.80
0009	770.56	638.49	320.7	760.93	83.36	47.95	119.99	63.79	159.58	4.50	3.60
0011	913.13	608.93	559.7	687.24	88.33	49.01	122.42	65.12	162.91	6.30	5.00
0012	1237.51	546.97	625.2	756.34	107.84	68.39	170.90	90.93	227.41	8.00	6.40
0013	1054.39	587.36	651.0	733.02	102.79	56.42	140.99	75.01	187.61	6.60	5.30
0014	903.75	535.59	522.7	724.20	118.74	46.88	117.22	62.39	155.92	6.00	4.90
0016	922.67	537.81	593.8	720.20	165.43	52.36	130.80	69.57	174.06	6.80	5.40
0017	1058.57	678.88	625.9	733.81	109.02	51.46	128.60	68.47	171.08	5.30	4.20
0018	1053.93	515.20	664.7	696.97	124.94	52.12	130.19	69.25	173.24	6.70	5.30
0019	931.63	611.19	559.7	692.13	86.86	41.72	104.22	55.44	138.69	5.40	4.30
0021	1179.56	671.70	608.6	814.30	100.19	74.71	186.83	99.32	248.36	12.10	9.50
0022	800.73	638.66	594.7	798.67	69.57	47.16	117.99	62.73	156.93	4.40	3.50
0024	835.55	673.90	594.7	778.19	67.28	44.06	110.07	58.55	146.47	5.70	4.50
0025	739.26	415.69	559.7	683.90	186.60	43.87	109.84	58.41	146.13	3.80	3.00
0028	760.55	550.29	345.0	709.36	95.25	47.95	119.99	63.79	159.58	4.50	3.60
0030	945.80	576.51	344.7	807.60	94.39	66.36	166.20	88.36	220.95	7.80	6.20
0032	1288.25	654.24	559.7	795.79	120.30	64.15	160.24	85.24	213.24	8.30	6.60
0033	949.02	592.90	388.9	811.44	90.09	68.36	170.84	90.89	227.33	8.00	6.40
0034	1332.75	669.67	684.9	817.22	155.61	74.71	186.83	99.32	248.36	12.10	9.50
0035	1389.29	621.11	565.8	755.15	127.43	72.11	180.54	96.06	240.19	11.70	9.30
0038	1426.02	630.04	629.3	780.05	127.18	68.27	170.67	90.74	227.02	6.90	5.60
0039	1208.26	665.01	559.7	728.42	94.75	70.32	175.74	93.50	233.85	8.20	6.60
0040	727.75	597.88	328.2	727.37	79.69	37.86	94.63	50.38	125.88	3.90	3.10
0041	761.86	610.07	374.9	735.91	82.53	45.29	113.32	60.25	150.72	4.20	3.40
0043	1062.41	667.69	698.7	741.47	94.50	57.60	144.00	76.56	191.54	5.90	4.70
0044	1112.57	619.74	732.4	759.71	94.50	53.20	133.10	70.76	177.03	6.30	5.10
0045	970.39	645.72	520.2	710.09	89.74	47.22	117.97	62.72	156.89	3.40	2.60
0046	1035.81	690.17	642.8	739.46	96.66	57.89	144.73	76.95	192.51	5.90	4.70
0047	1189.11	617.23	751.8	775.04	100.40	65.24	162.97	86.69	216.87	8.40	6.70
0049	942.99	515.20	594.7	696.97	119.41	52.12	130.33	69.28	173.25	8.50	6.70
0052	1073.53	599.64	496.2	689.55	102.22	48.26	120.76	64.21	160.57	5.00	4.00
0054	998.51	544.73	638.2	729.05	101.51	59.68	149.15	79.36	198.47	6.90	5.60
0055	847.11	451.36	629.7	703.00	192.25	49.35	123.57	65.72	164.40	4.20	3.30
0056	729.86	405.18	370.2	668.52	206.41	46.61	116.70	62.06	155.26	4.00	3.10
0058	1455.16	659.51	616.2	791.39	120.30	64.15	160.24	85.24	213.24	8.30	6.60
0060	1006.01	614.46	434.8	766.02	78.44	55.66	139.15	73.98	185.09	5.70	4.50
0061	885.69	515.20	414.2	696.97	117.18	52.12	130.19	69.25	173.24	6.70	5.30
0062	880.87	630.64	415.5	779.34	73.86	50.87	127.06	67.59	169.09	6.60	5.20
0064	924.29	586.19	452.6	737.76	78.91	51.27	128.17	68.14	170.49	5.20	4.20
0065	894.93	605.58	414.2	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0066	842.62	603.93	412.5	738.49	71.71	40.76	101.87	54.24	135.51	4.20	3.30
0067	902.08	626.48	409.7	776.16	73.54	51.49	128.61	68.41	171.14	6.70	5.30
0068	912.02	636.66	392.3	777.77	87.26	52.82	132.05	70.20	175.64	5.40	4.30
0070	887.52	515.20	559.7	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0071	1165.13	672.42	629.6	807.84	60.21	69.64	174.09	92.59	231.51	11.30	8.90
0072	996.36	541.84	594.7	696.97	119.41	52.15	130.43	69.34	173.39	8.80	7.10
0074	937.75	515.20	559.7	696.97	126.62	53.24	133.01	70.73	176.89	8.30	6.70
0075	809.73	647.73	331.6	768.80	70.06	47.03	117.47	62.49	156.32	6.10	4.80
0076	846.84	648.33	429.7	805.52	67.19	50.24	125.50	66.75	167.00	6.50	5.10
0077	885.69	515.20	414.2	696.97	84.06	52.12	130.19	69.25	173.24	6.70	5.30
0078	1110.36	592.25	598.5	734.32	102.60	60.45	151.35	80.49	201.37	5.20	4.10
0079	1227.83	612.56	416.9	812.09	111.95	74.71	186.83	99.32	248.36	12.10	9.50
0080	946.29	606.64	434.8	762.68	100.59	64.67	161.68	85.96	215.06	6.60	5.30
0081	885.69	515.20	414.2	696.97	117.18	52.12	130.19	69.25	173.24	6.70	5.30
0082	1121.46	614.83	470.4	764.88	102.25	71.91	179.63	95.55	239.03	9.30	7.40
0083	1372.01	647.40	628.7	792.63	93.10	66.07	165.31	87.89	219.87	6.20	5.00
0084	1018.21	669.22	615.5	819.28	80.90	63.89	160.00	85.06	212.71	7.50	5.90
0087	1309.38	621.14	628.7	777.49	96.14	73.16	182.83	97.27	243.28	8.50	6.80
0088	1275.99	701.90	587.4	841.18	100.86	74.71	186.83	99.32	248.36	12.10	9.50
0090	894.93	528.05	414.2	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0092	987.69	609.44	563.5	798.90	61.52	68.60	171.69	91.30	228.25	11.60	9.40
0093	1087.06	663.05	728.2	810.02	84.59	64.15	160.24	85.24	213.24	8.30	6.60
0094	1197.00	554.76	673.4	743.10	134.72	63.22	158.37	84.27	210.66	7.40	5.80
0096	971.79	633.66	665.3	775.70	66.89	61.22	152.92	81.34	203.49	7.90	6.30
0097	876.46	682.77	596.2	797.26	69.77	51.92	129.74	69.08	172.60	5.40	4.20
0101	965.59	560.10	423.6	703.34	80.38	49.55	123.87	65.86	164.77	5.00	4.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UIM BI (SS) 25/50		UM/UIM- Added On (SA) 25/50		UM/UIM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Addt'l
0102	812.53	523.39	364.0	700.89	83.98	45.29	113.32	60.25	150.72	5.40	4.30
0103	621.43	380.05	285.1	650.60	121.19	35.64	89.06	47.42	118.47	3.70	2.90
0104	749.01	393.38	302.9	649.71	153.82	44.99	112.44	59.86	149.57	4.60	3.60
0105	527.53	400.89	338.5	638.45	159.18	48.31	120.77	64.29	160.71	3.80	3.00
0106	1076.37	616.10	416.9	731.42	108.22	66.29	165.72	88.11	220.44	6.70	5.40
0107	717.84	532.36	305.0	705.05	99.71	37.86	94.63	50.38	125.88	3.90	3.10
0108	693.56	345.04	370.1	556.88	149.86	47.95	119.99	63.79	159.58	5.70	4.60
0110	720.23	379.22	390.3	624.71	126.45	45.29	113.32	60.25	150.72	5.40	4.30
0111	885.69	515.20	414.2	696.97	119.41	52.12	130.30	69.28	173.32	5.30	4.30
0113	954.68	393.11	404.3	660.57	133.61	53.31	133.39	70.91	177.41	6.30	5.10
0114	833.72	491.77	373.0	710.35	95.81	46.79	116.99	62.20	155.62	4.80	3.80
0115	736.97	592.92	376.8	721.25	83.35	45.29	113.32	60.25	150.72	4.20	3.40
0116	782.55	407.87	395.4	605.22	123.11	44.04	110.11	58.54	146.47	4.50	3.60
0117	779.82	367.91	389.0	576.39	134.55	42.63	106.65	56.70	141.85	5.00	4.10
0118	636.25	370.42	432.0	567.82	150.19	47.95	119.99	63.79	159.58	5.70	4.60
0120	854.76	445.01	302.9	685.20	98.77	45.29	113.32	60.25	150.72	5.40	4.30
0121	819.88	472.01	310.5	692.96	97.17	42.63	106.65	56.70	141.85	5.00	4.10
0122	1198.70	571.25	416.9	728.76	99.35	56.16	140.52	74.68	186.95	4.00	3.20
0123	885.69	515.20	414.2	696.97	119.41	52.12	130.40	69.33	173.44	6.20	5.00
0124	636.25	388.99	320.7	619.88	162.25	40.09	100.19	53.34	133.28	4.10	3.20
0125	675.41	348.64	326.1	625.86	139.20	43.35	108.33	57.67	144.10	4.50	3.50
0126	1150.26	613.75	434.8	762.23	95.73	71.02	177.55	94.40	236.18	7.20	5.80
0127	1131.37	562.86	434.8	711.96	89.97	51.36	128.40	68.27	170.79	5.20	4.20
0129	885.69	514.23	414.2	696.97	138.35	52.12	130.29	69.35	173.37	4.10	3.30
0132	1004.22	534.13	425.6	694.58	89.78	46.79	116.99	62.20	155.62	4.80	3.80
0133	885.69	515.20	414.2	696.97	126.24	52.12	130.30	69.28	173.32	5.30	4.30
0134	1185.29	538.84	416.9	700.84	119.93	67.72	169.29	90.01	225.19	6.90	5.50
0135	1187.24	524.67	405.4	706.94	151.42	66.17	165.57	88.03	220.13	6.70	5.40
0137	915.31	487.63	338.5	689.46	88.46	50.62	126.65	67.33	168.45	6.00	4.80
0138	885.69	515.20	414.2	696.97	148.86	52.12	130.25	69.35	173.27	5.40	4.20
0139	718.90	422.60	302.9	681.87	148.75	43.23	108.06	57.52	143.79	3.40	2.70
0140	885.69	515.20	414.2	696.97	129.79	52.12	130.40	69.33	173.44	6.20	5.00
0141	1150.80	550.88	433.5	698.48	79.13	46.79	116.99	62.20	155.62	4.80	3.80
0142	885.69	515.20	414.2	696.97	119.41	52.12	130.40	69.33	173.44	4.90	3.90
0143	879.07	459.53	320.7	690.05	132.40	44.56	111.37	59.30	148.16	4.60	3.60
0144	851.01	573.00	365.5	720.69	75.27	47.95	119.99	63.79	159.58	4.50	3.60
0145	694.75	423.83	338.5	655.26	143.63	42.32	105.76	56.31	140.69	4.40	3.40
0146	885.69	528.05	414.2	696.97	119.41	52.12	130.40	69.33	173.44	4.90	3.90
0147	590.54	403.18	322.6	623.06	133.84	45.29	113.32	60.25	150.72	5.40	4.30
0148	846.55	425.42	338.5	675.83	114.26	42.32	105.76	56.31	140.69	4.40	3.40
0149	614.82	335.26	302.9	614.41	141.61	43.23	108.06	57.52	143.79	3.40	2.70
0151	885.69	515.20	414.2	696.97	119.41	52.12	130.25	69.35	173.27	5.40	4.20
0152	924.40	580.87	419.5	718.10	71.80	45.77	114.42	60.90	152.25	3.60	2.90
0153	866.45	398.10	377.3	653.15	144.23	46.74	116.87	62.13	155.45	4.80	3.80
0156	885.69	515.20	414.2	696.97	117.18	52.12	130.19	69.25	173.24	6.70	5.30
0157	1080.55	519.69	434.8	702.76	84.15	46.79	116.99	62.20	155.62	4.80	3.80
0160	894.93	528.05	414.2	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0161	634.46	391.53	285.1	636.80	146.87	40.68	101.70	54.13	135.33	3.20	2.60
0164	885.69	514.23	414.2	696.97	138.35	52.12	130.29	69.35	173.37	4.10	3.30
0165	621.62	398.49	302.9	637.50	141.62	43.23	108.06	57.52	143.79	3.40	2.70
0168	1214.15	561.45	416.9	746.70	98.33	68.27	170.67	90.74	227.02	6.90	5.60
0169	885.69	515.20	414.2	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0170	685.25	421.29	353.0	584.23	133.57	50.62	126.65	67.33	168.45	6.00	4.80
0171	744.98	395.24	338.5	698.39	137.71	42.32	105.76	56.31	140.69	4.40	3.40
0172	885.69	515.20	414.2	696.97	138.35	52.12	130.25	69.35	173.27	5.40	4.20
0173	656.85	414.25	320.7	631.16	162.25	40.25	100.60	53.56	133.83	4.20	3.30
0175	767.36	424.15	285.1	678.44	143.01	42.42	106.05	56.45	141.12	3.30	2.70
0176	639.83	350.49	339.3	557.34	122.96	40.09	100.19	53.34	133.28	4.10	3.20
0177	982.34	429.74	320.7	700.24	137.63	47.99	119.93	63.86	159.55	5.00	3.90
0178	771.89	434.91	320.7	654.03	162.25	47.95	119.99	63.79	159.58	5.70	4.60
0179	855.83	379.22	434.8	605.24	119.82	51.03	127.58	67.83	169.71	5.20	4.20
0180	982.37	445.55	434.8	623.60	127.42	52.79	132.07	70.22	175.66	6.20	5.10
0182	645.54	370.84	358.9	554.82	120.37	45.29	113.32	60.25	150.72	5.40	4.30
0183	860.30	447.11	320.7	691.76	142.56	42.23	105.54	56.19	140.40	4.40	3.40
0184	799.34	487.63	338.5	692.29	106.24	42.32	105.76	56.31	140.69	4.40	3.40
0185	873.18	442.40	385.1	614.97	154.95	49.55	123.87	65.86	164.77	5.00	4.00
0187	1100.19	481.41	470.4	643.40	146.74	55.04	137.61	73.16	183.05	5.60	4.50
0188	770.16	600.11	394.2	730.02	71.28	49.55	123.87	65.86	164.77	5.00	4.00
0189	794.65	507.08	420.4	709.50	77.25	49.55	123.87	65.86	164.77	5.00	4.00
0204	691.36	348.92	405.8	624.19	191.38	42.19	105.43	56.05	140.22	3.80	3.00

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						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Addt'l
0205	853.69	426.76	359.1	617.04	156.74	49.55	123.87	65.86	164.77	5.00	4.00
0206	805.46	369.03	320.7	585.33	206.70	44.67	111.63	59.35	148.47	4.00	3.10
0212	894.93	515.20	664.7	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0213	1253.33	598.66	434.8	728.40	161.77	66.74	166.71	88.67	221.84	8.60	6.80
0214	1150.14	555.77	403.1	722.84	150.62	61.79	154.67	82.27	205.67	6.30	5.00
0215	1054.68	463.26	434.8	636.20	141.01	54.14	135.24	71.94	179.97	7.00	5.50
0216	715.97	398.66	559.7	674.97	177.53	41.39	103.38	54.99	137.57	5.40	4.20
0217	633.43	402.41	352.1	577.04	196.33	45.29	113.32	60.25	150.72	5.40	4.30
0218	1028.82	450.95	370.1	632.84	217.11	56.55	141.38	75.17	188.06	5.80	4.60
0220	952.34	406.81	379.2	613.59	206.70	49.55	123.87	65.86	164.77	5.00	4.00
0222	809.43	334.54	316.0	587.51	228.87	47.11	117.72	62.58	156.58	4.30	3.30
0223	945.04	451.14	559.7	692.52	143.42	42.39	105.89	56.32	140.91	5.50	4.30
0224	820.98	408.25	559.7	606.92	151.69	44.04	110.11	58.54	146.47	4.50	3.60
0228	1215.49	524.13	594.0	716.25	148.02	59.13	147.76	78.55	196.52	5.40	4.20
0229	894.93	515.20	414.2	696.97	129.79	52.30	130.75	69.52	173.93	5.30	4.30
0230	712.11	393.77	336.3	588.45	208.75	42.63	106.65	56.70	141.85	5.00	4.10
0233	826.58	422.05	559.7	689.55	138.12	41.39	103.38	54.99	137.57	5.40	4.20
0234	963.69	451.03	594.7	705.99	131.98	46.22	115.46	61.42	153.65	6.00	4.70
0236	1207.77	575.98	719.5	737.86	162.01	59.76	149.42	79.52	198.75	7.70	6.20
0237	998.46	515.20	629.7	696.97	119.41	52.12	130.24	69.30	173.31	6.10	4.90
0238	1227.25	520.73	636.0	735.90	145.06	61.41	153.80	81.76	204.46	7.20	5.70
0240	586.68	350.20	340.9	569.77	212.17	43.20	107.96	57.39	143.59	3.90	3.00
0241	606.13	355.33	340.9	568.92	219.82	39.71	99.22	52.75	131.97	3.60	2.80
0248	997.16	445.19	559.7	695.88	133.65	45.70	114.16	60.72	151.92	5.90	4.70
0250	998.46	515.20	629.7	696.97	149.31	52.12	130.24	69.30	173.31	6.10	4.90
0251	840.38	404.12	298.8	612.96	208.85	43.69	109.17	58.04	145.21	4.00	3.10
0252	1103.85	507.16	646.5	718.10	141.01	57.42	143.43	76.29	190.86	7.40	5.90
0253	1115.94	515.45	592.1	715.34	158.73	60.30	150.86	80.21	200.54	7.10	5.60
0256	727.75	384.95	336.3	566.43	179.45	42.19	105.43	56.05	140.22	3.80	3.00
0257	793.67	360.46	434.8	648.37	175.60	46.79	116.99	62.20	155.62	4.80	3.80
0258	701.62	380.52	370.1	575.92	206.70	44.67	111.63	59.35	148.47	4.00	3.10
0259	847.50	457.04	338.5	615.31	149.33	50.62	126.65	67.33	168.45	6.00	4.80
0260	1259.17	550.39	818.6	765.69	173.84	70.32	175.74	93.50	233.85	8.20	6.60
0263	889.51	460.91	368.9	613.23	155.07	43.60	109.19	58.00	145.12	3.40	2.70
0264	885.69	515.20	414.2	696.97	129.79	52.30	130.75	69.52	173.93	5.30	4.30
0265	861.85	455.42	302.9	623.46	133.61	42.19	105.43	56.05	140.22	3.80	3.00
0266	894.93	515.20	664.7	696.97	124.94	52.30	130.75	69.52	173.93	5.30	4.30
0268	1013.71	564.61	337.6	639.50	171.74	50.56	126.42	67.21	168.16	5.10	4.10
0269	800.64	473.49	302.9	628.81	104.56	46.79	116.99	62.20	155.62	4.80	3.80
0272	1054.97	515.20	629.7	696.97	149.31	54.23	135.61	72.09	180.26	8.80	6.90
0273	1213.13	565.99	725.5	769.06	173.84	68.27	170.67	90.74	227.02	6.90	5.60
0274	1250.40	579.18	682.3	741.10	173.84	70.32	175.74	93.50	233.85	8.20	6.60
0275	885.69	515.20	414.2	696.97	129.79	52.30	130.75	69.52	173.93	5.30	4.30
0276	767.25	426.47	336.5	610.81	133.61	46.79	116.99	62.20	155.62	4.80	3.80
0277	846.29	460.75	320.7	625.30	141.47	49.55	123.87	65.86	164.77	5.00	4.00
0281	1248.50	596.22	713.3	750.65	158.64	53.87	134.47	71.55	178.84	4.80	3.80
0284	1053.93	515.20	664.7	696.97	119.41	52.12	130.19	69.25	173.24	6.70	5.30
0285	724.43	362.71	311.3	602.43	184.01	47.15	117.83	62.64	156.72	4.30	3.30
0286	670.31	371.70	324.1	614.58	190.98	39.71	99.22	52.75	131.97	3.60	2.80
0288	1272.77	582.16	758.9	792.10	186.45	77.72	194.37	103.32	258.37	12.60	9.90
0289	894.93	515.20	414.2	696.97	129.79	52.30	130.75	69.52	173.93	5.30	4.30
0290	928.99	500.86	338.5	640.62	181.33	52.30	130.75	69.52	173.93	5.30	4.30
0291	1236.68	567.66	559.7	743.25	157.20	64.15	160.24	85.24	213.24	8.30	6.60
0292	1051.58	395.14	594.7	597.76	191.41	45.73	114.26	60.75	151.98	4.10	3.20
0293	711.69	343.62	326.3	563.65	237.91	44.67	111.63	59.35	148.47	4.00	3.10
0294	1319.96	581.53	798.1	788.55	198.14	70.32	175.74	93.50	233.85	8.20	6.60
0295	805.46	381.14	368.1	624.22	198.97	44.67	111.63	59.35	148.47	4.00	3.10
0296	1259.17	591.13	709.4	746.50	154.82	64.15	160.24	85.24	213.24	8.30	6.60
0297	1293.15	565.55	783.7	771.28	146.00	70.32	175.74	93.50	233.85	8.20	6.60
0302	1113.58	528.05	414.2	766.88	142.42	63.22	157.95	83.99	210.05	9.90	8.00
0303	1002.19	651.09	389.7	837.47	125.23	64.61	161.43	85.84	214.68	10.10	8.20
0304	1113.58	515.20	664.7	766.88	157.61	63.22	157.95	83.99	210.05	9.90	8.00
0305	884.86	668.68	325.4	835.76	84.70	52.15	130.43	69.34	173.39	8.80	7.10
0306	849.62	608.89	343.1	782.31	104.67	53.45	133.52	71.02	177.68	6.90	5.50
0307	946.54	620.30	346.3	803.69	112.35	63.17	157.81	83.94	209.99	8.20	6.50
0308	856.18	638.26	361.4	843.24	113.91	59.35	148.43	78.91	197.33	10.10	8.10
0309	947.30	600.25	357.5	840.37	95.71	48.20	120.54	64.08	160.23	7.80	6.20
0310	1285.25	595.09	416.9	804.61	177.63	74.71	186.83	99.32	248.36	12.10	9.50
0311	1230.16	525.05	416.9	800.94	130.33	74.71	186.83	99.32	248.36	12.10	9.50
0312	1144.89	607.79	416.9	834.12	115.04	70.22	175.47	93.36	233.50	8.20	6.60

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UIM BI (SS) 25/50		UM/UIM- Added On (SA) 25/50		UM/UIM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Addtl
0313	967.24	653.29	352.2	832.08	153.20	55.80	139.38	74.14	185.48	7.20	5.70
0314	1162.75	652.47	377.3	798.27	166.53	65.55	163.94	87.15	217.92	10.70	8.40
0315	1263.91	583.95	576.6	819.57	130.69	74.71	186.83	99.32	248.36	12.10	9.50
0316	1094.20	603.44	434.8	844.33	139.58	66.74	166.71	88.67	221.84	8.60	6.80
0317	1028.64	624.73	400.0	796.63	135.33	75.99	189.91	101.04	252.71	8.80	7.10
0318	963.66	621.44	366.3	808.81	103.92	58.03	144.97	77.11	192.91	7.50	5.90
0319	802.71	613.99	316.1	765.49	79.79	52.15	130.43	69.34	173.39	8.80	7.10
0320	1462.95	587.26	414.2	786.04	162.81	85.28	213.28	113.39	283.54	14.50	11.70
0322	921.70	624.38	324.2	803.51	97.20	56.21	140.49	74.76	186.85	8.20	6.60
0324	866.20	611.84	340.6	776.57	96.50	48.26	120.69	64.16	160.43	7.80	6.20
0326	742.84	612.70	285.1	829.19	79.16	41.39	103.38	54.99	137.57	5.40	4.20
0327	939.85	656.16	361.9	784.10	93.49	51.04	127.55	67.87	169.73	5.90	4.80
0328	830.10	608.74	381.5	790.71	68.97	57.25	143.07	76.17	190.32	5.90	4.60
0329	968.84	666.11	368.8	795.64	76.77	54.78	137.00	72.83	182.13	9.30	7.50
0330	894.93	515.20	414.2	701.26	142.42	63.22	157.95	83.99	210.05	9.90	8.00
0331	1174.62	539.65	434.8	762.71	155.72	77.72	194.37	103.32	258.37	12.60	9.90
0332	885.69	515.20	414.2	696.97	119.93	52.12	130.19	69.25	173.24	6.70	5.30
0334	937.75	582.65	326.8	825.83	119.93	69.00	172.57	91.75	229.42	11.70	9.40
0336	1185.68	595.98	434.8	752.13	146.61	71.02	177.55	94.40	236.18	7.20	5.80
0337	1225.32	489.63	416.9	772.83	181.26	76.07	190.27	101.15	252.94	12.90	10.40
0338	864.29	646.59	405.4	766.86	64.56	60.73	151.83	80.80	201.95	7.80	6.30
0339	913.22	649.83	413.2	769.12	96.47	70.10	175.25	93.17	233.11	7.10	5.70
0340	1132.85	675.46	541.2	803.04	77.69	62.66	156.89	83.48	208.73	10.10	8.10
0341	914.82	664.25	521.9	793.38	81.10	63.02	157.55	83.79	209.51	10.20	8.10
0342	764.99	634.42	282.4	805.77	76.60	45.63	114.10	60.72	151.76	5.90	4.70
0344	1269.85	611.82	416.9	809.94	155.56	70.32	175.74	93.50	233.85	8.20	6.60
0345	953.49	649.97	629.7	811.35	84.48	64.47	161.04	85.66	214.30	8.30	6.60
0346	1021.06	624.55	416.9	753.77	81.72	58.56	146.44	77.84	194.66	9.50	7.50
0349	1263.20	587.22	716.0	755.47	204.81	61.41	153.80	81.76	204.46	7.20	5.70
0350	1013.36	682.53	416.9	762.00	84.06	56.57	141.31	75.17	188.04	7.30	5.80
0354	1319.51	566.46	681.3	800.12	198.24	76.07	190.27	101.15	252.94	12.90	10.40
0355	885.69	515.20	414.2	696.97	117.18	52.12	130.35	69.30	173.29	8.80	7.10
0360	1124.47	665.14	629.7	796.43	76.51	65.23	162.93	86.67	216.82	8.40	6.70
0361	894.93	528.05	414.2	766.88	119.41	56.39	140.94	75.00	187.45	8.30	6.60
0363	1067.52	617.12	327.6	836.42	141.86	49.44	123.56	65.79	164.37	5.10	4.00
0401	616.77	335.79	284.2	612.42	240.10	39.80	99.41	52.88	132.30	3.20	2.60
0410	677.38	338.80	244.4	613.34	208.67	39.88	99.67	53.02	132.57	2.00	1.70
0411	609.74	340.76	247.7	602.73	207.60	42.38	105.90	56.33	140.85	2.10	1.80
0412	661.12	419.12	340.9	696.97	119.41	52.12	130.25	69.28	173.23	2.60	2.20
0413	474.52	328.11	247.7	564.55	217.26	42.28	105.62	56.18	140.57	3.40	2.70
0414	885.69	515.20	384.6	696.97	123.08	52.12	130.19	69.25	173.27	4.20	3.40
0415	628.48	417.77	355.5	623.35	180.51	45.01	112.67	59.97	149.88	4.40	3.50
0417	620.12	349.66	340.9	587.19	190.20	39.80	99.41	52.88	132.30	3.20	2.60
0420	705.51	381.15	354.4	619.50	205.86	44.87	112.13	59.64	149.14	2.20	1.90
0421	663.98	381.31	355.5	619.46	198.03	42.38	105.90	56.33	140.85	2.10	1.80
0423	885.69	515.20	384.6	696.97	123.08	52.12	130.19	69.25	173.27	4.20	3.40
0424	885.69	515.20	384.6	696.97	155.39	52.12	130.19	69.25	173.27	4.20	3.40
0425	532.44	349.24	285.6	616.36	254.93	44.77	111.83	59.49	148.84	3.60	2.90
0426	769.40	379.19	311.8	556.68	232.35	44.77	111.83	59.49	148.84	3.60	2.90
0427	683.40	356.81	366.0	589.03	196.75	44.87	112.13	59.64	149.14	2.20	1.90
0428	645.67	358.44	296.1	621.49	197.37	39.88	99.67	53.02	132.57	2.00	1.70
0429	885.69	515.20	370.1	696.97	119.41	52.12	130.19	69.25	173.27	4.20	3.40
0434	584.49	327.69	255.1	566.82	240.10	40.28	100.62	53.53	133.92	3.20	2.60
0436	600.14	333.32	275.8	609.16	190.20	39.88	99.67	53.02	132.57	2.00	1.70
0438	648.62	379.66	384.6	618.38	212.15	47.36	118.36	62.96	157.42	2.40	2.00
0439	558.72	356.59	306.4	606.53	210.11	39.80	99.41	52.88	132.30	3.20	2.60
0441	629.92	332.82	340.9	561.40	240.10	41.62	103.96	55.30	138.35	3.30	2.70
0442	648.77	340.79	283.4	559.04	240.10	39.80	99.41	52.88	132.30	3.20	2.60
0445	680.93	338.08	233.1	609.29	240.10	39.88	99.67	53.02	132.57	2.00	1.70
0446	790.92	439.70	355.5	651.22	162.84	42.28	105.62	56.18	140.57	3.40	2.70
0449	885.69	515.20	384.6	696.97	155.39	52.12	130.19	69.25	173.27	4.20	3.40
0450	546.21	348.00	277.4	605.14	235.54	39.80	99.41	52.88	132.30	3.20	2.60
0451	885.69	515.20	384.6	696.97	155.39	52.12	130.19	69.25	173.27	4.20	3.40
0452	578.66	352.48	275.0	599.38	190.20	39.84	99.52	52.94	132.45	3.20	2.60
0453	610.13	349.35	330.1	607.14	190.20	39.88	99.67	53.02	132.57	2.00	1.70
0454	594.29	353.92	247.7	604.29	249.98	42.28	105.62	56.18	140.57	3.40	2.70
0455	627.65	358.12	273.4	605.55	245.82	42.28	105.62	56.18	140.57	3.40	2.70
0456	710.56	330.06	256.8	543.21	240.10	39.80	99.41	52.88	132.30	3.20	2.60
0457	611.49	341.83	303.2	618.70	240.10	39.88	99.67	53.02	132.57	2.00	1.70
0458	546.21	357.89	305.2	605.09	190.20	42.36	106.04	56.44	141.06	4.20	3.30

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UIM BI (SS) 25/50		UM/UIM- Added On (SA) 25/50		UM/UIM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Add'l
0459	885.69	515.20	384.6	696.97	123.08	52.12	130.19	69.25	173.27	4.20	3.40
0460	885.69	515.20	370.1	696.97	119.41	52.12	130.19	69.25	173.27	4.20	3.40
0461	610.87	377.79	355.3	612.57	198.03	42.28	105.62	56.18	140.57	3.40	2.70
0464	661.12	419.12	340.9	696.97	130.86	52.12	130.19	69.25	173.27	4.20	3.40
0467	692.03	380.29	340.9	630.84	234.75	39.80	99.41	52.88	132.30	3.20	2.60
0470	640.08	334.71	247.7	600.84	205.93	42.38	105.90	56.33	140.85	2.10	1.80
0471	555.80	340.41	279.3	603.18	224.70	39.80	99.41	52.88	132.30	3.20	2.60
0473	596.21	309.04	296.9	605.48	217.26	42.38	105.90	56.33	140.85	2.10	1.80
0474	602.63	332.95	272.9	619.00	213.04	39.88	99.67	53.02	132.57	2.00	1.70
0477	515.06	335.52	317.4	569.60	234.31	39.80	99.41	52.88	132.30	3.20	2.60
0501	844.62	506.47	416.9	694.71	110.36	55.24	138.04	73.50	183.64	5.70	4.50
0502	885.69	528.05	414.2	696.97	119.41	52.12	130.40	69.33	173.44	4.90	3.90
0504	734.01	495.31	434.8	696.49	88.28	47.22	118.00	62.83	156.98	4.90	3.80
0506	692.10	539.33	364.2	684.35	85.72	45.29	113.32	60.25	150.72	4.20	3.40
0507	806.38	470.86	434.8	696.74	123.80	55.55	138.84	73.92	184.69	5.70	4.50
0510	655.38	440.91	433.1	665.41	119.62	48.35	120.79	64.23	160.70	5.00	4.00
0511	488.94	367.87	369.2	640.28	144.89	48.35	120.79	64.23	160.70	5.00	4.00
0512	589.38	340.92	302.9	625.56	147.95	43.32	108.06	57.52	143.86	3.30	2.60
0513	593.64	378.28	302.9	643.23	130.09	43.32	108.06	57.52	143.86	3.30	2.60
0516	461.91	331.84	368.5	635.34	164.48	41.04	102.77	54.59	136.58	3.20	2.60
0517	906.03	552.55	594.7	720.17	118.54	52.55	131.26	69.82	174.67	6.80	5.40
0518	799.12	649.15	559.7	747.65	76.69	41.39	103.38	54.99	137.57	5.40	4.20
0519	970.94	639.65	554.5	754.06	79.06	48.24	120.62	64.20	160.44	6.20	5.00
0520	515.97	327.04	369.3	648.32	164.48	41.04	102.77	54.59	136.58	3.20	2.60
0521	523.69	407.55	367.1	638.24	164.74	43.60	109.19	58.00	145.12	3.40	2.70
0522	641.05	391.39	331.0	646.80	122.91	45.87	114.42	60.90	152.32	3.50	2.80
0523	514.20	324.63	338.5	614.82	142.66	48.73	122.04	64.83	162.19	3.80	3.00
0525	515.66	317.86	302.9	604.33	132.48	43.60	109.19	58.00	145.12	3.40	2.70
0527	857.02	442.77	390.5	657.70	135.70	41.90	104.71	55.75	139.30	4.30	3.40
0528	704.93	426.94	327.8	646.26	145.89	45.66	114.08	60.66	151.77	4.80	3.80
0529	649.70	419.59	386.9	680.58	156.63	53.46	133.59	71.13	177.72	5.50	4.30
0530	617.92	402.97	337.1	668.24	176.72	56.77	141.81	75.41	188.67	5.90	4.80
0531	679.29	383.80	367.4	643.53	147.28	48.35	120.79	64.23	160.70	5.00	4.00
0533	680.93	411.84	311.7	655.34	131.61	42.98	107.37	57.09	142.84	4.50	3.60
0534	786.86	556.70	285.1	682.53	98.68	35.64	89.06	47.42	118.47	3.70	2.90
0535	536.18	332.52	338.5	615.36	143.20	48.73	122.04	64.83	162.19	3.80	3.00
0536	746.98	398.16	285.1	665.72	141.22	40.68	101.70	54.13	135.33	3.20	2.60
0537	480.04	318.26	320.7	600.31	115.99	46.16	115.61	61.41	153.65	3.60	2.90
0538	521.99	314.27	333.5	619.54	153.79	43.60	109.19	58.00	145.12	3.40	2.70
0539	748.49	514.23	414.2	696.97	119.41	52.12	130.29	69.35	173.37	4.10	3.30
0540	647.77	396.28	302.9	653.99	147.04	43.23	108.06	57.52	143.79	3.40	2.70
0541	548.85	372.94	320.7	639.99	143.02	45.87	114.42	60.90	152.32	3.50	2.80
0542	890.09	544.81	594.7	720.29	92.78	48.76	121.99	64.86	162.25	4.60	3.70
0543	738.79	461.16	434.8	689.66	125.84	55.81	139.47	74.26	185.53	5.80	4.50
0544	748.49	514.23	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0545	585.53	336.90	285.1	618.72	144.81	40.77	101.70	54.13	135.40	3.10	2.50
0546	510.75	305.01	302.9	601.60	145.06	43.60	109.19	58.00	145.12	3.40	2.70
0547	533.21	362.62	345.8	649.19	126.36	48.35	120.79	64.23	160.70	5.00	4.00
0548	886.04	564.22	594.7	728.24	105.62	50.64	126.50	67.29	168.33	6.60	5.20
0549	676.00	434.37	594.7	682.52	151.00	54.75	136.82	72.84	182.00	5.70	4.40
0552	475.11	300.90	320.7	603.53	148.37	46.16	115.61	61.41	153.65	3.60	2.90
0553	511.89	362.99	320.7	633.58	142.87	46.16	115.61	61.41	153.65	3.60	2.90
0554	767.74	449.20	452.6	672.14	119.52	52.71	131.72	70.13	175.22	5.40	4.30
0555	491.09	329.30	302.9	608.25	147.04	43.32	108.06	57.52	143.86	3.30	2.60
0557	529.00	339.47	320.7	623.83	160.95	46.16	115.61	61.41	153.65	3.60	2.90
0558	594.27	437.91	400.3	686.01	122.13	55.14	137.81	73.37	183.33	5.70	4.50
0559	509.55	327.18	320.7	616.12	142.44	45.87	114.42	60.90	152.32	3.50	2.80
0560	508.53	329.43	320.7	627.60	142.44	45.87	114.42	60.90	152.32	3.50	2.80
0562	684.42	474.97	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0563	472.74	376.58	338.5	610.56	143.63	48.73	122.04	64.83	162.19	3.80	3.00
0564	844.77	537.13	381.3	663.85	130.54	38.60	96.46	51.36	128.32	4.00	3.10
0565	577.46	417.21	320.9	661.94	147.25	53.27	133.14	70.89	177.11	5.50	4.30
0566	874.39	487.24	434.8	705.33	108.88	53.19	133.09	70.76	177.01	5.00	4.00
0567	726.13	446.86	402.3	704.17	111.45	48.00	119.95	63.86	159.57	5.00	3.90
0568	480.40	311.31	285.1	599.21	123.98	41.04	102.77	54.59	136.58	3.20	2.60
0571	581.64	337.85	338.5	618.52	148.47	51.04	127.50	67.80	169.63	5.30	4.30
0572	652.54	389.02	320.7	650.97	123.51	45.87	114.42	60.90	152.32	3.50	2.80
0573	748.49	514.23	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0575	756.79	564.36	419.5	708.28	107.71	48.57	121.39	64.63	161.49	5.00	3.90
0576	531.57	326.33	338.5	611.97	122.99	48.73	122.04	64.83	162.19	3.80	3.00

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UIM BI (SS) 25/50		UM/UIM- Added On (SA) 25/50		UM/UIM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Addt'l
0577	490.47	318.45	320.4	623.30	128.76	41.04	102.77	54.59	136.58	3.20	2.60
0580	748.49	514.23	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0581	748.49	514.23	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0582	525.71	314.41	338.5	609.38	161.76	48.73	122.04	64.83	162.19	3.80	3.00
0597	599.74	492.16	356.5	697.69	108.39	53.74	134.25	71.39	178.61	5.60	4.50
0598	748.49	473.32	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0601	565.56	427.23	399.3	659.09	134.50	41.00	102.46	54.55	136.30	4.20	3.30
0602	671.60	425.48	396.7	626.48	125.90	42.32	105.76	56.31	140.69	4.40	3.40
0605	565.56	425.43	358.7	613.65	134.99	39.22	98.01	52.18	130.38	4.00	3.20
0606	600.90	435.76	357.2	620.98	135.87	38.88	97.17	51.73	129.26	4.00	3.10
0607	613.56	411.27	409.7	664.81	137.15	46.61	116.70	62.06	155.26	4.00	3.10
0609	770.56	424.10	375.8	619.50	118.44	42.16	105.36	56.10	140.16	4.40	3.40
0619	589.95	397.17	339.8	645.48	151.13	51.04	127.50	67.80	169.63	5.30	4.30
0620	1018.31	625.42	594.7	689.71	109.02	48.71	121.69	64.73	161.93	6.30	5.00
0621	636.25	414.91	360.2	618.50	157.58	49.35	123.57	65.72	164.40	4.20	3.30
0622	649.65	420.73	629.7	624.58	133.06	49.35	123.57	65.72	164.40	4.20	3.30
0623	885.69	515.20	414.2	696.97	121.54	52.12	130.50	69.40	173.62	4.50	3.50
0624	417.45	299.92	269.0	587.20	179.76	43.60	109.19	58.00	145.12	3.40	2.70
0625	671.60	370.31	338.5	613.27	222.73	49.15	122.77	65.30	163.37	6.40	5.00
0627	460.78	317.82	262.3	595.63	217.05	48.35	120.79	64.23	160.70	5.00	4.00
0628	631.89	369.51	320.7	665.27	188.38	54.62	136.46	72.56	181.55	5.70	4.60
0629	509.02	375.92	320.7	651.85	173.30	46.16	115.61	61.41	153.65	3.60	2.90
0630	620.96	384.63	320.7	617.43	172.31	48.35	120.79	64.23	160.70	5.00	4.00
0631	527.97	314.15	292.1	580.82	266.85	42.98	107.37	57.09	142.84	4.50	3.60
0633	629.92	412.85	313.0	662.79	172.66	48.75	121.78	64.76	162.01	5.10	4.10
0634	392.89	288.53	262.4	577.82	172.66	41.04	102.77	54.59	136.58	3.20	2.60
0635	456.45	316.49	254.5	597.33	217.30	41.04	102.77	54.59	136.58	3.20	2.60
0638	885.69	515.20	414.2	696.97	125.02	52.12	130.50	69.40	173.62	4.50	3.50
0639	707.72	455.25	414.2	696.97	119.41	52.12	130.52	69.34	173.47	4.10	3.30
0641	785.47	426.94	319.1	628.10	150.72	46.61	116.70	62.06	155.26	4.00	3.10
0642	600.55	369.18	320.7	598.86	183.91	40.09	100.19	53.34	133.28	4.10	3.20
0643	448.69	341.26	304.1	594.73	152.18	43.83	109.77	58.31	145.89	3.40	2.70
0645	885.69	515.20	414.2	696.97	128.29	52.12	130.50	69.40	173.62	4.50	3.50
0646	613.56	419.08	358.4	662.64	119.26	57.46	143.61	76.46	191.04	5.90	4.60
0647	748.49	473.32	414.2	696.97	119.41	52.12	130.20	69.24	173.22	5.40	4.40
0648	506.49	346.86	247.7	593.96	221.83	45.66	114.08	60.66	151.77	4.80	3.80
0650	667.04	354.89	285.1	614.90	194.41	43.87	109.84	58.41	146.13	3.80	3.00
0655	839.48	541.50	559.7	651.70	119.70	41.47	103.60	55.11	137.86	5.40	4.20
0656	945.69	578.12	559.7	670.25	128.06	47.39	118.37	62.96	157.52	6.10	4.90
0660	651.86	350.16	255.7	597.65	277.24	42.98	107.37	57.09	142.84	4.50	3.60
0662	551.84	367.21	381.4	653.80	156.46	43.60	109.19	58.00	145.12	3.40	2.70
0663	705.50	385.84	408.6	624.34	198.94	46.61	116.70	62.06	155.26	4.00	3.10
0664	748.49	473.32	384.6	696.97	181.35	52.12	130.20	69.24	173.22	5.40	4.40
0665	885.69	419.12	414.2	696.97	152.72	52.12	130.50	69.40	173.62	4.50	3.50
0666	649.65	430.97	629.7	673.39	137.66	49.35	123.57	65.72	164.40	4.20	3.30
0667	548.88	386.74	328.3	602.03	159.90	42.98	107.37	57.09	142.84	4.50	3.60
0668	438.59	325.94	233.1	580.76	236.94	42.98	107.37	57.09	142.84	4.50	3.60
0669	541.49	365.36	285.1	594.66	198.25	43.87	109.84	58.41	146.13	3.80	3.00
0671	748.49	473.32	384.6	696.97	125.02	52.12	130.20	69.24	173.22	5.40	4.40
0673	550.26	342.61	259.8	592.62	204.40	42.98	107.37	57.09	142.84	4.50	3.60
0677	649.65	406.83	321.8	613.60	142.70	49.35	123.57	65.72	164.40	4.20	3.30
0678	718.50	394.18	424.1	596.27	267.90	49.35	123.57	65.72	164.40	4.20	3.30
0680	924.70	542.04	559.7	720.70	122.69	42.47	106.08	56.43	141.17	5.50	4.30
0683	569.94	396.01	340.8	642.64	124.94	42.32	105.76	56.31	140.69	4.40	3.40
0701	578.66	366.73	285.1	653.54	113.74	40.68	101.70	54.13	135.33	3.20	2.60
0705	523.73	373.59	302.9	660.26	117.56	45.66	114.08	60.66	151.77	4.80	3.80
0707	532.93	394.11	338.5	662.16	122.85	48.42	120.77	64.29	160.78	3.70	2.90
0708	697.38	416.11	302.9	658.96	129.92	43.32	108.06	57.52	143.86	3.30	2.60
0710	553.36	389.17	338.5	665.24	96.48	48.42	120.77	64.29	160.78	3.70	2.90
0711	509.95	390.68	302.9	663.54	101.43	43.32	108.06	57.52	143.86	3.30	2.60
0720	524.24	387.56	320.7	672.01	109.13	45.87	114.42	60.90	152.32	3.50	2.80
0721	524.24	380.70	320.7	662.07	94.08	45.77	114.42	60.90	152.25	3.60	2.90
0724	748.49	514.23	414.2	696.97	119.41	52.12	130.01	69.20	173.08	4.00	3.20
0725	525.71	402.80	338.5	673.63	105.34	48.42	120.77	64.29	160.78	3.70	2.90
0726	707.72	515.20	414.2	696.97	119.41	52.12	130.01	69.20	173.08	4.00	3.20
0728	495.11	379.18	302.9	665.88	138.82	43.32	108.06	57.52	143.86	3.30	2.60
0730	581.83	354.24	320.7	623.86	140.27	45.77	114.42	60.90	152.25	3.60	2.90
0731	738.74	383.17	338.5	634.60	228.72	50.62	126.65	67.33	168.45	4.70	3.80
0732	885.69	494.60	414.2	696.97	119.41	52.12	130.29	69.35	173.37	4.10	3.30
0733	624.64	374.04	285.1	640.63	128.00	40.68	101.70	54.13	135.33	3.20	2.60

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UIM BI (SS) 25/50		UM/UIM- Added On (SA) 25/50		UM/UIM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Addt'l
0734	753.49	403.15	302.9	675.13	127.61	43.23	108.06	57.52	143.79	3.40	2.70
0735	539.95	370.64	320.7	663.51	106.15	45.87	114.42	60.90	152.32	3.50	2.80
0736	510.66	391.23	320.7	673.45	91.22	45.87	114.42	60.90	152.32	3.50	2.80
0738	568.21	389.54	338.5	635.77	159.18	48.42	120.77	64.29	160.78	3.70	2.90
0739	528.92	419.51	338.5	679.98	142.31	48.42	120.77	64.29	160.78	3.70	2.90
0740	553.36	383.58	338.5	669.29	93.19	48.42	120.77	64.29	160.78	3.70	2.90
0741	470.37	407.74	302.9	681.20	97.72	43.32	108.06	57.52	143.86	3.30	2.60
0742	498.04	410.43	320.7	692.07	97.40	45.87	114.42	60.90	152.32	3.50	2.80
0746	490.78	364.00	302.9	658.66	101.05	43.32	108.06	57.52	143.86	3.30	2.60
0747	537.74	358.07	302.9	642.19	162.02	43.23	108.06	57.52	143.79	3.40	2.70
0750	525.71	389.25	338.5	668.54	108.62	48.31	120.77	64.29	160.71	3.80	3.00
0751	553.36	398.11	338.5	642.68	137.78	48.42	120.77	64.29	160.78	3.70	2.90
0752	550.01	371.46	338.5	647.40	152.23	48.42	120.77	64.29	160.78	3.70	2.90
0753	664.28	388.87	320.7	657.40	185.74	45.87	114.42	60.90	152.32	3.50	2.80
0755	524.24	395.25	320.7	678.29	82.89	45.87	114.42	60.90	152.32	3.50	2.80
0756	748.49	515.20	414.2	696.97	119.41	52.12	130.01	69.20	173.08	4.00	3.20
0757	537.30	394.00	338.5	661.87	123.70	48.42	120.77	64.29	160.78	3.70	2.90
0802	586.08	464.45	247.7	609.63	139.04	42.28	105.62	56.18	140.57	3.40	2.70
0803	467.31	326.04	247.7	560.68	217.26	42.28	105.62	56.18	140.57	3.40	2.70
0805	643.55	434.05	370.1	604.66	142.62	51.25	128.02	68.10	170.39	4.10	3.30
0806	748.49	473.32	384.6	696.97	155.39	52.12	130.19	69.25	173.27	4.20	3.40
0807	477.07	297.59	372.9	563.05	214.95	47.26	118.05	62.79	157.11	3.80	3.00
0808	488.96	419.24	247.7	595.52	145.98	42.28	105.62	56.18	140.57	3.40	2.70
0809	611.85	508.67	306.4	621.19	104.15	44.77	111.83	59.49	148.84	3.60	2.90
0810	518.48	329.30	255.7	559.88	238.94	39.80	99.41	52.88	132.30	3.20	2.60
0811	748.49	473.32	384.6	696.97	155.39	52.12	130.19	69.25	173.27	4.20	3.40
0812	885.69	515.20	384.6	696.97	120.78	52.12	130.19	69.25	173.27	4.20	3.40
0813	610.23	501.36	331.9	623.66	133.58	42.28	105.62	56.18	140.57	3.40	2.70
0814	532.79	419.46	247.7	605.54	133.78	42.28	105.62	56.18	140.57	3.40	2.70
0815	601.83	432.00	356.8	608.76	109.24	50.83	127.24	67.72	169.26	5.00	3.90
0816	553.58	379.71	342.3	587.85	152.59	44.77	111.83	59.49	148.84	3.60	2.90
0817	486.03	358.68	247.7	579.51	220.99	45.66	114.08	60.66	151.77	4.80	3.80
0818	554.73	407.38	338.6	599.54	155.04	47.26	118.05	62.79	157.11	3.80	3.00
0819	748.49	515.20	384.6	696.97	155.39	52.12	130.19	69.25	173.27	4.20	3.40
0820	648.26	331.48	355.5	580.84	291.77	45.90	114.67	61.00	152.61	3.70	3.00
0821	472.73	321.68	337.4	570.07	278.04	45.66	114.08	60.66	151.77	4.80	3.80
0822	649.32	400.25	334.1	559.08	187.73	48.26	120.55	64.12	160.44	3.90	3.10
0823	443.23	319.21	247.7	560.65	199.39	42.28	105.62	56.18	140.57	3.40	2.70
0824	530.20	409.84	296.3	594.94	174.31	42.98	107.37	57.09	142.84	4.50	3.60
0828	541.95	341.63	326.5	579.58	237.01	42.28	105.62	56.18	140.57	3.40	2.70
0830	678.92	440.78	355.5	601.29	150.75	57.52	143.67	76.43	191.21	4.60	3.70
0833	553.16	375.17	300.3	589.74	174.98	43.39	108.38	57.65	144.24	3.50	2.80
0901	728.21	483.48	340.9	635.24	109.25	50.21	125.42	66.71	166.92	4.00	3.20
0904	669.19	470.12	340.9	631.74	114.42	47.30	118.16	62.86	157.26	3.80	3.00
0905	544.80	443.36	338.1	612.54	124.32	46.12	115.20	61.28	153.33	3.70	3.00
0906	576.67	458.22	307.0	617.56	102.70	46.61	116.70	62.06	155.26	4.00	3.10
0907	644.16	515.87	279.3	639.24	94.87	42.28	105.62	56.18	140.57	3.40	2.70
0909	676.75	513.71	307.8	634.78	99.17	42.60	106.46	56.62	141.59	2.10	1.80
0912	691.48	561.32	332.6	654.77	114.78	48.44	120.99	64.36	161.03	3.90	3.10
0916	885.69	515.20	384.6	696.97	120.78	52.12	130.19	69.25	173.27	4.20	3.40
1001	628.67	326.11	294.8	554.15	219.82	39.80	99.41	52.88	132.30	3.20	2.60
1002	694.17	369.11	283.4	637.80	240.10	43.51	108.78	57.89	144.68	3.20	2.60
1003	661.12	419.12	340.9	696.97	130.86	52.12	130.29	69.33	173.29	3.80	3.10
1004	885.69	515.20	414.2	696.97	119.41	52.12	130.29	69.33	173.29	3.80	3.10
1005	704.56	396.67	322.6	626.88	119.05	49.50	123.74	65.85	164.58	3.60	2.90
1006	699.65	367.05	340.9	613.90	219.82	48.69	121.67	64.69	161.83	4.40	3.40
1007	528.64	321.74	233.1	528.63	219.82	39.27	98.26	52.22	130.73	2.80	2.20
1008	722.66	431.70	310.9	640.36	101.85	50.35	125.88	66.99	167.43	3.70	3.00
1009	597.46	400.50	298.4	616.65	172.24	42.28	105.62	56.18	140.57	3.40	2.70
1011	694.17	385.85	340.9	630.25	181.83	42.90	107.22	57.03	142.61	2.20	1.80
1012	619.31	389.30	310.4	618.23	197.63	39.88	99.67	53.02	132.57	2.00	1.70
1014	666.25	401.77	302.9	620.45	162.70	42.28	105.62	56.18	140.57	3.40	2.70
1015	549.86	334.09	233.1	541.63	175.14	39.27	98.26	52.22	130.73	2.80	2.20
1016	762.79	354.16	320.7	630.61	217.11	46.56	116.31	61.86	154.77	6.00	4.80
1017	603.79	358.89	285.1	603.97	212.30	43.51	108.78	57.89	144.68	3.20	2.60
1018	500.80	315.53	233.1	564.62	238.94	43.51	108.78	57.89	144.68	3.20	2.60
1019	534.28	372.78	261.7	607.42	145.98	42.38	105.90	56.33	140.85	2.10	1.80
1020	701.87	413.95	401.7	625.51	129.82	54.27	135.68	72.20	180.46	4.00	3.20
1021	610.01	390.56	286.6	612.96	231.15	39.80	99.41	52.88	132.30	3.20	2.60
1022	623.83	354.50	247.7	598.72	217.26	42.28	105.62	56.18	140.57	3.40	2.70

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UIM BI (SS) 25/50		UM/UIM- Added On (SA) 25/50		UM/UIM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Addt'l
1023	689.02	354.67	296.0	608.80	240.10	39.80	99.41	52.88	132.30	3.20	2.60
1024	606.30	406.77	302.9	640.66	206.41	46.61	116.70	62.06	155.26	4.00	3.10
1025	661.56	386.59	289.4	608.08	169.44	44.18	110.54	58.75	147.07	3.10	2.50
1026	885.69	515.20	414.2	696.97	128.29	52.12	130.50	69.40	173.62	4.50	3.50
1027	591.27	384.06	273.8	609.21	233.14	43.51	108.78	57.89	144.68	3.20	2.60
1028	770.56	437.54	323.0	635.39	101.35	51.73	129.31	68.81	171.98	3.80	3.00
1029	731.00	431.07	299.4	640.95	185.05	41.39	103.38	54.99	137.57	5.40	4.20
1030	673.06	417.11	322.9	638.61	118.61	55.25	138.13	73.50	183.71	4.10	3.20
1031	699.55	420.74	318.7	636.26	232.21	49.84	124.60	66.30	165.72	3.70	2.90
1032	689.66	412.17	302.9	632.14	169.74	46.61	116.70	62.06	155.26	4.00	3.10
1033	779.86	413.08	333.8	638.60	191.77	49.35	123.57	65.72	164.40	4.20	3.30
1034	885.69	515.20	414.2	696.97	181.35	52.12	130.50	69.40	173.62	4.50	3.50
1035	559.36	368.39	233.1	616.71	243.57	43.51	108.78	57.89	144.68	3.20	2.60
1036	604.58	383.36	292.5	607.22	156.56	43.51	108.78	57.89	144.68	3.20	2.60
1037	613.80	397.12	304.9	613.99	181.68	39.88	99.67	53.02	132.57	2.00	1.70
1038	754.02	433.88	310.0	652.65	198.25	43.44	108.52	57.72	144.41	5.60	4.40
1039	885.69	515.20	384.6	696.97	142.24	52.12	130.24	69.24	173.22	4.70	3.70
1041	684.25	370.48	370.1	590.08	237.91	44.18	110.54	58.75	147.07	3.10	2.50
1042	620.12	378.65	233.1	612.31	206.81	43.51	108.78	57.89	144.68	3.20	2.60
1044	726.63	405.48	320.7	629.00	231.71	48.95	122.38	65.12	162.77	3.60	2.90
1045	590.60	352.03	470.4	590.40	290.23	47.26	118.05	62.79	157.11	3.80	3.00
1046	835.83	434.34	320.7	647.98	175.33	49.35	123.57	65.72	164.40	4.20	3.30
1047	693.84	395.58	322.1	624.82	118.54	47.61	119.02	63.33	158.30	3.50	2.80
1049	612.29	363.43	290.0	584.95	240.10	39.80	99.41	52.88	132.30	3.20	2.60
1050	806.62	438.79	302.9	646.95	171.12	57.99	145.10	77.12	193.05	4.10	3.30
1051	885.69	473.32	384.6	692.80	142.24	52.12	130.41	69.31	173.51	3.70	3.00
1052	813.37	449.67	338.5	638.07	122.41	56.30	140.76	74.90	187.21	4.10	3.30
1054	679.55	353.44	276.8	614.31	205.51	51.67	129.18	68.74	171.81	3.80	3.00
1055	669.83	339.65	293.6	623.39	215.63	39.88	99.67	53.02	132.57	2.00	1.70
1057	601.02	396.17	326.5	616.62	164.35	52.02	130.06	69.21	172.98	3.80	3.10
1058	950.40	432.12	370.1	625.08	237.91	56.23	140.52	74.71	186.90	5.10	4.00
1060	654.71	334.27	302.3	566.28	188.40	39.88	99.67	53.02	132.57	2.00	1.70
1061	686.26	403.34	334.2	634.74	207.35	43.97	109.84	58.43	146.17	5.70	4.50
1063	565.56	370.46	256.3	581.00	219.82	39.27	98.26	52.22	130.73	2.80	2.20
1064	771.93	479.01	559.7	686.79	193.06	43.88	109.88	58.43	146.18	3.80	3.00
1065	519.86	356.15	247.7	602.98	222.35	42.28	105.62	56.18	140.57	3.40	2.70
1066	749.58	412.07	312.1	638.78	171.12	50.11	125.27	66.66	166.61	3.70	2.90
1067	684.42	437.19	355.5	696.97	162.26	52.12	130.29	69.33	173.29	3.80	3.10
1068	675.04	398.78	340.9	589.34	219.82	39.71	99.22	52.75	131.97	3.60	2.80
1069	655.49	402.85	305.5	626.53	121.21	49.39	123.46	65.70	164.20	3.60	2.90
1070	550.13	322.56	247.7	519.83	228.87	41.72	104.40	55.49	138.90	3.00	2.40
1071	530.62	317.69	315.3	538.71	209.30	43.51	108.78	57.89	144.68	3.20	2.60
1072	528.64	312.82	246.5	533.96	175.14	39.27	98.26	52.22	130.73	2.80	2.20
1075	574.14	354.86	278.0	612.02	175.79	42.38	105.90	56.33	140.85	2.10	1.80
1076	738.17	345.62	340.9	612.06	164.35	49.39	123.60	65.69	164.44	3.50	2.80
1077	658.95	358.49	313.8	566.20	194.72	39.80	99.41	52.88	132.30	3.20	2.60
1078	726.42	384.80	352.7	625.97	164.35	52.10	130.18	69.21	173.15	4.70	3.70
1079	561.68	334.50	247.7	534.76	228.87	42.38	105.90	56.33	140.85	2.10	1.80
1081	863.62	362.87	370.1	609.33	237.91	53.13	132.76	70.58	176.58	4.80	3.70
1082	427.76	355.89	305.7	615.72	236.05	43.51	108.78	57.89	144.68	3.20	2.60
1083	661.12	419.12	340.9	696.97	119.78	52.12	130.25	69.28	173.23	2.60	2.20
1085	685.98	436.25	338.2	665.64	198.25	43.87	109.84	58.41	146.13	3.80	3.00
1086	885.69	515.20	414.2	696.97	129.79	52.12	130.19	69.25	173.24	6.70	5.30
1087	646.23	390.55	382.5	580.58	196.05	42.28	105.62	56.18	140.57	3.40	2.70
1088	680.15	421.44	321.4	635.82	103.56	48.69	121.71	64.77	161.88	3.60	2.90
1089	489.28	354.21	233.1	613.49	198.23	43.51	108.78	57.89	144.68	3.20	2.60
1090	509.95	357.26	296.6	612.63	219.43	46.23	115.58	61.50	153.72	3.40	2.70
1091	523.43	364.97	258.1	532.07	219.82	39.27	98.26	52.22	130.73	2.80	2.20
1092	561.68	319.45	247.7	526.06	228.87	41.72	104.40	55.49	138.90	3.00	2.40
1093	684.94	420.43	323.7	634.75	104.50	51.25	128.11	68.17	170.39	3.80	3.00
1094	531.10	371.70	247.7	573.54	253.59	46.23	115.58	61.50	153.72	3.40	2.70
1096	551.34	376.79	278.2	620.12	201.72	46.23	115.58	61.50	153.72	3.40	2.70
1097	762.34	369.06	312.3	613.41	214.56	47.15	117.83	62.64	156.72	4.30	3.30
1098	688.47	433.96	354.6	634.82	94.13	44.55	111.36	59.26	148.11	3.30	2.60
1099	885.69	515.20	414.2	696.97	128.29	52.12	130.29	69.33	173.29	3.80	3.10
1106	894.93	605.58	414.2	766.88	119.41	63.22	157.95	83.99	210.05	9.90	8.00
1107	894.93	605.58	414.2	766.88	119.41	63.22	157.95	83.99	210.05	9.90	8.00
1201	750.32	452.43	315.4	626.08	118.77	55.32	138.30	73.59	183.94	4.10	3.30
1204	787.58	462.61	305.4	630.94	115.66	57.01	142.75	75.92	189.91	4.90	3.80
1206	814.24	456.28	322.1	626.78	115.51	56.47	141.40	75.20	188.13	4.80	3.80

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UIM BI (SS) 25/50		UM/UIM- Added On (SA) 25/50		UM/UIM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Addtl
1207	813.37	443.48	338.5	620.18	106.40	52.87	132.38	70.40	176.12	4.50	3.60
1208	885.69	515.20	414.2	696.97	119.41	52.12	130.50	69.40	173.62	4.50	3.50
1210	787.92	454.91	309.2	634.27	116.56	53.23	133.06	70.81	176.98	3.90	3.10
1211	793.68	454.15	320.7	631.40	130.70	58.89	147.47	78.43	196.19	5.00	4.00
1216	769.02	444.82	320.7	631.74	114.86	50.27	125.67	66.87	167.15	3.70	3.00
1217	725.56	431.35	349.3	632.31	113.73	49.06	122.65	65.27	163.13	3.60	2.90
1220	868.31	462.72	320.7	637.63	113.60	50.67	126.66	67.40	168.46	3.70	3.00
1301	722.75	392.57	355.5	591.13	126.37	45.01	112.67	59.97	149.88	4.40	3.50
1302	830.89	480.14	370.1	645.17	113.63	49.52	123.95	65.97	164.88	4.90	3.80
1303	877.85	449.95	370.1	662.88	140.89	44.77	111.83	59.49	148.84	3.60	2.90
1304	1011.48	371.76	384.6	632.52	172.89	50.31	125.92	67.02	167.51	4.90	3.90
1305	613.61	352.28	276.4	614.55	133.17	45.01	112.67	59.97	149.88	4.40	3.50
1307	885.69	515.20	384.6	696.97	119.41	52.12	130.19	69.25	173.27	4.20	3.40
1308	902.28	504.30	370.1	648.20	124.45	46.16	115.31	61.34	153.47	3.70	3.00
1309	602.45	359.13	355.5	589.90	137.33	45.01	112.67	59.97	149.88	4.40	3.50
1312	761.41	453.36	349.0	659.29	128.51	46.35	115.77	61.58	154.08	3.70	3.00
1313	599.78	358.12	355.5	587.57	150.60	45.01	112.67	59.97	149.88	4.40	3.50
1314	698.23	437.67	340.9	625.36	122.85	43.51	108.69	57.82	144.66	3.50	2.80
1315	606.68	337.05	340.9	585.71	119.73	42.36	106.04	56.44	141.06	4.20	3.30
1316	613.00	347.64	355.5	598.00	139.51	42.38	105.90	56.33	140.85	2.10	1.80
1318	885.69	515.20	384.6	696.97	119.41	52.12	130.19	69.25	173.27	4.20	3.40
1319	885.69	475.88	355.5	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1320	748.64	413.86	370.1	619.65	124.84	47.66	119.29	63.49	158.69	4.70	3.70
1321	648.18	345.46	320.3	582.22	190.20	39.80	99.41	52.88	132.30	3.20	2.60
1322	827.66	482.55	384.6	642.89	109.20	50.31	125.92	67.02	167.51	4.90	3.90
1323	721.54	396.75	355.5	625.84	117.71	45.01	112.67	59.97	149.88	4.40	3.50
1324	790.55	482.13	274.2	637.55	106.06	47.66	119.29	63.49	158.69	4.70	3.70
1326	768.60	470.05	340.9	668.22	115.22	61.68	154.08	81.96	205.07	5.00	4.00
1327	1035.35	373.62	384.6	632.52	169.37	50.31	125.92	67.02	167.51	4.90	3.90
1328	732.49	481.96	276.8	679.92	148.00	50.31	125.92	67.02	167.51	4.90	3.90
1329	746.36	439.33	340.9	656.40	126.55	39.80	99.41	52.88	132.30	3.20	2.60
1331	773.36	369.17	352.6	620.93	140.29	47.66	119.29	63.49	158.69	4.70	3.70
1333	885.69	515.20	384.6	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1401	695.02	495.61	340.9	665.35	135.00	54.82	137.23	73.04	182.55	5.40	4.20
1402	885.69	515.20	384.6	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1403	885.69	515.20	384.6	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1404	750.72	509.69	349.5	663.58	131.19	51.45	128.78	68.54	171.31	5.10	4.00
1405	816.49	500.89	325.5	645.37	103.55	50.75	127.03	67.61	168.99	5.00	3.90
1406	792.42	507.13	384.6	662.92	109.49	50.31	125.92	67.02	167.51	4.90	3.90
1407	750.72	484.32	370.1	666.59	117.10	59.44	148.79	79.19	197.93	5.80	4.60
1408	729.78	496.24	355.5	662.96	94.87	54.62	136.73	72.77	181.88	5.40	4.20
1409	697.68	489.13	340.9	652.94	89.29	45.99	115.11	61.27	153.13	4.50	3.60
1410	769.34	515.39	276.8	670.47	130.78	51.29	128.38	68.33	170.78	5.00	4.00
1411	791.61	505.09	338.1	673.40	141.26	50.31	125.92	67.02	167.51	4.90	3.90
1412	885.69	515.20	384.6	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1415	739.59	501.45	340.9	661.29	135.61	55.13	137.99	73.44	183.56	5.40	4.30
1416	885.69	515.20	384.6	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1419	843.52	492.05	310.9	642.14	105.38	47.66	119.29	63.49	158.69	4.70	3.70
1421	699.49	499.25	340.9	666.29	134.77	54.84	137.27	73.06	182.61	5.40	4.20
1501	546.21	331.62	298.4	586.03	115.36	39.88	99.67	53.02	132.57	2.00	1.70
1503	580.34	300.65	247.7	583.69	135.95	42.38	105.90	56.33	140.85	2.10	1.80
1510	581.83	296.63	278.4	584.47	142.34	39.88	99.67	53.02	132.57	2.00	1.70
1512	575.51	313.13	347.8	547.04	162.74	42.38	105.90	56.33	140.85	2.10	1.80
1513	605.46	320.95	295.1	596.28	189.34	39.88	99.67	53.02	132.57	2.00	1.70
1516	546.21	330.23	263.0	579.76	138.03	39.88	99.67	53.02	132.57	2.00	1.70
1518	604.82	298.99	288.5	571.94	155.27	39.88	99.67	53.02	132.57	2.00	1.70
1519	628.62	308.87	315.0	551.58	152.82	39.88	99.67	53.02	132.57	2.00	1.70
1520	546.21	353.51	340.9	623.46	96.83	42.36	106.04	56.44	141.06	4.20	3.30
1521	885.69	515.20	384.6	696.97	119.41	52.12	130.46	69.44	173.54	5.10	4.00
1522	635.27	379.21	295.9	622.49	97.59	50.31	125.92	67.02	167.51	4.90	3.90
1523	689.78	376.98	365.5	616.43	97.46	50.31	125.92	67.02	167.51	4.90	3.90
1525	633.49	353.96	274.3	610.00	129.86	47.66	119.29	63.49	158.69	4.70	3.70
1527	677.34	384.80	333.3	618.78	95.90	50.31	125.92	67.02	167.51	4.90	3.90
1532	568.75	300.47	267.9	592.52	156.61	39.88	99.67	53.02	132.57	2.00	1.70
1533	594.56	315.61	340.9	551.13	139.01	39.88	99.67	53.02	132.57	2.00	1.70
1534	885.69	473.32	384.6	696.97	123.08	52.12	130.25	69.28	173.23	2.60	2.20
1535	582.08	312.88	351.7	547.51	194.24	42.38	105.90	56.33	140.85	2.10	1.80
1537	639.78	369.07	316.3	621.24	120.05	42.36	106.04	56.44	141.06	4.20	3.30
1539	636.81	307.84	321.9	600.32	213.17	39.88	99.67	53.02	132.57	2.00	1.70
1542	653.73	353.90	291.0	597.59	126.18	39.88	99.67	53.02	132.57	2.00	1.70

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UIM BI (SS) 25/50		UM/UIM- Added On (SA) 25/50		UM/UIM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Add'l
1543	713.75	354.68	348.3	610.69	148.70	42.38	105.90	56.33	140.85	2.10	1.80
1544	647.28	315.01	322.1	558.53	198.73	39.88	99.67	53.02	132.57	2.00	1.70
1545	698.49	355.65	368.7	605.24	160.30	44.87	112.13	59.64	149.14	2.20	1.90
1546	693.33	359.64	370.1	616.62	108.32	44.87	112.13	59.64	149.14	2.20	1.90
1547	579.99	363.29	290.0	621.22	91.77	43.50	108.87	57.95	144.83	4.30	3.40
1548	616.24	359.86	273.7	622.10	94.53	45.01	112.67	59.97	149.88	4.40	3.50
1549	718.63	346.77	326.8	625.10	213.77	42.38	105.90	56.33	140.85	2.10	1.80
1550	539.95	321.88	262.3	595.36	114.57	44.87	112.13	59.64	149.14	2.20	1.90
1551	604.82	298.99	288.5	571.94	152.26	42.38	105.90	56.33	140.85	2.10	1.80
1552	633.81	315.46	306.4	592.04	159.12	44.87	112.13	59.64	149.14	2.20	1.90
1553	685.46	363.27	337.6	611.70	128.31	39.88	99.67	53.02	132.57	2.00	1.70
1554	596.54	304.66	335.9	591.93	141.02	42.38	105.90	56.33	140.85	2.10	1.80
1555	667.45	343.55	314.7	597.32	166.75	44.87	112.13	59.64	149.14	2.20	1.90
1557	700.86	372.23	315.8	603.60	154.44	42.38	105.90	56.33	140.85	2.10	1.80
1558	616.24	352.18	319.0	617.98	95.09	45.01	112.67	59.97	149.88	4.40	3.50
1560	726.38	358.80	311.0	598.18	162.76	47.36	118.36	62.96	157.42	2.40	2.00
1561	601.83	365.81	300.4	626.25	93.86	47.66	119.29	63.49	158.69	4.70	3.70
1562	785.91	396.38	310.1	640.93	119.15	47.36	118.36	62.96	157.42	2.40	2.00
1563	616.71	322.42	326.1	592.43	179.50	42.38	105.90	56.33	140.85	2.10	1.80
1564	885.69	473.32	384.6	696.97	119.41	52.12	130.25	69.28	173.23	2.60	2.20
1565	684.06	353.50	343.2	609.64	109.44	50.31	125.92	67.02	167.51	4.90	3.90
1566	787.17	419.67	331.4	633.38	134.06	44.87	112.13	59.64	149.14	2.20	1.90
1567	580.34	301.93	254.5	591.59	154.48	42.38	105.90	56.33	140.85	2.10	1.80
1568	750.72	402.74	332.6	625.76	114.00	47.66	119.29	63.49	158.69	4.70	3.70
1569	652.49	337.24	349.6	609.09	104.92	47.66	119.29	63.49	158.69	4.70	3.70
1601	500.86	318.81	285.9	537.43	82.86	39.88	99.67	53.02	132.57	2.00	1.70
1602	485.83	326.09	292.8	540.58	75.77	39.88	99.67	53.02	132.57	2.00	1.70
1605	511.15	328.39	257.3	538.31	86.27	45.29	113.32	60.25	150.72	5.40	4.30
1606	497.14	326.42	292.5	543.45	85.24	44.87	112.13	59.64	149.14	2.20	1.90
1620	614.81	321.96	239.5	529.83	119.31	39.27	98.26	52.22	130.73	2.80	2.20
1622	514.73	338.91	233.1	538.56	153.75	39.88	99.67	53.02	132.57	2.00	1.70
1623	527.69	309.46	262.3	520.96	164.99	44.87	112.13	59.64	149.14	2.20	1.90
1624	566.57	309.64	340.9	538.34	144.95	39.88	99.67	53.02	132.57	2.00	1.70
1625	679.29	329.37	262.3	528.91	114.34	44.87	112.13	59.64	149.14	2.20	1.90
1626	526.36	327.36	262.3	536.43	100.48	44.18	110.54	58.75	147.07	3.10	2.50
1627	684.42	437.19	355.5	696.97	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1629	551.73	378.09	276.8	549.69	102.64	47.36	118.36	62.96	157.42	2.40	2.00
1630	537.61	346.57	278.9	553.12	115.37	44.87	112.13	59.64	149.14	2.20	1.90
1631	569.94	333.59	276.8	537.83	121.49	47.36	118.36	62.96	157.42	2.40	2.00
1632	497.38	321.04	262.3	535.42	87.46	44.87	112.13	59.64	149.14	2.20	1.90
1634	528.99	314.17	257.5	533.84	147.14	39.88	99.67	53.02	132.57	2.00	1.70
1635	481.68	319.30	247.7	537.96	138.01	42.38	105.90	56.33	140.85	2.10	1.80
1636	511.61	344.26	276.8	551.55	89.97	52.30	130.75	69.52	173.93	5.30	4.30
1637	522.24	337.73	233.1	532.20	149.98	39.27	98.26	52.22	130.73	2.80	2.20
1638	625.67	336.89	262.3	532.02	108.60	44.87	112.13	59.64	149.14	2.20	1.90
1639	491.12	333.85	247.7	534.78	140.40	42.38	105.90	56.33	140.85	2.10	1.80
1641	553.36	343.25	276.8	547.47	89.97	47.36	118.36	62.96	157.42	2.40	2.00
1642	524.72	314.19	330.9	533.58	150.46	44.87	112.13	59.64	149.14	2.20	1.90
1643	514.24	322.53	275.7	537.13	87.89	42.38	105.90	56.33	140.85	2.10	1.80
1645	542.26	331.41	233.1	530.21	106.30	39.88	99.67	53.02	132.57	2.00	1.70
1646	748.49	473.32	384.6	692.80	119.41	52.12	130.25	69.28	173.23	2.60	2.20
1647	680.93	340.18	238.3	525.72	178.45	39.27	98.26	52.22	130.73	2.80	2.20
1648	679.20	346.86	276.8	553.19	132.06	47.36	118.36	62.96	157.42	2.40	2.00
1649	553.95	346.10	282.5	548.00	103.68	47.36	118.36	62.96	157.42	2.40	2.00
1650	516.60	316.63	345.4	538.71	146.79	42.38	105.90	56.33	140.85	2.10	1.80
1698	553.36	343.25	313.6	550.76	109.00	47.36	118.36	62.96	157.42	2.40	2.00
1699	518.05	335.83	340.9	538.89	85.23	39.88	99.67	53.02	132.57	2.00	1.70
1701	666.25	405.58	326.5	548.16	150.95	50.03	125.18	66.53	166.54	3.60	2.90
1702	885.69	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1703	885.69	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1704	769.81	419.12	340.8	555.44	157.41	58.86	147.27	78.27	195.94	4.20	3.40
1705	666.25	395.48	320.8	546.82	163.89	50.46	126.26	67.11	167.99	3.60	2.90
1706	885.69	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1707	666.25	403.66	349.9	554.38	173.68	49.65	124.23	66.03	165.28	3.50	2.80
1709	561.68	349.90	283.6	540.59	228.87	42.19	105.43	56.05	140.22	3.80	3.00
1711	561.68	349.90	247.7	530.45	228.87	42.19	105.43	56.05	140.22	3.80	3.00
1712	585.48	339.42	304.7	547.67	182.34	41.72	104.40	55.49	138.90	3.00	2.40
1714	543.89	340.52	233.1	540.61	175.14	39.27	98.26	52.22	130.73	2.80	2.20
1715	748.49	473.32	384.6	692.80	119.41	52.12	130.25	69.28	173.23	2.60	2.20
1716	686.26	395.41	355.5	548.68	168.83	43.20	108.11	57.46	143.83	3.10	2.50

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UIM BI (SS) 25/50		UM/UIM- Added On (SA) 25/50		UM/UIM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Addtl
1717	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1719	618.08	370.48	282.6	536.51	237.91	44.67	111.63	59.35	148.47	4.00	3.10
1720	707.72	455.25	370.1	655.06	119.41	52.12	130.25	69.28	173.23	2.60	2.20
1721	705.44	397.28	364.3	552.32	156.92	47.38	118.56	63.02	157.74	3.40	2.70
1722	661.12	419.12	340.9	611.93	119.41	52.12	130.24	69.24	173.22	4.70	3.70
1726	885.69	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1727	748.49	473.32	384.6	696.97	123.08	52.12	130.41	69.31	173.51	3.70	3.00
1729	748.49	473.32	384.6	692.80	119.41	52.12	130.24	69.24	173.22	4.70	3.70
1730	640.97	387.16	370.1	542.36	194.39	44.18	110.54	58.75	147.07	3.10	2.50
1733	480.02	305.13	233.1	537.91	185.55	39.27	98.26	52.22	130.73	2.80	2.20
1735	627.76	391.06	276.8	537.69	196.76	46.63	116.68	62.02	155.24	3.30	2.70
1737	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1738	661.31	337.51	277.6	531.89	118.66	39.88	99.67	53.02	132.57	2.00	1.70
1740	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1741	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1742	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1743	603.26	367.07	262.3	545.44	180.55	44.67	111.63	59.35	148.47	4.00	3.10
1744	679.39	366.26	332.3	536.94	194.24	41.72	104.40	55.49	138.90	3.00	2.40
1746	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1747	661.12	419.12	340.9	611.93	119.41	52.12	130.25	69.28	173.23	2.60	2.20
1749	509.86	341.94	233.1	534.16	147.56	39.88	99.67	53.02	132.57	2.00	1.70
1750	679.49	318.49	294.9	557.06	211.85	42.38	105.90	56.33	140.85	2.10	1.80
1751	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1753	748.49	473.32	384.6	692.80	123.08	52.12	130.25	69.28	173.23	2.60	2.20
1754	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1756	683.41	332.28	283.6	528.98	185.35	44.18	110.54	58.75	147.07	3.10	2.50
1757	615.16	375.29	301.4	533.78	119.81	42.38	105.90	56.33	140.85	2.10	1.80
1759	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1762	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1763	634.75	375.46	301.0	549.23	158.92	47.78	119.56	63.55	159.07	3.40	2.70
1764	627.76	391.06	276.8	563.78	196.76	47.15	117.83	62.64	156.72	4.30	3.30
1765	636.94	370.14	287.2	529.79	168.83	42.38	105.90	56.33	140.85	2.10	1.80
1768	694.17	330.41	233.1	536.07	165.31	39.88	99.67	53.02	132.57	2.00	1.70
1769	748.49	473.32	384.6	696.97	142.24	52.12	130.41	69.31	173.51	3.70	3.00
1770	748.49	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1771	601.49	324.56	233.1	533.26	164.81	39.88	99.67	53.02	132.57	2.00	1.70
1772	767.00	388.52	345.0	556.05	196.76	51.60	129.12	68.63	171.79	3.70	2.90
1773	628.39	326.76	288.3	530.11	134.04	42.38	105.90	56.33	140.85	2.10	1.80
1774	493.37	312.87	261.2	543.93	153.12	39.27	98.26	52.22	130.73	2.80	2.20
1775	572.46	326.06	262.3	535.73	166.31	44.18	110.54	58.75	147.07	3.10	2.50
1778	688.26	330.01	247.7	525.44	119.81	42.38	105.90	56.33	140.85	2.10	1.80
1779	617.86	371.71	340.9	531.68	186.56	39.88	99.67	53.02	132.57	2.00	1.70
1780	581.02	391.06	283.7	543.63	246.96	46.63	116.68	62.02	155.24	3.30	2.70
1781	586.34	373.59	233.1	546.95	162.16	39.27	98.26	52.22	130.73	2.80	2.20
1782	885.69	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1783	515.58	335.48	266.8	543.71	227.49	42.38	105.90	56.33	140.85	2.10	1.80
1784	637.57	329.47	273.1	530.47	178.37	41.72	104.40	55.49	138.90	3.00	2.40
1785	885.69	473.32	384.6	692.80	119.41	52.12	130.41	69.31	173.51	3.70	3.00
1787	661.93	402.66	275.5	549.77	180.55	44.18	110.54	58.75	147.07	3.10	2.50
1788	694.17	327.34	233.1	528.34	134.42	39.88	99.67	53.02	132.57	2.00	1.70
1789	627.81	313.89	233.1	531.06	165.31	39.27	98.26	52.22	130.73	2.80	2.20
1790	569.94	359.24	276.8	539.64	196.76	46.63	116.68	62.02	155.24	3.30	2.70
1791	734.06	394.20	301.4	547.93	179.11	41.72	104.40	55.49	138.90	3.00	2.40
1792	704.40	431.10	247.7	566.21	119.81	42.38	105.90	56.33	140.85	2.10	1.80
1793	539.95	325.79	262.3	539.44	167.80	44.18	110.54	58.75	147.07	3.10	2.50
1794	521.66	329.94	233.1	536.83	146.79	39.27	98.26	52.22	130.73	2.80	2.20
1795	631.85	315.71	247.7	531.70	194.24	41.72	104.40	55.49	138.90	3.00	2.40
1796	706.89	350.04	343.0	557.37	189.55	44.18	110.54	58.75	147.07	3.10	2.50
1798	654.78	340.20	338.8	590.97	153.94	47.36	118.36	62.96	157.42	2.40	2.00
1801	662.40	393.15	370.1	578.98	209.98	61.92	154.94	82.35	206.14	4.40	3.50
1803	610.79	391.06	384.6	549.45	246.96	54.87	137.30	72.97	182.67	3.90	3.10
1804	707.42	447.00	276.8	606.88	138.00	47.15	117.83	62.64	156.72	4.30	3.30
1805	641.72	366.64	370.1	557.97	158.66	60.07	150.32	79.89	199.99	4.30	3.40
1806	616.82	370.48	304.8	537.31	237.91	44.67	111.63	59.35	148.47	4.00	3.10
1807	767.00	452.47	276.8	618.66	158.77	47.51	118.72	63.12	157.91	4.30	3.30
1808	790.54	445.92	284.1	606.88	185.62	49.72	124.24	66.05	165.25	4.50	3.50
1810	885.69	515.20	384.6	696.97	142.24	52.12	130.41	69.31	173.51	3.70	3.00
1811	832.31	426.05	276.8	629.84	233.03	47.15	117.83	62.64	156.72	4.30	3.30
1812	980.95	483.34	370.1	664.93	237.91	66.51	166.20	88.36	221.06	6.00	4.70
1815	524.46	330.03	384.6	549.55	196.76	46.63	116.68	62.02	155.24	3.30	2.70

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
TERRITORIAL BASE RATES

TERRITORY	Bodily Injury (AA) 10/20	Property Damage (BB) \$10,000	Medical (CC) \$2,000	Collision (DD) \$250 DED.	Comprehensive (HH) \$0 DED.	UM/UIM BI (SS) 25/50		UM/UIM- Added On (SA) 25/50		UM/UIM PD (SS/SA) \$10,000	
						Single Car	Multi-Car	Single Car	Multi-Car	First	Each Addt'l
1816	617.29	326.97	271.6	563.01	219.82	39.71	99.22	52.75	131.97	3.60	2.80
1820	747.36	439.26	301.1	589.19	135.09	47.15	117.83	62.64	156.72	4.30	3.30
1821	566.36	324.97	340.9	529.15	175.14	46.89	117.18	62.30	155.86	4.30	3.30
1822	582.49	350.82	283.2	561.00	226.82	44.67	111.63	59.35	148.47	4.00	3.10
1823	733.58	412.64	276.8	615.79	240.40	47.15	117.83	62.64	156.72	4.30	3.30
1824	573.74	384.11	275.3	541.29	237.91	44.18	110.54	58.75	147.07	3.10	2.50
1825	513.52	336.70	384.6	546.28	246.96	46.63	116.68	62.02	155.24	3.30	2.70
1826	733.40	394.51	262.3	587.62	237.91	44.67	111.63	59.35	148.47	4.00	3.10
1827	686.26	385.73	355.5	628.84	228.87	47.89	119.68	63.63	159.18	4.30	3.40
1829	722.92	430.13	384.6	565.49	155.88	53.12	132.91	70.64	176.83	3.80	3.00
1830	622.82	313.07	254.6	558.32	219.82	39.71	99.22	52.75	131.97	3.60	2.80
1831	781.84	480.24	309.6	606.88	166.40	54.67	136.63	72.63	181.72	5.00	3.90
1832	550.44	334.38	370.1	517.72	237.91	44.18	110.54	58.75	147.07	3.10	2.50
1833	660.83	366.17	286.0	578.77	214.26	42.68	106.66	56.70	141.86	3.90	3.00
1836	681.08	364.53	287.2	568.18	237.91	44.67	111.63	59.35	148.47	4.00	3.10
1901	811.87	457.83	321.8	577.59	122.68	54.22	135.49	72.03	180.20	4.90	3.80
1903	784.23	451.97	324.6	574.14	132.17	55.89	139.67	74.25	185.77	5.10	3.90
1904	824.78	460.57	262.3	580.88	128.31	55.98	139.89	74.37	186.07	5.10	3.90
1905	661.12	389.70	340.9	567.66	166.82	61.55	153.80	81.76	204.56	5.60	4.30
1906	830.38	457.83	321.8	577.59	154.08	54.22	135.49	72.03	180.20	4.90	3.80
1907	780.13	434.10	362.8	568.91	129.48	54.01	134.96	71.75	179.51	4.90	3.80
1909	788.90	448.93	276.8	589.19	135.09	51.36	128.35	68.24	170.72	4.70	3.60
9813	593.90	350.97	258.8	536.96	190.20	39.27	98.26	52.22	130.73	2.80	2.20
9815	694.17	368.91	340.9	550.44	157.86	41.23	103.17	54.83	137.26	2.90	2.40
9817	578.98	358.20	275.3	526.81	177.86	39.27	98.26	52.22	130.73	2.80	2.20
9819	694.17	346.78	340.9	545.09	175.78	39.27	98.26	52.22	130.73	2.80	2.20
9823	592.41	281.21	236.7	521.18	190.20	39.27	98.26	52.22	130.73	2.80	2.20
9824	481.30	281.96	239.5	524.82	175.14	39.27	98.26	52.22	130.73	2.80	2.20
9825	577.40	306.91	238.8	525.79	165.31	39.27	98.26	52.22	130.73	2.80	2.20
9826	581.02	402.63	276.8	548.55	167.33	46.63	116.68	62.02	155.24	3.30	2.70
9827	604.24	351.09	340.9	528.81	161.93	39.88	99.67	53.02	132.57	2.00	1.70
9828	718.63	404.11	257.8	554.63	121.17	42.38	105.90	56.33	140.85	2.10	1.80
9832	748.49	473.32	384.6	692.80	123.08	52.12	130.41	69.31	173.51	3.70	3.00
9834	684.84	376.89	340.9	538.18	174.15	39.27	98.26	52.22	130.73	2.80	2.20
9836	569.94	316.03	276.8	537.79	196.76	46.63	116.68	62.02	155.24	3.30	2.70
9837	532.98	309.11	251.6	528.87	189.11	39.27	98.26	52.22	130.73	2.80	2.20
9840	479.95	353.70	233.1	529.10	175.14	39.27	98.26	52.22	130.73	2.80	2.20
9841	548.33	287.03	237.3	529.73	169.62	39.27	98.26	52.22	130.73	2.80	2.20
9842	601.60	402.11	258.8	552.15	175.14	39.27	98.26	52.22	130.73	2.80	2.20
9845	612.19	291.48	248.5	529.15	178.78	39.27	98.26	52.22	130.73	2.80	2.20
9846	575.00	367.47	247.7	531.17	182.34	41.72	104.40	55.49	138.90	3.00	2.40
9851	486.74	309.44	234.9	516.12	175.14	39.27	98.26	52.22	130.73	2.80	2.20
9854	539.95	327.13	273.6	518.95	189.55	44.18	110.54	58.75	147.07	3.10	2.50
9859	608.48	315.30	233.1	528.56	168.90	39.27	98.26	52.22	130.73	2.80	2.20
9861	640.46	287.07	281.2	526.86	176.86	41.72	104.40	55.49	138.90	3.00	2.40
9862	592.96	396.28	304.5	557.46	171.59	39.27	98.26	52.22	130.73	2.80	2.20
9866	559.18	376.47	354.8	539.09	182.34	41.72	104.40	55.49	138.90	3.00	2.40
9867	569.94	315.45	276.8	527.52	196.76	46.63	116.68	62.02	155.24	3.30	2.70
9870	622.50	399.35	340.9	552.72	190.20	51.32	128.42	68.26	170.86	3.70	2.90
9877	581.02	395.23	276.8	559.49	246.96	46.63	116.68	62.02	155.24	3.30	2.70
9885	863.30	438.19	370.1	630.54	121.24	52.12	130.41	69.31	173.51	3.70	3.00
9886	538.40	391.17	262.3	529.38	189.55	44.18	110.54	58.75	147.07	3.10	2.50
9897	694.17	417.01	292.4	556.42	162.16	39.88	99.67	53.02	132.57	2.00	1.70

GEORGIA
PRIVATE PASSENGER TRAILERS
RULE 46
PREMIUM CALCULATION

ROUND EACH CALCULATION TO THE NEAREST PENNY

TRAVEL TRAILERS

STEP #		DD	HH
1a	TRAVEL TRAILER BASE RATE (RP-2B)		
2a	TRAVEL TRAILER AGE FACTOR (SEE BELOW)	x	x
3a	DEDUCTIBLE FACTOR (SEE BELOW)	x	x
4a	TOTAL COVERAGE PREMIUM SUBJECT TO MINIMUM PREMIUM (SEE BELOW)	=	=
5a	CONTENTS COVERAGE PREMIUM (FROM 11a BELOW)		+
6a	TOTAL COVERAGE PREMIUM	=	=

		HC
7a	AMOUNT OF COVERAGE IN \$100's	
8a	CONTENTS COVERAGE BASE RATE (SEE BELOW)	x
9a	TOTAL CONTENTS COVERAGE PREMIUM	=

10a	TOTAL SEMI-ANNUAL PREMIUM (LINE 6a DD + LINE 6a HH)	=

UTILITY TRAILERS

STEP #		DD	HH
1b	AMOUNT OF COVERAGE IN 100'S		
2b	UTILITY TRAILER BASE RATE (SEE BELOW)	x	x
3b	TOTAL COVERAGE PREMIUM SUBJECT TO MINIMUM PREMIUM (SEE BELOW)	=	=
4b	FIRE AND THEFT FACTOR (RP-31A)		x
5b	TOTAL COVERAGE PREMIUM	=	=

6b	TOTAL SEMI-ANNUAL PREMIUM (LINE 5b DD + LINE 5b HH/HG)	=

MINIMUM PREMIUM			
TRAVEL TRAILER		UTILITY TRAILER	
DD	HH	DD	HH
\$22.00	\$40.00	\$8.00	\$11.00

TRAVEL TRAILER AGE FACTOR		
AGE	DD	HH
New - Current and 1st prior	1.00	1.00
Old - 2nd prior and earlier	0.81	0.77

UTILITY TRAILERS BASE RATES		
	DD	HH
Base Rate per \$100 of coverage	0.1550	0.3060

DEDUCTIBLE FACTORS		
DEDUCTIBLE	DD	HH
FULL COVERAGE	4.50	1.04
\$50	1.02	1.02
\$100	1.00	1.00
\$150	0.98	0.98
\$200	0.97	N/A
\$250	0.96	0.95
\$500	0.90	N/A

CONTENTS COVERAGE BASE RATE	
	HC
Rate Per \$100	\$0.20

GEORGIA TRAVEL TRAILERS TERRITORIAL BASE RATES

STATED AMOUNT RATING FACTORS

Original Cost New	Coverage DD \$100	Coverage HH \$100	Original Cost New	Coverage DD \$100	Coverage HH \$100
0 - 600	3.50	21.72	23,001 - 24,000	83.66	266.81
601 - 800	8.17	50.68	24,001 - 25,000	86.35	269.49
801 - 1,050	10.80	66.96	25,001 - 26,000	89.14	272.02
1,051 - 1,300	12.70	77.77	26,001 - 27,000	92.19	275.43
1,301 - 1,600	14.26	86.27	27,001 - 28,000	95.23	278.82
1,601 - 1,900	16.00	95.47	28,001 - 29,000	98.30	282.24
1,901 - 2,400	18.13	106.46	29,001 - 30,000	101.33	285.63
2,401 - 3,000	20.61	118.50	30,001 - 31,000	104.11	288.86
3,001 - 4,000	23.91	134.13	31,001 - 32,000	106.57	291.96
4,001 - 5,000	27.54	150.55	32,001 - 33,000	109.04	295.04
5,001 - 6,000	30.95	164.81	33,001 - 34,000	111.53	298.17
6,001 - 7,000	34.07	177.16	34,001 - 35,000	114.01	301.27
7,001 - 8,000	36.77	187.20	35,001 - 36,000	116.18	304.51
8,001 - 9,000	39.36	195.87	36,001 - 37,000	118.05	307.86
9,001 - 10,000	41.62	203.22	37,001 - 38,000	119.90	311.21
10,001 - 11,000	44.23	210.51	38,001 - 39,000	121.79	314.61
11,001 - 12,000	46.98	217.25	39,001 - 40,000	123.65	317.95
12,001 - 13,000	49.54	222.72	40,001 - 41,000	126.16	320.66
13,001 - 14,000	52.33	228.38	41,001 - 42,000	129.30	322.67
14,001 - 15,000	55.27	234.40	42,001 - 43,000	132.42	324.70
15,001 - 16,000	59.17	240.17	43,001 - 44,000	135.56	326.73
16,001 - 17,000	62.84	245.16	44,001 - 45,000	138.72	328.75
17,001 - 18,000	65.56	249.39	45,001 - 46,000	141.58	331.12
18,001 - 19,000	68.95	253.42	46,001 - 47,000	144.20	333.78
19,001 - 20,000	72.17	257.21	47,001 - 48,000	146.83	336.43
20,001 - 21,000	75.35	259.71	48,001 - 49,000	149.45	339.13
21,001 - 22,000	78.67	261.53	49,001 - 50,000	152.05	341.80
22,001 - 23,000	81.08	263.78			

For original cost new not shown here, add 2% to the \$49,001-\$50,000 rate for each \$1000 increment over \$50,000.

For example, the DD and HH rates for an original cost new of \$77,500 are calculated as follows:

$(\$77,500 - \$50,000) / 1,000 = 27.5$ always round up to the next integer, which is 28 in this case.

Thus for DD $152.05 * (1 + 0.02*28) = 237.20$, use 237.20 as base rate
and for HH $341.80 * (1 + 0.02*28) = 533.21$, use 533.21 as base rate

Note: Base Rates are rounded to the nearest penny

RESERVED FOR FUTURE USE

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE CALCULATION

ROUND AFTER EACH CALCULATION TO THE DECIMAL LISTED FOR EACH PATTERN

SUPPLEMENTARY MULTIPLICATIVE CALCULATION

Step #	Name	Page	Rounding	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SAP	FEP*
1	BASE		4	x 1.0000	x 1.0000	x 1.0000	x 1.0000	x 1.0000	x 1.0000	x 1.0000	x 1.0000	x 1.0000	x 1.0000
2	PATTERN 1	M-1	4	x	x	x	x	x	x	x	x	x	x
3	PATTERN 2	M-2	4	x	x	x	x	x	x	x	x	x	
4	PATTERN 3	M-3	4	x	x	x	x	x	x	x	x	x	
5	PATTERN 4	M-4	4	x	x	x	x	x	x	x	x	x	x
6	PATTERN 5	M-5	4	x	x	x	x	x	x	x	x	x	
7	TOTAL SUPPLEMENTARY MULTIPLICATIVE FACTOR			=	=	=	=	=	=	=	=	=	=

* FEP = Fixed Expense Premium

**GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS**

Pattern 1

Newly Bound Policy Written Date	Channel of Bind	<u>AA</u>	<u>BB</u>	<u>CC</u>	<u>DD</u>	<u>HH</u>	<u>DNC</u>	<u>HNC</u>	<u>SS/SSP</u>	<u>SA/SAP</u>	<u>FEP</u>
8/1/2019 and Subsequent	Agency	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8/1/2019 and Subsequent	Web	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928
8/1/2019 and Subsequent	Call Center	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928	0.928
Prior to 8/1/2019	Agency	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior to 8/1/2019	Web	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior to 8/1/2019	Call Center	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	VEHICLE ANNUAL MILEAGE SOURCE									
		AA	BB	CC	DD	HH	DNC	HNC	SS/SP	SA/SAP	
0002	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0004	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0006	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0008	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0009	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0011	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0013	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0014	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0016	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0017	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0018	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0020	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0021	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0022	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0024	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0025	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0028	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0030	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0032	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0033	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0034	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0035	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0037	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0039	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0040	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0041	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0043	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0044	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0045	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0046	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0047	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0049	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0052	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0055	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0056	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0058	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0060	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0061	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0062	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0064	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0065	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0066	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0067	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0068	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0070	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0071	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0072	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0074	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0075	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0076	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0077	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0078	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0079	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0081	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0082	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0083	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0084	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0087	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0088	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0090	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0092	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0093	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0095	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0096	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000	
0097	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0101	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0102	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0103	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0105	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0106	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0107	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0108	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0110	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0111	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0113	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0114	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0115	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0116	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0117	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0118	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0120	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0121	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0122	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0123	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0124	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0125	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0126	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0127	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0132	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0133	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0134	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0135	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0137	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0138	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0139	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.		

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTOR:

PATTERN

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SAp	
0170	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0171	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0172	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0173	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0175	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0176	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0177	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0178	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0179	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0180	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0182	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0183	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0184	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0185	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0187	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0188	0.1086	0.1066	0.1062	0.1052	0.1079	0.1052	0.1079	1.0000	1.0000	
0189	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0204	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0205	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0206	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0212	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0213	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0214	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0215	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0216	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0217	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0218	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0220	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0222	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0223	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0224	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0228	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0229	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0230	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0233	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0234	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0236	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0237	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0238	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0240	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0241	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0248	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0250	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0251	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0252	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0253	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0256	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0257	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0258	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0259	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0260	1.0186	0.1066	0.1062	0.1052	0.1079	0.1052	0.1079	1.0000	1.0000	
0263	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0264	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0265	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0266	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0268	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0269	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0272	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0273	0.1086	0.1066	0.1062	0.1052	0.1079	0.1052	0.1079	1.0000	1.0000	
0274	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0275	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0276	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0277	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0281	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0284	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0285	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0286	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0287	0.1086	0.1066	0.1062	0.1052	0.1079	0.1052	0.1079	1.0000	1.0000	
0289	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0290	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0291	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0292	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0293	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0294	0.1086	0.1066	0.1062	0.1052	0.1079	0.1052	0.1079	1.0000	1.0000	
0295	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0296	0.1086	0.1066	0.1062	0.1052	0.1079	0.1052	0.1079	1.0000	1.0000	
0297	0.1086	0.1066	0.1062	0.1052	0.1079	0.1052	0.1079	1.0000	1.0000	
0298	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0300	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0303	0.1086	0.1066	0.1062	0.1052	0.1079	0.1052	0.1079	1.0000	1.0000	
0304	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0305	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0306	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0307	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0308	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0309	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0310	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0311	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0312	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0313	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0314	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0315	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0316	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0317	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0318	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0319	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0320	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0322	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0324	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0326	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0327	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0328	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0329	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0330	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0331	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0332	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0334	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0336	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0337	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0338	1.0000	1.0000	1.0000							

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN

[illegible]

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTOR:

PATTERN

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SP	SA/SAP	
0623	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0624	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0625	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0627	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0628	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0629	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0630	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0631	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0633	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0634	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0635	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0638	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0639	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0641	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0642	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0643	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0645	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0646	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0647	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0648	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0650	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0655	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0656	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0660	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0662	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0663	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0664	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0665	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0668	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0667	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0668	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0669	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0671	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0673	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0674	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0678	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0680	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0683	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0701	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0760	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0707	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0708	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0710	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0711	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0721	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0722	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0724	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0725	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0726	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0728	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0730	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0731	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0732	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0733	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0734	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0736	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0736	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0738	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0739	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0740	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0741	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0742	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0746	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0747	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0750	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0751	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0753	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0753	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0755	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0756	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0757	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0800	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0803	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0805	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0806	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0807	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0808	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0809	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0810	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0811	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0812	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0813	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0814	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0815	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0816	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0817	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0818	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0819	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0820	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0821	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0822	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0823	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0824	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0828	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0830	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0833	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
0901	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0904	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0905	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0906	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0907	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0909	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0912	0.9865	0.9880	0.9897	0.9884	0.9864	0.9884	0.9864	1.0000	1.0000	
0913	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0914	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
1002	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
1003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1005	0.9429	0.9491	0.9412	0.9561	0.9488	0.9561	0.9488	1.0000	1.0000	
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VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTOR:

PATTERN

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SUPPLEMENTARY TABLE MULTIPLICATIVE FACTOR:

PATTERN

[illegible]

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SAP	
0046	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000	
0047	CUSTOMER DECLARED									
0049	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0052	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0053	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0054	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0055	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0056	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0058	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0060	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0061	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0062	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0064	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0065	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0066	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0067	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0068	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0070	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0071	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0072	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0074	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0075	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0076	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0077	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0078	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0079	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0081	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0081	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0082	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0083	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0084	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0087	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0088	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0090	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0092	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0093	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0094	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0096	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	
0097	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0101	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0102	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0103	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0104	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0105	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0106	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0107	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0108	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0110	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0111	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0113	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0114	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0115	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0116	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0117	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0118	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0120	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0121	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0122	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0123	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0124	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0125	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0126	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0127	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0129	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0132	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0133	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0134	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0135	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0137	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0138	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0139	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0140	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0141	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0142	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0143	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0144	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0145	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0146	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0147	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0148	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0149	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0151	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0152	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0153	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0156	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0157	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0160	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0161	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0164	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0165	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0168	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0169	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0170	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0171	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0172	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0173	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0175	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0176	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0177	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0179	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0178	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0180	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0182	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0183	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0184	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0185	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0187	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0188	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	
0189	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0204	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0206	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0212	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000		

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SAP	
0228	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0229	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0230	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0233	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0234	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0236	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0237	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0238	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0240	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0241	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0248	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0250	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0251	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0252	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0253	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0256	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0257	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0258	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0259	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0260	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0263	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0264	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0265	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0266	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0268	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0269	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0272	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0273	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0274	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0275	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0276	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0277	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0281	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0284	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0285	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0286	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0288	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0289	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0290	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0291	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0292	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0293	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0294	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0295	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0296	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0297	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0302	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0303	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0304	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0305	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0306	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0307	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0308	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0309	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0310	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0311	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0312	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0313	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0314	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0315	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0316	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0317	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0318	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0319	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0320	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0322	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0323	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0324	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0326	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0327	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0328	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0329	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0330	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0331	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0332	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0334	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0336	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0337	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0338	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0339	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0340	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0341	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0342	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0343	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0344	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0345	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0346	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0349	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0152	1.0179	1.0000	1.0000
0350	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0354	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0355	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0360	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0361	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0363	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0525	1.0603	1.0000	1.0000
0401	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0410	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0411	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0412	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0413	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0414	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0415	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0417	CUSTOMER DECLARED	0.9857								

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTOR:

PATTERN

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SAP	
0454	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0455	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0456	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0457	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0458	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0459	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0460	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0461	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0464	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0467	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0470	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0471	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0473	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0474	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0477	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0501	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0502	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0504	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0506	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0507	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0510	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0511	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0512	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0513	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0516	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0517	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0518	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0519	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0520	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0521	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0522	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0523	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0525	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0527	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0528	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0529	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0530	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0531	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0533	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0534	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0535	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0536	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0537	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0538	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0539	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0540	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0541	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0542	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0543	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0544	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0545	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0546	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0547	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0548	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0549	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0552	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0553	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0554	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0555	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0557	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0558	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0559	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0560	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0562	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0563	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0564	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0565	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0566	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0567	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0568	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0571	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0572	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0573	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0575	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0576	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0577	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0580	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0581	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0582	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0597	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0598	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0601	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0609	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0605	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0606	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0607	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0619	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0620	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0629	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0621	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0622	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0623	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0624	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0625	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0627	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0628	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0629	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0630	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0631	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0633	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0634	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0635	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0638	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0640	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0641	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0642	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0643	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0645	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0646	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
0647	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0648	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
0650	CUSTOMER DECLARED	0.9857	0.9873							

SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN :

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE									
	(CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SP	SA/SAP	
0669	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0671	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0673	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0677	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0678	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0680	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0683	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0701	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0705	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0707	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0708	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0710	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0720	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0721	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0724	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0725	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0726	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0728	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0730	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0731	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0732	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0733	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0734	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0735	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0736	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0738	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0739	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0740	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0741	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0742	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0746	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0747	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0750	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0752	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0753	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0755	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0756	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0802	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0802	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0803	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0805	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0806	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0807	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0808	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0809	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0810	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0811	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0812	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0813	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0814	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0815	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0816	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0817	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0818	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0819	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0820	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0821	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0822	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0823	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0824	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0828	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0830	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0833	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
0901	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0901	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0905	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0906	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0907	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0909	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0916	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
0916	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1001	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1002	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1003	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1004	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1005	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1006	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1007	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1008	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1009	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1011	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1012	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1014	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1015	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1016	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1017	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1018	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1019	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1020	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1021	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1022	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1023	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1024	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1025	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1026	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1027	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1028	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1029	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1030	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1031	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1032	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1033	CUSTOMER DECLARED									

GEORGIA

VOLUNTARY PRIVATE PASSENGER AUTO

SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SP	SA/SAP	
	0857	0873	0853	0890	0872	0890	0872	10000	10000	
1057	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1058	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1061	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1063	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1064	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1065	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1066	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1067	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1068	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1069	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1070	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1071	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1072	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1075	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1076	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1077	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1078	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1079	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1081	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1082	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1083	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1085	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1086	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1087	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1088	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1089	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1090	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1091	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1092	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1093	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1094	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1096	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1097	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1098	CUSTOMER DECLARED	0.9966	0.9974	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1099	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1106	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1107	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1201	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1204	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1206	CUSTOMER DECLARED	0.9966	0.9974	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1207	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1208	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1210	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1211	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1218	CUSTOMER DECLARED	0.9966	0.9974	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1217	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1220	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1301	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1302	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1303	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1304	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1305	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1307	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1308	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1309	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1312	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1313	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1314	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1315	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1316	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1318	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1320	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1321	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1322	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1323	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1324	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1326	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1327	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1328	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1329	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1331	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1333	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1401	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1402	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1403	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1404	CUSTOMER DECLARED	0.9966	0.9974	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1405	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1406	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1407	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1408	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1409	CUSTOMER DECLARED	0.9966	0.9974	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1410	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1411	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1412	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1415	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1416	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1419	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1421	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	
1501	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1503	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1510	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1512	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1513	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1516	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1518	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1519	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1520	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1521	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1522	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1523	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1525	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1527	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1532	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1533	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1534	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1535	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1536	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1539	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1542	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1543	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	
1544	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890					

GEORGIA
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RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SAP	
1554	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1555	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1557	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1558	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1560	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1561	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1562	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1563	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1564	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1565	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1566	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1567	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1568	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1569	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1601	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1602	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1605	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1606	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1608	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1622	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1623	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1624	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1625	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1626	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1627	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1635	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1630	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1631	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1632	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1634	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1635	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1636	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1637	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1638	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1639	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1641	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1642	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1643	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1645	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1646	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1647	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1648	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1649	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1650	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1698	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1699	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1701	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1702	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1703	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1704	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1705	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1706	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1707	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1709	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1711	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1712	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1714	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1715	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1716	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1717	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1719	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1720	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1721	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1722	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1726	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1727	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1729	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1730	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1733	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1735	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1737	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1738	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1740	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1741	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1742	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1743	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1744	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1746	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1747	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1749	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1750	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1751	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1753	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1754	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1756	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1757	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1759	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1762	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1763	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1764	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1765	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1768	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1769	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1770	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1771	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1772	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1773	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1774	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1775	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1778	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1779	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1780	CUSTOMER DECLARED	0.9857								

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN :

RATING TERRITORY	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)									
	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SAS/AP	
1806	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1807	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1808	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1810	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1811	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1812	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1815	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1818	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1820	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1821	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1822	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1823	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1824	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1825	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1826	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1827	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1829	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1830	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1831	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1832	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1833	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1836	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1901	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1903	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1904	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1905	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
1906	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1907	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
1909	CUSTOMER DECLARED	0.9966	0.9970	0.9974	0.9971	0.9966	0.9971	0.9966	1.0000	1.0000
9813	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9815	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9817	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9818	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9823	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9824	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9825	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9826	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9828	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9832	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9834	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9836	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9837	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9840	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9841	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9842	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9845	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9846	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9851	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9854	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9859	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9861	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9862	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9866	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9867	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9870	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9877	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9885	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9887	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
9897	CUSTOMER DECLARED	0.9857	0.9873	0.9853	0.9890	0.9872	0.9890	0.9872	1.0000	1.0000
	ALL OTHER COMBINATIONS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN 3

VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	VEHICLE ANNUAL MILEAGE - MIN	VEHICLE ANNUAL MILEAGE - MAX	AA	BB	CC	DD	HH	DNC	HNC	SS/SSP	SA/SAP
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0	1,000	0.6372	0.6679	0.6452	0.6678	0.6289	0.6678	0.6289	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1,001	2,000	0.6372	0.6679	0.6452	0.6678	0.6289	0.6678	0.6289	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	2,001	3,000	0.6476	0.6781	0.6557	0.6772	0.6388	0.6772	0.6388	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	3,001	4,000	0.6692	0.6990	0.6781	0.6971	0.6593	0.6971	0.6593	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	4,001	5,000	0.6922	0.7209	0.7016	0.7176	0.6809	0.7176	0.6809	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	5,001	6,000	0.7163	0.7439	0.7267	0.7391	0.7036	0.7391	0.7036	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	6,001	7,000	0.7418	0.7681	0.7531	0.7617	0.7277	0.7617	0.7277	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	7,001	8,000	0.7688	0.7936	0.7811	0.7853	0.7529	0.7853	0.7529	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	8,001	9,000	0.7974	0.8203	0.8106	0.8101	0.7795	0.8101	0.7795	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	9,001	10,000	0.8275	0.8484	0.8419	0.8359	0.8075	0.8359	0.8075	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	10,001	11,000	0.8592	0.8778	0.8750	0.8630	0.8369	0.8630	0.8369	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	11,001	12,000	0.8928	0.9087	0.9099	0.8913	0.8680	0.8913	0.8680	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	12,001	13,000	0.9282	0.9413	0.9469	0.9209	0.9007	0.9209	0.9007	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	13,001	14,000	0.9656	0.9753	0.9860	0.9520	0.9351	0.9520	0.9351	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	14,001	15,000	1.0052	1.0112	1.0274	0.9844	0.9714	0.9844	0.9714	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	15,001	16,000	1.0469	1.0489	1.0710	1.0184	1.0095	1.0184	1.0095	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	16,001	17,000	1.0764	1.0752	1.1019	1.0421	1.0364	1.0421	1.0364	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	17,001	18,000	1.1074	1.1028	1.1345	1.0670	1.0645	1.0670	1.0645	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	18,001	19,000	1.1403	1.1319	1.1690	1.0930	1.0943	1.0930	1.0943	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	19,001	20,000	1.1749	1.1625	1.2055	1.1202	1.1256	1.1202	1.1256	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	20,001	21,000	1.2114	1.1945	1.2440	1.1486	1.1586	1.1486	1.1586	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	21,001	22,000	1.2501	1.2282	1.2849	1.1784	1.1934	1.1784	1.1934	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	22,001	23,000	1.2910	1.2636	1.3279	1.2095	1.2300	1.2095	1.2300	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	23,001	24,000	1.3341	1.3007	1.3735	1.2422	1.2685	1.2422	1.2685	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	24,001	25,000	1.3796	1.3398	1.4218	1.2762	1.3091	1.2762	1.3091	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	25,001	26,000	1.4277	1.3808	1.4728	1.3119	1.3519	1.3119	1.3519	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	26,001	27,000	1.4785	1.4238	1.5267	1.3493	1.3969	1.3493	1.3969	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	27,001	28,000	1.5323	1.4690	1.5838	1.3885	1.4443	1.3885	1.4443	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	28,001	29,000	1.5889	1.5164	1.6441	1.4295	1.4942	1.4295	1.4942	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	29,001	30,000	1.6487	1.5662	1.7079	1.4723	1.5468	1.4723	1.5468	1.0000	1.0000
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	30,001	999,999	1.6799	1.5921	1.7412	1.4945	1.5741	1.4945	1.5741	1.0000	1.0000
CUSTOMER DECLARED	0	1,000	0.9093	0.9170	0.9113	0.9170	0.9072	0.9170	0.9072	1.0000	1.0000
CUSTOMER DECLARED	1,001	2,000	0.9093	0.9170	0.9113	0.9170	0.9072	0.9170	0.9072	1.0000	1.0000
CUSTOMER DECLARED	2,001	3,000	0.9119	0.9195	0.9139	0.9193	0.9097	0.9193	0.9097	1.0000	1.0000
CUSTOMER DECLARED	3,001	4,000	0.9173	0.9248	0.9195	0.9243	0.9148	0.9243	0.9148	1.0000	1.0000
CUSTOMER DECLARED	4,001	5,000	0.9231	0.9302	0.9254	0.9294	0.9202	0.9294	0.9202	1.0000	1.0000
CUSTOMER DECLARED	5,001	6,000	0.9291	0.9360	0.9317	0.9348	0.9259	0.9348	0.9259	1.0000	1.0000
CUSTOMER DECLARED	6,001	7,000	0.9355	0.9420	0.9383	0.9404	0.9319	0.9404	0.9319	1.0000	1.0000
CUSTOMER DECLARED	7,001	8,000	0.9422	0.9484	0.9453	0.9463	0.9382	0.9463	0.9382	1.0000	1.0000
CUSTOMER DECLARED	8,001	9,000	0.9494	0.9551	0.9527	0.9525	0.9449	0.9525	0.9449	1.0000	1.0000
CUSTOMER DECLARED	9,001	10,000	0.9569	0.9621	0.9605	0.9590	0.9519	0.9590	0.9519	1.0000	1.0000
CUSTOMER DECLARED	10,001	11,000	0.9648	0.9695	0.9688	0.9658	0.9592	0.9658	0.9592	1.0000	1.0000
CUSTOMER DECLARED	11,001	12,000	0.9732	0.9772	0.9775	0.9728	0.9670	0.9728	0.9670	1.0000	1.0000
CUSTOMER DECLARED	12,001	13,000	0.9821	0.9853	0.9867	0.9802	0.9752	0.9802	0.9752	1.0000	1.0000
CUSTOMER DECLARED	13,001	14,000	0.9914	0.9938	0.9965	0.9880	0.9838	0.9880	0.9838	1.0000	1.0000
CUSTOMER DECLARED	14,001	15,000	1.0052	1.0112	1.0274	0.9961	0.9929	0.9961	0.9929	1.0000	1.0000
CUSTOMER DECLARED	15,001	16,000	1.0469	1.0489	1.0710	1.0184	1.0095	1.0184	1.0095	1.0000	1.0000
CUSTOMER DECLARED	16,001	17,000	1.0764	1.0752	1.1019	1.0421	1.0364	1.0421	1.0364	1.0000	1.0000
CUSTOMER DECLARED	17,001	18,000	1.1074	1.1028	1.1345	1.0670	1.0645	1.0670	1.0645	1.0000	1.0000
CUSTOMER DECLARED	18,001	19,000	1.1403	1.1319	1.1690	1.0930	1.0943	1.0930	1.0943	1.0000	1.0000
CUSTOMER DECLARED	19,001	20,000	1.1749	1.1625	1.2055	1.1202	1.1256	1.1202	1.1256	1.0000	1.0000
CUSTOMER DECLARED	20,001	21,000	1.2114	1.1945	1.2440	1.1486	1.1586	1.1486	1.1586	1.0000	1.0000
CUSTOMER DECLARED	21,001	22,000	1.2501	1.2282	1.2849	1.1784	1.1934	1.1784	1.1934	1.0000	1.0000
CUSTOMER DECLARED	22,001	23,000	1.2910	1.2636	1.3279	1.2095	1.2300	1.2095	1.2300	1.0000	1.0000
CUSTOMER DECLARED	23,001	24,000	1.3341	1.3007	1.3735	1.2422	1.2685	1.2422	1.2685	1.0000	1.0000
CUSTOMER DECLARED	24,001	25,000	1.3796	1.3398	1.4218	1.2762	1.3091	1.2762	1.3091	1.0000	1.0000
CUSTOMER DECLARED	25,001	26,000	1.4277	1.3808	1.4728	1.3119	1.3519	1.3119	1.3519	1.0000	1.0000
CUSTOMER DECLARED	26,001	27,000	1.4785	1.4238	1.5267	1.3493	1.3969	1.3493	1.3969	1.0000	1.0000
CUSTOMER DECLARED	27,001	28,000	1.5323	1.4690	1.5838	1.3885	1.4443	1.3885	1.4443	1.0000	1.0000
CUSTOMER DECLARED	28,001	29,000	1.5889	1.5164	1.6441	1.4295	1.4942	1.4295	1.4942	1.0000	1.0000
CUSTOMER DECLARED	29,001	30,000	1.6487	1.5662	1.7079	1.4723	1.5468	1.4723	1.5468	1.0000	1.0000
CUSTOMER DECLARED	30,001	999,999	1.6799	1.5921	1.7412	1.4945	1.5741	1.4945	1.5741	1.0000	1.0000
ALL OTHER COMBINATIONS			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS

PATTERN 4

Months of Continuous Prior Insurance - Min	Months of Continuous Prior Insurance - Max	<u>AA</u>	<u>BB</u>	<u>CC</u>	<u>DD</u>	<u>HH</u>	<u>DNC</u>	<u>HNC</u>	<u>SS/SSP</u>	<u>SA/SAP</u>
0	0	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.000	1.000
1	5	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.000	1.000
6	11	1.250	1.250	1.250	1.250	1.250	1.250	1.250	1.000	1.000
12	17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	99+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**GEORGIA
VOLUNTARY PRIVATE PASSENGER AUTO
SUPPLEMENTARY TABLE MULTIPLICATIVE FACTORS**

PATTERN 5

# of Vehicles on Policy	# of Operators on Policy	Multiple Policy Discount	Multiple Policy Discount Supporting Line	<u>AA</u>	<u>BB</u>	<u>CC</u>	<u>DD</u>	<u>HH</u>	<u>DNC</u>	<u>HNC</u>	<u>SS/SSP</u>	<u>SA/SAP</u>
>1	>1	Yes	HO, HO/PUP	0.9457	0.9675	0.9493	0.9459	0.9543	0.9459	0.9543	1.0000	1.0000
>1	>1	Yes	All Other Combinations	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
>1	>1	No	N/A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
>1	1	Yes	HO, HO/PUP	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
>1	1	Yes	All Other Combinations	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
>1	1	No	N/A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	>1	Yes	HO, HO/PUP	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	>1	Yes	All Other Combinations	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	>1	No	N/A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1	Yes	HO, HO/PUP	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1	Yes	All Other Combinations	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1	No	N/A	1.1206	1.0676	1.1055	1.0883	1.0683	1.0883	1.0683	1.0000	1.0000

ATTACHMENT P

Auto Required Additional Information

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

REQUIRED ADDITIONAL INFORMATION

1. Provide a detailed list of all geographic / demographic variables, including third-party data, used in any analysis that produced rating factors, whether they are being revised or not, for this program. The list should include geographic / demographic variables used as control variables.

In filing R32067, we utilized a loss model in the creation of a complement of credibility. When building this model, there were several geographic/demographic variables used as control variables. As such, they were used in developing the model, but not in its application. This model was also used to aid factor selection in filings R26695, R27202 and R27146. The table below summarizes the use of these variables as controls and by coverage.

Variable	BI	PD	MED	UM	COLL	COMP
Annual Snowfall Mean					C	
Average Family Size	C		C	C	C	C
Average Household Gasoline Use Mean		C	C			C
Average Property Size Acres Mean	C					
Average Property Tax Mean	C	C				
Carbon Monoxide Index Mean		C			C	
Hail Index Mean					C	
Median Age Head of Household		C	C	C	C	
NO2 Index Mean					C	
Particulate Matter Index Mean	C					
Percent Bachelor or Graduate Degree Mean	C	C		C		
Percent of Structures Built After 1990 Mean						C
Percent Housing Units Occupied	C		C			
Percent Now Married Mean				C	C	
Percent Renter Occupied Dwelling Mean				C		
Population Density Mean	C	C	C	C	C	C
Earthquake Risk Mean					C	
Rural-Urban Commuting Area Codes		C		C	C	C
Unemployment Rate Mean	C					
Vehicle Density Mean	C					
Wind Index Mean	C		C			

In filing R30471, we utilized geographic/demographic variables in the creation of a complement of credibility for our Territory Relativities by zip code. As listed in the filing memo, the variables used by coverage are listed in the table below.

Variable	BI	PD	COLL	COMP
Average Annual Low Temperature	X			
Average Annual Temperature Spread			X	X
Average Household Gas Usage		X		X
Hail Index	X			
Lead Index	X			
Maximum Percent of Commutes Within 30 Minute Timeframe				X
Median Age		X		
NO2 (Nitrogen Dioxide) Index				X
Particulate Matter Index	X	X	X	X
Percent of Commutes with Length Under 15 Minutes		X	X	
Percent of Commutes with Length Under 35 Minutes	X			
Percent of Commutes with Length Under 5 Minutes	X	X		
Percent of Households with 0 Vehicles				X
Percent of Households with 2 People		X	X	
Percent of Population Commuting During Morning Rush Hour (7am-9am)		X	X	X
Percent of Population Under Age 25	X			
Percent of Population Under Age 55		X		
Percent of Structures Built After 1940			X	
Percent of Structures Built After 1990	X			
Vehicle Density (Vehicles per Square Mile)		X		

In filing R50648, we addressed the concerns of the Department regarding the use of several geovariables in the model. With our update to the model, we have excluded the following restricted geovariables:

- Median Age
- Percent of Population Under Age 25
- Percent of Population Under Age 55
- Percent of Structures Built after 1940
- Percent of Structures Built after 1990
- Nitrogen Dioxide Index
- Hail Index
- Lead Index
- Percent of Households with 0 Vehicles
- Percent of Households with 2 People

Additionally, we have removed the “Particulate Matter Index” geovariable. In its place, we have included a more direct Urban/Rural flag which was smoothed across zip codes.

After removing these prohibited variables, the model was rebuilt for each coverage. Variables were selected to be included in the GLM based on the predictive value provided and shown through the train, test, and validate data sets.

The revised list of geovariables used in each model is displayed below.

	Bodily Injury	Property Damage	Collision	Comprehensive
Average Annual Temperature				X
Average Annual Temperature Spread			X	X
Average Average Rainfall		X		X
Average Household Gas Usage	X	X		
Average Household Size				X
Maximum Percent of Commutes Within 60 Minute Timeframe	X			X
Urban/Rural Flag				X
Percent of Commutes with Length Under 5 Minutes		X		
Percent of Commutes with Length Under 10 Minutes	X		X	X
Percent of Commutes with Length Under 30 Minutes				X
Percent of Commutes with Length Under 35 Minutes	X			
Percent of Commutes with Length Under 60 Minutes				X
Percent of Population Commuting During Morning Rush Hour (6am-9am)				X
Percent of Population Commuting During Morning Rush Hour (7am-9am)	X		X	
Population Density		X		X

In filing R52511, we utilized geographic/demographic variables as control variables to offset any geographic variation in developing the annual mileage variable. Provided below is a list of these variables used in the model.

Variable	BI	PD	COLL	COMP	MED	UM
Vehicle Density (Vehicles per Square Mile) - 5-mile radius	X	X	X		X	
Workers Commute to Work Density - 5-mile radius - cap 1200	X	X				
Average Annual Low Temperature - 5-mile radius	X					
Average Annual Temperature - 5-mile radius	X					
Average Annual Temperature Spread - 5-mile radius				X		
Percent of Commutes with Length Under 5 Minutes - 5-mile radius	X	X				X
Percent of Commutes with Length Under 5 Minutes - 5-mile radius - cap 8.5%				X		
Percent of Commutes with Length Under 10 Minutes - 5-mile radius		X		X		X
Percent of Commutes with Length Under 35 Minutes - 5-mile radius						
Percent of Commutes with Length Under 40 Minutes - 5-mile radius					X	
Percent Married - 5-mile radius						X

With filing R54029, we updated territorial models by coverage based on a newer dataset. A complete list of the geovariables used in these models may be found in Attachment G, Exhibits 5.1-5.6 of that filing.

Lastly, zip code was used in determining territorial base rates for the AP&C book.

2. Indicate in which coverages each geographic / demographic variable is used.

Zip code is used to determine the base rates for Bodily Injury, Property Damage, Medical, Uninsured/Underinsured Motorist, Collision, and Comprehensive coverages. The coverages in which the geographic variables were used in models is summarized in our response to question #1.

In addition, zip code is used to determine the interaction for verified mileage vehicles with rating territory for Bodily Injury, Property Damage, Medical, Collision, and Comprehensive coverages.

3. Provide the source of the data for each geographic / demographic variable.

The geographical data comes from Applied Geographic Solutions. Zip code is obtained directly from the policyholder.

4. Describe how any modeled catastrophic data from outside vendors is used in the development of any rating factor.

Allstate has not considered modeled catastrophic data in the creation of rating factors for the Georgia AP&C Auto book.

5. Is no prior insurance or insurance lapse used in ANY manner in rating? This includes the use of no prior insurance or insurance lapse as a “component” variable within a rating variable such as tier or in a model such as a policy life expectancy model.

Yes; please see the responses to parts (a) – (e) below for details.

(a) Identify all variables that use no prior insurance and/or insurance lapse, whether a standalone rating variable or a “component” variable within a rating variable such as tier.

Lapse at New Business is used as a component variable for Rating Tier. In addition, a policyholder must have prior insurance with no lapse at new business in order to qualify for the Early Signing Discount or the Safe Driving Club. Additionally, Months of Continuous Prior Insurance is a component of the Supplementary Multiplicative Factor.

(b) Identify any model that uses no prior insurance and/or insurance lapse.

Lapse is a control variable in the model used as the creation of a complement of credibility for our Territory Relativities by zip code in filing R30471.

(c) Provide the rule(s) within the rules manual for the no prior insurance and/or insurance lapse variables.

Please refer to the attached Private Passenger Auto Insurance Manual Rules 57, 63 and 68 regarding lapse. Please refer to Rule 1, Section D regarding Months of Continuous Prior Insurance.

(d) Describe the process used to identify those with a legitimate reason for not having prior insurance.

Refer to the following from Rule 57 (updated in filing R50648) for the definition of Lapse at New Business:

A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business

Effective date of the Allstate Property and Casualty Insurance Company policy.

Notes:

- i. Military personnel returning from deployment/assignment outside of the United States (defined for purposes of this rule as the 50 states and the District of Columbia) who had no need for liability insurance coverage while deployed/assigned will be defined to have had no lapse at new business if they had liability insurance coverage prior to deployment/assignment, and this coverage was either still in-force or expired within 30 days of the date of deployment/assignment.
- ii. Other legitimate reasons for not having prior insurance will be considered for the purposes of Lapse at New Business determination as part of the Rating Tier classification.

(e) Provide a comparison of the rating factor assigned to those with a legitimate reason for not having prior insurance to those with prior insurance.

Policies to which the definition in the response to part (d) applies will be considered to have a Lapse at New Business.

The rating factors for the variables mentioned in part (a) can be found on the following pages of the attached Private Passenger Auto Insurance Manual:

- 1) Rating Tier: RP-8A
- 2) Early Signing Discount*: RP-20A
- 3) Safe Driving Club*: RP-14A and RP-17A
- 4) Pattern 4 (Months of Continuous Prior Insurance): M-4

*Policyholders with a Lapse at New Business are not eligible for the Early Signing Discount or the Safe Driving Club.

6. Are not at fault accidents used in ANY manner in rating? If so, provide all rates/rating factors and associated manual rules.

Not at fault accidents are not used in any manner in rating.

7. Provide the Rate Order Calculation

Please Refer to the Premium Calculation steps on pages RP-2A and RP-3A of the complete manual submitted with this filing.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

INDEX OF ATTACHMENTS

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Exhibit 4	Calculation of Premium Trend Factors
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Section 2: Trailer

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Attachment F0R –

Explanatory Memorandum

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Page 7	Expenses and Profit Provision
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Section 2: Trailer

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Page 3	Summary of the Development of Statewide Rate Level Indication
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Attachment G – Overall Rate Level Effect

Section 1: Auto Overall Rate Level Exhibits

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Section 2: Auto Support – Background Data, Calculations, & Exhibits

Exhibit 1	Underlying Data and Calculations – Support for Reduced Factor Spread Supplementary Multiplicative Factor Patterns 2 & 3

Section 3: Trailer Overall Rate Level Exhibits

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Attachment H2P – Rate Level Indication Exhibits

Section 1: Auto

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Section 2: Trailer

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Attachment K – Credit Scoring Models and Proprietary Information

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Attachment P – Auto Required Additional Information

Page 1 Required Additional Information

ATTACHMENT E

SECTION 1: AUTO

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

SUMMARY OF RATE LEVEL CHANGES

Coverage	Premium Distribution at Current Rates	Indicated Change	Selected Change
Bodily Injury	31.6%	17.4%	15.4%
Property Damage	17.6%	37.0%	32.8%
Medical Payments	0.8%	5.2%	4.6%
Uninsured/Underinsured Motorist	9.3%	14.1%	12.4%
Liability Subtotal	59.3%	22.5%	19.9%
Collision	19.3%	23.1%	20.5%
Comprehensive	7.8%	22.8%	20.2%
Roadside	0.5%	4.6%	4.0%
Transportation Expense	1.4%	10.6%	9.4%
Physical Damage Subtotal	29.0%	22.1%	19.6%
Fixed Expenses	11.6%	5.1%	4.5%
Total	100.0%	20.4%	18.0%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

LOSS DEVELOPMENT FACTORS AND FACTORS TO CURRENT RATE LEVEL

Data Selection: Allstate Insurance Group*

<u>Link Ratio Factor to Ultimate</u>				
<u>Fiscal Year Ending</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payments</u>	<u>Uninsured/Underinsured Motorist</u>
9/30/2020	-	-	-	-
9/30/2021	1.313	-	1.049	1.247
9/30/2022	1.874	1.173	1.182	1.771
<u>Fiscal Year Ending</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>Roadside</u>	<u>Transportation Expense</u>
9/30/2020	-	-	-	-
9/30/2021	-	-	-	-
9/30/2022	0.949	1.009	1.002	0.999

Factors to Current Rate Level

Calculated Earned Factor to Current Rate Level

<u>Fiscal Year Ending</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payments</u>	<u>Uninsured/Underinsured Motorist</u>
9/30/2022	1.624	1.567	1.067	1.791
<u>Fiscal Year Ending</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>Roadside</u>	<u>Transportation Expense</u>
9/30/2022	1.058	1.155	1.000	1.000

* Includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF PURE PREMIUM TREND FACTOR

<u>Coverage</u>	Selected Annual Pure Premium Impacts	
	<u>Historical</u>	<u>Projected</u>
Bodily Injury	2.00%	2.00%
Property Damage	3.00	3.00
Medical	0.00	0.00
Uninsured / Underinsured Motorist	2.00	2.00
Collision	3.00	3.00
Comprehensive	3.00	3.00
Roadside	3.00	3.00
Transportation Expense	3.00	3.00

	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
1) Loss Trend Projection Date	8/26/2024	8/26/2024	8/26/2024
2) Mid-Point of Current Year's Experience Period	3/31/2022	3/31/2022	3/31/2022
3) Experience Period Ended	9/30/2020	9/30/2021	9/30/2022
4) Midpoint of Experience Period	3/31/2020	3/31/2021	3/31/2022
5) Historical: Number of Years from (4) to (2)	2.000	1.000	0.000
6) Projected: Number of Years from (2) to (1)	2.405	2.405	2.405

Calculation of Trend Factors

<u>Fiscal Year Ending</u>	<u>9/30/2020</u>	<u>9/30/2021</u>	<u>9/30/2022</u>
Bodily Injury Factor to Adjust Losses for Pure Premium Trend	-	1.070	1.049
Property Damage Factor to Adjust Losses for Pure Premium Trend	-	-	1.074
Medical Factor to Adjust Losses for Pure Premium Trend	-	1.000	1.000
Uninsured / Underinsured Motorist Factor to Adjust Losses for Pure Premium Trend	-	1.070	1.049
Collision Factor to Adjust Losses for Pure Premium Trend	-	-	1.074
Comprehensive Factor to Adjust Losses for Pure Premium Trend	-	-	1.074
Roadside Factor to Adjust Losses for Pure Premium Trend	-	-	1.074
Transportation Expense Factor to Adjust Losses for Pure Premium Trend	-	-	1.074

- (a) Historical Pure Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)
(b) Projected Pure Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)
(c) Factor to Adjust Losses for Pure Premium Trend = (a) x (b)

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

CALCULATION OF PREMIUM TREND FACTORS

<u>Coverage</u>	Selected Annual Premium Impacts <u>Projected</u>
Bodily Injury	-5.50%
Property Damage	-7.50
Medical	-5.50
Uninsured / Underinsured Motorist	-3.50
Collision	0.00
Comprehensive	-1.00
Roadside	0.00
Transportation Expense	2.00
Fixed Expense	0.00

	<u>Current Year</u>
1) Average Earned Date of Proposed Policy Period	8/26/2024
2) Mid-Point of Current Year's Experience Period	3/31/2022
3) Experience Period Ended	9/30/2022
4) Midpoint of Experience Period	3/31/2022
5) Historical: Number of Years from (4) to (2)	0.000
6) Projected: Number of Years from (2) to (1)	2.405

Calculation of Trend Factors

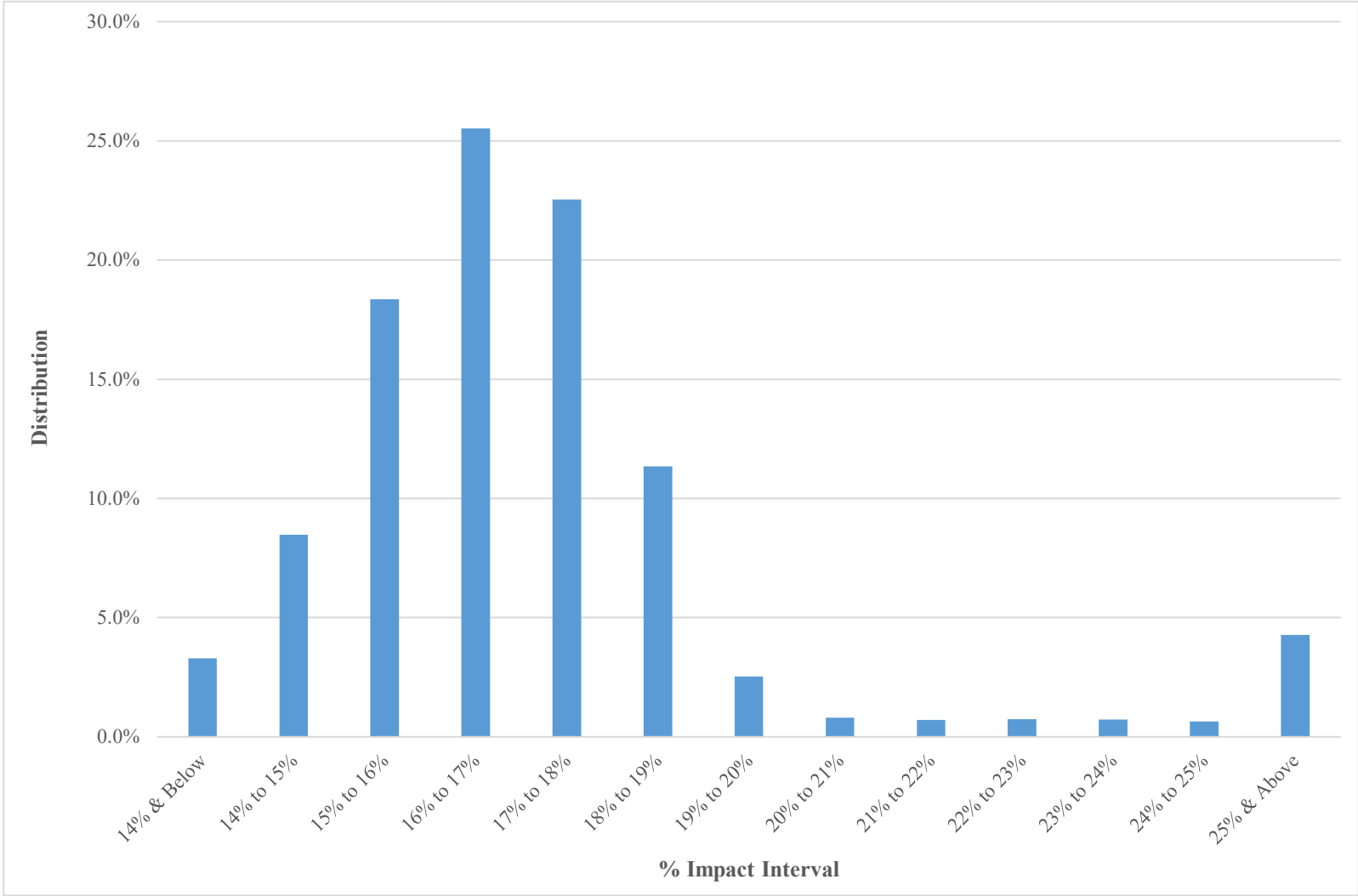
<u>Fiscal Year Ending</u>	<u>9/30/2022</u>
Bodily Injury Factor to Adjust Projected Premium Level	0.873
Property Damage Factor to Adjust Projected Premium Level	0.829
Medical Factor to Adjust Projected Premium Level	0.873
Uninsured / Underinsured Motorist Factor to Adjust Projected Premium Level	0.918
Collision Factor to Adjust Projected Premium Level	1.000
Comprehensive Factor to Adjust Projected Premium Level	0.976
Roadside Factor to Adjust Projected Premium Level	1.000
Transportation Expense Factor to Adjust Projected Premium Level	1.049

Calculation of Trend Factors

- (a) Historical Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)
 (b) Projected Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)
 (c) Factor to Adjust to Projected Premium Level = (a) x (b)

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

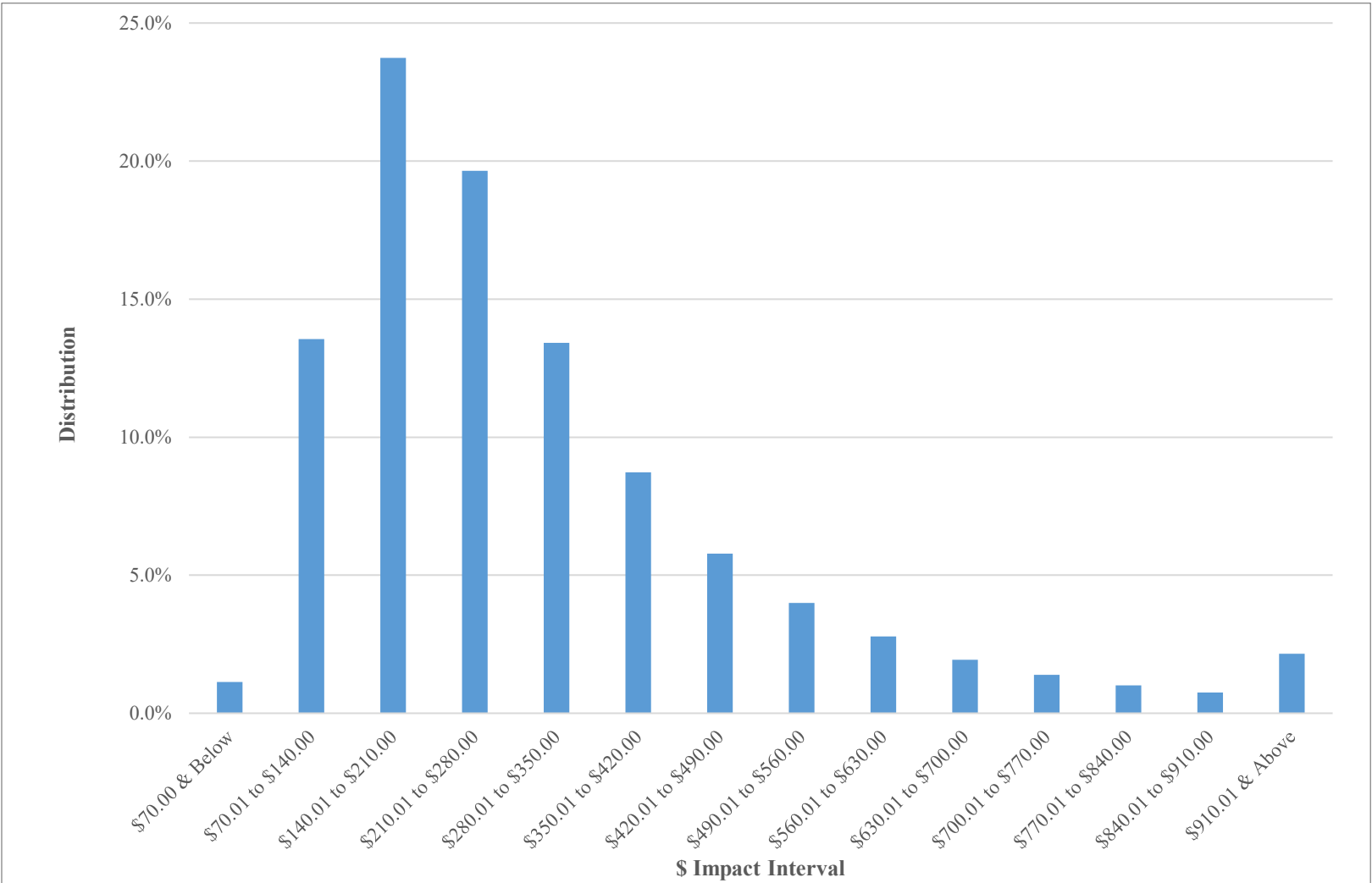
POLICYHOLDER IMPACTS BY PERCENTAGE CHANGE



% Impact Interval	Policy Count	Distribution
14% & Below	9,852	3.3%
14% to 15%	25,372	8.5%
15% to 16%	54,908	18.4%
16% to 17%	76,315	25.5%
17% to 18%	67,384	22.5%
18% to 19%	33,933	11.3%
19% to 20%	7,563	2.5%
20% to 21%	2,414	0.8%
21% to 22%	2,121	0.7%
22% to 23%	2,237	0.7%
23% to 24%	2,151	0.7%
24% to 25%	1,944	0.7%
25% & Above	12,806	4.3%
Total	299,000	100.0%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
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POLICYHOLDER IMPACTS BY DOLLAR AMOUNT CHANGE



\$ Impact Interval	Policy Count	Distribution
\$70.00 & Below	3,377	1.1%
\$70.01 to \$140.00	40,536	13.6%
\$140.01 to \$210.00	70,979	23.7%
\$210.01 to \$280.00	58,748	19.6%
\$280.01 to \$350.00	40,120	13.4%
\$350.01 to \$420.00	26,079	8.7%
\$420.01 to \$490.00	17,283	5.8%
\$490.01 to \$560.00	11,945	4.0%
\$560.01 to \$630.00	8,315	2.8%
\$630.01 to \$700.00	5,791	1.9%
\$700.01 to \$770.00	4,157	1.4%
\$770.01 to \$840.00	3,007	1.0%
\$840.01 to \$910.00	2,228	0.7%
\$910.01 & Above	6,435	2.2%
Total	299,000	100.0%

ATTACHMENT E

SECTION 1: AUTO

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

SUMMARY OF RATE LEVEL CHANGES

Coverage	Premium Distribution at Current Rates	Indicated Change	Selected Change
Bodily Injury	31.6%	17.4%	17.4%
Property Damage	17.6%	37.0%	37.0%
Medical Payments	0.8%	5.2%	5.2%
Uninsured/Underinsured Motorist	9.3%	14.1%	14.1%
Liability Subtotal	59.3%	22.5%	22.5%
Collision	19.3%	23.1%	23.1%
Comprehensive	7.8%	22.8%	22.8%
Roadside	0.5%	4.6%	4.6%
Transportation Expense	1.4%	10.6%	10.6%
Physical Damage Subtotal	29.0%	22.1%	22.1%
Fixed Expenses	11.6%	5.1%	5.1%
Total	100.0%	20.4%	20.4%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

LOSS DEVELOPMENT FACTORS AND FACTORS TO CURRENT RATE LEVEL

Data Selection: Allstate Insurance Group*

<u>Link Ratio Factor to Ultimate</u>				
<u>Fiscal Year Ending</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payments</u>	<u>Uninsured/Underinsured Motorist</u>
9/30/2020	-	-	-	-
9/30/2021	1.313	-	1.049	1.247
9/30/2022	1.874	1.173	1.182	1.771
<u>Fiscal Year Ending</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>Roadside</u>	<u>Transportation Expense</u>
9/30/2020	-	-	-	-
9/30/2021	-	-	-	-
9/30/2022	0.949	1.009	1.002	0.999

Factors to Current Rate Level

Calculated Earned Factor to Current Rate Level

<u>Fiscal Year Ending</u>	<u>Bodily Injury</u>	<u>Property Damage</u>	<u>Medical Payments</u>	<u>Uninsured/Underinsured Motorist</u>
9/30/2022	1.624	1.567	1.067	1.791
<u>Fiscal Year Ending</u>	<u>Collision</u>	<u>Comprehensive</u>	<u>Roadside</u>	<u>Transportation Expense</u>
9/30/2022	1.058	1.155	1.000	1.000

* Includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF PURE PREMIUM TREND FACTOR

<u>Coverage</u>	Selected Annual Pure Premium Impacts	
	<u>Historical</u>	<u>Projected</u>
Bodily Injury	2.00%	2.00%
Property Damage	3.00	3.00
Medical	0.00	0.00
Uninsured / Underinsured Motorist	2.00	2.00
Collision	3.00	3.00
Comprehensive	3.00	3.00
Roadside	3.00	3.00
Transportation Expense	3.00	3.00

	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
1) Loss Trend Projection Date	8/26/2024	8/26/2024	8/26/2024
2) Mid-Point of Current Year's Experience Period	3/31/2022	3/31/2022	3/31/2022
3) Experience Period Ended	9/30/2020	9/30/2021	9/30/2022
4) Midpoint of Experience Period	3/31/2020	3/31/2021	3/31/2022
5) Historical: Number of Years from (4) to (2)	2.000	1.000	0.000
6) Projected: Number of Years from (2) to (1)	2.405	2.405	2.405

Calculation of Trend Factors

<u>Fiscal Year Ending</u>	<u>9/30/2020</u>	<u>9/30/2021</u>	<u>9/30/2022</u>
Bodily Injury Factor to Adjust Losses for Pure Premium Trend	-	1.070	1.049
Property Damage Factor to Adjust Losses for Pure Premium Trend	-	-	1.074
Medical Factor to Adjust Losses for Pure Premium Trend	-	1.000	1.000
Uninsured / Underinsured Motorist Factor to Adjust Losses for Pure Premium Trend	-	1.070	1.049
Collision Factor to Adjust Losses for Pure Premium Trend	-	-	1.074
Comprehensive Factor to Adjust Losses for Pure Premium Trend	-	-	1.074
Roadside Factor to Adjust Losses for Pure Premium Trend	-	-	1.074
Transportation Expense Factor to Adjust Losses for Pure Premium Trend	-	-	1.074

- (a) Historical Pure Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)
(b) Projected Pure Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)
(c) Factor to Adjust Losses for Pure Premium Trend = (a) x (b)

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

CALCULATION OF PREMIUM TREND FACTORS

<u>Coverage</u>	Selected Annual Premium Impacts <u>Projected</u>
Bodily Injury	-5.50%
Property Damage	-7.50
Medical	-5.50
Uninsured / Underinsured Motorist	-3.50
Collision	0.00
Comprehensive	-1.00
Roadside	0.00
Transportation Expense	2.00
Fixed Expense	0.00

	<u>Current Year</u>
1) Average Earned Date of Proposed Policy Period	8/26/2024
2) Mid-Point of Current Year's Experience Period	3/31/2022
3) Experience Period Ended	9/30/2022
4) Midpoint of Experience Period	3/31/2022
5) Historical: Number of Years from (4) to (2)	0.000
6) Projected: Number of Years from (2) to (1)	2.405

Calculation of Trend Factors

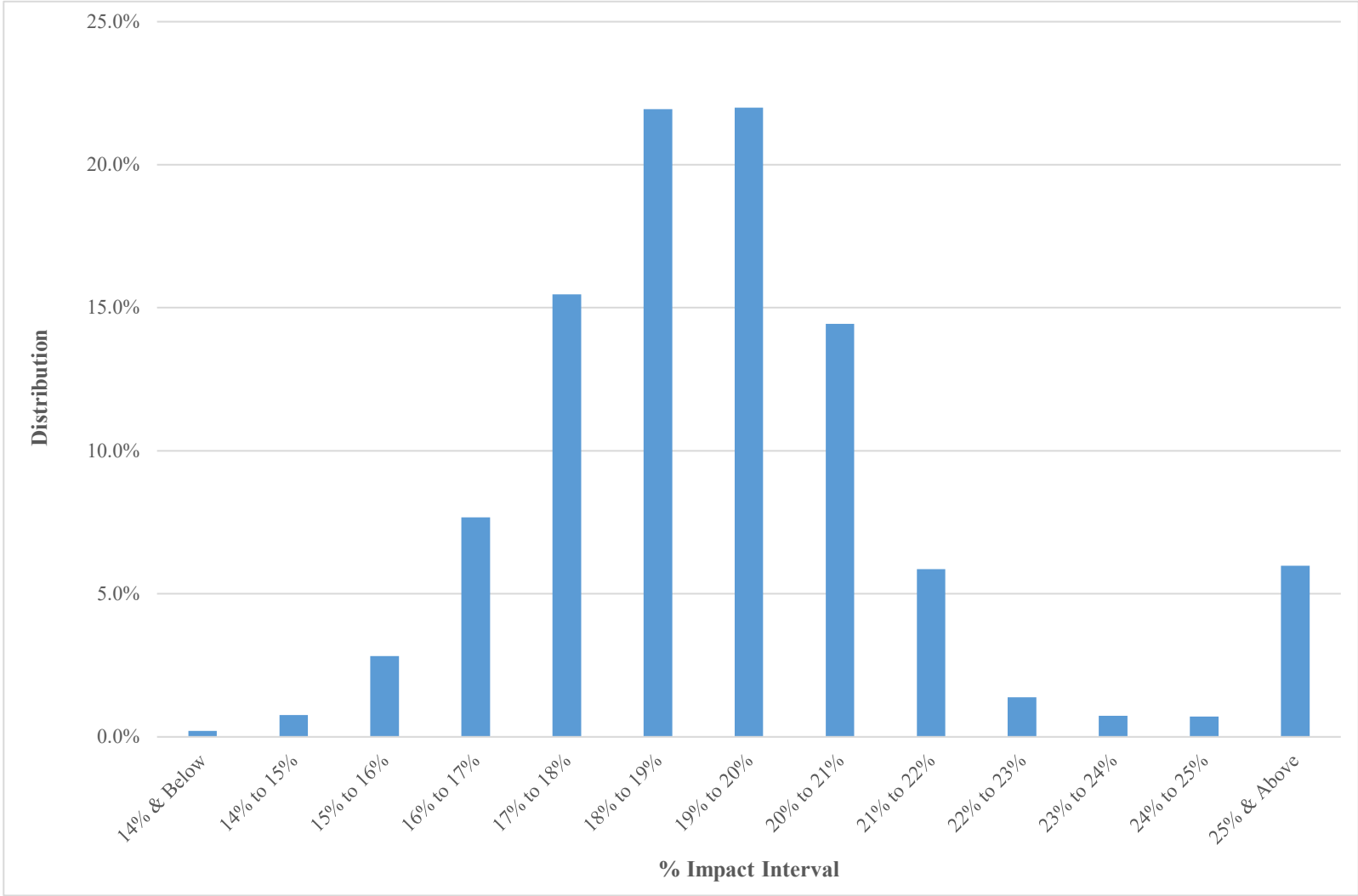
<u>Fiscal Year Ending</u>	<u>9/30/2022</u>
Bodily Injury Factor to Adjust Projected Premium Level	0.873
Property Damage Factor to Adjust Projected Premium Level	0.829
Medical Factor to Adjust Projected Premium Level	0.873
Uninsured / Underinsured Motorist Factor to Adjust Projected Premium Level	0.918
Collision Factor to Adjust Projected Premium Level	1.000
Comprehensive Factor to Adjust Projected Premium Level	0.976
Roadside Factor to Adjust Projected Premium Level	1.000
Transportation Expense Factor to Adjust Projected Premium Level	1.049

Calculation of Trend Factors

- (a) Historical Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)
 (b) Projected Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)
 (c) Factor to Adjust to Projected Premium Level = (a) x (b)

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
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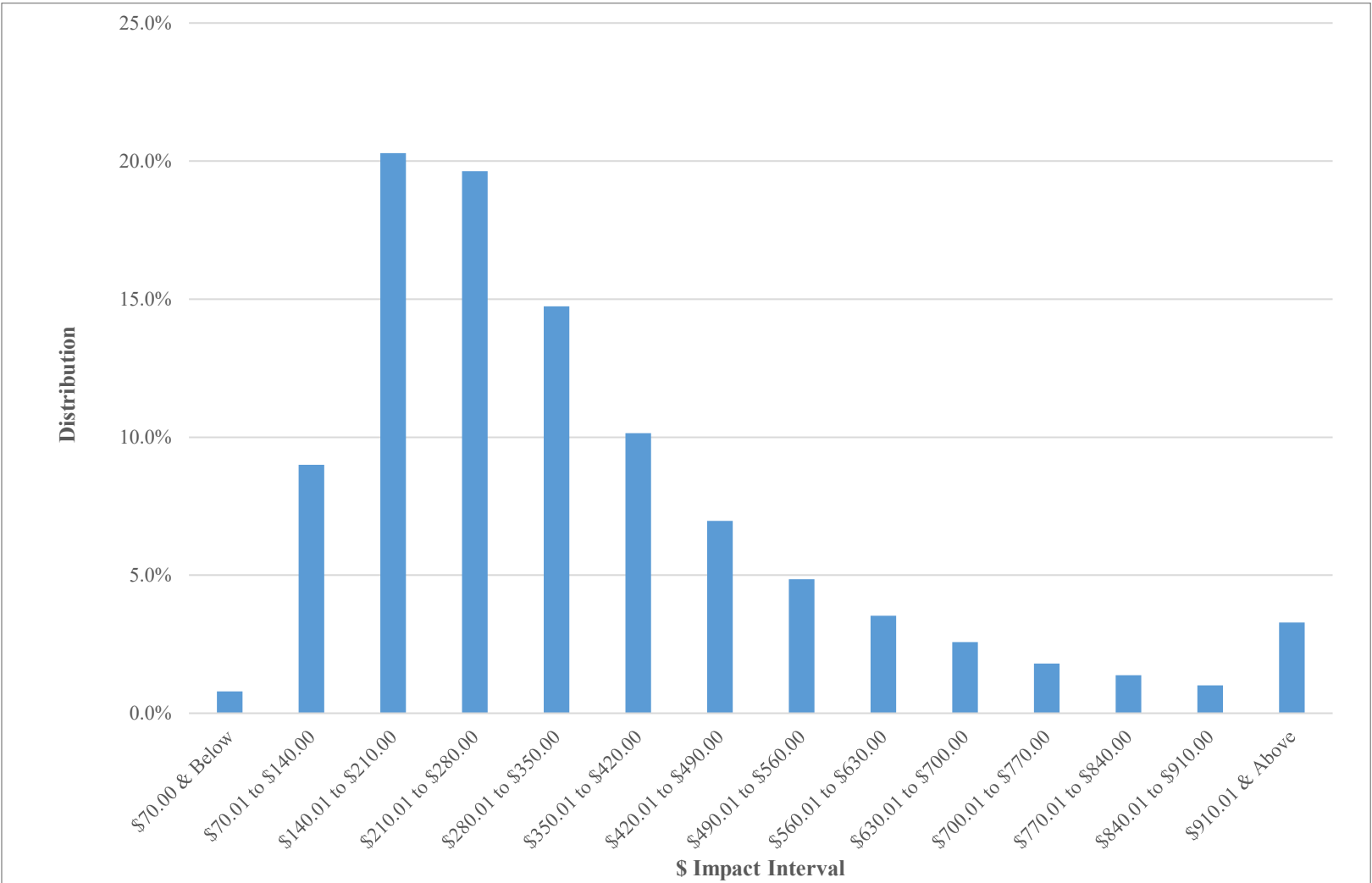
POLICYHOLDER IMPACTS BY PERCENTAGE CHANGE



% Impact Interval	Policy Count	Distribution
14% & Below	616	0.2%
14% to 15%	2,295	0.8%
15% to 16%	8,461	2.8%
16% to 17%	22,938	7.7%
17% to 18%	46,240	15.5%
18% to 19%	65,625	21.9%
19% to 20%	65,758	22.0%
20% to 21%	43,182	14.4%
21% to 22%	17,522	5.9%
22% to 23%	4,150	1.4%
23% to 24%	2,201	0.7%
24% to 25%	2,143	0.7%
25% & Above	17,869	6.0%
Total	299,000	100.0%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
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POLICYHOLDER IMPACTS BY DOLLAR AMOUNT CHANGE



\$ Impact Interval	Policy Count	Distribution
\$70.00 & Below	2,379	0.8%
\$70.01 to \$140.00	26,895	9.0%
\$140.01 to \$210.00	60,640	20.3%
\$210.01 to \$280.00	58,713	19.6%
\$280.01 to \$350.00	44,086	14.7%
\$350.01 to \$420.00	30,331	10.1%
\$420.01 to \$490.00	20,827	7.0%
\$490.01 to \$560.00	14,504	4.9%
\$560.01 to \$630.00	10,564	3.5%
\$630.01 to \$700.00	7,700	2.6%
\$700.01 to \$770.00	5,382	1.8%
\$770.01 to \$840.00	4,138	1.4%
\$840.01 to \$910.00	3,004	1.0%
\$910.01 & Above	9,837	3.3%
Total	299,000	100.0%

ATTACHMENT E

SECTION 2: TRAILER

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY

PRIVATE PASSENGER TRAILER
GEORGIA

Summary of Rate Level Changes

Coverage	Distribution of Written Premium at CRL as of 03/31/22	Indicated Rate Level Change
Travel Trailer Collision	21.4%	32.9%
Travel Trailer Comprehensive & Contents	72.8%	18.9%
Total Travel Trailer	94.2%	22.1%
Utility Trailer Collision	2.1%	-5.9%
Utility Trailer Comprehensive	3.7%	15.5%
Total Utility Trailer	5.8%	7.8%
Total Trailer	100.0%	21.2%

Coverage	Distribution of Written Premium at CRL as of 07/25/22	Selected Rate Level Change
Travel Trailer Collision	21.5%	31.2%
Travel Trailer Comprehensive & Contents	72.8%	16.8%
Total Travel Trailer	94.3%	20.1%
Utility Trailer Collision	2.0%	0.0%
Utility Trailer Comprehensive	3.7%	0.0%
Total Utility Trailer	5.7%	0.0%
Total Trailer	100.0%	18.9%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Rate Indication Summary

	Written Premium at Current Rate Level	Indication
Total Trailer	\$2,833,543	21.2%

Loss Development Factors

Fiscal Year Ending	Link Ratio Factor to Ultimate			
	Travel - Collision	Travel - Comprehensive	Utility - Collision	Utility - Comprehensive
12/31/2017	1.0000	1.0000	1.0000	0.9990
12/31/2018	1.0000	1.0010	0.9990	0.9990
12/31/2019	1.0010	1.0020	0.9980	1.0020
12/31/2020	1.0030	1.0090	0.9980	1.0040
12/31/2021	1.0330	1.0680	1.0000	1.0530

Factors to Current Rate Level

Fiscal Year Ending	Calculated Earned Factor to Current Rate Level			
	Travel - Collision	Travel - Comprehensive	Utility - Collision	Utility - Comprehensive
12/31/2021	1.000	0.999	1.000	1.000

Fiscal Year Ending	Calculated Written Factor to Current Rate Level			
	Travel - Collision	Travel - Comprehensive	Utility - Collision	Utility - Comprehensive
3/31/2018	1.451	1.409	0.848	0.948
3/31/2019	1.001	1.283	0.848	0.948
3/31/2020	1.000	1.270	0.852	0.949
3/31/2021	1.000	1.000	1.000	1.000
3/31/2022	1.000	0.999	1.000	1.000

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Calculation of Pure Premium Trend Factor

<u>Coverage</u>	<u>Selected Annual Pure Premium Impacts</u>	
	<u>Historical</u>	<u>Projected</u>
Travel Trailer - Collision	6.00%	6.00%
Travel Trailer - Comprehensive & Contents	6.00%	6.00%
Utility Trailer - Collision	3.00%	3.00%
Utility Trailer - Comprehensive	3.00%	3.00%

	<u>4th Prior Year</u>	<u>3rd Prior Year</u>	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
1) Loss Trend Projection Date	5/1/2024	5/1/2024	5/1/2024	5/1/2024	5/1/2024
2) Mid-Point of Current Year's Experience Period	6/30/2021	6/30/2021	6/30/2021	6/30/2021	6/30/2021
3) Experience Period Ended	12/31/2017	12/31/2018	12/31/2019	12/31/2020	12/31/2021
4) Midpoint of Experience Period	6/30/2017	6/30/2018	6/30/2019	6/30/2020	6/30/2021
5) Historical: Number of Years from (4) to (2)	4.000	3.000	2.000	1.000	0.000
6) Projected: Number of Years from (2) to (1)	2.836	2.836	2.836	2.836	2.836

Calculation of Trend Factors

- (a) Historical Pure Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)
(b) Projected Pure Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)
(c) Factor to Adjust Losses for Pure Premium Trend = (a) x (b)

	<u>12/31/2017</u>	<u>12/31/2018</u>	<u>Fiscal Year Ending</u> <u>12/31/2019</u>	<u>12/31/2020</u>	<u>12/31/2021</u>
Travel Trailer - Collision Factor to Adjust Losses for Pure Premium Trend	1.489	1.405	1.325	1.250	1.180
Travel Trailer - Comprehensive & Contents Factor to Adjust Losses for Pure Premium	1.489	1.405	1.325	1.250	1.180
Utility Trailer - Collision Factor to Adjust Losses for Pure Premium Trend	1.224	1.188	1.154	1.120	1.087
Utility Trailer - Comprehensive Factor to Adjust Losses for Pure Premium Trend	1.224	1.188	1.154	1.120	1.087

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

Calculation of Premium Trend Factor

<u>Coverage</u>	Selected Annual Premium Impacts <u>Projected</u>
Travel Trailer - Collision	4.00%
Travel Trailer - Comprehensive & Contents	0.50%
Utility Trailer - Collision	-1.50%
Utility Trailer - Comprehensive	-1.00%

	<u>Current Year</u>
1) Average Earned Date of Proposed Policy Period	5/1/2024
2) Mid-Point of Current Year's Experience Period	6/30/2021
3) Experience Period Ended	12/31/2021
4) Midpoint of Experience Period	6/30/2021
5) Historical: Number of Years from (4) to (2)	0.000
6) Projected: Number of Years from (2) to (1)	2.836

Calculation of Trend Factors

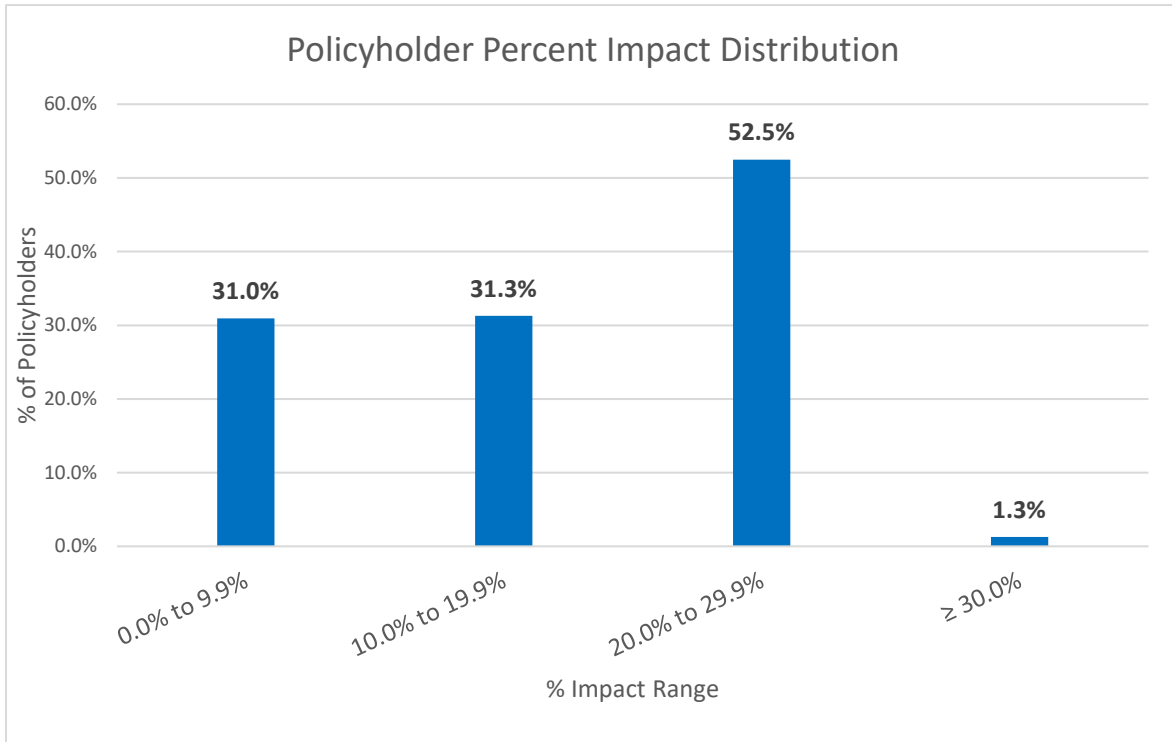
Factor to Adjust to Projected Premium Level = the Annual Projected Impacts plus unity compounded for the number of years in (6)

	<u>Fiscal Year Ending</u> <u>12/31/2018</u>
Travel Trailer - Collision Factor to Adjust to Projected Premium	1.118
Travel Trailer - Comprehensive & Contents Factor to Adjust to	1.014
Utility Trailer - Collision Factor to Adjust to Projected Premium	0.958
Utility Trailer - Comprehensive Factor to Adjust to Projected	0.972

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

Policyholder Impacts by Percentage Change

Data: Georgia Allstate Property and Casualty Insurance Company Trailer Policyholders*



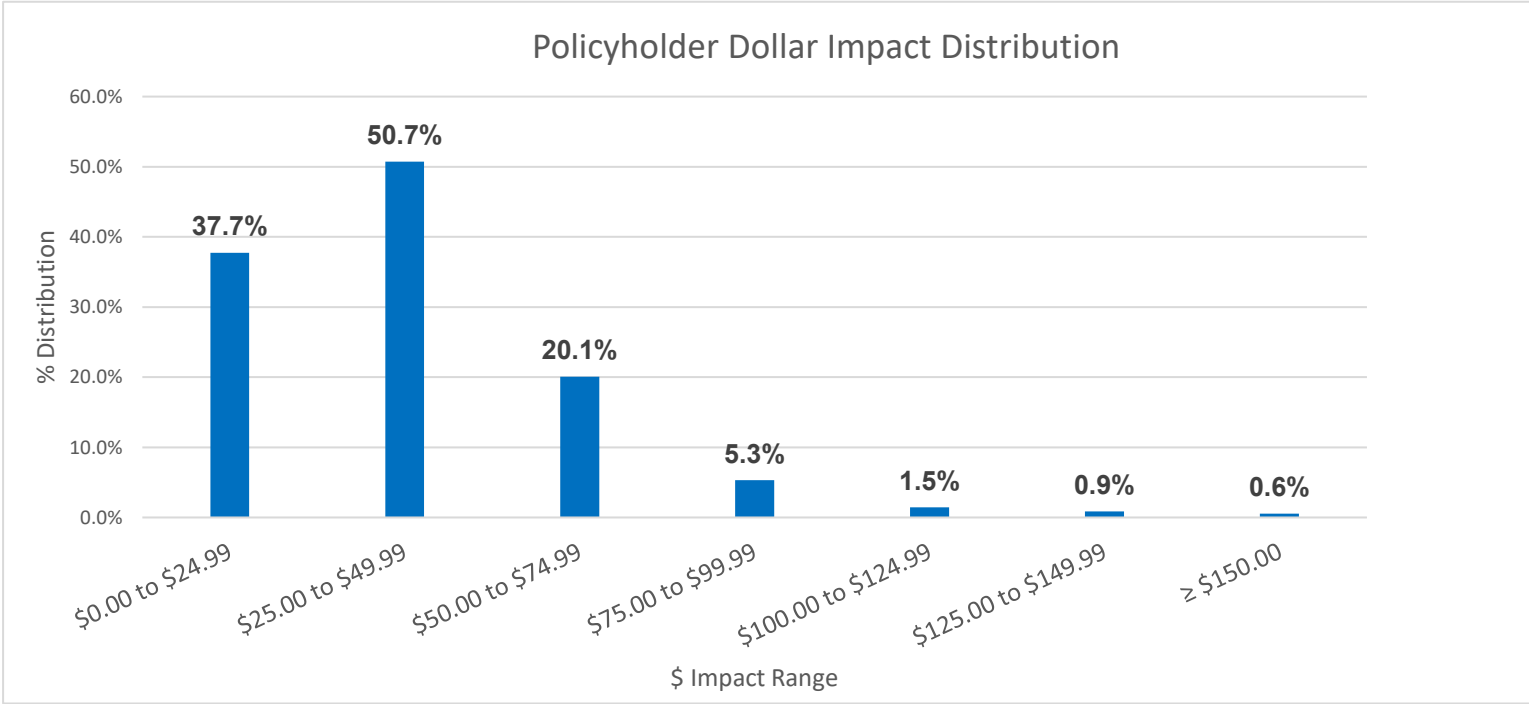
% Impact Interval	Policy Count	Distribution
0.0% to 9.9%	2,379	31.0%
10.0% to 19.9%	2,404	31.3%
20.0% to 29.9%	2,804	52.5%
≥ 30.0%	98	1.3%
Total	7,685	100.0%

*Does not include impact of Private Passenger Auto changes. These are Trailer premium impacts only.

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Policyholder Impacts by Dollar Amount Change

Data: Georgia Allstate Property and Casualty Insurance Company Trailer Policyholders*



\$ Impact Interval	Policy Count	Distribution
\$0.00 to \$24.99	2,900	37.7%
\$25.00 to \$49.99	2,615	50.7%
\$50.00 to \$74.99	1,541	20.1%
\$75.00 to \$99.99	407	5.3%
\$100.00 to \$124.99	112	1.5%
\$125.00 to \$149.99	67	0.9%
≥ \$150.00	43	0.6%
Total	7,685	100.0%

*Does not include impact of Private Passenger Auto changes. These are Trailer premium impacts only.

ATTACHMENT FOR

Explanatory Memorandum

Section 1: Auto

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

ACTUARIAL STANDARDS OF PRACTICE

This document confirms compliance with Actuarial Standards of Practice that are applicable to the preparation of statewide rate filings performed by casualty actuaries as stated in “Applicability Guidelines for Actuarial Standards of Practice” (American Academy of Actuaries, December 2022).

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

SUMMARY OF THE DEVELOPMENT OF STATEWIDE RATE LEVEL INDICATION

Ratemaking is prospective because the rate is developed prior to the transfer of risk. A rate level indication is a test of the adequacy of expected revenues versus expected costs during the future policy period. "Because actuarial practice commonly involves the estimation of uncertain events, there will often be a range of reasonable methods and assumptions, and two actuaries could follow a particular ASOP, both using reasonable methods and assumptions, and reach different but reasonable results" (Actuarial Standard of Practice No. 1, *Introductory Actuarial Standard of Practice*). Allstate's reasonable methods and assumptions derive a reasonable point estimate for the rate level indication. To derive the indicated rate level need accurately, Allstate's historical premium and loss experience needs to be adjusted. In accordance with Section 3.1 of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance*, Allstate trends the underlying historical experience for premiums, losses, and fixed expenses to appropriately reflect historical and projected changes in these components of the rate level indications. In addition, historical premiums must be adjusted to reflect the current rate level; while historical losses must be adjusted to reflect expected development over time and to address volatility in the actual losses due to catastrophes. Details of these necessary adjustments to the historical data used in the rate level indication are described in this memorandum.

The calculation of the rate level indication is consistent with the Statement of Principles Regarding Property and Casualty Insurance Ratemaking and Actuarial Standard of Practice No. 53, *Estimating Future Costs for Prospective Property/Casualty Risk Transfer and Risk Retention*.

Attachment H2P, Section 1, Exhibit 1.0 summarizes the indicated and proposed rate changes. The determination of the overall indicated change is included in **Attachment H2P, Section 1, Exhibits 1.1-1.9**, and described in detail throughout this filing.

ADJUSTMENTS TO LOSSES

Removal of the Adjustment for COVID-19 Pandemic

Allstate will no longer be separately developing frequency and severity provisions. With more post-pandemic data available, Allstate is returning to a pure premium methodology.

Underlying Data

The data used in the calculation of the rate level indication was selected in accordance with the considerations listed in Section 3.2 of Actuarial Standard of Practice No. 23, *Data Quality*. Please reference **Attachment H2P, Section 1, Exhibits 2.1-2.8** for the fiscal accident years used in developing the rate level indications. Total limits data was used for all coverages.

Accident Year Weights

In order to develop a credible measure of the indicated rate level, it is sometimes necessary to use more than one year of historical loss experience. The maximum number of accident years has historically been three years per coverage, but with this indication no longer applying an adjustment for the COVID-19 pandemic, Allstate is electing to use a maximum of two years instead, meaning data from fiscal accident years ending September 30, 2021 and September 30, 2022 will be used but not the fiscal accident year ending September 30, 2020. As newer data becomes available, Allstate intends to move back to using a maximum of three accident years per coverage. The number of years used by coverage and the credibility per year is based upon a credibility procedure from the paper "On the Credibility of the Pure Premium" (Proceedings of the Casualty Actuarial Society, Vol. LV, 1968), by Mayerson, Jones and Bowers, and the appendix of the paper "Classical Partial Credibility with Application to Trend" (Proceedings of the Casualty Actuarial Society, Vol. LXXH2P, 1986), by Venter and actuarial judgment. The analysis for each coverage was completed using a k value of .05 and a P value of 90.0%; these parameters reflect the desire that the observed pure premium should be within 100k% of the expected pure premium with probability P. Assuming a Poisson frequency, an empirical review of the severity size of loss curve provides a gauge of credibility based on the number of claims closed with a payment. If the credibility procedure indicates weight to be put on the third prior year, the weight will be distributed to the most recent and second prior year due to the COVID-19 pandemic's impact on 2020 data.

Due to the lingering effects of COVID-19 on data before 2021, there cannot be any weight given to years other than the two accident years used. As the effects of COVID-19 begin to dwindle, and as more years can be used in the experience period, credibility procedures based on the number of paid claims will be used in selecting weights for each accident year.

This approach for incorporating credibility in determination of the accident year weights is consistent with the Current Practices detailed in Appendix 1 of Actuarial Standard of Practice No. 25, *Credibility Procedures*.

Loss Development

Allstate's standard loss development procedure is to select ultimate accident year losses after analyzing estimates developed using multiple methods, including the Link Ratio and Additive methods. Accident year incurred losses are developed for the liability coverages. Accident year

paid losses are developed for the physical damage coverages.

While the Link Ratio method assumes that future development is proportional to losses that have already emerged as of a given evaluation date, the Additive method assumes that future development is proportional to the number of earned exposures in the accident period, where the expected development per exposure is based on historical development patterns per exposure, adjusted to account for differences in frequency and severity over time.

Allstate believes the approach of considering multiple loss development procedures when estimating ultimate losses better upholds the suggestion contained in the Statement of Principles Regarding Property and Casualty Loss and Loss Adjustment Expense Reserves that “Ordinarily the actuary will examine the indications of more than one method when estimating the loss and loss adjustment expense liability for a specific group of claims.”

To calculate estimated ultimate losses using the Link Ratio method, historical age-to-age link ratios are calculated, which represent loss development between different evaluation periods. An average of the historical link ratios is then used to estimate the ultimate level of paid losses to be used in ratemaking. A claims practice change in 2015 impacted the Bodily Injury and Uninsured/Underinsured Motorists coverages, and increased repair shop wait-times throughout 2021 and 2022 have extended the development cycle for Comprehensive coverage, which is heavily affected by repairable losses. In order to avoid distortion in the link ratios, these coverages use three years of historical data. Multiple claims practice changes beginning in early 2021 impacted the Property Damage coverage. In order to avoid distortion in the link ratios, this coverage uses only one year of historical data. All other coverages use five years. This method assumes that historical loss development patterns can be used to estimate future loss development on current immature claims.

For the Additive loss development method, historical losses are first trended to the average occurrence date of the latest experience year using selected pure premium trends. This is done to avoid distortions due to changes in the underlying loss costs. Please note that the selected pure premium trend that is used in loss development often differs from the selected trend that applies to the underlying data. This is due to both the consideration of the data used when selecting pure premium trend for the underlying data, as well as the different lengths of trend periods in each analysis. Trended additive amounts per exposure are calculated, which represent trended loss development between different evaluation periods. An average of the historical trended additive amount per exposure is then used to estimate the ultimate trended level of paid losses. Trended age-to-ultimate additive amounts per exposure are multiplied by earned exposures for each accident year to calculate trended losses that have yet to emerge. A final step in the Additive method is to detrend the trended losses yet to emerge. Losses are detrended because the application of trend is accounted for in a separate step in the ratemaking process. This method assumes that historical loss development patterns per exposure can be used to estimate future loss development on current immature claims.

The approach for developing and selecting ultimate accident year losses is consistent with the Background and Current Practices detailed in *Appendix 1 – Background and Current Practices* of Actuarial Standard of Practice No. 43, *Property/Casualty Unpaid Claim Estimates*.

Refer to **Attachment H2P, Section 1, Exhibits 3.1-4.8** for the loss development of each coverage. A summary of the estimated ultimate losses using each method as well as the selected ultimate losses is shown in **Attachment H2P, Section 1, Exhibit 5**.

Loss Adjustment Expenses

Allocated loss adjustment expenses are included in both incurred losses and paid losses. Losses in the experience period, for each coverage, have been adjusted to account for unallocated loss adjustment expenses (ULAE). A provision is developed using countrywide Allstate Insurance Group data. A three-year average ratio of countrywide, combined-lines, calendar year ULAE to countrywide, combined-lines, calendar year incurred losses is used to determine the ULAE provision. The average ratio is then applied to the losses for each coverage for each year used in the formula calculation. The ULAE ratio that has been used in this filing is shown in **Attachment H2P, Section 1, Exhibit 6**.

Loss Trends

The past changes in actual frequency and severity on a twelve-month-moving basis (evaluated at each quarter) were analyzed for each coverage. The data has been adjusted as described below.

Frequency and severity amounts are calculated using the methodology described in “The Effect of Changing Exposure Levels on Calendar Year Loss Trends” (*Casualty Actuarial Society Forum*, Winter 2005) by Chris Styrsky. This methodology helps to more consistently match losses and claims paid with the exposures that produced the claims.

Attachment H2P, Section 1, Exhibits 8.1-8.8 display the paid pure premium trends. The credibility level of Allstate loss trend data was analyzed based on the number of claims paid in the latest experience year, which is consistent with the criteria for selecting a credibility procedure outlined in Section 3 of Actuarial Standard of Practice No. 25, *Credibility Procedures*.

After considering past results, credibility level of Allstate data, social and economic influences, and actuarial judgment, annual historical pure premium trends were selected for each coverage. With the recent rate and underwriting profitability actions Allstate has taken in Georgia, the expected benefits of the profitability actions were reflected in the selected trends. This resulted in trend selections for a majority of coverages being less than the trend regression support. These annual selections are used to project the data from the average occurrence date of the experience period to the average occurrence date of the latest experience year of the underlying data.

In order to extrapolate historical loss data for its prospective ratemaking purpose, projected trend selections also consider “prospective changes in claim costs” not yet reflected in our historical data (*Statement of Principles Regarding Property and Casualty Insurance Ratemaking*, 1988). These annual selections are used to project the data from the average occurrence date of the latest experience year to the average occurrence date of the future policy period.

The selected pure premium trends and projections are displayed in **Attachment H2P, Section 1, Exhibit 7**.

This approach for trending and projecting pure premium is consistent with the Current Practices and Alternatives detailed in *Appendix 1 – Background and Current Practices* of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance*.

Catastrophes

An adjustment has been made to Comprehensive coverage losses to account for catastrophes in the base data. All actual catastrophe losses during the experience period were removed and then replaced with a provision to reflect expected catastrophe losses. The provision was calculated using historical catastrophe losses trended with a catastrophe-specific trend in order to determine a weighted average pure premium for catastrophe losses.

Catastrophe loss trends are selected based on countrywide Allstate paid pure premium data. The annual selections are used to project the data to the average occurrence date of the future period.

The catastrophe provision is developed in **Attachment H2P, Section 1, Exhibit 9.0**, the catastrophe pure premium trend is developed in **Attachment H2P, Section 1, Exhibits 9.1-9.2**, and the provision grossed up for ULAE is applied to the Comprehensive coverage losses in **Attachment H2P, Section 1, Exhibit 2.6**. This adjustment to account for catastrophes is consistent with the Analysis of Issues and Recommended Practices detailed in Section 3.4 of Actuarial Standard of Practice No. 39, *Treatment of Catastrophe Losses in Property/Casualty Insurance Ratemaking*.

EXPENSES AND PROFIT PROVISION

The expense provisions described below were derived in accordance with Section 3.2, Determining Expense Provisions, of Actuarial Standard of Practice No. 29, *Expense Provisions in Property/Casualty Insurance Ratemaking*.

Attachment H2P, Section 1, Exhibit 10 shows the expense provisions used in developing the current fixed and variable expense ratios, as well as the underwriting profit, debt, and contingency provisions.

Fixed Expenses

Provisions

General and Other Acquisition Expense

The provisions for general expense and other acquisition expense are based on countrywide Allstate Insurance Group data. To develop the provision for general and other acquisition expenses, a three-year average of countrywide Allstate Insurance Group, combined-lines, calendar year incurred expense divided by countrywide Allstate Insurance Group, combined-line, calendar year direct earned premium was calculated. Premiums charged for the net cost of reinsurance (NCOR) and Milewise/PAYG Technology Expense do not include provisions for general and other acquisition expenses. Therefore, the earned premium used in the development of the general and other acquisition expenses is countrywide direct earned premium less countrywide NCOR premium and Milewise/PAYG Technology Expense Premium. In addition, the expenses used in the development of the general expense provision is general expense less Milewise/PAYG Technology expenses because technology expenses and premium associated with Milewise/PAYG vehicles are separately monitored.

The provisions for general and other acquisition expenses are developed on **Attachment H2P, Section 1, Exhibits 11 and 12**, respectively.

Licenses & Fees

A provision for licenses and fees is determined by taking the arithmetic average ratio of licenses and fees from the latest three calendar years in Georgia. The provision for licenses and fees is considered, along with the general and other acquisition expense provisions, to be a fixed expense and is shown in **Attachment H2P, Section 1, Exhibit 10**.

Fixed Expense Rate Level Need

Indicated Rate Level

In developing the required average fixed expense premium used in the calculation of the fixed expense rate level need, the three-year average fixed expense ratio is adjusted for variable expenses and profit. This provision is then applied to the average policy earned premium for Georgia during the same three-year period used in the calculation of the average expense ratio. This calculates the required average fixed expense premium. This calculation is shown on **Attachment H2P, Section 1, Exhibit 2.9**.

Trend (Inflation)

The fixed expense trend utilized in the calculation of the indicated fixed expense provision consists of two components – a trend for general and other acquisition expenses and a trend for licenses & fees.

The method used to calculate the fixed expense trend is similar to the method used by competitors to determine a fixed expense trend. The method utilizes the CPI (Consumer Price Index) and the ECI (Employment Cost Index – Insurance Carriers and Related Activities) and is discussed by Geoffrey Todd Werner, FCAS, MAAA in his paper *Incorporation of Fixed Expenses*, which was published in the *CAS Forum* (Winter 2004). Based on a review of the historical indices, an annual percentage change is selected for each index. These selected annual percent changes are then weighted together using the distribution of the Allstate expenditures in the latest calendar year for the two broad expense categories that these indices represent. This method is expected to produce stable and reasonable estimates of the true trend in fixed expenses and is consistent with the Current Practices and Alternatives detailed in *Appendix 1 – Background and Current Practices* of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance*. This trend is applied to all fixed expenses. The factor to adjust for subsequent change in Fixed Expense is shown in **Attachment H2P, Section 1, Exhibit 13**.

Variable Expenses

Commission and Brokerage Expense

The commission and brokerage expense provision has been developed from the commission and brokerage incurred expense ratio for the most recent calendar year in Georgia. The provision is shown in **Attachment H2P, Section 1, Exhibit 10**.

Taxes

The provision for taxes is determined by taking the currently prescribed Georgia premium tax ratio and adding to that the fire and other tax rates, and the arithmetic average ratio of other assessments that vary by the size of the premium from the latest three or five calendar years. The provision is shown in **Attachment H2P, Section 1, Exhibit 10**.

Underwriting Profit Provision

Allstate performs two separate cost of capital analyses in the estimation of its cost of equity. The first uses the Fama-French Three-factor Model (FF3F), which reflects developments in the field of financial economics as published in the *Casualty Actuarial Society Forum, Winter, 2004* and in *Journal of Risk and Insurance, Vol. 72, No. 3, September 2005* (“Estimating the Cost of Equity Capital For Property-Liability Insurers” by J. David Cummins and Richard D. Phillips). The second is a Discounted Cash Flow (DCF) analysis, which estimates the expected future cash flows to investors in order to gauge the proper cost of equity. Once both the DCF and FF3F estimates had been calculated, Allstate selected a cost of equity of 11.5%, which reflected the outcomes of both analyses.

An analysis of premium, loss and expense cash flows is used to calculate the investment income on policyholder supplied funds (PHSF). This methodology is one of the two examples given in Actuarial Standard of Practice, No. 30, *Treatment of Profit and Contingency Provisions and the Cost of Capital in Property/Casualty Insurance Ratemaking*, as appropriate methods for recognizing investment income from insurance operations (page 4).

The calculations detailing this investment income analysis are found in **Attachment H2P, Section 1, Exhibits 14.1 and 14.2** for liability and physical damage coverages, respectively. The expected investment yield rate (applied as a force of interest) used to discount losses and expenses includes anticipated net investment income and anticipated capital gains, both realized and unrealized. Operating cash flows are discounted to the average time of earnings of premium and profit for the policy year, rather than to the start of the policy year.

The final pre-tax underwriting profit provision at present value is shown in **Attachment H2P, Section 1, Exhibit 10**. In order to expedite the filing process Underwriting Profit, Debt, and Contingency Provisions have been capped at 7% total.

The federal tax rate used in the calculation of the underwriting profit provision is 21.0%.

Debt Provision

The cost of debt is listed as a separate provision in the Variable Expense and Profit Ratio. The

debt provision amount is shown in **Attachment H2P, Section 1, Exhibit 10**. Although Allstate believes in using the full Debt Provision it has been capped in this filing. In order to expedite the filing process Underwriting Profit, Debt, and Contingency Provisions have been capped at 7% total.

Contingency Provision

Although Allstate believes in using the full Contingency Provision (2.0) it has been removed from this filing. In order to expedite the filing process Underwriting Profit, Debt, and Contingency Provisions have been capped at 7% total.

ADJUSTMENTS TO PREMIUMS

Current Rate Level

All premiums in the experience period were adjusted to current rate level. Allstate applies the "Miller-Davis-Karlinski" method to adjust premiums since it more accurately calculates factors to current rate level in instances when exposures are changing throughout the year, whether through growth, shrinkage or seasonality. When exposures are, in fact, written uniformly throughout the year, this method produces approximately the same answers as the parallelogram method.

The "Miller-Davis-Karlinski" method is also used to bring premiums to current rate level prior to calculating the changes in average premium used in the premium trends.

Premium Trend

In addition to bringing premiums to current rate level, changes in the average written premium at the current premium level were reviewed. Unlike losses, premium is relatively stable. Only the latest year of premium is used in the calculation of the indication, which eliminates the need for premium trend. In order to extrapolate historical data for its prospective ratemaking purpose, premium projections are selected to consider distributional shifts both already in or not yet reflected in our historical data in accordance with Actuarial Standards of Practice. Given that the effects on losses caused by these shifts are reflected in the loss projections, it is important that Allstate also account for the anticipated future changes in premiums. For the Bodily Injury coverage, Allstate expects the regressions are distorted by the recent opening of minimum limits writing in November 2021. Given that Allstate expects the limits distribution to stabilize in the near future, Allstate leveraged longer-term regressions for this coverage to reflect the underlying trend prior to the recent distortions in average premium.

The projected average earned premiums as well as the calculation of the premium projection factors are displayed in **Attachment H2P, Section 1, Exhibits 15.1-15.8 and 16**, respectively. These annual selections are used to project the data from the average earned date of the most recent experience period to the average earned date of the future policy period. Premium trend data is provided in **Attachment H2P, Section 1, Exhibits 17.1-17.9**.

This approach for selecting premium projections is consistent with Section 3.1 – Purpose or Use of Trending Procedures, Section 3.2 – Historical Insurance and Non-Insurance Data, and Current Practices and Alternatives detailed in *Appendix 1 – Background and Current Practices of Actuarial Standard of Practice No. 13, Trending Procedures in Property/Casualty Insurance*

Net Cost of Reinsurance Provision

Net Cost of Reinsurance Provision

The Net Cost of Reinsurance represents the incremental cost of the reinsurance contracts to Allstate. It is equal to the reinsurance premium paid, for all applicable contracts, less expected reinsurance recoveries under these contracts. This provision is applicable to the Comprehensive coverage only and is calculated on a per exposure basis in the determination of the statewide rate level indication. **Attachment H2P, Section 1, Exhibit 18** shows the development of the Net Cost of Reinsurance Provision.

The terms of the applicable 2022 Reinsurance contracts are summarized below. Additional information regarding Allstate's Reinsurance Program⁽¹⁾ is available on Allstate.com by clicking the Investor Relations tab and accessing the 2022 Quarterly Investor Information.

2022 REINSURANCE CONTRACT SUMMARY:

Allstate has a Reinsurance Intermediary Broker Contract with Aon, comprising the marketing and placement of our catastrophe reinsurance program.

The catastrophe reinsurance program is part of our catastrophe management strategy, which is intended to provide our shareholders with an acceptable return on the risks assumed in our personal lines business, reduce earnings variability, and provide protection to our customers. Our 2022 reinsurance program will continue to support our risk tolerance framework that targets less than a 1% likelihood of annual aggregate catastrophe losses from hurricanes, earthquakes and wildfires, net of reinsurance, exceeding \$2.5 billion, based on modeled assumptions and applications currently used.

Allstate's catastrophe reinsurance program materially reduces our exposure to wind, earthquake, and wildfire losses. We employ a multi-year approach to placing reinsurance coverage to lessen the amount of reinsurance being placed in the market in any one year. Claim adjustment fees are indemnified as a percentage of ultimate net loss and are included within each contract's reinsurance limit.

The reinsurance agreements have been placed in the traditional reinsurance and Insurance-Linked securities ("ILS") markets. In doing so, we consider a number of factors including coverage, cost, terms, and the period of protection. All reinsurers participating on our program have an A.M. Best insurance financial strength rating of A- or better, except one, that is not rated by A.M. Best. Additionally, all reinsurance agreements placed in the ILS markets are collateralized.

The total cost of our catastrophe reinsurance was \$144 million and \$113 million in the first quarter of 2022 and 2021, respectively. The total cost of our catastrophe reinsurance program during 2021 was \$556 million.

The following pages summarize elements of the newly placed and/or in-force portions of our

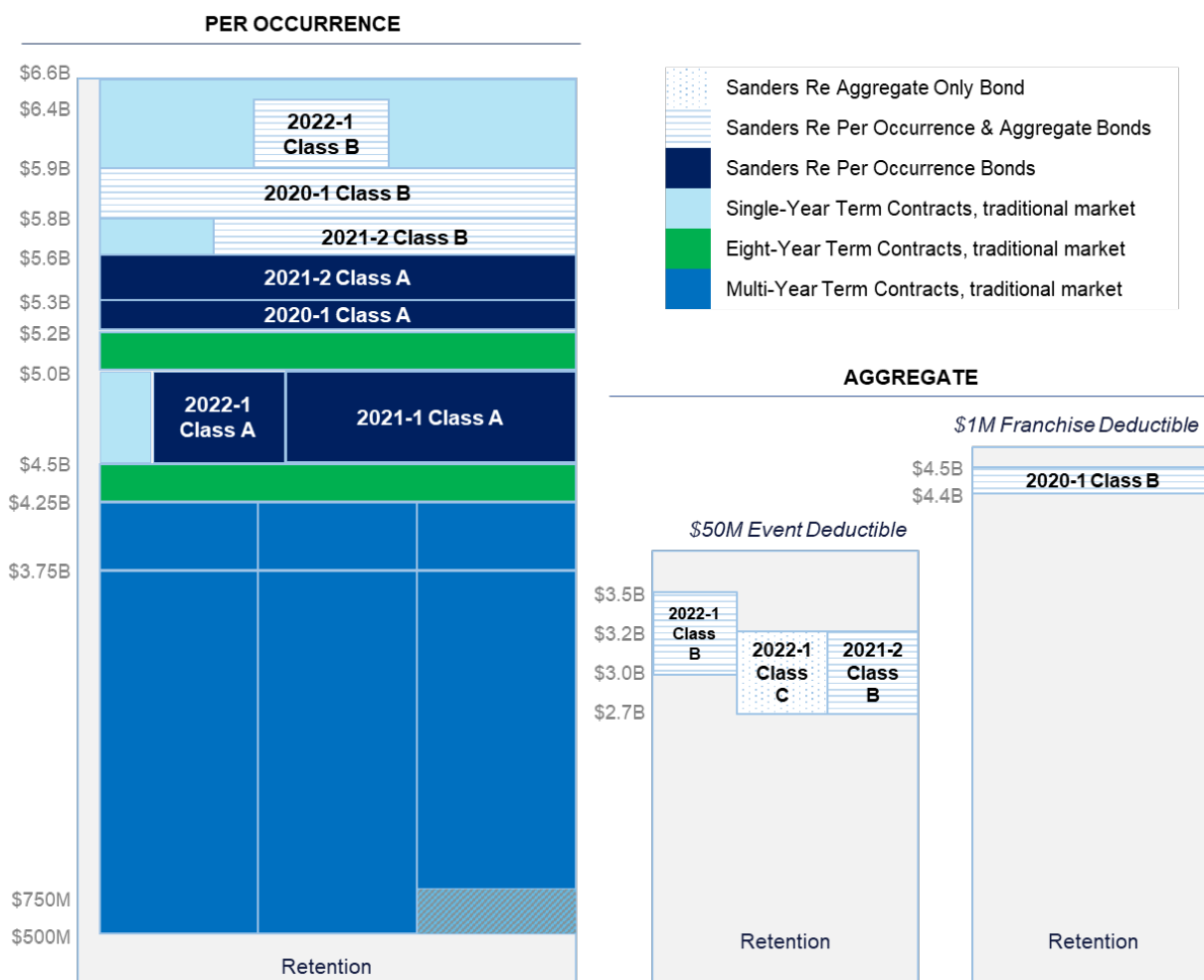
1. A reinsurance program comprises one or more reinsurance agreements and a reinsurance agreement comprises one or more reinsurance contracts

2022-2023 reinsurance program which would affect the state of Georgia. The full program includes:

- Nationwide Excess Catastrophe Reinsurance Program
- Florida Excess Catastrophe Reinsurance Program
- National General Lender Services Standalone Program
- National General Reciprocal Excess Catastrophe Reinsurance Contract
- Kentucky Earthquake Excess Catastrophe Reinsurance Contract
- Excess & Surplus Earthquake Contract

Nationwide Excess Catastrophe Reinsurance Program

The Nationwide Excess Catastrophe Reinsurance Program (the “Nationwide Program”) provides coverage up to \$6.614 billion of loss less a \$500 million retention and is subject to the percentage of reinsurance placed in each of its agreements. The agreements comprising the Nationwide Program are described below.



Per Occurrence and Aggregate Excess Agreements

The Nationwide Program includes occurrence coverage in contracts from both the traditional reinsurance and ILS markets, while annual aggregate protection is included in four contracts supported by the ILS market. The agreements provide multi-line catastrophe coverage in every state except Florida, where coverage is only provided for personal lines automobile.

The Nationwide Program includes multi-year agreements providing coverage up to \$3.750 billion in excess of a \$500 million retention, where 1/3 of the capacity is placed in any one year. The Program also provides reinsurance capacity above \$4.250 billion through a combination of

contracts placed with traditional market reinsurers and catastrophe bonds issued in the ILS market by Sanders Re.

Traditional Reinsurance Market Multi-Year Per Occurrence Excess Agreements

The multi-year *Per Occurrence Excess Agreements* placed in the traditional reinsurance market in 2022 consist of four contracts providing coverage of \$3.750 billion in excess of a \$500 million retention and exhausting at \$4.250 billion per loss occurrence and two eight-year term contracts providing coverage in excess of a \$4.250 billion retention.

\$3.750 billion in excess of a \$500 million retention contracts

- Reinsure personal lines property and automobile losses arising out of multiple perils including, but not limited to, hurricane, windstorm, hail, tornado, earthquake, fires following earthquakes and wildfires in all states, excluding personal lines property in the state of Florida
- Include coverage for commercial lines property and automobile (physical damage only) in all states, excluding commercial lines property in the state of Florida
- Consist of multi-year contracts, each providing one-third of 95% of the total limit
 - Existing contracts effective June 1, 2020 consist of four layers and expires May 31, 2023
 - Existing contracts effective June 1, 2021 consist of four layers and expires May 31, 2024
- New contracts effective June 1, 2022 consist of four layers and are structured with a first event retention of \$750 million and subsequent event retention of \$500 million
 - Three layers expiring May 31, 2025
 - One layer consisting of multi-year contracts effective June 1, 2022 and expiring May 31, 2023, May 31, 2024 and May 31, 2025
- Includes one reinstatement of limits per year, with premium required
- Reinsurance premiums are subject to adjustment for exposure changes on an annual basis

Eight-Year Term Contracts

- Contain comparable contract terms and conditions as the \$3.750 billion in excess of a \$500 million retention contracts
- Provide a \$210 million limit in excess of a minimum \$4.250 billion retention and a \$138 million limit in excess of a minimum \$5.039 billion retention, are 95% placed and expire March 31, 2029
- Contain a variable reset option, which the ceding entities may elect to invoke at each anniversary, and which allows for the annual adjustment of each contract's attachment and exhaustion levels within specified limits
- Contain one reinstatement of limits over its eight-year term with premium required. Reinsurance premiums are subject to adjustment for exposure changes on an annual basis

Sanders Re Catastrophe Bonds Agreements

The four ***Sanders Re Per Occurrence Excess Catastrophe Reinsurance Contracts***

- Reinsures excess catastrophe losses caused by named storms, earthquakes and fire following earthquakes, severe weather, wildfires, and other naturally occurring or man-made events declared to be a catastrophe by Allstate
- Reinsure personal lines property and automobile excess catastrophe losses in 49 states and the District of Columbia, excluding the state of Florida
- Reinsure business located in the covered territory and arising out of covered events
- Contain a variable reset option, which the ceding entities may invoke for risk periods subsequent to the first risk period and which allows for the annual adjustment of the contract's attachment and exhaustion levels within specified limits
- Contracts do not include a reinstatement of limits

The three ***Sanders Re Per Occurrence & Aggregate Excess Catastrophe Reinsurance Contracts*** and one ***Sanders Re Aggregate Excess Catastrophe Reinsurance Contract***

- Contain comparable contract terms and conditions as the Sanders Re Per Occurrence Excess Catastrophe Reinsurance Contracts
- For each annual period beginning April 1, Allstate declared catastrophes occurring during such annual period can be aggregated to erode the aggregate retention and qualify for coverage under the aggregate limit
- Reinsurance recoveries from the Nationwide Per Occurrence Excess Contract inures to the benefit of the annual aggregate layer
- Reinsurance recoveries collected under the per occurrence limit of each contract are not eligible for cession under the annual aggregate limit of that contract
- Reinsurance recoveries for all loss occurrences and annual aggregate losses qualifying for coverage during each contract's four-year risk period are limited to our ultimate net loss from covered events and subject to the contract's limit

2022-1 Excess Catastrophe Reinsurance Contract

- Placed with Sanders Re H2P Ltd. which obtained funding from the ILS market to collateralize the contract's limit
- Risk period began April 1, 2022, and terminates on March 31, 2026
- Consists of three tranches
 - ***Class A (Per Occurrence)*** provides a \$200 million limit in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$4.460 billion

- ***Class B (Per Occurrence & Aggregate)*** provides one limit of \$175 million for catastrophe loss events in excess of a \$50 million event deductible, during its four-year term which can be used on a per occurrence or an annual aggregate basis.
 - For a qualifying loss occurrence, the contract provides \$175 million in reinsurance limits in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$5.940 billion.
 - Provides an annual aggregate limit of \$175 million between a \$3.000 billion to \$3.500 billion layer subject to an annual retention of \$3.000 billion
- ***Class C (Aggregate)*** provides one limit of \$175 million of placed limit for catastrophe loss events in excess of a \$50 million event deductible.

2021-2 Excess Catastrophe Reinsurance Contracts

- Placed with Sanders Re II Ltd. which obtained funding from the ILS market to collateralize the contract's limit
- Risk period began December 1, 2021, and terminates on March 31, 2025
- Consist of two tranches
 - ***Class A (Per Occurrence)*** provides a \$250 million limit in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$5.335 billion
 - ***Class B (Per Occurrence & Aggregate)*** provides one limit of \$150 million for catastrophe loss events in excess of a \$50 million event deductible, during its four-year term which can be used on a per occurrence or an annual aggregate basis.
 - For a qualifying loss occurrence, the contract provides \$150 million in reinsurance limits in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$5.598 billion.
 - Provides an annual aggregate limit of \$150 million between a \$2.705 billion to \$3.205 billion layer subject to an annual retention of \$2.705 billion

2021-1 Excess Catastrophe Reinsurance Contract

- Placed with Sanders Re II Ltd. which obtained funding from the ILS market to collateralize the contract's limit
- Risk period began June 1, 2021, and terminates on March 31, 2025
- Provides a \$250 million per occurrence limit in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$4.460 billion

2020-1 Excess Catastrophe Reinsurance Contracts

- Placed with Sanders Re II Ltd. which obtained funding from the ILS market to collateralize the contract's limit
- Risk period began April 1, 2020, and terminates on March 31, 2024
- Consist of two tranches

- ***Class A (Per Occurrence)*** provides a \$150 million limit in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$5.177 billion
- ***Class B (Per Occurrence & Aggregate)*** provides one limit of \$100 million for catastrophe loss events in excess of \$1 million franchise deductible during its four-year term which can be used on a per occurrence or an annual aggregate basis.
 - For a qualifying loss occurrence, the contract provides \$100 million in reinsurance limits in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$5.835 billion.
 - Provides an annual aggregate limit of \$100 million between a \$4.397 billion to \$4.497 billion layer subject to an annual retention of \$4.397 billion

Traditional Reinsurance Market Single-Year Per Occurrence Excess Agreements

The single-year ***Per Occurrence Excess Agreements*** placed in the traditional reinsurance market in 2022 consist of five contracts, filling capacity around the traditional market and ILS multi-year placements

- Contain comparable contract terms and conditions as the \$3.750 billion in excess of a \$500 million retention contracts
- Provide combined \$640 million in limit, with three contracts providing \$465 million of placed limit between \$5.939 billion and \$6.614 billion of loss and two contracts providing \$175 million of placed limit between \$3.750 billion and \$5.939 billion of loss
- Provide additional gap coverage as the layer shifts down in attachment, subject to the \$3.750 billion minimum retention level as lower layer limits are exhausted
- A retention co-participation of 5% for a layer of \$2.864 billion in excess of \$3.750 billion is deemed in place and inures to the benefit of the contracts
- Contracts do not include a reinstatement of limits

Mandatory FHCF Contracts

- Indemnify qualifying personal lines property losses caused by storms the National Hurricane Center declares to be hurricanes
- Provide \$393.9 million of limits in excess of a \$169.6 million provisional retention and are 90% placed (or \$354.5 million in excess of a \$152.6 million provisional retention)
- Include reimbursement of up to 10% of eligible loss adjustment expenses, which is part of and not in addition to the reinsurance limit provided, with no reinstatement of limits
- For each of the two largest hurricanes, the provisional retention is \$169.6 million and a retention equal to one-third of that amount, or approximately \$57 million, is applicable to all other hurricanes for the season beginning June 1, 2022
- Reinsurance limit and retention are subject to re-measurement based on June 30, 2022 exposure data; retention is also subject to adjustment upward or downward to an actual retention based on exposures submitted to the FHCF by all participants

Sanders Re Catastrophe Bonds Multi-Year Agreements

The *Sanders Re 2022-2 and 2020-2 Excess Catastrophe Reinsurance Contracts*

- Reinsure qualifying losses to personal lines property caused by a named storm event, a severe weather event, an earthquake event, a fire event, a volcanic eruption event, or a meteorite impact event in Florida as defined in the contract
- For the June 1, 2022 to May 31, 2023 risk period, stated reinsurance is defined to include the Below FHCF Contract, the Mandatory FHCF Contracts which are deemed to exhaust due to loss occurrences subject to the non-FHCF contracts, and the Excess Agreement; stated reinsurance is deemed to be provided on a multiple perils basis under the terms of the non-FHCF contracts and includes an erosion feature, which provides that upon the exhaustion of a portion of the stated reinsurance, coverage under the Sanders Re Contract shall be concurrently placed above and contiguous to the unexhausted portion of the stated reinsurance, if any
- Contain a variable reset option, which Castle Key may invoke for risk periods subsequent to the first risk period and which allows for the annual adjustment of the contract's attachment and exhaustion levels; the variable reset option requires a premium adjustment
- Contracts do not include a reinstatement of limits

2022-2 Excess Catastrophe Reinsurance Contract

- Placed with Sanders Re H2P Ltd. which obtained funding from the ILS market to collateralize the contract's limit
- Three-year term contract with a risk period effective June 1, 2022, through May 31, 2025
- Consists of three tranches
 - **Class A** provides \$150 million of placed limit in excess of a minimum \$169.6 million retention

- **Class B** provides \$100 million of placed limit in excess of a minimum \$169.6 million retention
- **Class C** provides \$37.5 million of placed limit in excess of a minimum \$40 million retention

2020-2 Excess Catastrophe Reinsurance Contract

- Placed with Sanders Re II Ltd. which obtained funding from the ILS market to collateralize the contract's limit
- Three-year term contract with a risk period effective June 1, 2020, through May 31, 2023
- Provides \$200 million of placed limit in excess of a minimum \$169.6 million retention

Traditional Reinsurance Market Contracts

- Reinsures personal lines property excess catastrophe losses caused by multiple perils in Florida
- Placed in the traditional reinsurance market providing combined \$1.30 billion in placed limit in the following layers
 - **Below FHCF Layer** provides \$126.9 million in limits in excess of a \$40 million retention, is 71.1% placed, and has two reinstatements of limits
 - **First, Second and Third Excess Layers** provide combined limit of \$1.14 billion in excess of a \$169.6 million retention; FHCF inures to the benefit of these layers; these layers have no reinstatement of limits
 - First Excess Layer provides \$367.5 million of limit
 - Second Excess Layer provides \$417.7 million of limit in excess of a \$169.6 million retention and wraps around the 2022-2 Class B and 2020-2 Excess Catastrophe Reinsurance Contracts
 - Third Excess Layer provides \$350 million of limit in excess of a \$169.6 million retention and wraps around the 2022-2 Class A Excess Catastrophe Reinsurance Contract
 - **Multi-year Excess Layer** provides \$264.1 million in limits in excess of a \$169.6 million retention, is 10% placed, and sits next to the 2022-2 Class B Excess Catastrophe Reinsurance Contract. The contract is in its final year, expiring May 31, 2023, with no reinstatement of limits
 - **Gap Fill Layer** provides \$50 million in limits in excess of a \$169.6 million retention and also sits next to 2022-2 Class B Excess Catastrophe Reinsurance Contract, with no reinstatement of limits
- Reinsurance premium is subject to adjustment for exposure changes

EXPLANATION OF ADJUSTMENTS MADE TO PROVIDED LOSS RECOVERIES

With this filing, Allstate is revising the distinct charge to cover the net cost of reinsurance in Georgia. The net cost of reinsurance represents the incremental cost of the contracts to Allstate. It is equal to the expected reinsurance premium for all applicable contracts less expected reinsurance recoveries under these contracts. This calculation is consistent with the Provision for Reinsurance discussed in section 3.7 of Actuarial Standard of Practice No. 29, *Expense Provisions in Property/Casualty Ratemaking*, and is also consistent with Actuarial Standard of Practice No. 53, *Estimating Future Costs for Prospective Property/Casualty Risk Transfer and Risk Retention*.

The expected loss recoveries have been allocated to the state and line of business level for Allstate Insurance Group; allocation to the company level was not available. Allstate has relied on modeled losses provided by reinsurance intermediary Aon. Allstate works to understand changes in the models and changes to Allstate's modeled loss estimates relative to prior year. Allstate's Catastrophe Modeling and Analytics Team's understanding of the models comes through multiple forums, such as technical documents prepared by Verisk (formerly AIR), on-site visits for training purposes, webinars, and client conferences. The actual reinsurance premium and expected reinstatement premium, net of the expected Aon premium adjustment provision, has been distributed to the individual states and lines of business in proportion to their expected loss recovery as determined by the Warm Sea Surface Temperature catalogue, including demand surge.

The following contracts comprising the Nationwide Excess Catastrophe Reinsurance program include coverage for non-recoupable TWIA assessments, the indemnification for which is determined by applying a payout factor to the PCS Index Value for a covered event: the 2020-1 Class A and Class B Excess Catastrophe Reinsurance Agreements, the 2021-1 Class A Excess Catastrophe Reinsurance Agreement, the 2021-2 Class A and Class B Excess Catastrophe Reinsurance Agreements, and the 2022-1 Class A, Class B, and Class C Excess Catastrophe Reinsurance Agreements. The remaining contracts comprising the Nationwide Per Occurrence Excess Catastrophe Reinsurance program include coverage for non-recoupable TWIA assessments without sub-limit. The potential for these assessments is not reflected within the modeled data provided by Aon. Therefore, Allstate independently calculated expected losses for this component and included them in determining expected loss recoveries and distributing the expected reinsurance premium.

The following contracts comprising the Nationwide Per Occurrence Excess Catastrophe Reinsurance program include coverage for non-recoupable NCIUA assessments, the indemnification for which is determined by applying a payout factor to the PCS Index Value for a covered event: the 2020-1 Class A and Class B Excess Catastrophe Reinsurance Agreements, the 2021-1 Class A Excess Catastrophe Reinsurance Agreement, the 2021-2 Class A and Class B Excess Catastrophe Reinsurance Agreements, and the 2022-1 Class A, Class B, and Class C Excess Catastrophe Reinsurance Agreements. The remaining contracts comprising the Nationwide Per Occurrence Excess Catastrophe Reinsurance program include coverage for non-recoupable NCIUA and NCJUA assessments without sub-limit. The potential for these

assessments is not reflected in the modeled data provided by Aon. Therefore, Allstate independently calculated expected losses for this component and included them in determining expected loss recoveries and distributing the expected reinsurance premium.

For purposes of calculating the net cost of reinsurance, the modeled losses, which reflect warm sea-surface temperature and demand surge, have been modified to reflect the Claim Adjustment Fee stated in the reinsurance contracts. The purpose of the Claim Adjustment Fee is to cover Allstate's loss adjustment expense associated with covered events. The inclusion of this adjustment increases the expected recoveries under the contracts, resulting in a lower net cost of reinsurance.

ADJUSTMENT	ADJUSTMENT FACTOR
Claim Adjustment Fee (with respect to all per occurrence limits)	
Earthquake (Shake & Fire Following)	1.175
Hurricane	1.175
Claim Adjustment Fee (with respect to all aggregate limits)	
Earthquake (Shake & Fire Following)	1.175
Hurricane	1.175
Wildfire	1.175
Severe Thunderstorm	1.175
Extratropical Cyclone	1.175

The net cost of reinsurance represents the incremental cost of the contracts to Allstate. It is equal to the expected reinsurance premium for all applicable contracts less expected reinsurance recoveries under these contracts. This calculation is consistent with the Provision for Reinsurance discussed in section 3.7 of Actuarial Standard of Practice No. 29, *Expense Provisions in Property/Casualty Ratemaking*, and is also consistent with Actuarial Standard of Practice No. 53, *Estimating Future Costs for Prospective Property/Casualty Risk Transfer and Risk Retention*.

The expected loss recoveries have been allocated to the state and line of business level for Allstate Insurance Group; allocation to the company level was not available. Allstate has relied on modeled losses provided by reinsurance intermediary Aon. The actual reinsurance premium and expected reinstatement premium, net of the expected Aon premium adjustment provision, has been distributed to the individual states and lines of business in proportion to their expected loss recovery as determined by the Warm Sea Surface Temperature catalogue, including demand surge

The following contracts comprising the Nationwide Excess Catastrophe Reinsurance program include coverage for non-recoupable TWIA assessments, the indemnification for which is determined by applying a payout factor to the PCS Index Value for a covered event: the 2017-1 Excess Catastrophe Reinsurance Agreement, the 2018-1 Excess Catastrophe Reinsurance Agreement, the 2019-1 Excess Catastrophe Reinsurance Agreement, and the 2020-1 Class A and

Class B Excess Catastrophe Reinsurance Agreements. The remaining contracts comprising the Nationwide Per Occurrence Excess Catastrophe Reinsurance program include coverage for non-recoupable TWIA assessments without sub-limit. The potential for these assessments is not reflected within the modeled data provided by Aon. Therefore, Allstate independently calculated expected losses for this component and included them in determining expected loss recoveries and distributing the expected reinsurance premium.

The following contracts comprising the Nationwide Per Occurrence Excess Catastrophe Reinsurance program include coverage for non-recoupable NCIUA assessments, the indemnification for which is determined by applying a payout factor to the PCS Index Value for a covered event: the 2017-1 Excess Catastrophe Reinsurance Agreement, the 2018-1 Excess Catastrophe Reinsurance Agreement, the 2019-1 Excess Catastrophe Reinsurance Agreement, and the 2020-1 Class A and Class B Excess Catastrophe Reinsurance Agreements. The remaining contracts comprising the Nationwide Per Occurrence Excess Catastrophe Reinsurance program include coverage for non-recoupable NCIUA and NCJUA assessments without sub-limit. The potential for these assessments is not reflected in the modeled data provided by Aon. Therefore, Allstate independently calculated expected losses for this component and included them in determining expected loss recoveries and distributing the expected reinsurance premium.

For purposes of calculating the net cost of reinsurance, the modeled losses, which reflect warm sea-surface temperature and demand surge, have been modified to reflect the Claim Adjustment Fee stated in the reinsurance contracts. The purpose of the Claim Adjustment Fee is to cover Allstate's loss adjustment expense associated with covered events. The inclusion of this adjustment increases the expected recoveries under the contracts, resulting in a lower net cost of reinsurance.

ADJUSTMENT	ADJUSTMENT FACTOR
Claim Adjustment Fee (with respect to all per occurrence limits)	
Earthquake (Shake & Fire Following)	1.175
Hurricane	1.175
Claim Adjustment Fee (with respect to all aggregate limits)	
Earthquake (Shake & Fire Following)	1.175
Hurricane	1.175
Wildfire	1.175
Severe Thunderstorm	1.175
Extratropical Cyclone	1.175

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

SUMMARY OF RATING PLAN CHANGES

With this filing, Allstate Property and Casualty Insurance Company is revising the following rating plans:

- Vehicle Annual Mileage Factors
- Rate Adjustment Factors
- Miscellaneous Coverage Rates for Roadside and Transportation Expense

More information on the Vehicle Annual Mileage (VAM) Factor changes may be found in **Attachment F0R, Page 25**. The proposed changes to the Rate Adjustment Factors and Miscellaneous Coverages Rates are based on the indication shown in **Attachment H2P, Section 1** and are discussed in **Attachment F0R, Page 26**.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

REVISION TO VEHICLE ANNUAL MILEAGE RATING

Allstate is proposing to uniformly decrease the spread of factors by 75% for the Customer – Declared class of policyholders in the Vehicle Annual Mileage rating variable. These spread reductions are only being proposed for annual mileage and territory segments with corresponding factors less than 1.000. Please see **Attachment G, Section 1, Exhibits 2 & 3** for the current and proposed factors.

To support the factor spread decreases, Allstate compiled loss ratios by Verified Annual Mileage source, which is provided in **Attachment G, Section 1, Exhibit 4**. The data used in these calculations consists of all coverages for which Verified Annual Mileage applies and spans from the implementation of the Verified Annual Mileage rating program in April 2021 through January 2023. The loss ratios demonstrate meaningfully worse loss experience for the Customer Declared group of policies relative to the other verified mileage sources.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

RATE ADJUSTMENT FACTORS AND MISCELLANEOUS COVERAGE RATES

The Rate Adjustment Factors (RAFs) and Miscellaneous Coverage Rates were revised in order to achieve the proposed rate change of 18.0% when considering the combined impact of all other proposed rating plan changes. In the measurement process, Allstate uses an extension of exposures method to evaluate the aggregate percentage change. After all other proposed rating factors are updated, the RAFs and Miscellaneous Coverage Rates are updated to achieve the targeted change by coverage.

The indicated and selected changes for the RAFs and Miscellaneous Coverage Rates may be found in **Attachment G, Section 1, Exhibit 1**.

Coverage RAF	Current	Proposed
BI	2.7657	3.1621
PD	2.1940	2.8908
MED	1.1698	1.2145
UM-SS	2.2890	2.5751
UM-SA	2.2890	2.5751
UMPD-SS	3.2514	3.6800
UMPD-SA	3.2514	3.6800
COLL	0.8388	1.0000
COMP	1.1635	1.3811

Miscellaneous Coverage Rates		
Transportation Expense		
Current	Proposed	
\$11.47	\$12.55	
Roadside Coverage		
Limit/Occurrence	Current	Proposed
\$25.00*	\$4.67	\$4.88
\$50.00	\$5.88	\$6.12
\$100.00	\$6.50	\$6.76
*Not available at new business or as an endorsement to a policy on or after 8/12/2013.		

Please note that the Base Fixed Expense Premium is also being changed from \$204.11 to \$213.29, supported by the indication shown in **Attachment H2P, Section 1**.

ATTACHMENT FOR

Explanatory Memorandum

Section 2: Trailer

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

REVISION TO TRAILER BASE RATES

With this filing, Allstate is revising the Travel and Utility Trailer Base Rates in order to target the proposed overall rate level change of 18.9%. The Base Rates have been uniformly adjusted to achieve the proposed Travel and Utility Trailer Rate Changes detailed in **Attachment G, Section 2, Page 1**. For more detail, please see RP-1B and RP-2B of the attached manual.

Please see the table below for a summary of the Trailer change.

Trailer-Only Annualized Written Premium Change for Program:	\$535,875
# of items affected:	7,685
Trailer-Only Annualized Current Written Premium for Program:	\$2,833,543
Indicated rate change:	21.2%
Proposed rate change:	18.9%
Trailer-Only Maximum % Change:	32.1%
Trailer-Only Minimum % Change:	0.0%
Date of last rate change:	3/22/2020
% of last rate change:	18.5%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

ACTUARIAL STANDARDS OF PRACTICE

This document confirms compliance with Actuarial Standards of Practice that are applicable to the preparation of statewide rate filings performed by casualty actuaries as stated in “Applicability Guidelines for Actuarial Standards of Practice” (American Academy of Actuaries, December 2022).

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

SUMMARY OF THE DEVELOPMENT OF STATEWIDE RATE LEVEL INDICATION

A rate level indication is a test of the adequacy of expected revenues versus expected costs during the future policy period. Therefore, to derive the indicated rate level need accurately, Allstate's historical premium and loss experience needs to be adjusted. In accordance with Section 3.1 of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*, Allstate trends the underlying historical experience for premiums, losses, and fixed expenses to appropriately reflect historical and projected changes in these components of the rate level indications. In addition, historical premiums must be adjusted to reflect the current rate level, and historical losses must be adjusted to both reflect expected development over time and address volatility in the actual losses due to catastrophes. Details of these necessary adjustments to the historical data used in the rate level indication are described in this memorandum.

The calculation of the rate level indication is consistent with the Statement of Principles Regarding Property and Casualty Insurance Ratemaking.

Attachment G, Section 2, Page 1 summarizes the indicated and proposed rate level changes. The determination of the overall indicated change is included in **Attachment H2P, Section 2, Exhibits 1.1 through 1.4**, and described in detail throughout this filing.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

ADJUSTMENTS TO LOSSES

Adjustment for COVID-19 Pandemic Impacts

The COVID-19 pandemic has altered many normal ways of life, and Allstate has examined the factors impacting both short-term day-to-day behaviors as well as the potential long-term imprint the pandemic will have made on Private Passenger Trailer experience. Allstate has observed that, while Private Passenger Trailer frequency decreased at the start of the COVID-19 pandemic due to a decrease in miles traveled with a Trailer, frequency behavior quickly returned to activity that more closely aligns to pre-pandemic loss levels and trends as COVID-19 safety protocols loosened quickly for outdoor activities. Because of this, Allstate is not adjusting Trailer data for COVID-19.

Underlying Data

The data used in the calculation of the rate level indication was selected in accordance with the considerations listed in Section 3.2 of Actuarial Standard of Practice No. 23, *Data Quality*. Please reference **Attachment H2P, Section 2, Exhibits 2.1 through 2.4** for the fiscal accident years used in developing the rate level indications.

Accident Year Weights

In order to develop a credible measure of the indicated rate level, it is sometimes necessary to use more than one year of historical loss experience. Data for up to five accident years is combined to determine the indicated provision for loss and loss adjustment expense for each coverage. The number of years needed to determine the formula rate level indication for each coverage is derived from a credibility procedure based upon the number of earned exposures for each coverage. A classical full credibility claims standard is converted to an exposure standard using countrywide frequencies. The analysis for each coverage was completed using a k value of 0.10 and a P value of 90.0%; these parameters reflect the desire that the observed pure premium should be within 100k% of the expected pure premium with probability P.

The weights applied to the loss experience for the experience years are determined for each coverage by the distribution of earned exposures over those years. The weights are based on the exposure distribution rather than the claim distribution in order to lessen the impact of volatility that can occur in the claim distribution. The initial calculated weight for a given year is limited to the weight for the subsequent year and the final weights are calculated proportionate to the limited weights to total 100%.

This approach for incorporating credibility in determination of the accident year weights is consistent with the Current Practices and Alternatives detailed in Section 3 of Actuarial Standard of Practice No. 25, *Credibility Procedures*.

Loss Development

With this filing, Allstate has developed accident year losses (including allocated loss adjustment expense) to ultimate settlement levels using the Link Ratio method. Accident year paid losses are developed for Collision and Comprehensive coverages.

To calculate estimated ultimate losses using the Link Ratio method, historical age-to-age link ratios are calculated, which represent loss development between different evaluation periods. An average of the historical link ratios is then used to estimate the ultimate level of paid losses to be used in ratemaking. This method assumes that historical loss development patterns can be used to estimate future loss development on current immature claims.

Due to the limited amount of data in the Georgia Allstate Property and Casualty Insurance Company Trailer Program, Countrywide Allstate Insurance Group (which includes Allstate Fire and Casualty Insurance Company (AFCIC), Allstate Property and Casualty Insurance Company (AP&C), Allstate Indemnity Company (AI), Allstate Insurance Company (AIC), Allstate New Jersey Property and Casualty Insurance Company (ANJP&C), Allstate New Jersey Insurance Company (ANJ), Allstate Northbrook Indemnity Company (ANIC), and Allstate County Mutual Insurance Company (ACM)) loss development factors were used for all coverages. It is expected that loss development patterns for Allstate Property and Casualty Insurance Company will be similar to Allstate Insurance Group since the claims settlement practices are the same for these companies.

Refer to **Attachment H2P, Section 2, Exhibits 4.1 through 4.4** for the loss development of each coverage and trailer type using the Link Ratio Method. Please note that for all coverages, the loss development factors were selected by analyzing the five-year average loss development factors and using actuarial judgment. In cases where less than five years were available, the average of all available years was used.

Loss Adjustment Expenses

Allocated loss adjustment expense is included in paid losses. Losses in the experience period have been adjusted to account for unallocated loss adjustment expense (ULAE). A provision is developed using countrywide Allstate Insurance Group data.

A three-year average ratio of countrywide, combined-lines, calendar year ULAE to countrywide, combined-lines, calendar year incurred losses and allocated loss adjustment expense is used to determine the ULAE provision. The average ratio is then applied to the losses for each year used in the formula calculation. The ULAE ratios that have been used in this filing are shown in **Attachment H2P, Section 2, Exhibit 5**.

Loss Trend

Using countrywide Allstate Insurance Open Company Group data for Travel Trailer and countrywide Allstate Insurance Company Group data for Utility Trailer, the past changes in actual frequency and severity on a twelve-month-moving basis (evaluated at each quarter) over a six-year period were examined. The data has been adjusted as described below. After considering past results, credibility level of Allstate data, and actuarial judgment, annual pure premium trends were selected.

The credibility level of Allstate loss trend data was analyzed by coverage based on the number of claims paid in the latest experience year, which is consistent with the criteria for selecting a credibility procedure outlined in Section 3 of Actuarial Standard of Practice No. 25, *Credibility Procedures*.

The selected historical and prospective trends are displayed in **Attachment H2P, Section 2, Exhibit 6**. These annual selections are used to project the data from the average occurrence date of the experience period to the average occurrence date of the future policy period. Loss trend pure premium data is provided in **Attachment H2P, Section 2, Exhibits 7.1 through 7.4**. This approach for selecting pure premium trends is consistent with the Current Practices and Alternatives detailed in Appendix 1 – Background and Current Practices of Actuarial Standards of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*.

Complement of Credibility

Since the historical experience period does not always provide full credibility based on the selected standards, the indicated provision for loss and LAE has been weighted with a complement of credibility, where applicable.

Allstate uses a one-year regional group pure premium as the complement of credibility for Comprehensive coverages, and a one-year countrywide pure premium as the complement of credibility for Collision coverages. Please refer to **Attachment H2P, Section 2, Exhibits 3.1 through 3.3** for the calculation of the complement.

Catastrophes

An adjustment has been made to Comprehensive coverage losses to more appropriately account for catastrophes in the base data. All actual catastrophe losses during the experience period were removed and then replaced with a provision to reflect expected catastrophe losses. Since Allstate

Insurance Group trailer catastrophe loss data is not available prior to calendar year 2009, it does not, in itself, provide a sufficiently credible basis for determining a catastrophe provision.

Manufactured/mobile home catastrophe loss data was found to have the highest correlation with trailer catastrophe loss data. Therefore, the Georgia Trailer catastrophe provision is based upon 25 years of Georgia Manufactured/Mobile Home catastrophe data and all years of countrywide Allstate Insurance Group Trailer catastrophe data. The manufactured/mobile home provision was calculated by dividing catastrophe losses by total incurred losses, excluding catastrophes, over the 25-year period and then applying a trailer relativity factor. The Trailer relativity factor was calculated using an all-year average of the countrywide Trailer Catastrophe Ratio divided by the Countrywide Manufactured/Mobile Home Catastrophe Ratio. The catastrophe provision is developed in **Attachment H2P, Section 2, Exhibits 8 and 9**. This adjustment to account for catastrophes is consistent with the Analysis of Issues and Recommended Practices detailed in Section 3.4 of Actuarial Standards of Practice No. 39, *Treatment of Catastrophe Losses in Property/Casualty Insurance Ratemaking*.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

EXPENSES AND PROFIT PROVISION

The expense provisions described below were derived in accordance to Section 3.2, Determining Expense Provisions, of Actuarial Standard of Practice No. 29, *Expense Provisions in Property/Casualty Insurance Ratemaking*.

Attachment H2P, Section 2, Exhibit 10 shows the expense provisions used in developing the current fixed and variable expense ratios, as well as the underwriting profit, debt, and contingency provisions.

Fixed Expenses

Provisions

General and Other Acquisition Expense

The provisions for general expense and other acquisition expense are based on countrywide Allstate Insurance Group data. To develop the provision for general and other acquisition expenses, a three-year average of countrywide Allstate Insurance Group, combined-lines, calendar year incurred expense divided by countrywide Allstate Insurance Group, combined-line, calendar year direct earned premium was calculated. Premiums charged for the net cost of reinsurance (NCOR) and Milewise/PAYG Technology Expense do not include provisions for general and other acquisition expenses. Therefore, the earned premium used in the development of the general and other acquisition expenses is countrywide direct earned premium less countrywide NCOR premium and Milewise/PAYG Technology Expense Premium. In addition, the expenses used in the development of the general expense provision is general expense less Milewise/PAYG Technology expenses because technology expenses and premium associated with Milewise/PAYG vehicles are separately monitored.

The expense provisions for general and other acquisition expenses are shown in **Attachment H2P, Section 2, Exhibits 11 and 12**, respectively.

Licenses & Fees

A provision for licenses and fees that do not vary by premium size is determined by taking the arithmetic average ratio of licenses and fees from the latest three calendar years in Georgia. The provision for licenses and fees is considered, along with the general and other acquisition expense provisions, to be a fixed expense and is shown in **Attachment H2P, Section 2, Exhibit 10**.

Rate Need Calculations

In developing the dollar provision for fixed expenses used in the calculation of the rate level need by coverage, the three-year average expense ratio for fixed expenses is applied to the average earned premium of Georgia. The average earned premium is developed using the same three-year period used in the calculation of the expense ratio. The provision is then adjusted for inflation expected to occur from the midpoint of the three years used in the calculation of the average earned premium to the average earned date of the proposed policy period to derive the provision included in the rate level indications.

Trend (Inflation)

The method used to calculate the fixed expense trend is similar to the method used by the Insurance Services Office (I.S.O.) and other competitors to determine a fixed expense trend. The method utilizes the CPI (Consumer Price Index) and the ECI (Employment Cost Index – Insurance Carriers, Agents, Brokers, & Service) and is discussed by Geoffrey Todd Werner, FCAS, MAAA in his paper Incorporation of Fixed Expenses, which was published in the *CAS Forum* (Winter 2004). Based on a review of the historical indices, an annual percentage change is selected for each index. These selected annual percent changes are then weighted together using the distribution of the Allstate expenditures in the latest calendar year for the two broad expense categories that these indices represent. This method is expected to produce stable and reasonable estimates of the true trend in fixed expenses and is consistent with the Current Practices and Alternatives detailed in Appendix 1 – Background and Current Practices of Actuarial Standards of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*. This trend is applied only to all fixed expenses. The factor to adjust for subsequent change in Fixed Expense is shown in **Attachment H2P, Section 2, Exhibit 13**.

Variable Expenses

Commission and Brokerage Expense

The commission and brokerage expense provision has been developed from the commission and brokerage incurred expense ratio for the most recent calendar year in Georgia. The provision is shown in **Attachment H2P, Section 2, Exhibit 10**.

Taxes

The provision for taxes is determined by taking the currently prescribed Georgia premium tax ratio and adding to that the fire and other tax rates, and the arithmetic average ratio of other assessments that vary by the size of the premium from the latest three or five calendar years. The provision is shown in **Attachment H2P, Section 2, Exhibit 10**.

Underwriting Profit Provision

Allstate performs two separate cost of capital analyses in the estimation of its cost of equity. The first uses the Fama-French Three-factor Model (FF3F), which reflects developments in the field of financial economics as published in the *Casualty Actuarial Society Forum, Winter, 2004* and in *Journal of Risk and Insurance, Vol. 72, No. 3, September 2005* (“Estimating the Cost of Equity Capital For Property-Liability Insurers” by J. David Cummins and Richard D. Phillips). The second is a Discounted Cash Flow (DCF) analysis, which estimates the expected future cash flows to investors in order to gauge the proper cost of equity. Once both the DCF and FF3F estimates had been calculated, Allstate selected a cost of equity of 11.5%, which reflected the outcomes of both analyses.

An analysis of premium, loss and expense cash flows is used to calculate the investment income on policyholder supplied funds (PHSF). This methodology is one of the two examples given in Actuarial Standard of Practice, No. 30, *Treatment of Profit and Contingency Provisions and the Cost of Capital in Property/Casualty Insurance Ratemaking*, as appropriate methods for recognizing investment income from insurance operations (page 4).

The calculations detailing this investment income analysis are found in **Attachment H2P, Section 2, Exhibit 14**. The expected investment yield rate (applied as a force of interest) used to discount losses and expenses includes anticipated net investment income and anticipated capital gains, both realized and unrealized. Operating cash flows are discounted to the average time of earnings of premium and profit for the policy year, rather than to the start of the policy year.

Although Allstate believes in using the full underwriting profit provision it has been capped in this filing. The final capped pre-tax underwriting profit provision at present value is shown in **Attachment H2P, Section 2, Exhibit 10**. In order to expedite the filing process Underwriting Profit, Debt, and Contingency Provisions have been capped at 7% total.

Debt Provision

The cost of debt is listed as a separate provision in the Variable Expense and Profit Ratio. The debt provision amount is shown in **Attachment H2P, Section 2, Exhibit 10**.

Contingency Provision

The contingency provision is shown in **Attachment H2P, Section 2, Exhibit 10**.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

ADJUSTMENTS TO PREMIUMS

Current Rate Level

All premiums in the experience period were adjusted to current rate level in Georgia. Allstate uses the parallelogram method for this adjustment.

Allstate also uses the parallelogram method to bring premiums to current rate level prior to calculating the changes in average premium (the premium trends).

Premium Trend

In addition to bringing premiums to current rate level, changes in the average written premium at the current premium level were reviewed. Unlike losses, premium is relatively stable. Only the latest year of premium is used in the calculation of the indication, which eliminates the need to apply a historical premium trend to the base data. Premium projections are selected to account for shifts in the distribution of various underlying factors. Since the effects on losses caused by these shifts are reflected in the loss projections, it is important that Allstate also account for the anticipated future changes in premiums.

The projected average earned premiums as well as the calculation of the premium projection factors are displayed in **Attachment H2P, Section 2, Exhibits 15.1 through 15.4 and 16**, respectively. These annual selections are used to project the data from the average earned date of the experience period to the average earned date of the future policy period. Premium trend data is provided in **Attachment H2P, Section 2, Exhibits 17.1 through 17.4**.

This approach for selecting premium trends is consistent with the Current Practices and Alternatives detailed in Appendix 1 – Background and Current Practices of Actuarial Standards of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*.

ATTACHMENT FOR

Explanatory Memorandum

Section 3: Summary of Manual Changes

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO & TRAILER
GEORGIA**

SUMMARY OF MANUAL CHANGES

Rates Manual:

RP-2A	Revised Rate Adjustment Factors
RP-3A	Revised Base Fixed Expense Premium
RP-31A	Revised Roadside Coverage (JJ) & Transportation Expense (UU)
RP-2B	Revised Travel Trailer Base Rates
RP-12BR	Removed duplicative Transportation Expense (UU)
M-2.1 – M-2.14	Revised VAM Factors
M-3	Revised VAM Factors

ATTACHMENT FOR

Explanatory Memorandum

Section 1: Auto

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

ACTUARIAL STANDARDS OF PRACTICE

This document confirms compliance with Actuarial Standards of Practice that are applicable to the preparation of statewide rate filings performed by casualty actuaries as stated in “Applicability Guidelines for Actuarial Standards of Practice” (American Academy of Actuaries, December 2022).

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

SUMMARY OF THE DEVELOPMENT OF STATEWIDE RATE LEVEL INDICATION

Ratemaking is prospective because the rate is developed prior to the transfer of risk. A rate level indication is a test of the adequacy of expected revenues versus expected costs during the future policy period. "Because actuarial practice commonly involves the estimation of uncertain events, there will often be a range of reasonable methods and assumptions, and two actuaries could follow a particular ASOP, both using reasonable methods and assumptions, and reach different but reasonable results" (Actuarial Standard of Practice No. 1, *Introductory Actuarial Standard of Practice*). Allstate's reasonable methods and assumptions derive a reasonable point estimate for the rate level indication. To derive the indicated rate level need accurately, Allstate's historical premium and loss experience needs to be adjusted. In accordance with Section 3.1 of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance*, Allstate trends the underlying historical experience for premiums, losses, and fixed expenses to appropriately reflect historical and projected changes in these components of the rate level indications. In addition, historical premiums must be adjusted to reflect the current rate level; while historical losses must be adjusted to reflect expected development over time and to address volatility in the actual losses due to catastrophes. Details of these necessary adjustments to the historical data used in the rate level indication are described in this memorandum.

The calculation of the rate level indication is consistent with the Statement of Principles Regarding Property and Casualty Insurance Ratemaking and Actuarial Standard of Practice No. 53, *Estimating Future Costs for Prospective Property/Casualty Risk Transfer and Risk Retention*.

Attachment H2P, Section 1, Exhibit 1.0 summarizes the indicated and proposed rate changes. The determination of the overall indicated change is included in **Attachment H2P, Section 1, Exhibits 1.1-1.9**, and described in detail throughout this filing.

ADJUSTMENTS TO LOSSES

Removal of the Adjustment for COVID-19 Pandemic

Allstate will no longer be separately developing frequency and severity provisions. With more post-pandemic data available, Allstate is returning to a pure premium methodology.

Underlying Data

The data used in the calculation of the rate level indication was selected in accordance with the considerations listed in Section 3.2 of Actuarial Standard of Practice No. 23, *Data Quality*. Please reference **Attachment H2P, Section 1, Exhibits 2.1-2.8** for the fiscal accident years used in developing the rate level indications. Total limits data was used for all coverages.

Accident Year Weights

In order to develop a credible measure of the indicated rate level, it is sometimes necessary to use more than one year of historical loss experience. The maximum number of accident years has historically been three years per coverage, but with this indication no longer applying an adjustment for the COVID-19 pandemic, Allstate is electing to use a maximum of two years instead, meaning data from fiscal accident years ending September 30, 2021 and September 30, 2022 will be used but not the fiscal accident year ending September 30, 2020. As newer data becomes available, Allstate intends to move back to using a maximum of three accident years per coverage. The number of years used by coverage and the credibility per year is based upon a credibility procedure from the paper "On the Credibility of the Pure Premium" (Proceedings of the Casualty Actuarial Society, Vol. LV, 1968), by Mayerson, Jones and Bowers, and the appendix of the paper "Classical Partial Credibility with Application to Trend" (Proceedings of the Casualty Actuarial Society, Vol. LXXH2P, 1986), by Venter and actuarial judgment. The analysis for each coverage was completed using a k value of .05 and a P value of 90.0%; these parameters reflect the desire that the observed pure premium should be within 100k% of the expected pure premium with probability P. Assuming a Poisson frequency, an empirical review of the severity size of loss curve provides a gauge of credibility based on the number of claims closed with a payment. If the credibility procedure indicates weight to be put on the third prior year, the weight will be distributed to the most recent and second prior year due to the COVID-19 pandemic's impact on 2020 data.

Due to the lingering effects of COVID-19 on data before 2021, there cannot be any weight given to years other than the two accident years used. As the effects of COVID-19 begin to dwindle, and as more years can be used in the experience period, credibility procedures based on the number of paid claims will be used in selecting weights for each accident year.

This approach for incorporating credibility in determination of the accident year weights is consistent with the Current Practices detailed in Appendix 1 of Actuarial Standard of Practice No. 25, *Credibility Procedures*.

Loss Development

Allstate's standard loss development procedure is to select ultimate accident year losses after analyzing estimates developed using multiple methods, including the Link Ratio and Additive methods. Accident year incurred losses are developed for the liability coverages. Accident year

paid losses are developed for the physical damage coverages.

While the Link Ratio method assumes that future development is proportional to losses that have already emerged as of a given evaluation date, the Additive method assumes that future development is proportional to the number of earned exposures in the accident period, where the expected development per exposure is based on historical development patterns per exposure, adjusted to account for differences in frequency and severity over time.

Allstate believes the approach of considering multiple loss development procedures when estimating ultimate losses better upholds the suggestion contained in the Statement of Principles Regarding Property and Casualty Loss and Loss Adjustment Expense Reserves that “Ordinarily the actuary will examine the indications of more than one method when estimating the loss and loss adjustment expense liability for a specific group of claims.”

To calculate estimated ultimate losses using the Link Ratio method, historical age-to-age link ratios are calculated, which represent loss development between different evaluation periods. An average of the historical link ratios is then used to estimate the ultimate level of paid losses to be used in ratemaking. A claims practice change in 2015 impacted the Bodily Injury and Uninsured/Underinsured Motorists coverages, and increased repair shop wait-times throughout 2021 and 2022 have extended the development cycle for Comprehensive coverage, which is heavily affected by repairable losses. In order to avoid distortion in the link ratios, these coverages use three years of historical data. Multiple claims practice changes beginning in early 2021 impacted the Property Damage coverage. In order to avoid distortion in the link ratios, this coverage uses only one year of historical data. All other coverages use five years. This method assumes that historical loss development patterns can be used to estimate future loss development on current immature claims.

For the Additive loss development method, historical losses are first trended to the average occurrence date of the latest experience year using selected pure premium trends. This is done to avoid distortions due to changes in the underlying loss costs. Please note that the selected pure premium trend that is used in loss development often differs from the selected trend that applies to the underlying data. This is due to both the consideration of the data used when selecting pure premium trend for the underlying data, as well as the different lengths of trend periods in each analysis. Trended additive amounts per exposure are calculated, which represent trended loss development between different evaluation periods. An average of the historical trended additive amount per exposure is then used to estimate the ultimate trended level of paid losses. Trended age-to-ultimate additive amounts per exposure are multiplied by earned exposures for each accident year to calculate trended losses that have yet to emerge. A final step in the Additive method is to detrend the trended losses yet to emerge. Losses are detrended because the application of trend is accounted for in a separate step in the ratemaking process. This method assumes that historical loss development patterns per exposure can be used to estimate future loss development on current immature claims.

The approach for developing and selecting ultimate accident year losses is consistent with the Background and Current Practices detailed in *Appendix 1 – Background and Current Practices* of Actuarial Standard of Practice No. 43, *Property/Casualty Unpaid Claim Estimates*.

Refer to **Attachment H2P, Section 1, Exhibits 3.1-4.8** for the loss development of each coverage. A summary of the estimated ultimate losses using each method as well as the selected ultimate losses is shown in **Attachment H2P, Section 1, Exhibit 5**.

Loss Adjustment Expenses

Allocated loss adjustment expenses are included in both incurred losses and paid losses. Losses in the experience period, for each coverage, have been adjusted to account for unallocated loss adjustment expenses (ULAE). A provision is developed using countrywide Allstate Insurance Group data. A three-year average ratio of countrywide, combined-lines, calendar year ULAE to countrywide, combined-lines, calendar year incurred losses is used to determine the ULAE provision. The average ratio is then applied to the losses for each coverage for each year used in the formula calculation. The ULAE ratio that has been used in this filing is shown in **Attachment H2P, Section 1, Exhibit 6**.

Loss Trends

The past changes in actual frequency and severity on a twelve-month-moving basis (evaluated at each quarter) were analyzed for each coverage. The data has been adjusted as described below.

Frequency and severity amounts are calculated using the methodology described in “The Effect of Changing Exposure Levels on Calendar Year Loss Trends” (*Casualty Actuarial Society Forum*, Winter 2005) by Chris Styrsky. This methodology helps to more consistently match losses and claims paid with the exposures that produced the claims.

Attachment H2P, Section 1, Exhibits 8.1-8.8 display the paid pure premium trends. The credibility level of Allstate loss trend data was analyzed based on the number of claims paid in the latest experience year, which is consistent with the criteria for selecting a credibility procedure outlined in Section 3 of Actuarial Standard of Practice No. 25, *Credibility Procedures*.

After considering past results, credibility level of Allstate data, social and economic influences, and actuarial judgment, annual historical pure premium trends were selected for each coverage. With the recent rate and underwriting profitability actions Allstate has taken in Georgia, the expected benefits of the profitability actions were reflected in the selected trends. This resulted in trend selections for a majority of coverages being less than the trend regression support. These annual selections are used to project the data from the average occurrence date of the experience period to the average occurrence date of the latest experience year of the underlying data.

In order to extrapolate historical loss data for its prospective ratemaking purpose, projected trend selections also consider “prospective changes in claim costs” not yet reflected in our historical data (*Statement of Principles Regarding Property and Casualty Insurance Ratemaking*, 1988). These annual selections are used to project the data from the average occurrence date of the latest experience year to the average occurrence date of the future policy period.

The selected pure premium trends and projections are displayed in **Attachment H2P, Section 1, Exhibit 7**.

This approach for trending and projecting pure premium is consistent with the Current Practices and Alternatives detailed in *Appendix 1 – Background and Current Practices* of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance*.

Catastrophes

An adjustment has been made to Comprehensive coverage losses to account for catastrophes in the base data. All actual catastrophe losses during the experience period were removed and then replaced with a provision to reflect expected catastrophe losses. The provision was calculated using historical catastrophe losses trended with a catastrophe-specific trend in order to determine a weighted average pure premium for catastrophe losses.

Catastrophe loss trends are selected based on countrywide Allstate paid pure premium data. The annual selections are used to project the data to the average occurrence date of the future period.

The catastrophe provision is developed in **Attachment H2P, Section 1, Exhibit 9.0**, the catastrophe pure premium trend is developed in **Attachment H2P, Section 1, Exhibits 9.1-9.2**, and the provision grossed up for ULAE is applied to the Comprehensive coverage losses in **Attachment H2P, Section 1, Exhibit 2.6**. This adjustment to account for catastrophes is consistent with the Analysis of Issues and Recommended Practices detailed in Section 3.4 of Actuarial Standard of Practice No. 39, *Treatment of Catastrophe Losses in Property/Casualty Insurance Ratemaking*.

EXPENSES AND PROFIT PROVISION

The expense provisions described below were derived in accordance with Section 3.2, Determining Expense Provisions, of Actuarial Standard of Practice No. 29, *Expense Provisions in Property/Casualty Insurance Ratemaking*.

Attachment H2P, Section 1, Exhibit 10 shows the expense provisions used in developing the current fixed and variable expense ratios, as well as the underwriting profit, debt, and contingency provisions.

Fixed Expenses

Provisions

General and Other Acquisition Expense

The provisions for general expense and other acquisition expense are based on countrywide Allstate Insurance Group data. To develop the provision for general and other acquisition expenses, a three-year average of countrywide Allstate Insurance Group, combined-lines, calendar year incurred expense divided by countrywide Allstate Insurance Group, combined-line, calendar year direct earned premium was calculated. Premiums charged for the net cost of reinsurance (NCOR) and Milewise/PAYG Technology Expense do not include provisions for general and other acquisition expenses. Therefore, the earned premium used in the development of the general and other acquisition expenses is countrywide direct earned premium less countrywide NCOR premium and Milewise/PAYG Technology Expense Premium. In addition, the expenses used in the development of the general expense provision is general expense less Milewise/PAYG Technology expenses because technology expenses and premium associated with Milewise/PAYG vehicles are separately monitored.

The provisions for general and other acquisition expenses are developed on **Attachment H2P, Section 1, Exhibits 11 and 12**, respectively.

Licenses & Fees

A provision for licenses and fees is determined by taking the arithmetic average ratio of licenses and fees from the latest three calendar years in Georgia. The provision for licenses and fees is considered, along with the general and other acquisition expense provisions, to be a fixed expense and is shown in **Attachment H2P, Section 1, Exhibit 10**.

Fixed Expense Rate Level Need

Indicated Rate Level

In developing the required average fixed expense premium used in the calculation of the fixed expense rate level need, the three-year average fixed expense ratio is adjusted for variable expenses and profit. This provision is then applied to the average policy earned premium for Georgia during the same three-year period used in the calculation of the average expense ratio. This calculates the required average fixed expense premium. This calculation is shown on **Attachment H2P, Section 1, Exhibit 2.9**.

Trend (Inflation)

The fixed expense trend utilized in the calculation of the indicated fixed expense provision consists of two components – a trend for general and other acquisition expenses and a trend for licenses & fees.

The method used to calculate the fixed expense trend is similar to the method used by competitors to determine a fixed expense trend. The method utilizes the CPI (Consumer Price Index) and the ECI (Employment Cost Index – Insurance Carriers and Related Activities) and is discussed by Geoffrey Todd Werner, FCAS, MAAA in his paper *Incorporation of Fixed Expenses*, which was published in the *CAS Forum* (Winter 2004). Based on a review of the historical indices, an annual percentage change is selected for each index. These selected annual percent changes are then weighted together using the distribution of the Allstate expenditures in the latest calendar year for the two broad expense categories that these indices represent. This method is expected to produce stable and reasonable estimates of the true trend in fixed expenses and is consistent with the Current Practices and Alternatives detailed in *Appendix 1 – Background and Current Practices* of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance*. This trend is applied to all fixed expenses. The factor to adjust for subsequent change in Fixed Expense is shown in **Attachment H2P, Section 1, Exhibit 13**.

Variable Expenses

Commission and Brokerage Expense

The commission and brokerage expense provision has been developed from the commission and brokerage incurred expense ratio for the most recent calendar year in Georgia. The provision is shown in **Attachment H2P, Section 1, Exhibit 10**.

Taxes

The provision for taxes is determined by taking the currently prescribed Georgia premium tax ratio and adding to that the fire and other tax rates, and the arithmetic average ratio of other assessments that vary by the size of the premium from the latest three or five calendar years. The provision is shown in **Attachment H2P, Section 1, Exhibit 10**.

Underwriting Profit Provision

Allstate performs two separate cost of capital analyses in the estimation of its cost of equity. The first uses the Fama-French Three-factor Model (FF3F), which reflects developments in the field of financial economics as published in the *Casualty Actuarial Society Forum, Winter, 2004* and in *Journal of Risk and Insurance, Vol. 72, No. 3, September 2005* (“Estimating the Cost of Equity Capital For Property-Liability Insurers” by J. David Cummins and Richard D. Phillips). The second is a Discounted Cash Flow (DCF) analysis, which estimates the expected future cash flows to investors in order to gauge the proper cost of equity. Once both the DCF and FF3F estimates had been calculated, Allstate selected a cost of equity of 11.5%, which reflected the outcomes of both analyses.

An analysis of premium, loss and expense cash flows is used to calculate the investment income on policyholder supplied funds (PHSF). This methodology is one of the two examples given in Actuarial Standard of Practice, No. 30, *Treatment of Profit and Contingency Provisions and the Cost of Capital in Property/Casualty Insurance Ratemaking*, as appropriate methods for recognizing investment income from insurance operations (page 4).

The calculations detailing this investment income analysis are found in **Attachment H2P, Section 1, Exhibits 14.1 and 14.2** for liability and physical damage coverages, respectively. The expected investment yield rate (applied as a force of interest) used to discount losses and expenses includes anticipated net investment income and anticipated capital gains, both realized and unrealized. Operating cash flows are discounted to the average time of earnings of premium and profit for the policy year, rather than to the start of the policy year.

The final pre-tax underwriting profit provision at present value is shown in **Attachment H2P, Section 1, Exhibit 10**. In order to expedite the filing process Underwriting Profit, Debt, and Contingency Provisions have been capped at 7% total.

The federal tax rate used in the calculation of the underwriting profit provision is 21.0%.

Debt Provision

The cost of debt is listed as a separate provision in the Variable Expense and Profit Ratio. The

debt provision amount is shown in **Attachment H2P, Section 1, Exhibit 10**. Although Allstate believes in using the full Debt Provision it has been capped in this filing. In order to expedite the filing process Underwriting Profit, Debt, and Contingency Provisions have been capped at 7% total.

Contingency Provision

Although Allstate believes in using the full Contingency Provision (2.0) it has been removed from this filing. In order to expedite the filing process Underwriting Profit, Debt, and Contingency Provisions have been capped at 7% total.

ADJUSTMENTS TO PREMIUMS

Current Rate Level

All premiums in the experience period were adjusted to current rate level. Allstate applies the "Miller-Davis-Karlinski" method to adjust premiums since it more accurately calculates factors to current rate level in instances when exposures are changing throughout the year, whether through growth, shrinkage or seasonality. When exposures are, in fact, written uniformly throughout the year, this method produces approximately the same answers as the parallelogram method.

The "Miller-Davis-Karlinski" method is also used to bring premiums to current rate level prior to calculating the changes in average premium used in the premium trends.

Premium Trend

In addition to bringing premiums to current rate level, changes in the average written premium at the current premium level were reviewed. Unlike losses, premium is relatively stable. Only the latest year of premium is used in the calculation of the indication, which eliminates the need for premium trend. In order to extrapolate historical data for its prospective ratemaking purpose, premium projections are selected to consider distributional shifts both already in or not yet reflected in our historical data in accordance with Actuarial Standards of Practice. Given that the effects on losses caused by these shifts are reflected in the loss projections, it is important that Allstate also account for the anticipated future changes in premiums. For the Bodily Injury coverage, Allstate expects the regressions are distorted by the recent opening of minimum limits writing in November 2021. Given that Allstate expects the limits distribution to stabilize in the near future, Allstate leveraged longer-term regressions for this coverage to reflect the underlying trend prior to the recent distortions in average premium.

The projected average earned premiums as well as the calculation of the premium projection factors are displayed in **Attachment H2P, Section 1, Exhibits 15.1-15.8 and 16**, respectively. These annual selections are used to project the data from the average earned date of the most recent experience period to the average earned date of the future policy period. Premium trend data is provided in **Attachment H2P, Section 1, Exhibits 17.1-17.9**.

This approach for selecting premium projections is consistent with Section 3.1 – Purpose or Use of Trending Procedures, Section 3.2 – Historical Insurance and Non-Insurance Data, and Current Practices and Alternatives detailed in *Appendix 1 – Background and Current Practices of Actuarial Standard of Practice No. 13, Trending Procedures in Property/Casualty Insurance*

Net Cost of Reinsurance Provision

Net Cost of Reinsurance Provision

The Net Cost of Reinsurance represents the incremental cost of the reinsurance contracts to Allstate. It is equal to the reinsurance premium paid, for all applicable contracts, less expected reinsurance recoveries under these contracts. This provision is applicable to the Comprehensive coverage only and is calculated on a per exposure basis in the determination of the statewide rate level indication. **Attachment H2P, Section 1, Exhibit 18** shows the development of the Net Cost of Reinsurance Provision.

The terms of the applicable 2022 Reinsurance contracts are summarized below. Additional information regarding Allstate's Reinsurance Program⁽¹⁾ is available on Allstate.com by clicking the Investor Relations tab and accessing the 2022 Quarterly Investor Information.

2022 REINSURANCE CONTRACT SUMMARY:

Allstate has a Reinsurance Intermediary Broker Contract with Aon, comprising the marketing and placement of our catastrophe reinsurance program.

The catastrophe reinsurance program is part of our catastrophe management strategy, which is intended to provide our shareholders with an acceptable return on the risks assumed in our personal lines business, reduce earnings variability, and provide protection to our customers. Our 2022 reinsurance program will continue to support our risk tolerance framework that targets less than a 1% likelihood of annual aggregate catastrophe losses from hurricanes, earthquakes and wildfires, net of reinsurance, exceeding \$2.5 billion, based on modeled assumptions and applications currently used.

Allstate's catastrophe reinsurance program materially reduces our exposure to wind, earthquake, and wildfire losses. We employ a multi-year approach to placing reinsurance coverage to lessen the amount of reinsurance being placed in the market in any one year. Claim adjustment fees are indemnified as a percentage of ultimate net loss and are included within each contract's reinsurance limit.

The reinsurance agreements have been placed in the traditional reinsurance and Insurance-Linked securities ("ILS") markets. In doing so, we consider a number of factors including coverage, cost, terms, and the period of protection. All reinsurers participating on our program have an A.M. Best insurance financial strength rating of A- or better, except one, that is not rated by A.M. Best. Additionally, all reinsurance agreements placed in the ILS markets are collateralized.

The total cost of our catastrophe reinsurance was \$144 million and \$113 million in the first quarter of 2022 and 2021, respectively. The total cost of our catastrophe reinsurance program during 2021 was \$556 million.

The following pages summarize elements of the newly placed and/or in-force portions of our

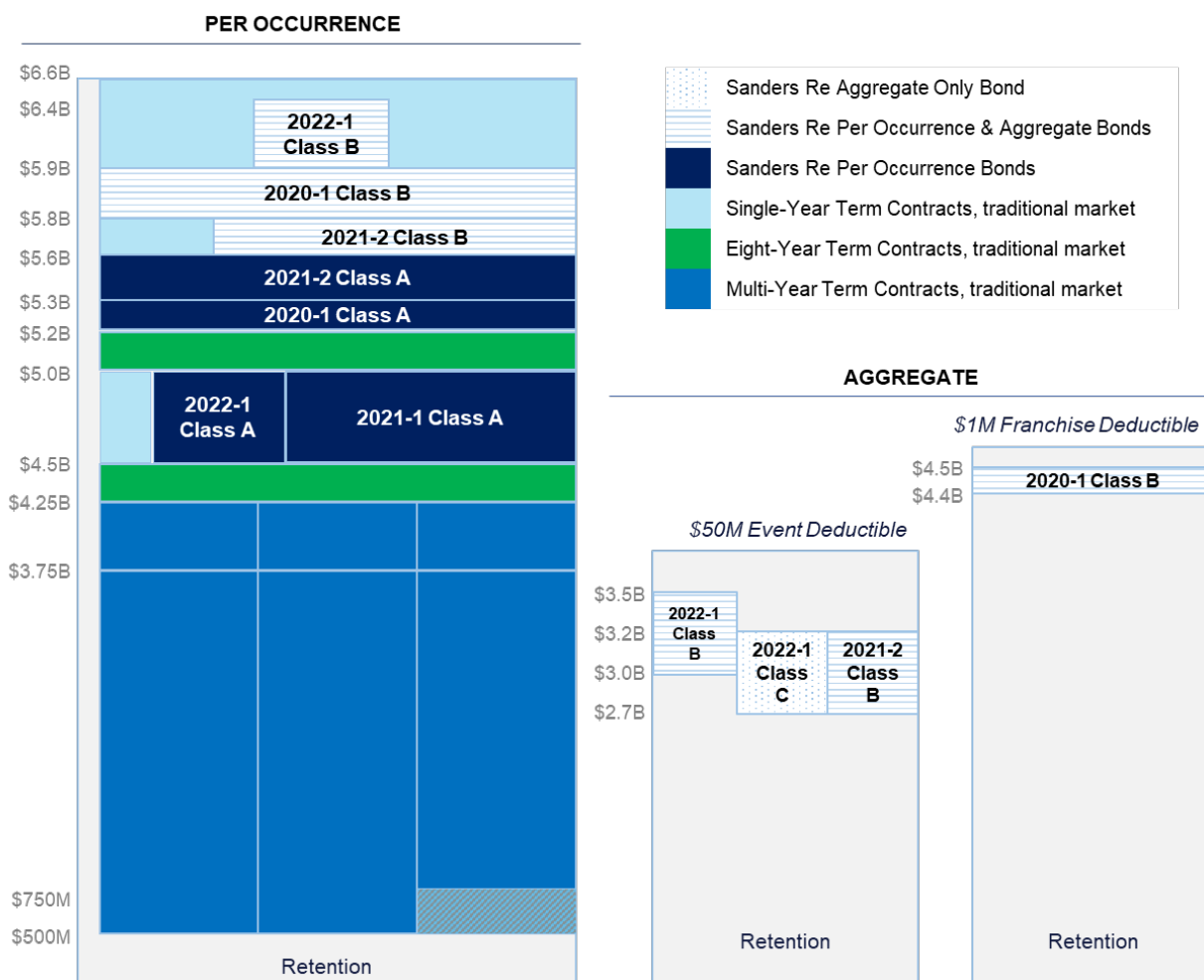
1. A reinsurance program comprises one or more reinsurance agreements and a reinsurance agreement comprises one or more reinsurance contracts

2022-2023 reinsurance program which would affect the state of Georgia. The full program includes:

- Nationwide Excess Catastrophe Reinsurance Program
- Florida Excess Catastrophe Reinsurance Program
- National General Lender Services Standalone Program
- National General Reciprocal Excess Catastrophe Reinsurance Contract
- Kentucky Earthquake Excess Catastrophe Reinsurance Contract
- Excess & Surplus Earthquake Contract

Nationwide Excess Catastrophe Reinsurance Program

The Nationwide Excess Catastrophe Reinsurance Program (the “Nationwide Program”) provides coverage up to \$6.614 billion of loss less a \$500 million retention and is subject to the percentage of reinsurance placed in each of its agreements. The agreements comprising the Nationwide Program are described below.



Per Occurrence and Aggregate Excess Agreements

The Nationwide Program includes occurrence coverage in contracts from both the traditional reinsurance and ILS markets, while annual aggregate protection is included in four contracts supported by the ILS market. The agreements provide multi-line catastrophe coverage in every state except Florida, where coverage is only provided for personal lines automobile.

The Nationwide Program includes multi-year agreements providing coverage up to \$3.750 billion in excess of a \$500 million retention, where 1/3 of the capacity is placed in any one year. The Program also provides reinsurance capacity above \$4.250 billion through a combination of

contracts placed with traditional market reinsurers and catastrophe bonds issued in the ILS market by Sanders Re.

Traditional Reinsurance Market Multi-Year Per Occurrence Excess Agreements

The multi-year *Per Occurrence Excess Agreements* placed in the traditional reinsurance market in 2022 consist of four contracts providing coverage of \$3.750 billion in excess of a \$500 million retention and exhausting at \$4.250 billion per loss occurrence and two eight-year term contracts providing coverage in excess of a \$4.250 billion retention.

\$3.750 billion in excess of a \$500 million retention contracts

- Reinsure personal lines property and automobile losses arising out of multiple perils including, but not limited to, hurricane, windstorm, hail, tornado, earthquake, fires following earthquakes and wildfires in all states, excluding personal lines property in the state of Florida
- Include coverage for commercial lines property and automobile (physical damage only) in all states, excluding commercial lines property in the state of Florida
- Consist of multi-year contracts, each providing one-third of 95% of the total limit
 - Existing contracts effective June 1, 2020 consist of four layers and expires May 31, 2023
 - Existing contracts effective June 1, 2021 consist of four layers and expires May 31, 2024
- New contracts effective June 1, 2022 consist of four layers and are structured with a first event retention of \$750 million and subsequent event retention of \$500 million
 - Three layers expiring May 31, 2025
 - One layer consisting of multi-year contracts effective June 1, 2022 and expiring May 31, 2023, May 31, 2024 and May 31, 2025
- Includes one reinstatement of limits per year, with premium required
- Reinsurance premiums are subject to adjustment for exposure changes on an annual basis

Eight-Year Term Contracts

- Contain comparable contract terms and conditions as the \$3.750 billion in excess of a \$500 million retention contracts
- Provide a \$210 million limit in excess of a minimum \$4.250 billion retention and a \$138 million limit in excess of a minimum \$5.039 billion retention, are 95% placed and expire March 31, 2029
- Contain a variable reset option, which the ceding entities may elect to invoke at each anniversary, and which allows for the annual adjustment of each contract's attachment and exhaustion levels within specified limits
- Contain one reinstatement of limits over its eight-year term with premium required. Reinsurance premiums are subject to adjustment for exposure changes on an annual basis

Sanders Re Catastrophe Bonds Agreements

The four ***Sanders Re Per Occurrence Excess Catastrophe Reinsurance Contracts***

- Reinsures excess catastrophe losses caused by named storms, earthquakes and fire following earthquakes, severe weather, wildfires, and other naturally occurring or man-made events declared to be a catastrophe by Allstate
- Reinsure personal lines property and automobile excess catastrophe losses in 49 states and the District of Columbia, excluding the state of Florida
- Reinsure business located in the covered territory and arising out of covered events
- Contain a variable reset option, which the ceding entities may invoke for risk periods subsequent to the first risk period and which allows for the annual adjustment of the contract's attachment and exhaustion levels within specified limits
- Contracts do not include a reinstatement of limits

The three ***Sanders Re Per Occurrence & Aggregate Excess Catastrophe Reinsurance Contracts*** and one ***Sanders Re Aggregate Excess Catastrophe Reinsurance Contract***

- Contain comparable contract terms and conditions as the Sanders Re Per Occurrence Excess Catastrophe Reinsurance Contracts
- For each annual period beginning April 1, Allstate declared catastrophes occurring during such annual period can be aggregated to erode the aggregate retention and qualify for coverage under the aggregate limit
- Reinsurance recoveries from the Nationwide Per Occurrence Excess Contract inures to the benefit of the annual aggregate layer
- Reinsurance recoveries collected under the per occurrence limit of each contract are not eligible for cession under the annual aggregate limit of that contract
- Reinsurance recoveries for all loss occurrences and annual aggregate losses qualifying for coverage during each contract's four-year risk period are limited to our ultimate net loss from covered events and subject to the contract's limit

2022-1 Excess Catastrophe Reinsurance Contract

- Placed with Sanders Re H2P Ltd. which obtained funding from the ILS market to collateralize the contract's limit
- Risk period began April 1, 2022, and terminates on March 31, 2026
- Consists of three tranches
 - ***Class A (Per Occurrence)*** provides a \$200 million limit in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$4.460 billion

- ***Class B (Per Occurrence & Aggregate)*** provides one limit of \$175 million for catastrophe loss events in excess of a \$50 million event deductible, during its four-year term which can be used on a per occurrence or an annual aggregate basis.
 - For a qualifying loss occurrence, the contract provides \$175 million in reinsurance limits in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$5.940 billion.
 - Provides an annual aggregate limit of \$175 million between a \$3.000 billion to \$3.500 billion layer subject to an annual retention of \$3.000 billion
- ***Class C (Aggregate)*** provides one limit of \$175 million of placed limit for catastrophe loss events in excess of a \$50 million event deductible.

2021-2 Excess Catastrophe Reinsurance Contracts

- Placed with Sanders Re II Ltd. which obtained funding from the ILS market to collateralize the contract's limit
- Risk period began December 1, 2021, and terminates on March 31, 2025
- Consist of two tranches
 - ***Class A (Per Occurrence)*** provides a \$250 million limit in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$5.335 billion
 - ***Class B (Per Occurrence & Aggregate)*** provides one limit of \$150 million for catastrophe loss events in excess of a \$50 million event deductible, during its four-year term which can be used on a per occurrence or an annual aggregate basis.
 - For a qualifying loss occurrence, the contract provides \$150 million in reinsurance limits in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$5.598 billion.
 - Provides an annual aggregate limit of \$150 million between a \$2.705 billion to \$3.205 billion layer subject to an annual retention of \$2.705 billion

2021-1 Excess Catastrophe Reinsurance Contract

- Placed with Sanders Re II Ltd. which obtained funding from the ILS market to collateralize the contract's limit
- Risk period began June 1, 2021, and terminates on March 31, 2025
- Provides a \$250 million per occurrence limit in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$4.460 billion

2020-1 Excess Catastrophe Reinsurance Contracts

- Placed with Sanders Re II Ltd. which obtained funding from the ILS market to collateralize the contract's limit
- Risk period began April 1, 2020, and terminates on March 31, 2024
- Consist of two tranches

- ***Class A (Per Occurrence)*** provides a \$150 million limit in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$5.177 billion
- ***Class B (Per Occurrence & Aggregate)*** provides one limit of \$100 million for catastrophe loss events in excess of \$1 million franchise deductible during its four-year term which can be used on a per occurrence or an annual aggregate basis.
 - For a qualifying loss occurrence, the contract provides \$100 million in reinsurance limits in excess of a minimum \$3.750 billion retention. While inuring layers are fully intact, the contract would begin to pay subject losses in excess of \$5.835 billion.
 - Provides an annual aggregate limit of \$100 million between a \$4.397 billion to \$4.497 billion layer subject to an annual retention of \$4.397 billion

Traditional Reinsurance Market Single-Year Per Occurrence Excess Agreements

The single-year ***Per Occurrence Excess Agreements*** placed in the traditional reinsurance market in 2022 consist of five contracts, filling capacity around the traditional market and ILS multi-year placements

- Contain comparable contract terms and conditions as the \$3.750 billion in excess of a \$500 million retention contracts
- Provide combined \$640 million in limit, with three contracts providing \$465 million of placed limit between \$5.939 billion and \$6.614 billion of loss and two contracts providing \$175 million of placed limit between \$3.750 billion and \$5.939 billion of loss
- Provide additional gap coverage as the layer shifts down in attachment, subject to the \$3.750 billion minimum retention level as lower layer limits are exhausted
- A retention co-participation of 5% for a layer of \$2.864 billion in excess of \$3.750 billion is deemed in place and inures to the benefit of the contracts
- Contracts do not include a reinstatement of limits

Mandatory FHCF Contracts

- Indemnify qualifying personal lines property losses caused by storms the National Hurricane Center declares to be hurricanes
- Provide \$393.9 million of limits in excess of a \$169.6 million provisional retention and are 90% placed (or \$354.5 million in excess of a \$152.6 million provisional retention)
- Include reimbursement of up to 10% of eligible loss adjustment expenses, which is part of and not in addition to the reinsurance limit provided, with no reinstatement of limits
- For each of the two largest hurricanes, the provisional retention is \$169.6 million and a retention equal to one-third of that amount, or approximately \$57 million, is applicable to all other hurricanes for the season beginning June 1, 2022
- Reinsurance limit and retention are subject to re-measurement based on June 30, 2022 exposure data; retention is also subject to adjustment upward or downward to an actual retention based on exposures submitted to the FHCF by all participants

Sanders Re Catastrophe Bonds Multi-Year Agreements

The *Sanders Re 2022-2 and 2020-2 Excess Catastrophe Reinsurance Contracts*

- Reinsure qualifying losses to personal lines property caused by a named storm event, a severe weather event, an earthquake event, a fire event, a volcanic eruption event, or a meteorite impact event in Florida as defined in the contract
- For the June 1, 2022 to May 31, 2023 risk period, stated reinsurance is defined to include the Below FHCF Contract, the Mandatory FHCF Contracts which are deemed to exhaust due to loss occurrences subject to the non-FHCF contracts, and the Excess Agreement; stated reinsurance is deemed to be provided on a multiple perils basis under the terms of the non-FHCF contracts and includes an erosion feature, which provides that upon the exhaustion of a portion of the stated reinsurance, coverage under the Sanders Re Contract shall be concurrently placed above and contiguous to the unexhausted portion of the stated reinsurance, if any
- Contain a variable reset option, which Castle Key may invoke for risk periods subsequent to the first risk period and which allows for the annual adjustment of the contract's attachment and exhaustion levels; the variable reset option requires a premium adjustment
- Contracts do not include a reinstatement of limits

2022-2 Excess Catastrophe Reinsurance Contract

- Placed with Sanders Re H2P Ltd. which obtained funding from the ILS market to collateralize the contract's limit
- Three-year term contract with a risk period effective June 1, 2022, through May 31, 2025
- Consists of three tranches
 - **Class A** provides \$150 million of placed limit in excess of a minimum \$169.6 million retention

- **Class B** provides \$100 million of placed limit in excess of a minimum \$169.6 million retention
- **Class C** provides \$37.5 million of placed limit in excess of a minimum \$40 million retention

2020-2 Excess Catastrophe Reinsurance Contract

- Placed with Sanders Re II Ltd. which obtained funding from the ILS market to collateralize the contract's limit
- Three-year term contract with a risk period effective June 1, 2020, through May 31, 2023
- Provides \$200 million of placed limit in excess of a minimum \$169.6 million retention

Traditional Reinsurance Market Contracts

- Reinsures personal lines property excess catastrophe losses caused by multiple perils in Florida
- Placed in the traditional reinsurance market providing combined \$1.30 billion in placed limit in the following layers
 - **Below FHCF Layer** provides \$126.9 million in limits in excess of a \$40 million retention, is 71.1% placed, and has two reinstatements of limits
 - **First, Second and Third Excess Layers** provide combined limit of \$1.14 billion in excess of a \$169.6 million retention; FHCF inures to the benefit of these layers; these layers have no reinstatement of limits
 - First Excess Layer provides \$367.5 million of limit
 - Second Excess Layer provides \$417.7 million of limit in excess of a \$169.6 million retention and wraps around the 2022-2 Class B and 2020-2 Excess Catastrophe Reinsurance Contracts
 - Third Excess Layer provides \$350 million of limit in excess of a \$169.6 million retention and wraps around the 2022-2 Class A Excess Catastrophe Reinsurance Contract
 - **Multi-year Excess Layer** provides \$264.1 million in limits in excess of a \$169.6 million retention, is 10% placed, and sits next to the 2022-2 Class B Excess Catastrophe Reinsurance Contract. The contract is in its final year, expiring May 31, 2023, with no reinstatement of limits
 - **Gap Fill Layer** provides \$50 million in limits in excess of a \$169.6 million retention and also sits next to 2022-2 Class B Excess Catastrophe Reinsurance Contract, with no reinstatement of limits
- Reinsurance premium is subject to adjustment for exposure changes

EXPLANATION OF ADJUSTMENTS MADE TO PROVIDED LOSS RECOVERIES

With this filing, Allstate is revising the distinct charge to cover the net cost of reinsurance in Georgia. The net cost of reinsurance represents the incremental cost of the contracts to Allstate. It is equal to the expected reinsurance premium for all applicable contracts less expected reinsurance recoveries under these contracts. This calculation is consistent with the Provision for Reinsurance discussed in section 3.7 of Actuarial Standard of Practice No. 29, *Expense Provisions in Property/Casualty Ratemaking*, and is also consistent with Actuarial Standard of Practice No. 53, *Estimating Future Costs for Prospective Property/Casualty Risk Transfer and Risk Retention*.

The expected loss recoveries have been allocated to the state and line of business level for Allstate Insurance Group; allocation to the company level was not available. Allstate has relied on modeled losses provided by reinsurance intermediary Aon. Allstate works to understand changes in the models and changes to Allstate's modeled loss estimates relative to prior year. Allstate's Catastrophe Modeling and Analytics Team's understanding of the models comes through multiple forums, such as technical documents prepared by Verisk (formerly AIR), on-site visits for training purposes, webinars, and client conferences. The actual reinsurance premium and expected reinstatement premium, net of the expected Aon premium adjustment provision, has been distributed to the individual states and lines of business in proportion to their expected loss recovery as determined by the Warm Sea Surface Temperature catalogue, including demand surge.

The following contracts comprising the Nationwide Excess Catastrophe Reinsurance program include coverage for non-recoupable TWIA assessments, the indemnification for which is determined by applying a payout factor to the PCS Index Value for a covered event: the 2020-1 Class A and Class B Excess Catastrophe Reinsurance Agreements, the 2021-1 Class A Excess Catastrophe Reinsurance Agreement, the 2021-2 Class A and Class B Excess Catastrophe Reinsurance Agreements, and the 2022-1 Class A, Class B, and Class C Excess Catastrophe Reinsurance Agreements. The remaining contracts comprising the Nationwide Per Occurrence Excess Catastrophe Reinsurance program include coverage for non-recoupable TWIA assessments without sub-limit. The potential for these assessments is not reflected within the modeled data provided by Aon. Therefore, Allstate independently calculated expected losses for this component and included them in determining expected loss recoveries and distributing the expected reinsurance premium.

The following contracts comprising the Nationwide Per Occurrence Excess Catastrophe Reinsurance program include coverage for non-recoupable NCIUA assessments, the indemnification for which is determined by applying a payout factor to the PCS Index Value for a covered event: the 2020-1 Class A and Class B Excess Catastrophe Reinsurance Agreements, the 2021-1 Class A Excess Catastrophe Reinsurance Agreement, the 2021-2 Class A and Class B Excess Catastrophe Reinsurance Agreements, and the 2022-1 Class A, Class B, and Class C Excess Catastrophe Reinsurance Agreements. The remaining contracts comprising the Nationwide Per Occurrence Excess Catastrophe Reinsurance program include coverage for non-recoupable NCIUA and NCJUA assessments without sub-limit. The potential for these

assessments is not reflected in the modeled data provided by Aon. Therefore, Allstate independently calculated expected losses for this component and included them in determining expected loss recoveries and distributing the expected reinsurance premium.

For purposes of calculating the net cost of reinsurance, the modeled losses, which reflect warm sea-surface temperature and demand surge, have been modified to reflect the Claim Adjustment Fee stated in the reinsurance contracts. The purpose of the Claim Adjustment Fee is to cover Allstate's loss adjustment expense associated with covered events. The inclusion of this adjustment increases the expected recoveries under the contracts, resulting in a lower net cost of reinsurance.

ADJUSTMENT	ADJUSTMENT FACTOR
Claim Adjustment Fee (with respect to all per occurrence limits)	
Earthquake (Shake & Fire Following)	1.175
Hurricane	1.175
Claim Adjustment Fee (with respect to all aggregate limits)	
Earthquake (Shake & Fire Following)	1.175
Hurricane	1.175
Wildfire	1.175
Severe Thunderstorm	1.175
Extratropical Cyclone	1.175

The net cost of reinsurance represents the incremental cost of the contracts to Allstate. It is equal to the expected reinsurance premium for all applicable contracts less expected reinsurance recoveries under these contracts. This calculation is consistent with the Provision for Reinsurance discussed in section 3.7 of Actuarial Standard of Practice No. 29, *Expense Provisions in Property/Casualty Ratemaking*, and is also consistent with Actuarial Standard of Practice No. 53, *Estimating Future Costs for Prospective Property/Casualty Risk Transfer and Risk Retention*.

The expected loss recoveries have been allocated to the state and line of business level for Allstate Insurance Group; allocation to the company level was not available. Allstate has relied on modeled losses provided by reinsurance intermediary Aon. The actual reinsurance premium and expected reinstatement premium, net of the expected Aon premium adjustment provision, has been distributed to the individual states and lines of business in proportion to their expected loss recovery as determined by the Warm Sea Surface Temperature catalogue, including demand surge

The following contracts comprising the Nationwide Excess Catastrophe Reinsurance program include coverage for non-recoupable TWIA assessments, the indemnification for which is determined by applying a payout factor to the PCS Index Value for a covered event: the 2017-1 Excess Catastrophe Reinsurance Agreement, the 2018-1 Excess Catastrophe Reinsurance Agreement, the 2019-1 Excess Catastrophe Reinsurance Agreement, and the 2020-1 Class A and

Class B Excess Catastrophe Reinsurance Agreements. The remaining contracts comprising the Nationwide Per Occurrence Excess Catastrophe Reinsurance program include coverage for non-recoupable TWIA assessments without sub-limit. The potential for these assessments is not reflected within the modeled data provided by Aon. Therefore, Allstate independently calculated expected losses for this component and included them in determining expected loss recoveries and distributing the expected reinsurance premium.

The following contracts comprising the Nationwide Per Occurrence Excess Catastrophe Reinsurance program include coverage for non-recoupable NCIUA assessments, the indemnification for which is determined by applying a payout factor to the PCS Index Value for a covered event: the 2017-1 Excess Catastrophe Reinsurance Agreement, the 2018-1 Excess Catastrophe Reinsurance Agreement, the 2019-1 Excess Catastrophe Reinsurance Agreement, and the 2020-1 Class A and Class B Excess Catastrophe Reinsurance Agreements. The remaining contracts comprising the Nationwide Per Occurrence Excess Catastrophe Reinsurance program include coverage for non-recoupable NCIUA and NCJUA assessments without sub-limit. The potential for these assessments is not reflected in the modeled data provided by Aon. Therefore, Allstate independently calculated expected losses for this component and included them in determining expected loss recoveries and distributing the expected reinsurance premium.

For purposes of calculating the net cost of reinsurance, the modeled losses, which reflect warm sea-surface temperature and demand surge, have been modified to reflect the Claim Adjustment Fee stated in the reinsurance contracts. The purpose of the Claim Adjustment Fee is to cover Allstate's loss adjustment expense associated with covered events. The inclusion of this adjustment increases the expected recoveries under the contracts, resulting in a lower net cost of reinsurance.

ADJUSTMENT	ADJUSTMENT FACTOR
Claim Adjustment Fee (with respect to all per occurrence limits)	
Earthquake (Shake & Fire Following)	1.175
Hurricane	1.175
Claim Adjustment Fee (with respect to all aggregate limits)	
Earthquake (Shake & Fire Following)	1.175
Hurricane	1.175
Wildfire	1.175
Severe Thunderstorm	1.175
Extratropical Cyclone	1.175

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

SUMMARY OF RATING PLAN CHANGES

With this filing, Allstate Property and Casualty Insurance Company is revising the following rating plans:

- Vehicle Annual Mileage Factors
- Rate Adjustment Factors
- Miscellaneous Coverage Rates for Roadside and Transportation Expense

More information on the Vehicle Annual Mileage (VAM) Factor changes may be found in **Attachment F0R, Page 25**. The proposed changes to the Rate Adjustment Factors and Miscellaneous Coverages Rates are based on the indication shown in **Attachment H2P, Section 1** and are discussed in **Attachment F0R, Page 26**.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

REVISION TO VEHICLE ANNUAL MILEAGE RATING

Allstate is proposing to uniformly decrease the spread of factors by 75% for the Customer – Declared class of policyholders in the Vehicle Annual Mileage rating variable. These spread reductions are only being proposed for annual mileage and territory segments with corresponding factors less than 1.000. Please see **Attachment G, Section 1, Exhibits 2 & 3** for the current and proposed factors.

To support the factor spread decreases, Allstate compiled loss ratios by Verified Annual Mileage source, which is provided in **Attachment G, Section 1, Exhibit 4**. The data used in these calculations consists of all coverages for which Verified Annual Mileage applies and spans from the implementation of the Verified Annual Mileage rating program in April 2021 through January 2023. The loss ratios demonstrate meaningfully worse loss experience for the Customer Declared group of policies relative to the other verified mileage sources.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

RATE ADJUSTMENT FACTORS AND MISCELLANEOUS COVERAGE RATES

The Rate Adjustment Factors (RAFs) and Miscellaneous Coverage Rates were revised in order to achieve the proposed rate change of 20.4% when considering the combined impact of all other proposed rating plan changes. In the measurement process, Allstate uses an extension of exposures method to evaluate the aggregate percentage change. After all other proposed rating factors are updated, the RAFs and Miscellaneous Coverage Rates are updated to achieve the targeted change by coverage.

The indicated and selected changes for the RAFs and Miscellaneous Coverage Rates may be found in **Attachment G, Section 1, Exhibit 1**.

Coverage RAF	Current	Proposed
BI	2.7657	3.2169
PD	2.1940	2.9825
MED	1.1698	1.2215
UM-SS	2.2890	2.6117
UM-SA	2.2890	2.6117
UMPD-SS	3.2514	3.7575
UMPD-SA	3.2514	3.7575
COLL	0.8388	1.0216
COMP	1.1635	1.4110

Miscellaneous Coverage Rates		
Transportation Expense		
Current	Proposed	
\$11.47	\$12.69	
Roadside Coverage		
Limit/Occurrence	Current	Proposed
\$25.00*	\$4.67	\$4.88
\$50.00	\$5.88	\$6.15
\$100.00	\$6.50	\$6.80
*Not available at new business or as an endorsement to a policy on or after 8/12/2013.		

Please note that the Base Fixed Expense Premium is also being changed from \$204.11 to \$214.52, supported by the indication shown in **Attachment H2P, Section 1**.

ATTACHMENT FOR

Explanatory Memorandum

Section 2: Trailer

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

REVISION TO TRAILER BASE RATES

With this filing, Allstate is revising the Travel and Utility Trailer Base Rates in order to target the proposed overall rate level change of 18.9%. The Base Rates have been uniformly adjusted to achieve the proposed Travel and Utility Trailer Rate Changes detailed in **Attachment G, Section 2, Page 1**. For more detail, please see RP-1B and RP-2B of the attached manual.

Please see the table below for a summary of the Trailer change.

Trailer-Only Annualized Written Premium Change for Program:	\$535,875
# of items affected:	7,685
Trailer-Only Annualized Current Written Premium for Program:	\$2,833,543
Indicated rate change:	21.2%
Proposed rate change:	18.9%
Trailer-Only Maximum % Change:	32.1%
Trailer-Only Minimum % Change:	0.0%
Date of last rate change:	3/22/2020
% of last rate change:	18.5%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

ACTUARIAL STANDARDS OF PRACTICE

This document confirms compliance with Actuarial Standards of Practice that are applicable to the preparation of statewide rate filings performed by casualty actuaries as stated in “Applicability Guidelines for Actuarial Standards of Practice” (American Academy of Actuaries, December 2022).

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

SUMMARY OF THE DEVELOPMENT OF STATEWIDE RATE LEVEL INDICATION

A rate level indication is a test of the adequacy of expected revenues versus expected costs during the future policy period. Therefore, to derive the indicated rate level need accurately, Allstate's historical premium and loss experience needs to be adjusted. In accordance with Section 3.1 of Actuarial Standard of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*, Allstate trends the underlying historical experience for premiums, losses, and fixed expenses to appropriately reflect historical and projected changes in these components of the rate level indications. In addition, historical premiums must be adjusted to reflect the current rate level, and historical losses must be adjusted to both reflect expected development over time and address volatility in the actual losses due to catastrophes. Details of these necessary adjustments to the historical data used in the rate level indication are described in this memorandum.

The calculation of the rate level indication is consistent with the Statement of Principles Regarding Property and Casualty Insurance Ratemaking.

Attachment G, Section 2, Page 1 summarizes the indicated and proposed rate level changes. The determination of the overall indicated change is included in **Attachment H2P, Section 2, Exhibits 1.1 through 1.4**, and described in detail throughout this filing.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

ADJUSTMENTS TO LOSSES

Adjustment for COVID-19 Pandemic Impacts

The COVID-19 pandemic has altered many normal ways of life, and Allstate has examined the factors impacting both short-term day-to-day behaviors as well as the potential long-term imprint the pandemic will have made on Private Passenger Trailer experience. Allstate has observed that, while Private Passenger Trailer frequency decreased at the start of the COVID-19 pandemic due to a decrease in miles traveled with a Trailer, frequency behavior quickly returned to activity that more closely aligns to pre-pandemic loss levels and trends as COVID-19 safety protocols loosened quickly for outdoor activities. Because of this, Allstate is not adjusting Trailer data for COVID-19.

Underlying Data

The data used in the calculation of the rate level indication was selected in accordance with the considerations listed in Section 3.2 of Actuarial Standard of Practice No. 23, *Data Quality*. Please reference **Attachment H2P, Section 2, Exhibits 2.1 through 2.4** for the fiscal accident years used in developing the rate level indications.

Accident Year Weights

In order to develop a credible measure of the indicated rate level, it is sometimes necessary to use more than one year of historical loss experience. Data for up to five accident years is combined to determine the indicated provision for loss and loss adjustment expense for each coverage. The number of years needed to determine the formula rate level indication for each coverage is derived from a credibility procedure based upon the number of earned exposures for each coverage. A classical full credibility claims standard is converted to an exposure standard using countrywide frequencies. The analysis for each coverage was completed using a k value of 0.10 and a P value of 90.0%; these parameters reflect the desire that the observed pure premium should be within 100k% of the expected pure premium with probability P.

The weights applied to the loss experience for the experience years are determined for each coverage by the distribution of earned exposures over those years. The weights are based on the exposure distribution rather than the claim distribution in order to lessen the impact of volatility that can occur in the claim distribution. The initial calculated weight for a given year is limited to the weight for the subsequent year and the final weights are calculated proportionate to the limited weights to total 100%.

This approach for incorporating credibility in determination of the accident year weights is consistent with the Current Practices and Alternatives detailed in Section 3 of Actuarial Standard of Practice No. 25, *Credibility Procedures*.

Loss Development

With this filing, Allstate has developed accident year losses (including allocated loss adjustment expense) to ultimate settlement levels using the Link Ratio method. Accident year paid losses are developed for Collision and Comprehensive coverages.

To calculate estimated ultimate losses using the Link Ratio method, historical age-to-age link ratios are calculated, which represent loss development between different evaluation periods. An average of the historical link ratios is then used to estimate the ultimate level of paid losses to be used in ratemaking. This method assumes that historical loss development patterns can be used to estimate future loss development on current immature claims.

Due to the limited amount of data in the Georgia Allstate Property and Casualty Insurance Company Trailer Program, Countrywide Allstate Insurance Group (which includes Allstate Fire and Casualty Insurance Company (AFCIC), Allstate Property and Casualty Insurance Company (AP&C), Allstate Indemnity Company (AI), Allstate Insurance Company (AIC), Allstate New Jersey Property and Casualty Insurance Company (ANJP&C), Allstate New Jersey Insurance Company (ANJ), Allstate Northbrook Indemnity Company (ANIC), and Allstate County Mutual Insurance Company (ACM)) loss development factors were used for all coverages. It is expected that loss development patterns for Allstate Property and Casualty Insurance Company will be similar to Allstate Insurance Group since the claims settlement practices are the same for these companies.

Refer to **Attachment H2P, Section 2, Exhibits 4.1 through 4.4** for the loss development of each coverage and trailer type using the Link Ratio Method. Please note that for all coverages, the loss development factors were selected by analyzing the five-year average loss development factors and using actuarial judgment. In cases where less than five years were available, the average of all available years was used.

Loss Adjustment Expenses

Allocated loss adjustment expense is included in paid losses. Losses in the experience period have been adjusted to account for unallocated loss adjustment expense (ULAE). A provision is developed using countrywide Allstate Insurance Group data.

A three-year average ratio of countrywide, combined-lines, calendar year ULAE to countrywide, combined-lines, calendar year incurred losses and allocated loss adjustment expense is used to determine the ULAE provision. The average ratio is then applied to the losses for each year used in the formula calculation. The ULAE ratios that have been used in this filing are shown in **Attachment H2P, Section 2, Exhibit 5**.

Loss Trend

Using countrywide Allstate Insurance Open Company Group data for Travel Trailer and countrywide Allstate Insurance Company Group data for Utility Trailer, the past changes in actual frequency and severity on a twelve-month-moving basis (evaluated at each quarter) over a six-year period were examined. The data has been adjusted as described below. After considering past results, credibility level of Allstate data, and actuarial judgment, annual pure premium trends were selected.

The credibility level of Allstate loss trend data was analyzed by coverage based on the number of claims paid in the latest experience year, which is consistent with the criteria for selecting a credibility procedure outlined in Section 3 of Actuarial Standard of Practice No. 25, *Credibility Procedures*.

The selected historical and prospective trends are displayed in **Attachment H2P, Section 2, Exhibit 6**. These annual selections are used to project the data from the average occurrence date of the experience period to the average occurrence date of the future policy period. Loss trend pure premium data is provided in **Attachment H2P, Section 2, Exhibits 7.1 through 7.4**. This approach for selecting pure premium trends is consistent with the Current Practices and Alternatives detailed in Appendix 1 – Background and Current Practices of Actuarial Standards of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*.

Complement of Credibility

Since the historical experience period does not always provide full credibility based on the selected standards, the indicated provision for loss and LAE has been weighted with a complement of credibility, where applicable.

Allstate uses a one-year regional group pure premium as the complement of credibility for Comprehensive coverages, and a one-year countrywide pure premium as the complement of credibility for Collision coverages. Please refer to **Attachment H2P, Section 2, Exhibits 3.1 through 3.3** for the calculation of the complement.

Catastrophes

An adjustment has been made to Comprehensive coverage losses to more appropriately account for catastrophes in the base data. All actual catastrophe losses during the experience period were removed and then replaced with a provision to reflect expected catastrophe losses. Since Allstate

Insurance Group trailer catastrophe loss data is not available prior to calendar year 2009, it does not, in itself, provide a sufficiently credible basis for determining a catastrophe provision.

Manufactured/mobile home catastrophe loss data was found to have the highest correlation with trailer catastrophe loss data. Therefore, the Georgia Trailer catastrophe provision is based upon 25 years of Georgia Manufactured/Mobile Home catastrophe data and all years of countrywide Allstate Insurance Group Trailer catastrophe data. The manufactured/mobile home provision was calculated by dividing catastrophe losses by total incurred losses, excluding catastrophes, over the 25-year period and then applying a trailer relativity factor. The Trailer relativity factor was calculated using an all-year average of the countrywide Trailer Catastrophe Ratio divided by the Countrywide Manufactured/Mobile Home Catastrophe Ratio. The catastrophe provision is developed in **Attachment H2P, Section 2, Exhibits 8 and 9**. This adjustment to account for catastrophes is consistent with the Analysis of Issues and Recommended Practices detailed in Section 3.4 of Actuarial Standards of Practice No. 39, *Treatment of Catastrophe Losses in Property/Casualty Insurance Ratemaking*.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

EXPENSES AND PROFIT PROVISION

The expense provisions described below were derived in accordance to Section 3.2, Determining Expense Provisions, of Actuarial Standard of Practice No. 29, *Expense Provisions in Property/Casualty Insurance Ratemaking*.

Attachment H2P, Section 2, Exhibit 10 shows the expense provisions used in developing the current fixed and variable expense ratios, as well as the underwriting profit, debt, and contingency provisions.

Fixed Expenses

Provisions

General and Other Acquisition Expense

The provisions for general expense and other acquisition expense are based on countrywide Allstate Insurance Group data. To develop the provision for general and other acquisition expenses, a three-year average of countrywide Allstate Insurance Group, combined-lines, calendar year incurred expense divided by countrywide Allstate Insurance Group, combined-line, calendar year direct earned premium was calculated. Premiums charged for the net cost of reinsurance (NCOR) and Milewise/PAYG Technology Expense do not include provisions for general and other acquisition expenses. Therefore, the earned premium used in the development of the general and other acquisition expenses is countrywide direct earned premium less countrywide NCOR premium and Milewise/PAYG Technology Expense Premium. In addition, the expenses used in the development of the general expense provision is general expense less Milewise/PAYG Technology expenses because technology expenses and premium associated with Milewise/PAYG vehicles are separately monitored.

The expense provisions for general and other acquisition expenses are shown in **Attachment H2P, Section 2, Exhibits 11 and 12**, respectively.

Licenses & Fees

A provision for licenses and fees that do not vary by premium size is determined by taking the arithmetic average ratio of licenses and fees from the latest three calendar years in Georgia. The provision for licenses and fees is considered, along with the general and other acquisition expense provisions, to be a fixed expense and is shown in **Attachment H2P, Section 2, Exhibit 10**.

Rate Need Calculations

In developing the dollar provision for fixed expenses used in the calculation of the rate level need by coverage, the three-year average expense ratio for fixed expenses is applied to the average earned premium of Georgia. The average earned premium is developed using the same three-year period used in the calculation of the expense ratio. The provision is then adjusted for inflation expected to occur from the midpoint of the three years used in the calculation of the average earned premium to the average earned date of the proposed policy period to derive the provision included in the rate level indications.

Trend (Inflation)

The method used to calculate the fixed expense trend is similar to the method used by the Insurance Services Office (I.S.O.) and other competitors to determine a fixed expense trend. The method utilizes the CPI (Consumer Price Index) and the ECI (Employment Cost Index – Insurance Carriers, Agents, Brokers, & Service) and is discussed by Geoffrey Todd Werner, FCAS, MAAA in his paper Incorporation of Fixed Expenses, which was published in the *CAS Forum* (Winter 2004). Based on a review of the historical indices, an annual percentage change is selected for each index. These selected annual percent changes are then weighted together using the distribution of the Allstate expenditures in the latest calendar year for the two broad expense categories that these indices represent. This method is expected to produce stable and reasonable estimates of the true trend in fixed expenses and is consistent with the Current Practices and Alternatives detailed in Appendix 1 – Background and Current Practices of Actuarial Standards of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*. This trend is applied only to all fixed expenses. The factor to adjust for subsequent change in Fixed Expense is shown in **Attachment H2P, Section 2, Exhibit 13**.

Variable Expenses

Commission and Brokerage Expense

The commission and brokerage expense provision has been developed from the commission and brokerage incurred expense ratio for the most recent calendar year in Georgia. The provision is shown in **Attachment H2P, Section 2, Exhibit 10**.

Taxes

The provision for taxes is determined by taking the currently prescribed Georgia premium tax ratio and adding to that the fire and other tax rates, and the arithmetic average ratio of other assessments that vary by the size of the premium from the latest three or five calendar years. The provision is shown in **Attachment H2P, Section 2, Exhibit 10**.

Underwriting Profit Provision

Allstate performs two separate cost of capital analyses in the estimation of its cost of equity. The first uses the Fama-French Three-factor Model (FF3F), which reflects developments in the field of financial economics as published in the *Casualty Actuarial Society Forum, Winter, 2004* and in *Journal of Risk and Insurance, Vol. 72, No. 3, September 2005* (“Estimating the Cost of Equity Capital For Property-Liability Insurers” by J. David Cummins and Richard D. Phillips). The second is a Discounted Cash Flow (DCF) analysis, which estimates the expected future cash flows to investors in order to gauge the proper cost of equity. Once both the DCF and FF3F estimates had been calculated, Allstate selected a cost of equity of 11.5%, which reflected the outcomes of both analyses.

An analysis of premium, loss and expense cash flows is used to calculate the investment income on policyholder supplied funds (PHSF). This methodology is one of the two examples given in Actuarial Standard of Practice, No. 30, *Treatment of Profit and Contingency Provisions and the Cost of Capital in Property/Casualty Insurance Ratemaking*, as appropriate methods for recognizing investment income from insurance operations (page 4).

The calculations detailing this investment income analysis are found in **Attachment H2P, Section 2, Exhibit 14**. The expected investment yield rate (applied as a force of interest) used to discount losses and expenses includes anticipated net investment income and anticipated capital gains, both realized and unrealized. Operating cash flows are discounted to the average time of earnings of premium and profit for the policy year, rather than to the start of the policy year.

Although Allstate believes in using the full underwriting profit provision it has been capped in this filing. The final capped pre-tax underwriting profit provision at present value is shown in **Attachment H2P, Section 2, Exhibit 10**. In order to expedite the filing process Underwriting Profit, Debt, and Contingency Provisions have been capped at 7% total.

Debt Provision

The cost of debt is listed as a separate provision in the Variable Expense and Profit Ratio. The debt provision amount is shown in **Attachment H2P, Section 2, Exhibit 10**.

Contingency Provision

The contingency provision is shown in **Attachment H2P, Section 2, Exhibit 10**.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

ADJUSTMENTS TO PREMIUMS

Current Rate Level

All premiums in the experience period were adjusted to current rate level in Georgia. Allstate uses the parallelogram method for this adjustment.

Allstate also uses the parallelogram method to bring premiums to current rate level prior to calculating the changes in average premium (the premium trends).

Premium Trend

In addition to bringing premiums to current rate level, changes in the average written premium at the current premium level were reviewed. Unlike losses, premium is relatively stable. Only the latest year of premium is used in the calculation of the indication, which eliminates the need to apply a historical premium trend to the base data. Premium projections are selected to account for shifts in the distribution of various underlying factors. Since the effects on losses caused by these shifts are reflected in the loss projections, it is important that Allstate also account for the anticipated future changes in premiums.

The projected average earned premiums as well as the calculation of the premium projection factors are displayed in **Attachment H2P, Section 2, Exhibits 15.1 through 15.4 and 16**, respectively. These annual selections are used to project the data from the average earned date of the experience period to the average earned date of the future policy period. Premium trend data is provided in **Attachment H2P, Section 2, Exhibits 17.1 through 17.4**.

This approach for selecting premium trends is consistent with the Current Practices and Alternatives detailed in Appendix 1 – Background and Current Practices of Actuarial Standards of Practice No. 13, *Trending Procedures in Property/Casualty Insurance Ratemaking*.

ATTACHMENT FOR

Explanatory Memorandum

Section 3: Summary of Manual Changes

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO & TRAILER
GEORGIA**

SUMMARY OF MANUAL CHANGES

Rates Manual:

RP-2A	Revised Rate Adjustment Factors
RP-3A	Revised Base Fixed Expense Premium
RP-31A	Revised Roadside Coverage (JJ) & Transportation Expense (UU)
RP-2B	Revised Travel Trailer Base Rates
RP-12BR	Removed duplicative Transportation Expense (UU)
M-2.1 - M-2.14	Revised VAM Factors
M-3	Revised VAM Factors

ATTACHMENT G

SECTION 1:

AUTO OVERALL RATE LEVEL EXHIBITS

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

RATE ADJUSTMENT FACTORS & MISCELLANEOUS COVERAGE CHANGES

<u>Coverage</u>	<u>Indicated Change</u>	<u>Selected Change</u>
BI	17.4%	15.4%
PD	37.0%	32.8%
MED	5.2%	4.6%
UM-SS*	14.1%	12.4%
UM-SA*	14.1%	12.4%
UMPD-SS*	14.1%	12.4%
UMPD-SA*	14.1%	12.4%
COLL	23.1%	20.5%
COMP	22.8%	20.2%
ROADSIDE	4.6%	4.0%
TRANSPORTATION EXPENSE	10.6%	9.4%
FIXED EXPENSE	5.1%	4.5%

*All UM coverages reflect the group UM indicated and selected changes as shown in Attachment H2P, Exhibit 1.0
Rate Adjustment Factors and Miscellaneous Coverage Rates were changed to achieve the selected rate level changes by coverage.
For this reason, the indicated changes and selected changes by coverage are shown.

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0002	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0004	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0005	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0006	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0008	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0009	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0011	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0012	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0013	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0014	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0016	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0017	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0018	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0019	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0021	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0022	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0024	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0025	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0028	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0030	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0032	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0033	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0034	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0035	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0038	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0039	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0040	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0041	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.988	

[illegible]

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0223	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0224	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0228	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0229	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0230	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0233	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0234	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0236	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0237	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0238	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0240	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0241	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0248	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0250	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0251	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0252	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0253	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0256	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0257	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0258	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0259	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0260	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0263	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0264	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0265	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0266	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0268	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0269	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0272	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0273	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0274	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0275	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0276	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0277	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0281	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0284	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0285	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0286	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0288	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0289	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0290	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0291	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0292	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0293	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0294	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0295	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0296	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0297	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0302	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0303	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0304	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0305	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0306	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0307	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0308	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0309	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0310	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0311	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0312	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0313	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0314	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0315	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0316	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0317	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0318	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0319	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0320	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0322	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0324	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0326	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0327	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0328	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0329	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0330	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0331	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0332	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0334	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0336	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0337	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0338	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0339	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0340	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0341	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0342	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0344	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0345	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0346	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0349	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0350	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0354	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0355	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0360	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0361	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0363	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0401	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0410	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0411	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0412	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0413	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0414	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0415	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0417	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0420	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0421	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0423	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0424	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0425	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0426	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0427	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0428	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0429	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0434	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0436	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0438	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0439	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0441	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0442	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0445	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0446	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0449	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0450	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0451	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0452	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0453	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0454	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0455	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0456	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0457	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0458	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0459	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0460	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0461	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0464	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0467	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0470	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0471	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0473	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0474	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0477	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0501	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0502	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0504	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0506	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0507	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0510	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0511	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0512	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0513	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0516	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0517	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0518	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0519	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0520	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0521	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0522	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0523	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0525	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0527	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488

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Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0060	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0061	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0062	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0064	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0065	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0066	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0067	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0068	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0070	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0071	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0072	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0074	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0075	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0076	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0077	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0078	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0079	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0080	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0081	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0082	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0083	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0084	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0087	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0088	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0090	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0092	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0093	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0094	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0096	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0097	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0101	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0102	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0103	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0104	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0105	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0106	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0107	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0108	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0110	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0111	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0113	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0114	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0115	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0116	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0117	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0118	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0120	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0121	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0122	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0123	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0124	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0125	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0126	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0127	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0129	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0132	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0133	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0134	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0135	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0137	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0138	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0139	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0140	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0141	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0142	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0143	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0144	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0145	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0146	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0147	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0148	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0149	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0151	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0152	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0153	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0156	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0157	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0160	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0161	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872

[illegible]

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0598	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0601	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0602	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0605	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0606	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0607	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0609	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0619	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0620	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0621	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0622	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0623	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0624	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0625	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0627	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0628	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0629	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0630	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0631	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0633	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0634	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0635	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0638	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0639	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0641	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0642	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0643	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0645	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0646	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0647	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0648	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0650	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0655	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0656	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0660	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0662	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0663	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0664	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0665	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0666	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0667	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0668	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0669	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0671	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0673	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0677	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0678	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0680	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0683	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0701	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0705	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0707	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0708	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0710	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0711	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0720	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0721	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0724	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0725	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0726	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0728	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0730	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0731	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0732	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
0733	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0734	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0735	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0736	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0738	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0739	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0740	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0741	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0742	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0746	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0747	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0750	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	
0751	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0752	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	
0753	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0755	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0756	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0757	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0802	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0803	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0805	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0806	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0807	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0808	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0809	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0810	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0811	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0812	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0813	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0814	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0815	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0816	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0817	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0818	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0819	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0820	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0821	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0822	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0823	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0824	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0828	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0830	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0833	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0901	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0904	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0905	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0906	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0907	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0909	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0912	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0916	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1001	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1002	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1003	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1004	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1005	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1006	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1007	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1008	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1009	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1011	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1012	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1014	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1015	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1016	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1017	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1018	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1019	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1020	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1021	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1022	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1023	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1024	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1025	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1026	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1027	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1028	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1029	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1030	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1031	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1032	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1033	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1034	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1035	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1036	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1037	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1038	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1039	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1041	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1042	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1044	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1045	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1046	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1047	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872

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[illegible]

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
1789	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1790	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1791	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1792	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1793	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1794	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1795	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1796	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1798	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1801	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1803	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1804	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1805	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1806	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1807	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1808	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1810	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1811	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1812	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1815	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1816	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1820	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1821	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1822	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1823	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1824	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1825	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1826	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1827	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1829	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1830	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1831	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1832	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1833	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1836	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1901	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1903	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1904	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1905	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1906	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1907	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1909	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
9813	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9815	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9817	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9819	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9823	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9824	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9825	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9826	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9827	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9828	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9832	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9834	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9836	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9837	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9840	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9841	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9842	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9845	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9846	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9851	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9854	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9859	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9861	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9862	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9866	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9867	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9870	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9877	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9885	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9886	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9897	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
ALL OTHER COMBINATIONS		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	VEHICLE ANNUAL MILEAGE - MIN	VEHICLE ANNUAL MILEAGE - MAX	Current					Proposed				
			BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0	1,000	0.6372	0.6679	0.6452	0.6678	0.6289	0.6372	0.6679	0.6452	0.6678	0.6289
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1,001	2,000	0.6372	0.6679	0.6452	0.6678	0.6289	0.6372	0.6679	0.6452	0.6678	0.6289
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	2,001	3,000	0.6476	0.6781	0.6557	0.6772	0.6388	0.6476	0.6781	0.6557	0.6772	0.6388
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	3,001	4,000	0.6692	0.6990	0.6781	0.6971	0.6593	0.6692	0.6990	0.6781	0.6971	0.6593
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	4,001	5,000	0.6922	0.7209	0.7016	0.7176	0.6809	0.6922	0.7209	0.7016	0.7176	0.6809
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	5,001	6,000	0.7163	0.7439	0.7267	0.7391	0.7036	0.7163	0.7439	0.7267	0.7391	0.7036
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	6,001	7,000	0.7418	0.7681	0.7531	0.7617	0.7277	0.7418	0.7681	0.7531	0.7617	0.7277
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	7,001	8,000	0.7688	0.7936	0.7811	0.7853	0.7529	0.7688	0.7936	0.7811	0.7853	0.7529
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	8,001	9,000	0.7974	0.8203	0.8106	0.8101	0.7795	0.7974	0.8203	0.8106	0.8101	0.7795
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	9,001	10,000	0.8275	0.8484	0.8419	0.8359	0.8075	0.8275	0.8484	0.8419	0.8359	0.8075
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	10,001	11,000	0.8592	0.8778	0.8750	0.8630	0.8369	0.8592	0.8778	0.8750	0.8630	0.8369
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	11,001	12,000	0.8928	0.9087	0.9099	0.8913	0.8680	0.8928	0.9087	0.9099	0.8913	0.8680
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	12,001	13,000	0.9282	0.9413	0.9469	0.9209	0.9007	0.9282	0.9413	0.9469	0.9209	0.9007
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	13,001	14,000	0.9656	0.9753	0.9860	0.9520	0.9351	0.9656	0.9753	0.9860	0.9520	0.9351
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	14,001	15,000	1.0052	1.0112	1.0274	0.9844	0.9714	1.0052	1.0112	1.0274	0.9844	0.9714
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	15,001	16,000	1.0469	1.0489	1.0710	1.0184	1.0095	1.0469	1.0489	1.0710	1.0184	1.0095
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	16,001	17,000	1.0764	1.0752	1.1019	1.0421	1.0364	1.0764	1.0752	1.1019	1.0421	1.0364
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	17,001	18,000	1.1074	1.1028	1.1345	1.0670	1.0645	1.1074	1.1028	1.1345	1.0670	1.0645
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	18,001	19,000	1.1403	1.1319	1.1690	1.0930	1.0943	1.1403	1.1319	1.1690	1.0930	1.0943
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	19,001	20,000	1.1749	1.1625	1.2055	1.1202	1.1256	1.1749	1.1625	1.2055	1.1202	1.1256
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	20,001	21,000	1.2114	1.1945	1.2440	1.1486	1.1586	1.2114	1.1945	1.2440	1.1486	1.1586
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	21,001	22,000	1.2501	1.2282	1.2849	1.1784	1.1934	1.2501	1.2282	1.2849	1.1784	1.1934
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	22,001	23,000	1.2910	1.2636	1.3279	1.2095	1.2300	1.2910	1.2636	1.3279	1.2095	1.2300
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	23,001	24,000	1.3341	1.3007	1.3735	1.2422	1.2685	1.3341	1.3007	1.3735	1.2422	1.2685
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	24,001	25,000	1.3796	1.3398	1.4218	1.2762	1.3091	1.3796	1.3398	1.4218	1.2762	1.3091
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	25,001	26,000	1.4277	1.3808	1.4728	1.3119	1.3519	1.4277	1.3808	1.4728	1.3119	1.3519
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	26,001	27,000	1.4785	1.4238	1.5267	1.3493	1.3969	1.4785	1.4238	1.5267	1.3493	1.3969
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	27,001	28,000	1.5323	1.4690	1.5838	1.3885	1.4443	1.5323	1.4690	1.5838	1.3885	1.4443
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	28,001	29,000	1.5889	1.5164	1.6441	1.4295	1.4942	1.5889	1.5164	1.6441	1.4295	1.4942
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	29,001	30,000	1.6487	1.5662	1.7079	1.4723	1.5468	1.6487	1.5662	1.7079	1.4723	1.5468
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	30,001	999,999	1.6799	1.5921	1.7412	1.4945	1.5741	1.6799	1.5921	1.7412	1.4945	1.5741
CUSTOMER DECLARED	0	1,000	0.6372	0.6679	0.6452	0.6678	0.6289	0.9093	0.9170	0.9113	0.9170	0.9072
CUSTOMER DECLARED	1,001	2,000	0.6372	0.6679	0.6452	0.6678	0.6289	0.9093	0.9170	0.9113	0.9170	0.9072
CUSTOMER DECLARED	2,001	3,000	0.6476	0.6781	0.6557	0.6772	0.6388	0.9119	0.9195	0.9139	0.9193	0.9097
CUSTOMER DECLARED	3,001	4,000	0.6692	0.6990	0.6781	0.6971	0.6593	0.9173	0.9248	0.9195	0.9243	0.9148
CUSTOMER DECLARED	4,001	5,000	0.6922	0.7209	0.7016	0.7176	0.6809	0.9231	0.9302	0.9254	0.9294	0.9202
CUSTOMER DECLARED	5,001	6,000	0.7163	0.7439	0.7267	0.7391	0.7036	0.9291	0.9360	0.9317	0.9348	0.9259
CUSTOMER DECLARED	6,001	7,000	0.7418	0.7681	0.7531	0.7617	0.7277	0.9355	0.9420	0.9383	0.9404	0.9319
CUSTOMER DECLARED	7,001	8,000	0.7688	0.7936	0.7811	0.7853	0.7529	0.9422	0.9484	0.9453	0.9463	0.9382
CUSTOMER DECLARED	8,001	9,000	0.7974	0.8203	0.8106	0.8101	0.7795	0.9494	0.9551	0.9527	0.9525	0.9449
CUSTOMER DECLARED	9,001	10,000	0.8275	0.8484	0.8419	0.8359	0.8075	0.9569	0.9621	0.9605	0.9590	0.9519
CUSTOMER DECLARED	10,001	11,000	0.8592	0.8778	0.8750	0.8630	0.8369	0.9648	0.9695	0.9688	0.9658	0.9592
CUSTOMER DECLARED	11,001	12,000	0.8928	0.9087	0.9099	0.8913	0.8680	0.9732	0.9772	0.9775	0.9728	0.9670
CUSTOMER DECLARED	12,001	13,000	0.9282	0.9413	0.9469	0.9209	0.9007	0.9821	0.9853	0.9867	0.9802	0.9752
CUSTOMER DECLARED	13,001	14,000	0.9656	0.9753	0.9860	0.9520	0.9351	0.9914	0.9938	0.9965	0.9880	0.9838
CUSTOMER DECLARED	14,001	15,000	1.0052	1.0112	1.0274	0.9844	0.9714	1.0052	1.0112	1.0274	0.9961	0.9929
CUSTOMER DECLARED	15,001	16,000	1.0469	1.0489	1.0710	1.0184	1.0095	1.0469	1.0489	1.0710	1.0184	1.0095
CUSTOMER DECLARED	16,001	17,000	1.0764	1.0752	1.1019	1.0421	1.0364	1.0764	1.0752	1.1019	1.0421	1.0364
CUSTOMER DECLARED	17,001	18,000	1.1074	1.1028	1.1345	1.0670	1.0645	1.1074	1.1028	1.1345	1.0670	1.0645
CUSTOMER DECLARED	18,001	19,000	1.1403	1.1319	1.1690	1.0930	1.0943	1.1403	1.1319	1.1690	1.0930	1.0943
CUSTOMER DECLARED	19,001	20,000	1.1749	1.1625	1.2055	1.1202	1.1256	1.1749	1.1625	1.2055	1.1202	1.1256
CUSTOMER DECLARED	20,001	21,000	1.2114	1.1945	1.2440	1.1486	1.1586	1.2114	1.1945	1.2440	1.1486	1.1586
CUSTOMER DECLARED	21,001	22,000	1.2501	1.2282	1.2849	1.1784	1.1934	1.2501	1.2282	1.2849	1.1784	1.1934
CUSTOMER DECLARED	22,001	23,000	1.2910	1.2636	1.3279	1.2095	1.2300	1.2910	1.2636	1.3279	1.2095	1.2300
CUSTOMER DECLARED	23,001	24,000	1.3341	1.3007	1.3735	1.2422	1.2685	1.3341	1.3007	1.3735	1.2422	1.2685
CUSTOMER DECLARED	24,001	25,000	1.3796	1.3398	1.4218	1.2762	1.3091	1.3796	1.3398	1.4218	1.2762	1.3091
CUSTOMER DECLARED	25,001	26,000	1.4277	1.3808	1.4728	1.3119	1.3519	1.4277	1.3808	1.4728	1.3119	1.3519
CUSTOMER DECLARED	26,001	27,000	1.4785	1.4238	1.5267	1.3493	1.3969	1.4785	1.4238	1.5267	1.3493	1.3969
CUSTOMER DECLARED	27,001	28,000	1.5323	1.4690	1.5838	1.3885	1.4443	1.5323	1.4690	1.5838	1.3885	1.4443
CUSTOMER DECLARED	28,001	29,000	1.5889	1.5164	1.6441	1.4295	1.4942	1.5889	1.5164	1.6441	1.4295	1.4942
CUSTOMER DECLARED	29,001	30,000	1.6487	1.5662	1.7079	1.4723	1.5468	1.6487	1.5662	1.7079	1.4723	1.5468
CUSTOMER DECLARED	30,001	999,999	1.6799	1.5921	1.7412	1.4945	1.5741	1.6799	1.5921	1.7412	1.4945	1.5741
ALL OTHER COMBINATIONS			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

SECTION 2:

AUTO SUPPORT - BACKGROUND DATA, CALCULATIONS, & EXHIBITS

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSANGER AUTO
GEORGIA**

**UNDERLYING DATA AND CALCULATIONS - SUPPORT FOR REDUCED FACTOR SPREAD
SUPPLEMENTARY MULTIPLICATIVE FACTOR PATTERNS 2 AND 3**

Vehicle Annual Mileage Source	(1) Case Incurred Losses*	(2) Earned Premiums*	(3) Loss Ratios (1) / (2)	(4) Loss Ratio Relativities (3) / (3)_{Total}
Customer/Vendor Verified	\$5,445,720	\$13,855,918	0.393	0.838
Vendor Verified	\$30,705,700	\$66,888,045	0.459	0.978
Customer Verified	\$6,864,372	\$12,493,164	0.549	1.171
Customer Declared	\$88,331,816	\$132,305,508	0.668	1.423
All Other Combinations	\$361,230,196	\$824,367,640	0.438	0.934
Total	\$492,577,804	\$1,049,910,275	0.469	1.000

* Data combines all coverages for which Verified Annual Mileage applies from implementation in April 2021 through January 2023.

SECTION 3:

TRAILER OVERALL RATE LEVEL EXHIBITS

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

Summary of Rate Level Changes

Coverage	Distribution of Written Premium at CRL as of 03/31/22	Indicated Rate Level Change
Travel Trailer Collision	21.4%	32.9%
Travel Trailer Comprehensive & Contents	72.8%	18.9%
Total Travel Trailer	94.2%	22.1%
Utility Trailer Collision	2.1%	-5.9%
Utility Trailer Comprehensive	3.7%	15.5%
Total Utility Trailer	5.8%	7.8%
Total Trailer	100.0%	21.2%

Coverage	Distribution of Written Premium at CRL as of 07/25/22	Selected Rate Level Change
Travel Trailer Collision	21.5%	31.2%
Travel Trailer Comprehensive & Contents	72.8%	16.8%
Total Travel Trailer	94.3%	20.1%
Utility Trailer Collision	2.0%	0.0%
Utility Trailer Comprehensive	3.7%	0.0%
Total Utility Trailer	5.7%	0.0%
Total Trailer	100.0%	18.9%

ATTACHMENT G

SECTION 1:

AUTO OVERALL RATE LEVEL EXHIBITS

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

RATE ADJUSTMENT FACTORS & MISCELLANEOUS COVERAGE CHANGES

<u>Coverage</u>	<u>Indicated Change</u>	<u>Selected Change</u>
BI	17.4%	17.4%
PD	37.0%	37.0%
MED	5.2%	5.2%
UM-SS*	14.1%	14.1%
UM-SA*	14.1%	14.1%
UMPD-SS*	14.1%	14.1%
UMPD-SA*	14.1%	14.1%
COLL	23.1%	23.1%
COMP	22.8%	22.8%
ROADSIDE	4.6%	4.6%
TRANSPORTATION EXPENSE	10.6%	10.6%
FIXED EXPENSE	5.1%	5.1%

*All UM coverages reflect the group UM indicated and selected changes as shown in Attachment H2P, Exhibit 1.0
Rate Adjustment Factors and Miscellaneous Coverage Rates were changed to achieve the selected rate level changes by coverage. For this reason, the indicated changes and selected changes by coverage are shown.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

SUPPLEMENTARY MULTIPLICATIVE FACTOR - PATTERN 2

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0002	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0004	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0005	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0006	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0008	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0009	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0011	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0012	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0013	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0014	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0016	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0017	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0018	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0019	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0021	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0022	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0024	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0025	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0028	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0030	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0032	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0033	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0034	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0035	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0038	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0039	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0040	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0041	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0043	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0044	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0045	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0046	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0047	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0049	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0052	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0054	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0055	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0056	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0058	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0060	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0061	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0062	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0064	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0065	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0066	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0067	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0068	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0070	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0071	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0072	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0074	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0075	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0076	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0077	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0078	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0079	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0080	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0081	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0082	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0083	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0084	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0087	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0088	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0090	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0092	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0093	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0094	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0096	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0097	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0101	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0102	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0103	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0104	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0105	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0106	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0107	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0108	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0110	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0111	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0113	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0114	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0115	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0116	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0117	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0118	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0120	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0121	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0122	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0123	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0124	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0125	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0126	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0127	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0129	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0132	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0133	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0134	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0135	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0137	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0138	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0139	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0140	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0141	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0142	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0143	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0144	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0145	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0146	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0147	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0148	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0149	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0151	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0152	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0153	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0156	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0157	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0160	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0161	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0164	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0165	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0168	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0169	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0170	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0171	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0172	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0173	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0175	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0176	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0177	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0178	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0179	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0180	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0182	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0183	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0184	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0185	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0187	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0188	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0189	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0204	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0205	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0206	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0212	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0213	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0214	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0215	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0216	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0217	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0218	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0220	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0222	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0223	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0224	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0228	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0229	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0230	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0233	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0234	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0236	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0237	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0238	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0240	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0241	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0248	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0250	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0251	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0252	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0253	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0256	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0257	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0258	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0259	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0260	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0263	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0264	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0265	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0266	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0268	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0269	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0272	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0273	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0274	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0275	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0276	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0277	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0281	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0284	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0285	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0286	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0288	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0289	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0290	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0291	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0292	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0293	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0294	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0295	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0296	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0297	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0302	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0303	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0304	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0305	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0306	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0307	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0308	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0309	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0310	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0311	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0312	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0313	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0314	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0315	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0316	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0317	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0318	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0319	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0320	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0322	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0324	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0326	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0327	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0328	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0329	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0330	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0331	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0332	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0334	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0336	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0337	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0338	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0339	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0340	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0341	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0342	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0344	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0345	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0346	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0349	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0350	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0354	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0355	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0360	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0361	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0363	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0401	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0410	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0411	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0412	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0413	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0414	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0415	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0417	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0420	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0421	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0423	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0424	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0425	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0426	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0427	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0428	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0429	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0434	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0436	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0438	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0439	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0441	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0442	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0445	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0446	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0449	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0450	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0451	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0452	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0453	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0454	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0455	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0456	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0457	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0458	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0459	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0460	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0461	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0464	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0467	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0470	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0471	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0473	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0474	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0477	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0501	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0502	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0504	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0506	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0507	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0510	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0511	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0512	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0513	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0516	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0517	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0518	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0519	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9865	0.9880	0.9897	0.9884	0.9864	0.9865	0.9880	0.9897	0.9884	0.9864
0520	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0521	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0522	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0523	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0525	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488
0527	CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0.9429	0.9491	0.9412	0.9561	0.9488	0.9429	0.9491	0.9412	0.9561	0.9488

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Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0060	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0061	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0062	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0064	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0065	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0066	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0067	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0068	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0070	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0071	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0072	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0074	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0075	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0076	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0077	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0078	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0079	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0080	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0081	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0082	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0083	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0084	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0087	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0088	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0090	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0092	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0093	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0094	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0096	CUSTOMER DECLARED	1.0613	1.0547	1.0686	1.0525	1.0603	1.0613	1.0547	1.0686	1.0525	1.0603
0097	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0101	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0102	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0103	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0104	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0105	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0106	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0107	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0108	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0110	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0111	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0113	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0114	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0115	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0116	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0117	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0118	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0120	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0121	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0122	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0123	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0124	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0125	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0126	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0127	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0129	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0132	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0133	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0134	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0135	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0137	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0138	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0139	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0140	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0141	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0142	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0143	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0144	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0145	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0146	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0147	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0148	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0149	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0151	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0152	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0153	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0156	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0157	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0160	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0161	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0164	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0165	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0168	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0169	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0170	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0171	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0172	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0173	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0175	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0176	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0177	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0178	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0179	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0180	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0182	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0183	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0184	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0185	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0187	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0188	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0189	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0204	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0205	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0206	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0212	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0213	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0214	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0215	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0216	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0217	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0218	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0220	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0222	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0223	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0224	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0228	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0229	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0230	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0233	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0234	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0236	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0237	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0238	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0240	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0241	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0248	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0250	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0251	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0252	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0253	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0256	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0257	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0258	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0259	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0260	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0263	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0264	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0265	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0266	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0268	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0269	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0272	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0273	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0274	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0275	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0276	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0277	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0281	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0284	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0285	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0286	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0288	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0289	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0290	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0291	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0292	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0293	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0294	CUSTOMER DECLARED	1.0186	1.0166	1.0262	1.0152	1.0179	1.0186	1.0166	1.0262	1.0152	1.0179
0295	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872

[illegible]

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0455	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0456	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0457	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0458	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0459	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0460	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0461	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0464	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0467	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0470	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0471	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0473	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0474	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0477	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0501	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0502	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0504	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0506	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0507	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0510	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0511	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0512	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0513	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0516	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0517	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0518	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0519	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0520	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0521	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0522	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0523	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0525	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0527	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0528	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0529	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0530	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0531	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0533	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0534	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0535	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0536	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0537	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0538	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0539	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0540	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0541	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0542	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0543	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0544	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0545	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0546	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0547	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0548	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0549	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0552	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0553	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0554	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0555	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0557	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0558	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0559	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0560	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0562	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0563	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0564	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0565	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0566	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0567	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0568	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0571	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0572	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0573	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0575	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0576	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0577	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0580	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0581	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0582	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0597	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

[illegible]

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
0755	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0756	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0757	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0802	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0803	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0805	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0806	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0807	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0808	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0809	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0810	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0811	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0812	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0813	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0814	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0815	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0816	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0817	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0818	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0819	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
0820	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0821	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0822	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0823	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0824	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0828	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0830	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0833	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
0901	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0904	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0905	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0906	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0907	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0909	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0912	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
0916	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1001	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1002	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1003	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1004	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1005	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1006	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1007	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1008	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1009	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1011	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1012	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1014	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1015	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1016	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1017	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1018	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1019	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1020	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1021	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1022	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1023	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1024	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1025	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1026	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1027	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1028	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1029	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1030	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1031	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1032	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1033	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1034	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1035	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1036	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1037	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1038	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1039	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1041	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1042	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1044	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1045	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1046	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1047	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872

[illegible]

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
1333	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1401	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1402	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1403	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1404	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1405	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1406	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1407	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1408	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1409	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1410	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1411	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1412	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1415	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1416	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1419	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1421	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1501	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1503	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1510	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1512	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1513	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1516	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1518	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1519	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1520	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1521	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1522	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1523	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1525	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1527	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1532	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1533	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1534	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1535	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1537	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1539	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1542	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1543	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1544	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1545	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1546	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1547	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1548	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1549	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1550	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1551	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1552	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1553	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1554	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1555	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1557	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1558	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1560	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1561	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1562	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1563	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1564	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1565	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1566	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1567	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1568	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1569	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1601	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1602	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1605	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1606	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1620	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1622	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1623	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1624	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1625	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1626	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1627	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1629	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1630	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1631	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1632	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1634	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
1635	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1636	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1637	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1638	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1639	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1641	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1642	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1643	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1645	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1646	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1647	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1648	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1649	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1650	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1698	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1699	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1701	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1702	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1703	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1704	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1705	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1706	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1707	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1709	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1711	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1712	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1714	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1715	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1716	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1717	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1719	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1720	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1721	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1722	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1726	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1727	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1729	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1730	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1733	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1735	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1737	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1738	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1740	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1741	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1742	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1743	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1744	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1746	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1747	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1749	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1750	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1751	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1753	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1754	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1756	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1757	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1759	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1762	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1763	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1764	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1765	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1768	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1769	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1770	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1771	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1772	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1773	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1774	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1775	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1778	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1779	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1780	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1781	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1782	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1783	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1784	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1785	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1787	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1788	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872

Rating Territory	VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	Current					Proposed				
		BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
1789	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1790	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1791	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1792	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1793	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1794	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1795	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1796	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1798	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1801	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1803	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1804	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1805	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1806	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1807	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1808	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1810	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1811	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1812	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1815	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1816	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1820	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1821	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1822	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1823	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1824	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1825	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1826	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1827	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1829	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1830	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1831	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1832	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1833	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1836	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1901	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1903	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1904	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1905	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
1906	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1907	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
1909	CUSTOMER DECLARED	0.9865	0.9880	0.9897	0.9884	0.9864	0.9966	0.9970	0.9974	0.9971	0.9966
9813	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9815	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9817	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9819	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9823	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9824	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9825	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9826	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9827	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9828	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9832	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9834	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9836	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9837	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9840	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9841	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9842	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9845	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9846	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9851	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9854	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9859	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9861	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9862	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9866	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9867	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9870	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9877	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9885	CUSTOMER DECLARED	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9886	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
9897	CUSTOMER DECLARED	0.9429	0.9491	0.9412	0.9561	0.9488	0.9857	0.9873	0.9853	0.9890	0.9872
ALL OTHER COMBINATIONS		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

SUPPLEMENTARY MULTIPLICATIVE FACTOR - PATTERN 3

VEHICLE ANNUAL MILEAGE SOURCE (CUSTOMER DECLARED, CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR, NO HIT, BLANK)	VEHICLE ANNUAL MILEAGE - MIN	VEHICLE ANNUAL MILEAGE - MAX	Current					Proposed				
			BI	PD	MED	COLL	COMP	BI	PD	MED	COLL	COMP
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	0	1,000	0.6372	0.6679	0.6452	0.6678	0.6289	0.6372	0.6679	0.6452	0.6678	0.6289
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	1,001	2,000	0.6372	0.6679	0.6452	0.6678	0.6289	0.6372	0.6679	0.6452	0.6678	0.6289
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	2,001	3,000	0.6476	0.6781	0.6557	0.6772	0.6388	0.6476	0.6781	0.6557	0.6772	0.6388
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	3,001	4,000	0.6692	0.6990	0.6781	0.6971	0.6593	0.6692	0.6990	0.6781	0.6971	0.6593
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	4,001	5,000	0.6922	0.7209	0.7016	0.7176	0.6809	0.6922	0.7209	0.7016	0.7176	0.6809
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	5,001	6,000	0.7163	0.7439	0.7267	0.7391	0.7036	0.7163	0.7439	0.7267	0.7391	0.7036
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	6,001	7,000	0.7418	0.7681	0.7531	0.7617	0.7277	0.7418	0.7681	0.7531	0.7617	0.7277
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	7,001	8,000	0.7688	0.7936	0.7811	0.7853	0.7529	0.7688	0.7936	0.7811	0.7853	0.7529
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	8,001	9,000	0.7974	0.8203	0.8106	0.8101	0.7795	0.7974	0.8203	0.8106	0.8101	0.7795
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	9,001	10,000	0.8275	0.8484	0.8419	0.8359	0.8075	0.8275	0.8484	0.8419	0.8359	0.8075
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	10,001	11,000	0.8592	0.8778	0.8750	0.8630	0.8369	0.8592	0.8778	0.8750	0.8630	0.8369
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	11,001	12,000	0.8928	0.9087	0.9099	0.8913	0.8680	0.8928	0.9087	0.9099	0.8913	0.8680
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	12,001	13,000	0.9282	0.9413	0.9469	0.9209	0.9007	0.9282	0.9413	0.9469	0.9209	0.9007
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	13,001	14,000	0.9656	0.9753	0.9860	0.9520	0.9351	0.9656	0.9753	0.9860	0.9520	0.9351
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	14,001	15,000	1.0052	1.0112	1.0274	0.9844	0.9714	1.0052	1.0112	1.0274	0.9844	0.9714
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	15,001	16,000	1.0469	1.0489	1.0710	1.0184	1.0095	1.0469	1.0489	1.0710	1.0184	1.0095
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	16,001	17,000	1.0764	1.0752	1.1019	1.0421	1.0364	1.0764	1.0752	1.1019	1.0421	1.0364
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	17,001	18,000	1.1074	1.1028	1.1345	1.0670	1.0645	1.1074	1.1028	1.1345	1.0670	1.0645
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	18,001	19,000	1.1403	1.1319	1.1690	1.0930	1.0943	1.1403	1.1319	1.1690	1.0930	1.0943
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	19,001	20,000	1.1749	1.1625	1.2055	1.1202	1.1256	1.1749	1.1625	1.2055	1.1202	1.1256
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	20,001	21,000	1.2114	1.1945	1.2440	1.1486	1.1586	1.2114	1.1945	1.2440	1.1486	1.1586
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	21,001	22,000	1.2501	1.2282	1.2849	1.1784	1.1934	1.2501	1.2282	1.2849	1.1784	1.1934
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	22,001	23,000	1.2910	1.2636	1.3279	1.2095	1.2300	1.2910	1.2636	1.3279	1.2095	1.2300
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	23,001	24,000	1.3341	1.3007	1.3735	1.2422	1.2685	1.3341	1.3007	1.3735	1.2422	1.2685
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	24,001	25,000	1.3796	1.3398	1.4218	1.2762	1.3091	1.3796	1.3398	1.4218	1.2762	1.3091
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	25,001	26,000	1.4277	1.3808	1.4728	1.3119	1.3519	1.4277	1.3808	1.4728	1.3119	1.3519
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	26,001	27,000	1.4785	1.4238	1.5267	1.3493	1.3969	1.4785	1.4238	1.5267	1.3493	1.3969
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	27,001	28,000	1.5323	1.4690	1.5838	1.3885	1.4443	1.5323	1.4690	1.5838	1.3885	1.4443
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	28,001	29,000	1.5889	1.5164	1.6441	1.4295	1.4942	1.5889	1.5164	1.6441	1.4295	1.4942
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	29,001	30,000	1.6487	1.5662	1.7079	1.4723	1.5468	1.6487	1.5662	1.7079	1.4723	1.5468
CUSTOMER VERIFIED, VENDOR, CUSTOMER/VENDOR	30,001	999,999	1.6799	1.5921	1.7412	1.4945	1.5741	1.6799	1.5921	1.7412	1.4945	1.5741
CUSTOMER DECLARED	0	1,000	0.6372	0.6679	0.6452	0.6678	0.6289	0.9093	0.9170	0.9113	0.9170	0.9072
CUSTOMER DECLARED	1,001	2,000	0.6372	0.6679	0.6452	0.6678	0.6289	0.9093	0.9170	0.9113	0.9170	0.9072
CUSTOMER DECLARED	2,001	3,000	0.6476	0.6781	0.6557	0.6772	0.6388	0.9119	0.9195	0.9139	0.9193	0.9097
CUSTOMER DECLARED	3,001	4,000	0.6692	0.6990	0.6781	0.6971	0.6593	0.9173	0.9248	0.9195	0.9243	0.9148
CUSTOMER DECLARED	4,001	5,000	0.6922	0.7209	0.7016	0.7176	0.6809	0.9231	0.9302	0.9254	0.9294	0.9202
CUSTOMER DECLARED	5,001	6,000	0.7163	0.7439	0.7267	0.7391	0.7036	0.9291	0.9360	0.9317	0.9348	0.9259
CUSTOMER DECLARED	6,001	7,000	0.7418	0.7681	0.7531	0.7617	0.7277	0.9355	0.9420	0.9383	0.9404	0.9319
CUSTOMER DECLARED	7,001	8,000	0.7688	0.7936	0.7811	0.7853	0.7529	0.9422	0.9484	0.9453	0.9463	0.9382
CUSTOMER DECLARED	8,001	9,000	0.7974	0.8203	0.8106	0.8101	0.7795	0.9494	0.9551	0.9527	0.9525	0.9449
CUSTOMER DECLARED	9,001	10,000	0.8275	0.8484	0.8419	0.8359	0.8075	0.9569	0.9621	0.9605	0.9590	0.9519
CUSTOMER DECLARED	10,001	11,000	0.8592	0.8778	0.8750	0.8630	0.8369	0.9648	0.9695	0.9688	0.9658	0.9592
CUSTOMER DECLARED	11,001	12,000	0.8928	0.9087	0.9099	0.8913	0.8680	0.9732	0.9772	0.9775	0.9728	0.9670
CUSTOMER DECLARED	12,001	13,000	0.9282	0.9413	0.9469	0.9209	0.9007	0.9821	0.9853	0.9867	0.9802	0.9752
CUSTOMER DECLARED	13,001	14,000	0.9656	0.9753	0.9860	0.9520	0.9351	0.9914	0.9938	0.9965	0.9880	0.9838
CUSTOMER DECLARED	14,001	15,000	1.0052	1.0112	1.0274	0.9844	0.9714	1.0052	1.0112	1.0274	0.9961	0.9929
CUSTOMER DECLARED	15,001	16,000	1.0469	1.0489	1.0710	1.0184	1.0095	1.0469	1.0489	1.0710	1.0184	1.0095
CUSTOMER DECLARED	16,001	17,000	1.0764	1.0752	1.1019	1.0421	1.0364	1.0764	1.0752	1.1019	1.0421	1.0364
CUSTOMER DECLARED	17,001	18,000	1.1074	1.1028	1.1345	1.0670	1.0645	1.1074	1.1028	1.1345	1.0670	1.0645
CUSTOMER DECLARED	18,001	19,000	1.1403	1.1319	1.1690	1.0930	1.0943	1.1403	1.1319	1.1690	1.0930	1.0943
CUSTOMER DECLARED	19,001	20,000	1.1749	1.1625	1.2055	1.1202	1.1256	1.1749	1.1625	1.2055	1.1202	1.1256
CUSTOMER DECLARED	20,001	21,000	1.2114	1.1945	1.2440	1.1486	1.1586	1.2114	1.1945	1.2440	1.1486	1.1586
CUSTOMER DECLARED	21,001	22,000	1.2501	1.2282	1.2849	1.1784	1.1934	1.2501	1.2282	1.2849	1.1784	1.1934
CUSTOMER DECLARED	22,001	23,000	1.2910	1.2636	1.3279	1.2095	1.2300	1.2910	1.2636	1.3279	1.2095	1.2300
CUSTOMER DECLARED	23,001	24,000	1.3341	1.3007	1.3735	1.2422	1.2685	1.3341	1.3007	1.3735	1.2422	1.2685
CUSTOMER DECLARED	24,001	25,000	1.3796	1.3398	1.4218	1.2762	1.3091	1.3796	1.3398	1.4218	1.2762	1.3091
CUSTOMER DECLARED	25,001	26,000	1.4277	1.3808	1.4728	1.3119	1.3519	1.4277	1.3808	1.4728	1.3119	1.3519
CUSTOMER DECLARED	26,001	27,000	1.4785	1.4238	1.5267	1.3493	1.3969	1.4785	1.4238	1.5267	1.3493	1.3969
CUSTOMER DECLARED	27,001	28,000	1.5323	1.4690	1.5838	1.3885	1.4443	1.5323	1.4690	1.5838	1.3885	1.4443
CUSTOMER DECLARED	28,001	29,000	1.5889	1.5164	1.6441	1.4295	1.4942	1.5889	1.5164	1.6441	1.4295	1.4942
CUSTOMER DECLARED	29,001	30,000	1.6487	1.5662	1.7079	1.4723	1.5468	1.6487	1.5662	1.7079	1.4723	1.5468
CUSTOMER DECLARED	30,001	999,999	1.6799	1.5921	1.7412	1.4945	1.5741	1.6799	1.5921	1.7412	1.4945	1.5741
ALL OTHER COMBINATIONS			1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

SECTION 2:

AUTO SUPPORT - BACKGROUND DATA, CALCULATIONS, & EXHIBITS

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSANGER AUTO
GEORGIA**

**UNDERLYING DATA AND CALCULATIONS - SUPPORT FOR REDUCED FACTOR SPREAD
SUPPLEMENTARY MULTIPLICATIVE FACTOR PATTERNS 2 AND 3**

Vehicle Annual Mileage Source	(1) Case Incurred Losses*	(2) Earned Premiums*	(3) Loss Ratios (1) / (2)	(4) Loss Ratio Relativities (3) / (3)_{Total}
Customer/Vendor Verified	\$5,445,720	\$13,855,918	0.393	0.838
Vendor Verified	\$30,705,700	\$66,888,045	0.459	0.978
Customer Verified	\$6,864,372	\$12,493,164	0.549	1.171
Customer Declared	\$88,331,816	\$132,305,508	0.668	1.423
All Other Combinations	\$361,230,196	\$824,367,640	0.438	0.934
Total	\$492,577,804	\$1,049,910,275	0.469	1.000

* Data combines all coverages for which Verified Annual Mileage applies from implementation in April 2021 through January 2023.

SECTION 3:

TRAILER OVERALL RATE LEVEL EXHIBITS

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

Summary of Rate Level Changes

Coverage	Distribution of Written Premium at CRL as of 03/31/22	Indicated Rate Level Change
Travel Trailer Collision	21.4%	32.9%
Travel Trailer Comprehensive & Contents	72.8%	18.9%
Total Travel Trailer	94.2%	22.1%
Utility Trailer Collision	2.1%	-5.9%
Utility Trailer Comprehensive	3.7%	15.5%
Total Utility Trailer	5.8%	7.8%
Total Trailer	100.0%	21.2%

Coverage	Distribution of Written Premium at CRL as of 07/25/22	Selected Rate Level Change
Travel Trailer Collision	21.5%	31.2%
Travel Trailer Comprehensive & Contents	72.8%	16.8%
Total Travel Trailer	94.3%	20.1%
Utility Trailer Collision	2.0%	0.0%
Utility Trailer Comprehensive	3.7%	0.0%
Total Utility Trailer	5.7%	0.0%
Total Trailer	100.0%	18.9%

ATTACHMENT H2P

SECTION 1: AUTO

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

SUMMARY OF RATE LEVEL CHANGES

<u>Coverage</u>	<u>Written Premium Distribution At CRL</u>		<u>Indicated Change</u>		<u>Selected Change</u>	
Bodily Injury	31.6	%	17.4	%	15.4	%
Property Damage	17.6		37.0		32.8	
Medical	0.8		5.2		4.6	
Uninsured / Underinsured Motorist	9.3		14.1		12.4	
Collision	19.3		23.1		20.5	
Comprehensive	7.8		22.8		20.2	
Roadside	0.5		4.6		4.0	
Transportation Expense	1.4		10.6		9.4	
Fixed Expenses	11.6		5.1		4.5	
Total	100.0	%	20.4	%	18.0	%

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
BODILY INJURY**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$476.93
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$622.63
4) Projected Average Earned Premium at Current Rates	\$530.56
5) Indicated Rate Level Change [(3) / (4) - 1.0]	17.4%

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
PROPERTY DAMAGE**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$285.05
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$372.13
4) Projected Average Earned Premium at Current Rates	\$271.68
5) Indicated Rate Level Change [(3) / (4) - 1.0]	37.0%

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
MEDICAL**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$43.88
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$57.28
4) Projected Average Earned Premium at Current Rates	\$54.46
5) Indicated Rate Level Change [(3) / (4) - 1.0]	5.2%

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
UNINSURED / UNDERINSURED MOTORIST**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$275.90
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$360.18
4) Projected Average Earned Premium at Current Rates	\$315.80
5) Indicated Rate Level Change [(3) / (4) - 1.0]	14.1%

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
COLLISION**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$419.67
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$547.87
4) Projected Average Earned Premium at Current Rates	\$445.04
5) Indicated Rate Level Change [(3) / (4) - 1.0]	23.1%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
COMPREHENSIVE**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$157.46
2) Net Cost of Reinsurance Provision	\$0.94
3) Variable Expense and Profit Ratio	23.4 %
4) Indicated Average Premium [(1) + (2)] / [1 - (3)]	\$206.79
5) Projected Average Earned Premium at Current Rates	\$168.34
6) Indicated Rate Level Change [(4) / (5) - 1.0]	22.8 %

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
ROADSIDE**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$10.23
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$13.36
4) Projected Average Earned Premium at Current Rates	\$12.77
5) Indicated Rate Level Change [(3) / (4) - 1.0]	4.6%

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
TRANSPORTATION EXPENSE**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$45.76
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$59.75
4) Projected Average Earned Premium at Current Rates	\$54.01
5) Indicated Rate Level Change [(3) / (4) - 1.0]	10.6%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
FIXED EXPENSES**

1) Required Fixed Expense Premium	\$354.61
2) Factor to Adjust for Subsequent Change in Fixed Expense	1.182
3) Indicated Provision for Fixed Expense [(1) x (2)]	\$419.15
4) Average Charged Fixed Expense Premium	\$290.71
5) Factor to Adjust to Current Rate Level	1.3723
6) Fixed Expense Premium Trend Factor	1.000
7) Projected Average Charged Fixed Expense Premium at Current Rates [(4) x (5) x (6)]	\$398.94
8) Indicated Fixed Expense Premium Change [(3) / (7) - 1.0]	5.1%

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
BODILY INJURY

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2021	446,851	\$155,856,000	\$175,338,000	1.070	\$187,611,660	\$419.85	11 %
9/30/2022	562,991	230,892,000	259,753,500	1.049	272,481,422	483.99	89
(8) Indicated Provision for Loss and LAE						\$476.93	

* Evaluated at 15 months

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
PROPERTY DAMAGE

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2022	562,991	\$132,820,000	\$149,422,500	1.074	\$160,479,765	\$285.05	100 %
(8) Indicated Provision for Loss and LAE						\$285.05	

* Evaluated at 15 months

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
MEDICAL

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2021	114,726	\$4,111,000	\$4,624,875	1.000	\$4,624,875	\$40.31	50 %
9/30/2022	142,209	5,997,000	6,746,625	1.000	6,746,625	47.44	50
(8) Indicated Provision for Loss and LAE						\$43.88	

* Evaluated at 15 months

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
UNINSURED / UNDERINSURED MOTORIST

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5) / (1)	(7) Experience Year Weights
9/30/2021	219,833	\$44,182,000	\$49,704,750	1.070	\$53,184,083	\$241.93	38 %
9/30/2022	278,654	70,061,000	78,818,625	1.049	82,680,738	296.71	62
(8) Indicated Provision for Loss and LAE						\$275.90	

* Evaluated at 15 months

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
COLLISION

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2022	432,431	\$150,199,000	\$168,973,875	1.074	\$181,477,942	\$419.67	100 %
(8) Indicated Provision for Loss and LAE						\$419.67	

* Evaluated at 15 months

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
COMPREHENSIVE

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Non-Cat Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Non - Cat Loss and LAE	(6) Projected Average Non - Cat Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2022	452,721	\$50,585,000	\$56,908,125	1.074	\$61,119,326	\$135.00	100 %
(8) Indicated Provision for Loss and LAE - Non-Catastrophe						\$135.00	
(9) Indicated Provision for Loss and LAE - Catastrophe**						\$22.46	
(10) Indicated Provision for Loss and LAE - Total (8)+(9)						\$157.46	

* Evaluated at 15 months
** Adjusted to include ULAE

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
ROADSIDE

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2022	390,302	\$3,304,000	\$3,717,000	1.074	\$3,992,058	\$10.23	100 %
(8) Indicated Provision for Loss and LAE						\$10.23	

* Evaluated at 15 months

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
TRANSPORTATION EXPENSE

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2022	265,306	\$10,049,000	\$11,305,125	1.074	\$12,141,704	\$45.76	100 %
(8) Indicated Provision for Loss and LAE						\$45.76	

* Evaluated at 15 months

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF REQUIRED FIXED EXPENSE PREMIUM
FIXED EXPENSES**

Part A: Derivation of Average Fixed Expense Ratio

	(1)	(2)	(3)	(4)	(5)
	Three-Year Total Earned Premium	Three-Year Average Fixed Expense Ratio	Variable Expense Ratio	Fixed Expense Adjusted for Variable Expense (2)/[1-(3)]	Average Fixed Expense Ratio, Weighted by Premium
Liability Coverages (incl. allocated FE Premium)	\$1,360,110,105	10.3%	23.4%	13.4%	13.4%
Physical Damage Coverages (incl. allocated FE Premium)	\$1,048,203,113	10.3%	23.4%	13.4%	

Part B: Derivation of Total Required Average Fixed Expense Premium

(6)	(7)	(8)	(9)
Total Three-Year Earned Premium	Three-Year Total Policy-first Bodily Injury Earned Exposures *	Average Policy Earned Premium (6)/(7)	Total Required Average Fixed Expense Premium (8)*(5)
\$2,408,313,218	910,056	\$2,646.34	\$354.61

* This is the number of earned exposures which are the first vehicle on their policies that have Bodily Injury coverage. This is a proxy for the number of Policies.

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
BODILY INJURY

		Incurred Losses †									
Fiscal Accident											
<u>Year Ending 09/30</u>		<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u> ‡
2008											87,191,046
2009										91,338,680	91,464,089
2010									104,185,173	104,237,910	104,172,681
2011								107,890,434	107,895,999	107,908,086	108,112,804
2012							118,218,035	118,426,765	118,452,559	118,505,931	118,525,404
2013						118,742,813	119,066,125	119,382,914	119,303,087	119,355,675	119,476,730
2014					124,908,171	125,361,884	126,674,825	127,534,243	127,638,053	127,906,811	
2015				140,304,393	141,327,979	143,710,741	144,435,066	145,250,028	145,636,361		
2016			129,710,934	137,375,236	144,818,052	148,753,160	150,810,801	153,337,935			
2017	77,153,188	91,199,574	103,878,860	115,788,665	121,513,774	127,547,046					
2018	71,019,398	90,476,886	104,784,768	113,470,246	122,278,232						
2019	80,530,509	112,362,968	128,741,720	140,772,926							
2020	85,738,224	122,911,809	142,633,695								
2021	112,593,535	163,965,175									
2022	164,181,366										
		Link Ratios									
<u>Development</u>		<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior		1.182**	1.059**	1.007	1.004	1.003	1.002	1.000	1.001	1.001	
3rd Prior		1.274**	1.139**	1.054	1.017	1.010	1.003	1.000	1.000	0.999	
2nd Prior		1.395	1.158	1.115	1.027	1.005	1.007	0.999	1.000	1.002	
1st Prior		1.434	1.146	1.083	1.049	1.014	1.006	1.001	1.000	1.000	
Latest		1.456	1.160	1.093	1.078	1.050	1.017	1.003	1.002	1.001	
3 Year Straight Avg		1.428	1.155	1.097	1.051	1.023	1.010	1.001	1.001	1.001	
5 Year Straight Avg		1.348	1.132	1.070	1.035	1.016	1.007	1.001	1.001	1.001	
Selected:		1.428	1.155	1.070	1.035	1.016	1.007	1.001	1.001	1.001	
Loss Development Period (months):		<u>15 - 123</u>	<u>27 - 123</u>								
Loss Development Factor:		1.874	1.313								

Allstate Property and Casualty Insurance Company			
		Factor to	Ultimate
Year	Incurred Loss	Ultimate	Loss & ALAE
2021	\$121,981,993	1.313	\$160,162,357
2022	132,599,345	1.874	248,491,173

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
**Outlier excluded

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
PROPERTY DAMAGE

		Incurred Losses †								
Fiscal Accident										
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>
2008										70,144,824
2009									71,229,002	71,228,963
2010								68,967,245	68,920,335	68,920,655
2011							68,365,697	68,340,422	68,325,422	68,325,751
2012						70,370,104	70,353,664	70,345,538	70,345,487	70,345,487
2013					70,929,810	70,899,505	70,860,328	70,859,296	70,859,296	70,859,296
2014				75,938,376	75,792,354	75,704,995	75,709,741	75,685,256	75,680,043	
2015			88,996,682	89,062,289	88,847,085	88,863,882	88,839,187	88,838,996		
2016		92,681,486	93,180,116	93,161,720	93,209,286	93,022,312	93,014,685			
2017	68,259,809	73,696,219	73,865,364	73,903,053	73,918,118	73,904,334				
2018	66,566,194	71,344,853	72,078,147	71,972,751	71,996,607					
2019	74,195,748	81,233,814	81,469,385	81,723,723						
2020	68,563,134	72,891,603	73,199,570							
2021	86,447,959	100,929,947								
2022	146,094,290									
		Link Ratios								
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior	1.080**	1.005	1.001	0.998	1.000	1.000	1.000	0.999	1.000	
3rd Prior	1.072**	1.002	1.000	0.998	0.999	0.999	1.000	1.000	1.000	
2nd Prior	1.095**	1.010	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
1st Prior	1.063**	1.003	0.999	1.000	0.998	1.000	1.000	1.000	1.000	
Latest	1.168	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	
5 Year Straight Avg	1.096	1.005	1.001	0.999	0.999	1.000	1.000	1.000	1.000	
Selected:	1.168	1.005	1.001	0.999	0.999	1.000	1.000	1.000	1.000	
Loss Development Period (months):	15 - 123									
Loss Development Factor:	1.173									

Allstate Property and Casualty Insurance Company			
Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2022	\$116,325,756	1.173	\$136,450,112

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
**Outlier excluded

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
MEDICAL

		Incurred Losses †									
Fiscal Accident											
<u>Year Ending 09/30</u>		<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u> ‡
2008											10,840,035
2009										12,030,573	12,030,573
2010									12,383,647	12,390,098	12,390,557
2011								10,671,982	10,683,741	10,684,117	10,684,228
2012							10,806,762	10,806,647	10,806,142	10,806,371	10,806,521
2013						10,447,641	10,452,036	10,485,776	10,481,590	10,482,287	10,482,758
2014					9,080,274	9,099,015	9,106,170	9,105,190	9,110,955	9,111,460	
2015				10,750,942	10,771,224	10,752,257	10,755,139	10,760,988	10,761,065		
2016			9,492,997	9,682,637	9,874,365	9,899,204	9,901,352	9,905,088			
2017	6,077,364	6,688,502	6,843,586	6,873,727	6,876,058	6,896,994					
2018	5,898,093	6,407,471	6,662,623	6,680,478	6,745,979						
2019	6,097,812	6,874,416	7,095,541	7,225,720							
2020	5,216,438	5,977,627	6,312,654								
2021	5,382,392	6,317,763									
2022	6,907,344										
		Link Ratios									
<u>Development</u>		<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior		1.101	1.020	1.002	1.002	1.000	1.000	1.001	1.001	1.000	
3rd Prior		1.086	1.023	1.020	0.998	1.001	1.003	1.000	1.000	1.000	
2nd Prior		1.127	1.040	1.004	1.003	1.000	1.000	1.000	1.000	1.000	
1st Prior		1.146	1.032	1.003	1.000	1.000	1.001	1.001	1.000	1.000	
Latest		1.174	1.056	1.018	1.010	1.003	1.000	1.000	1.000	1.000	
5 Year Straight Avg		1.127	1.034	1.009	1.003	1.001	1.001	1.000	1.000	1.000	
Selected:		1.127	1.034	1.009	1.003	1.001	1.001	1.000	1.000	1.000	
Loss Development Period (months):		<u>15 - 123</u>	<u>27 - 123</u>								
Loss Development Factor:		1.182	1.049								

Allstate Property and Casualty Insurance Company			
Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2021	\$3,913,303	1.049	\$4,105,055
2022	5,128,850	1.182	6,062,301

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
UNINSURED / UNDERINSURED MOTORIST

		Incurred Losses †								
Fiscal Accident										
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>
2008										20,796,860
2009										28,032,789
2010								26,462,880	26,464,210	26,465,075
2011							25,475,420	25,541,489	25,546,064	25,544,988
2012						30,691,714	30,718,527	30,704,293	30,706,818	30,730,040
2013					28,423,250	28,493,576	28,574,415	28,566,217	28,580,238	28,606,469
2014				29,842,876	29,519,304	29,725,693	29,677,015	29,803,791	29,919,193	
2015			33,535,457	33,329,752	33,963,827	34,318,089	34,421,903	34,497,083		
2016		33,213,975	35,040,704	36,178,984	36,472,596	36,967,458	37,826,794			
2017	19,752,462	22,714,248	25,829,990	26,881,280	28,120,004	29,496,131				
2018	18,433,396	24,217,387	27,536,033	29,931,806	31,766,607					
2019	20,397,976	28,202,128	31,565,453	34,181,943						
2020	22,751,713	32,023,557	36,553,140							
2021	31,853,997	46,861,741								
2022	51,661,786									
		Link Ratios								
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior	1.150**	1.055**	0.994	0.989	1.002	1.001	1.003	1.000	1.002	
3rd Prior	1.314**	1.137**	1.032	1.019	1.007	1.003	1.000	1.000	1.000	
2nd Prior	1.383	1.137	1.041	1.008	1.010	0.998	1.000	1.000	1.000	
1st Prior	1.408	1.119	1.087	1.046	1.014	1.003	1.004	1.000	1.001	
Latest	1.471	1.141	1.083	1.061	1.049	1.023	1.002	1.004	1.001	
3 Year Straight Avg	1.421	1.132	1.070	1.038	1.024	1.008	1.002	1.001	1.001	
5 Year Straight Avg	1.345	1.118	1.047	1.025	1.016	1.006	1.002	1.001	1.001	
Selected:	1.421	1.132	1.047	1.025	1.016	1.006	1.002	1.001	1.001	
Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>								
Loss Development Factor:	1.771	1.247								

Allstate Property and Casualty Insurance Company			
Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2021	\$36,527,157	1.247	\$45,549,365
2022	43,379,008	1.771	76,824,223

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
**Outlier excluded

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
COLLISION

Paid Loss †										
Fiscal Accident										
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
2008										80,095,175
2009									81,582,002	81,583,484
2010								75,778,975	75,776,908	75,774,819
2011							72,523,191	72,522,027	72,522,079	72,524,074
2012						73,353,677	73,352,532	73,351,558	73,346,320	73,345,761
2013					72,324,486	72,308,766	72,313,861	72,313,392	72,307,972	72,308,155
2014				78,500,358	78,482,276	78,510,868	78,500,199	78,503,665	78,503,536	
2015			90,509,149	90,393,119	90,375,736	90,449,349	90,452,866	90,450,639		
2016		97,655,813	96,994,597	96,757,108	96,795,424	96,807,794	96,810,174			
2017	78,289,192	75,842,684	75,648,383	75,554,651	75,519,564	75,523,890				
2018	78,045,009	74,824,540	74,591,968	74,542,619	74,522,240					
2019	89,491,385	84,783,567	84,504,720	84,264,289						
2020	86,085,451	82,738,474	82,497,974							
2021	128,857,478	120,780,739								
2022	191,451,567									
Link Ratios										
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior	0.969	0.993	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
3rd Prior	0.959	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000	
2nd Prior	0.947	0.997	0.999	1.000	1.001	1.000	1.000	1.000	1.000	
1st Prior	0.961	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Latest	0.937	0.997	0.997	1.000	1.000	1.000	1.000	1.000	1.000	
5 Year Straight Avg	0.955	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	
Selected:	0.955	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	
Loss Development Period (months):	<u>15 - 123</u>									
Loss Development Factor:	0.949									

Allstate Property and Casualty Insurance Company			
Year	Paid Loss	Factor to Ultimate	Ultimate Loss & ALAE
2022	\$157,000,817	0.949	\$148,993,775

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
COMPREHENSIVE

		Paid Loss †									
Fiscal Accident											
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	
2008											29,122,471
2009										27,077,785	27,077,785
2010								25,232,947	25,230,994	25,230,931	
2011							24,856,377	24,857,060	24,858,085	24,857,577	
2012						23,719,834	23,721,508	23,725,748	23,725,749	23,726,814	
2013					24,034,830	24,035,805	24,033,920	24,033,920	24,033,845	24,037,845	
2014				25,737,329	25,738,403	25,740,566	25,740,982	25,741,028	25,741,028		
2015			29,633,112	29,619,268	29,622,375	29,621,479	29,622,530	29,622,530			
2016		31,358,936	31,349,448	31,306,709	31,307,434	31,308,627	31,277,004				
2017	25,799,903	26,087,489	26,084,553	26,050,708	26,036,330	26,038,730					
2018	26,848,910	26,969,694	26,981,332	26,978,135	26,975,905						
2019	30,449,571	30,531,492	30,511,817	30,519,457							
2020	33,981,902	34,415,721	34,454,322								
2021	41,873,736	42,493,230									
2022	61,464,264										
		Link Ratios									
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>		
4th Prior	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3rd Prior	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2nd Prior	1.003	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1st Prior	1.013	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Latest	1.015	1.001	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	
5 Year Straight Avg	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected:	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Loss Development Period (months):		<u>15 - 123</u>									
Loss Development Factor:		1.009									

Allstate Property and Casualty Insurance Company			
		Factor to	Ultimate
Year	Paid Loss	Ultimate	Loss & ALAE
2022	\$50,189,160	1.009	\$50,640,862

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
ROADSIDE

Paid Loss †										
Fiscal Accident										
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
2008										714,559
2009									993,451	993,451
2010								1,266,021	1,266,021	1,266,021
2011							1,470,176	1,470,176	1,470,176	1,470,176
2012						1,665,778	1,665,778	1,665,778	1,665,778	1,665,778
2013					1,804,556	1,804,556	1,804,556	1,804,556	1,804,556	1,804,556
2014				2,021,021	2,021,021	2,021,121	2,021,121	2,021,121	2,021,121	
2015			2,363,043	2,363,218	2,363,268	2,363,147	2,363,086	2,363,086		
2016		2,178,047	2,178,562	2,178,562	2,178,712	2,178,712	2,178,612			
2017	1,621,219	1,625,258	1,625,601	1,625,601	1,625,601	1,625,601				
2018	1,624,421	1,629,249	1,629,530	1,629,530	1,629,530					
2019	1,838,341	1,843,126	1,843,456	1,843,456						
2020	1,885,128	1,888,391	1,888,391							
2021	2,306,447	2,311,060								
2022	3,731,190									
Link Ratios										
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3rd Prior	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2nd Prior	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1st Prior	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Latest	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5 Year Straight Avg	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected:	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Loss Development Period (months):	<u>15 - 123</u>									
Loss Development Factor:	1.002									

Allstate Property and Casualty Insurance Company			
			Ultimate
Year	Paid Loss	Factor to Ultimate	Loss & ALAE
2022	\$3,300,569	1.002	\$3,307,170

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
TRANSPORTATION EXPENSE

		Paid Loss †								
Fiscal Accident										
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
2008										6,080,023
2009										6,247,694
2010								5,193,913	5,193,913	5,193,593
2011							5,467,205	5,467,205	5,467,655	5,467,326
2012						4,435,362	4,434,863	4,434,863	4,434,830	4,434,830
2013					5,112,641	5,112,641	5,112,641	5,112,641	5,112,551	5,112,551
2014				5,059,161	5,058,062	5,057,938	5,057,405	5,057,405	5,057,405	
2015			5,945,521	5,941,890	5,942,050	5,941,940	5,942,486	5,942,428		
2016		6,471,509	6,455,564	6,453,177	6,450,096	6,450,096	6,449,774			
2017	5,505,765	5,509,849	5,507,025	5,497,180	5,493,219	5,493,641				
2018	5,519,940	5,423,307	5,414,941	5,410,688	5,410,699					
2019	5,841,167	6,092,951	6,081,910	6,075,439						
2020	6,111,728	6,013,552	6,015,119							
2021	8,154,405	8,099,275								
2022	12,008,865									
		Link Ratios								
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior	1.001	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
3rd Prior	0.982	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2nd Prior	1.043	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	
1st Prior	0.984	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	
Latest	0.993	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
5 Year Straight Avg	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Selected:	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Loss Development Period (months):		<u>15 - 123</u>								
Loss Development Factor:		0.999								

Allstate Property and Casualty Insurance Company			
		Factor to	Ultimate
Year	Paid Loss	Ultimate	Loss & ALAE
2022	\$10,061,691	0.999	\$10,051,629

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
BODILY INJURY

Incurred Losses †												Earned
Fiscal Accident												
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>	<u>Exposures</u>	
2008										87,191,046		692,098
2009									91,338,680	91,464,089		712,524
2010								104,185,173	104,237,910	104,172,681		698,351
2011							107,890,434	107,895,999	107,908,086	108,112,804		682,437
2012						118,218,035	118,426,765	118,452,559	118,505,931	118,525,404		671,289
2013					118,742,813	119,066,125	119,382,914	119,303,087	119,355,675	119,476,730		655,300
2014				124,908,171	125,361,884	126,674,825	127,534,243	127,638,053	127,906,811			651,450
2015			140,304,393	141,327,979	143,710,741	144,435,066	145,250,028	145,636,361				673,226
2016		129,710,934	137,375,236	144,818,052	148,753,160	150,810,801	153,337,935					640,654
2017	77,153,188	91,199,574	103,878,860	115,788,665	121,513,774	127,547,046						545,491
2018	71,019,398	90,476,886	104,784,768	113,470,246	122,278,232							532,124
2019	80,530,509	112,362,968	128,741,720	140,772,926								559,223
2020	85,738,224	122,911,809	142,633,695									604,744
2021	112,593,535	163,965,175										668,541
2022	164,181,366											761,587

Selected Trend:	6.00%

Trended Incurred Losses											
Fiscal Accident											
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>	
2008										197,130,581	
2009									194,818,852	195,086,340	
2010								209,641,038	209,747,155	209,615,901	
2011							204,808,255	204,818,819	204,841,764	205,230,380	
2012						211,710,496	212,084,299	212,130,492	212,226,074	212,260,947	
2013					200,613,484	201,159,713	201,694,921	201,560,055	201,648,902	201,853,421	
2014				199,084,648	199,807,797	201,900,426	203,270,208	203,435,665	203,864,024		
2015			210,965,931	212,505,026	216,087,819	217,176,936	218,402,337	218,983,239			
2016		183,997,439	194,869,398	205,427,175	211,009,200	213,928,004	217,512,791				
2017	103,248,370	122,045,603	139,013,347	154,951,353	162,612,840	170,686,719					
2018	89,660,354	114,224,984	132,288,355	143,253,571	154,373,451						
2019	95,913,125	133,826,093	153,333,448	167,662,807							
2020	96,335,468	138,103,709	160,263,220								
2021	119,349,147	173,803,086									
2022	164,181,366										

Trended Additive Amounts per Exposure									
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	34.46**	16.97**	2.29	1.11	0.83	0.56	0.02	0.15	0.38
3rd Prior	46.16**	31.11**	16.48	5.32	3.21	0.82	0.07	0.03	-0.19
2nd Prior	67.80	33.95	29.22	8.71	1.62	2.10	-0.21	0.14	0.57
1st Prior	69.07	34.88	20.61	14.05	4.56	1.82	0.25	0.14	0.05
Latest	81.45	36.64	25.62	20.90	14.80	5.60	0.86	0.66	0.31
3 Year Weighted Avg	73.19	35.21	25.19	14.18	6.50	3.15	0.30	0.32	0.31
5 Year Weighted Avg	60.99	30.39	18.08	9.42	4.64	2.15	0.19	0.23	0.22
Selected:	73.19	35.21	18.08	9.42	4.64	2.15	0.19	0.23	0.22

Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>
Additive Amt per Exp:	143.33	70.14

Allstate Property and Casualty Insurance Company						
	Trended					
	Age-to-Ultimate	Earned	Trended	De-Trended	Incurred	Ultimate Loss
Year	Additive Amount	Exposures	Losses Yet	Losses Yet	Loss	& ALAE
	Per Exposure		To Emerge	To Emerge		
2021	\$70.14	446,851	\$31,342,129	\$29,568,046	\$121,981,993	\$151,550,039
2022	143.33	562,991	80,693,500	80,693,500	132,599,345	213,292,845

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
**Outlier excluded

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
PROPERTY DAMAGE

Fiscal Accident Year Ending 09/30	Incurred Losses †										Earned Exposures
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡	
2008										70,144,824	692,098
2009									71,229,002	71,228,963	712,524
2010								68,967,245	68,920,335	68,920,655	698,351
2011							68,365,697	68,340,422	68,325,422	68,325,751	682,437
2012						70,370,104	70,353,664	70,345,538	70,345,487	70,345,487	671,289
2013					70,929,810	70,899,505	70,860,328	70,859,296	70,859,296	70,859,296	655,300
2014				75,938,376	75,792,354	75,704,995	75,709,741	75,685,256	75,680,043		651,450
2015			88,996,682	89,062,289	88,847,085	88,863,882	88,839,187	88,838,996			673,226
2016		92,681,486	93,180,116	93,161,720	93,209,286	93,022,312	93,014,685				640,654
2017	68,259,809	73,696,219	73,865,364	73,903,053	73,918,118	73,904,334					545,491
2018	66,566,194	71,344,853	72,078,147	71,972,751	71,996,607						532,124
2019	74,195,748	81,233,814	81,469,385	81,723,723							559,223
2020	68,563,134	72,891,603	73,199,570								604,744
2021	86,447,959	100,929,947									668,541
2022	146,094,290										761,587

Selected Trend:	3.00%

Trended Incurred Losses										
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
2008										106,100,340
2009									104,602,191	104,602,134
2010								98,330,800	98,263,918	98,264,374
2011							94,634,113	94,599,127	94,578,363	94,578,819
2012						94,571,535	94,549,441	94,538,521	94,538,452	94,538,452
2013					92,547,314	92,507,773	92,456,656	92,455,309	92,455,309	92,455,309
2014				96,196,463	96,011,486	95,900,823	95,906,835	95,875,818	95,869,214	
2015			109,454,693	109,535,382	109,270,708	109,291,366	109,260,994	109,260,759		
2016		110,666,541	111,261,932	111,239,966	111,296,762	111,073,505	111,064,398			
2017	79,131,827	85,434,116	85,630,201	85,673,893	85,691,358	85,675,378				
2018	74,920,838	80,299,261	81,124,589	81,005,965	81,032,815					
2019	81,075,697	88,766,382	89,023,797	89,301,719						
2020	72,738,629	77,330,702	77,657,424							
2021	89,041,398	103,957,845								
2022	146,094,290									

Trended Additive Amounts per Exposure									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	11.55**	0.93	0.12	-0.28	-0.06	-0.03	-0.05	-0.10	0.00
3rd Prior	10.11**	0.36	-0.03	-0.39	-0.17	-0.08	-0.02	-0.03	0.00
2nd Prior	13.75**	1.55	0.08	0.09	0.03	0.01	0.00	0.00	0.00
1st Prior	7.59**	0.46	-0.22	0.03	-0.35	-0.05	-0.05	0.00	0.00
Latest	22.31	0.54	0.50	0.05	-0.03	-0.01	0.00	-0.01	0.00
5 Year Weighted Avg	13.37	0.77	0.08	-0.11	-0.11	-0.04	-0.02	-0.03	0.00
Selected:	22.31	0.77	0.08	-0.11	-0.11	-0.04	-0.02	-0.03	0.00

Loss Development Period (months): 15 - 123
Additive Amt per Exp: 22.85

Allstate Property and Casualty Insurance Company						
Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE
2022	\$22.85	562,991	\$12,864,344	\$12,864,344	\$116,325,756	\$129,190,100

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
**Outlier excluded

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
MEDICAL

Incurred Losses †												Earned
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡		Exposures
2008										10,840,035		265,763
2009									12,030,573	12,030,573		275,282
2010								12,383,647	12,390,098	12,390,557		257,765
2011							10,671,982	10,683,741	10,684,117	10,684,228		236,261
2012						10,806,762	10,806,647	10,806,142	10,806,371	10,806,521		223,173
2013					10,447,641	10,452,036	10,485,776	10,481,590	10,482,287	10,482,758		211,454
2014				9,080,274	9,099,015	9,106,170	9,105,190	9,110,955	9,111,460			203,789
2015			10,750,942	10,771,224	10,752,257	10,755,139	10,760,988	10,761,065				204,033
2016		9,492,997	9,682,637	9,874,365	9,899,204	9,901,352	9,905,088					191,665
2017	6,077,364	6,688,502	6,843,586	6,873,727	6,876,058	6,896,994						161,466
2018	5,898,093	6,407,471	6,662,623	6,680,478	6,745,979							152,935
2019	6,097,812	6,874,416	7,095,541	7,225,720								156,027
2020	5,216,438	5,977,627	6,312,654									164,422
2021	5,382,392	6,317,763										177,998
2022	6,907,344											198,582
Selected Trend:				-4.00%								

Trended Incurred Losses											
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡	
2008										6,121,078	
2009									7,076,399	7,076,399	
2010								7,587,581	7,591,534	7,591,815	
2011							6,811,279	6,818,784	6,819,024	6,819,095	
2012						7,184,688	7,184,612	7,184,276	7,184,428	7,184,528	
2013					7,235,347	7,238,390	7,261,756	7,258,857	7,259,340	7,259,666	
2014				6,550,415	6,563,935	6,569,096	6,568,389	6,572,548	6,572,912		
2015			8,078,768	8,094,009	8,079,756	8,081,922	8,086,317	8,086,375			
2016		7,430,717	7,579,160	7,729,236	7,748,679	7,750,360	7,753,285				
2017	4,955,317	5,453,622	5,580,073	5,604,649	5,606,550	5,623,621					
2018	5,009,525	5,442,163	5,658,876	5,674,041	5,729,674						
2019	5,394,954	6,082,043	6,277,681	6,392,855							
2020	4,807,469	5,508,981	5,817,742								
2021	5,167,096	6,065,052									
2022	6,907,344										

Trended Additive Amounts per Exposure									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	3.09	0.77	0.07	0.07	0.01	0.00	0.03	0.02	0.00
3rd Prior	2.83	0.78	0.78	-0.07	0.03	0.11	0.00	0.00	0.00
2nd Prior	4.40	1.42	0.15	0.10	0.01	0.00	-0.01	0.00	0.00
1st Prior	4.27	1.25	0.10	0.01	0.01	0.02	0.02	0.00	0.00
Latest	5.04	1.88	0.74	0.36	0.11	0.02	0.00	0.00	0.00
5 Year Weighted Avg	3.94	1.20	0.37	0.08	0.03	0.02	0.01	0.00	0.00
Selected:	3.94	1.20	0.37	0.08	0.03	0.02	0.01	0.00	0.00
Loss Development Period (months):	15 - 123	27 - 123							
Additive Amt per Exp:	5.65	1.71							

Allstate Property and Casualty Insurance Company

Trended Age-to-Ultimate Additive Amount Per Exposure							Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE
Year										
2021	\$1.71		114,726	\$196,181	\$204,355	\$3,913,303	\$4,117,658			
2022	5.65		142,209	803,481	803,481	5,128,850	5,932,331			

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
UNINSURED / UNDERINSURED MOTORIST

Incurred Losses †											Earned
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡	Exposures
2008										20,796,860	337,931
2009									27,984,423	28,032,789	350,192
2010								26,462,880	26,464,210	26,465,075	335,785
2011							25,475,420	25,541,489	25,546,064	25,544,988	333,505
2012						30,691,714	30,718,527	30,704,293	30,706,818	30,730,040	324,670
2013					28,423,250	28,493,576	28,574,415	28,566,217	28,580,238	28,606,469	313,860
2014				29,842,876	29,519,304	29,725,693	29,677,015	29,803,791	29,919,193		308,621
2015			33,535,457	33,329,752	33,963,827	34,318,089	34,421,903	34,497,083			317,644
2016		33,213,975	35,040,704	36,178,984	36,472,596	36,967,458	37,826,794				300,683
2017	19,752,462	22,714,248	25,829,990	26,881,280	28,120,004	29,496,131					254,926
2018	18,433,396	24,217,387	27,536,033	29,931,806	31,766,607						248,791
2019	20,397,976	28,202,128	31,565,453	34,181,943							261,800
2020	22,751,713	32,023,557	36,553,140								284,695
2021	31,853,997	46,861,741									319,004
2022	51,661,786										367,774
Selected Trend:				6.00%							

Trended Incurred Losses										
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
2008										47,019,703
2009									59,688,767	59,791,928
2010								53,248,514	53,251,190	53,252,931
2011							48,359,953	48,485,372	48,494,056	48,492,014
2012						54,964,185	55,012,203	54,986,712	54,991,234	55,032,821
2013					48,020,483	48,139,297	48,275,873	48,262,023	48,285,711	48,330,027
2014				47,565,010	47,049,286	47,378,239	47,300,653	47,502,715	47,686,648	
2015			50,424,928	50,115,624	51,069,038	51,601,717	51,757,815	51,870,858		
2016		47,114,658	49,705,908	51,320,580	51,737,074	52,439,046	53,658,030			
2017	26,433,250	30,396,788	34,566,353	35,973,216	37,630,909	39,472,477				
2018	23,271,738	30,573,893	34,763,607	37,788,215	40,104,609					
2019	24,294,316	33,589,186	37,594,960	40,711,241						
2020	25,563,825	35,981,669	41,071,108							
2021	33,765,237	49,673,445								
2022	51,661,786									

Trended Additive Amounts per Exposure									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	15.55**	8.62**	-0.97	-1.67	0.38	0.15	0.38	0.01	0.29
3rd Prior	29.35**	16.36**	5.37	3.00	1.07	0.44	-0.08	0.03	0.01
2nd Prior	35.50	16.84	5.52	1.39	1.68	-0.25	-0.04	0.01	-0.01
1st Prior	36.59	15.30	12.16	6.50	2.33	0.49	0.65	0.08	0.13
Latest	49.87	17.88	11.90	9.31	7.22	4.05	0.36	0.60	0.14
3 Year Weighted Avg	41.16	16.71	9.86	5.46	3.52	1.40	0.32	0.23	0.09
5 Year Weighted Avg	34.25	14.85	6.41	3.38	2.36	0.95	0.25	0.14	0.12
Selected:	41.16	16.71	6.41	3.38	2.36	0.95	0.25	0.14	0.12

Loss Development Period (months):	15 - 123	27 - 123
Additive Amt per Exp:	71.48	30.32

Allstate Property and Casualty Insurance Company						
Trended Age-to-Ultimate Additive Amount Per Exposure		Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE
2021		\$30.32	219,833	\$6,665,337	\$6,288,054	\$36,527,157
2022		71.48	278,654	19,918,188	19,918,188	43,379,008

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
**Outlier excluded

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
COLLISION

Fiscal Accident Year Ending 09/30	Paid Loss †										Earned Exposures
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	
2008										80,095,175	496,727
2009									81,582,002	81,583,484	503,263
2010								75,778,975	75,776,908	75,774,819	482,959
2011							72,523,191	72,522,027	72,522,079	72,524,074	467,119
2012						73,353,677	73,352,532	73,351,558	73,346,320	73,345,761	460,283
2013					72,324,486	72,308,766	72,313,861	72,313,392	72,307,972	72,308,155	453,528
2014				78,500,358	78,482,276	78,510,868	78,500,199	78,503,665	78,503,536		457,462
2015			90,509,149	90,393,119	90,375,736	90,449,349	90,452,866	90,450,639			480,109
2016		97,655,813	96,994,597	96,757,108	96,795,424	96,807,794	96,810,174				462,675
2017	78,289,192	75,842,684	75,648,383	75,554,651	75,519,564	75,523,890					396,690
2018	78,045,009	74,824,540	74,591,968	74,542,619	74,522,240						388,305
2019	89,491,385	84,783,567	84,504,720	84,264,289							409,456
2020	86,085,451	82,738,474	82,497,974								443,486
2021	128,857,478	120,780,739									493,180
2022	191,451,567										570,028
Selected Trend:				5.00%							

Trended Paid Losses										
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
2008										158,582,968
2009									153,835,032	153,837,827
2010								136,088,152	136,084,440	136,080,688
2011							124,039,268	124,037,277	124,037,366	124,040,778
2012						119,485,410	119,483,545	119,481,959	119,473,427	119,472,516
2013					112,199,016	112,174,629	112,182,533	112,181,805	112,173,397	112,173,681
2014				115,980,781	115,954,066	115,996,309	115,980,546	115,985,667	115,985,477	
2015			127,355,462	127,192,196	127,167,736	127,271,317	127,276,266	127,273,132		
2016		130,868,129	129,982,037	129,663,779	129,715,126	129,731,703	129,734,892			
2017	99,919,052	96,796,619	96,548,636	96,429,008	96,384,227	96,389,748				
2018	94,864,196	90,949,696	90,667,003	90,607,019	90,582,248					
2019	103,597,465	98,147,577	97,824,776	97,546,448						
2020	94,909,210	91,219,168	90,954,016							
2021	135,300,352	126,819,776								
2022	191,451,567									

Trended Additive Amounts per Exposure									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	-7.87	-1.92	-0.34	-0.06	-0.05	0.00	0.00	-0.01	0.01
3rd Prior	-10.08	-0.63	-0.69	-0.05	0.09	0.02	0.00	0.00	-0.01
2nd Prior	-13.31	-0.73	-0.30	0.11	0.22	-0.03	0.00	-0.02	0.01
1st Prior	-8.32	-0.79	-0.15	-0.11	0.04	0.01	0.01	-0.02	0.00
Latest	-17.20	-0.60	-0.68	-0.06	0.01	0.01	-0.01	0.00	0.00
5 Year Weighted Avg	-11.57	-0.95	-0.45	-0.03	0.07	-0.01	0.00	0.00	0.00
Selected:	-11.57	-0.95	-0.45	-0.03	0.07	-0.01	0.00	0.00	0.00

Loss Development Period (months): 15 - 123
Additive Amt per Exp: -12.94

Allstate Property and Casualty Insurance Company						
Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Paid Loss	Ultimate Loss & ALAE
2022	-\$12.94	432,431	-\$5,595,657	-\$5,595,657	\$157,000,817	\$151,405,160

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
COMPREHENSIVE

Fiscal Accident		Paid Loss †										Earned
Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	Exposures	
2008										29,122,471	519,659	
2009									27,077,785	27,077,785	528,287	
2010								25,232,947	25,230,994	25,230,931	509,640	
2011							24,856,377	24,857,060	24,858,085	24,857,577	494,103	
2012						23,719,834	23,721,508	23,725,748	23,725,749	23,726,814	487,524	
2013					24,034,830	24,035,805	24,033,920	24,033,920	24,033,845	24,037,845	480,522	
2014				25,737,329	25,738,403	25,740,566	25,740,982	25,741,028	25,741,028		484,658	
2015			29,633,112	29,619,268	29,622,375	29,621,479	29,622,530	29,622,530			508,412	
2016		31,358,936	31,349,448	31,306,709	31,307,434	31,308,627	31,277,004				490,860	
2017	25,799,903	26,087,489	26,084,553	26,050,708	26,036,330	26,038,730					422,750	
2018	26,848,910	26,969,694	26,981,332	26,978,135	26,975,905						414,271	
2019	30,449,571	30,531,492	30,511,817	30,519,457							436,568	
2020	33,981,902	34,415,721	34,454,322								472,982	
2021	41,873,736	42,493,230									524,584	
2022	61,464,264										602,754	
Selected Trend:			8.00%									

Trended Paid Losses										
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
2008										85,538,336
2009									73,641,387	73,641,387
2010								63,540,853	63,535,935	63,535,776
2011							57,956,098	57,957,690	57,960,080	57,958,896
2012						51,209,343	51,212,957	51,222,110	51,222,113	51,224,412
2013					48,045,736	48,047,685	48,043,917	48,043,917	48,043,767	48,051,763
2014				47,638,000	47,639,988	47,643,991	47,644,761	47,644,846	47,644,846	
2015			50,785,947	50,762,220	50,767,545	50,766,010	50,767,811	50,767,811		
2016		49,762,690	49,747,634	49,679,813	49,680,963	49,682,856	49,632,675			
2017	37,908,522	38,331,080	38,326,766	38,277,037	38,255,911	38,259,437				
2018	36,527,646	36,691,971	36,707,804	36,703,455	36,700,421					
2019	38,357,690	38,460,887	38,436,102	38,445,726						
2020	39,636,490	40,142,497	40,187,521							
2021	45,223,635	45,892,688								
2022	61,464,264									

Trended Additive Amounts per Exposure									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	1.00	-0.03	-0.05	0.00	0.00	0.01	0.00	-0.01	0.00
3rd Prior	0.40	-0.01	-0.14	0.01	0.01	-0.01	0.02	0.00	0.00
2nd Prior	0.24	0.04	-0.12	0.00	0.00	0.00	0.00	0.00	0.00
1st Prior	1.07	-0.06	-0.01	-0.05	0.00	0.00	0.00	0.00	0.00
Latest	1.28	0.10	0.02	-0.01	0.01	-0.10	0.00	0.00	0.02
5 Year Weighted Avg	0.83	0.01	-0.06	-0.01	0.00	-0.02	0.00	0.00	0.00
Selected:	0.83	0.01	-0.06	-0.01	0.00	-0.02	0.00	0.00	0.00

Loss Development Period (months): 15 - 123
Additive Amt per Exp: 0.75

Allstate Property and Casualty Insurance Company						
Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Paid Loss	Ultimate Loss & ALAE
2022	\$0.75	452,721	\$339,541	\$339,541	\$50,189,160	\$50,528,701

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
ROADSIDE

Fiscal Accident Year Ending 09/30	Paid Loss †										Earned Exposures
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	
2008										714,559	277,841
2009									993,451	993,451	294,398
2010								1,266,021	1,266,021	1,266,021	292,226
2011							1,470,176	1,470,176	1,470,176	1,470,176	293,184
2012						1,665,778	1,665,778	1,665,778	1,665,778	1,665,778	299,425
2013					1,804,556	1,804,556	1,804,556	1,804,556	1,804,556	1,804,556	304,144
2014				2,021,021	2,021,021	2,021,121	2,021,121	2,021,121	2,021,121		315,098
2015			2,363,043	2,363,218	2,363,268	2,363,147	2,363,086	2,363,086			342,030
2016		2,178,047	2,178,562	2,178,562	2,178,712	2,178,712	2,178,612				336,388
2017	1,621,219	1,625,258	1,625,601	1,625,601	1,625,601	1,625,601					288,289
2018	1,624,421	1,629,249	1,629,530	1,629,530	1,629,530						288,440
2019	1,838,341	1,843,126	1,843,456	1,843,456							314,429
2020	1,885,128	1,888,391	1,888,391								353,372
2021	2,306,447	2,311,060									408,443
2022	3,731,190										486,364
Selected Trend:				3.00%							

Trended Paid Losses										
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
2008										1,080,835
2009									1,458,916	1,458,916
2010								1,805,043	1,805,043	1,805,043
2011							2,035,067	2,035,067	2,035,067	2,035,067
2012						2,238,666	2,238,666	2,238,666	2,238,666	2,238,666
2013					2,354,536	2,354,536	2,354,536	2,354,536	2,354,536	2,354,536
2014				2,560,169	2,560,169	2,560,296	2,560,296	2,560,296	2,560,296	
2015			2,906,245	2,906,460	2,906,522	2,906,373	2,906,298	2,906,298		
2016		2,600,702	2,601,317	2,601,317	2,601,496	2,601,496	2,601,377			
2017	1,879,437	1,884,119	1,884,517	1,884,517	1,884,517	1,884,517				
2018	1,828,300	1,833,734	1,834,050	1,834,050	1,834,050					
2019	2,008,805	2,014,034	2,014,394	2,014,394						
2020	1,999,932	2,003,394	2,003,394							
2021	2,375,640	2,380,392								
2022	3,731,190									

Trended Additive Amounts per Exposure									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3rd Prior	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2nd Prior	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1st Prior	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latest	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Year Weighted Avg	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Selected:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Loss Development Period (months): 15 - 123
Additive Amt per Exp: 0.00

Allstate Property and Casualty Insurance Company						
Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Paid Loss	Ultimate Loss & ALAE
2022	\$0.00	390,302	\$0	\$0	\$3,300,569	\$3,300,569

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
TRANSPORTATION EXPENSE

Paid Loss †											Earned
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	Exposures
2008										6,080,023	279,332
2009									6,247,694	6,247,694	284,242
2010								5,193,913	5,193,913	5,193,593	265,882
2011							5,467,205	5,467,205	5,467,655	5,467,326	250,637
2012						4,435,362	4,434,863	4,434,863	4,434,830	4,434,830	244,767
2013					5,112,641	5,112,641	5,112,641	5,112,641	5,112,551	5,112,551	240,947
2014				5,059,161	5,058,062	5,057,938	5,057,405	5,057,405	5,057,405		243,872
2015			5,945,521	5,941,890	5,942,050	5,941,940	5,942,486	5,942,428			259,700
2016		6,471,509	6,455,564	6,453,177	6,450,096	6,450,096	6,449,774				251,819
2017	5,505,765	5,509,849	5,507,025	5,497,180	5,493,219	5,493,641					214,395
2018	5,519,940	5,423,307	5,414,941	5,410,688	5,410,699						211,390
2019	5,841,167	6,092,951	6,081,910	6,075,439							226,995
2020	6,111,728	6,013,552	6,015,119								250,836
2021	8,154,405	8,099,275									284,599
2022	12,008,865										337,318
Selected Trend:				3.00%							

Trended Paid Losses										
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
2008										9,196,580
2009									9,174,949	9,174,949
2010								7,405,278	7,405,278	7,404,822
2011							7,567,890	7,567,890	7,568,513	7,568,058
2012						5,960,756	5,960,085	5,960,085	5,960,041	5,960,041
2013					6,670,837	6,670,837	6,670,837	6,670,837	6,670,719	6,670,719
2014				6,408,794	6,407,402	6,407,245	6,406,569	6,406,569	6,406,569	
2015			7,312,241	7,307,775	7,307,972	7,307,837	7,308,508	7,308,437		
2016		7,727,320	7,708,281	7,705,431	7,701,752	7,701,752	7,701,367			
2017	6,382,691	6,387,425	6,384,151	6,372,738		6,368,146				
2018	6,212,741	6,103,980	6,094,564	6,089,777	6,089,789					
2019	6,382,801	6,657,932	6,645,867	6,638,796						
2020	6,483,932	6,379,777	6,381,440							
2021	8,399,037	8,342,253								
2022	12,008,865									

Trended Additive Amounts per Exposure									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	0.02	-0.08	-0.02	-0.01	0.00	0.00	0.00	0.00	0.00
3rd Prior	-0.51	-0.02	-0.01	0.00	0.00	0.00	0.00	0.00	0.00
2nd Prior	1.21	-0.04	-0.05	-0.01	0.00	0.00	0.00	0.00	0.00
1st Prior	-0.42	-0.05	-0.02	-0.02	0.00	0.00	0.00	0.00	0.00
Latest	-0.20	0.01	-0.03	0.00	0.00	0.00	0.00	0.00	0.00
5 Year Weighted Avg	0.00	-0.04	-0.02	0.00	0.00	0.00	0.00	0.00	0.00
Selected:	0.00	-0.04	-0.02	0.00	0.00	0.00	0.00	0.00	0.00

Loss Development Period (months): 15 - 123
Additive Amt per Exp: -0.06

Allstate Property and Casualty Insurance Company						
Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Paid Loss	Ultimate Loss & ALAE
2022	-\$0.06	265,306	-\$15,918	-\$15,918	\$10,061,691	\$10,045,773

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

SUMMARY OF SELECTED ULTIMATE LOSSES AND ALAE

Coverage	Year	Link Ratio Estimate	Additive Estimate	Selected
Bodily Injury	2021	\$160,162,357	\$151,550,039	\$155,856,000
Bodily Injury	2022	248,491,173	213,292,845	230,892,000
Property Damage	2022	136,450,112	129,190,100	132,820,000
Medical	2021	4,105,055	4,117,658	4,111,000
Medical	2022	6,062,301	5,932,331	5,997,000
Uninsured / Underinsured Motorist	2021	45,549,365	42,815,211	44,182,000
Uninsured / Underinsured Motorist	2022	76,824,223	63,297,196	70,061,000
Collision	2022	148,993,775	151,405,160	150,199,000
Comprehensive	2022	50,640,862	50,528,701	50,585,000
Roadside	2022	3,307,170	3,300,569	3,304,000
Transportation Expense	2022	10,051,629	10,045,773	10,049,000

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO AND PERSONAL PROPERTY AND OTHER LIABILITY INSURANCE
COUNTRYWIDE

UNALLOCATED LOSS ADJUSTMENT EXPENSE (ADJUSTING AND OTHER EXPENSE) PROVISION

	<u>2019</u>	<u>2020</u>	<u>2021</u>
1. Direct Losses and Allocated Loss Adjustment Expense Incurred Excluding Earthquake and Hurricane, and WildFire** Losses	\$ 16,891,405,725	14,922,815,662	19,461,585,288
2. Direct Unallocated Loss Adjustment Expense Incurred Excluding Earthquake and Hurricane, and WildFire** Losses	\$ 2,210,420,361	2,221,628,023	2,137,204,303
3. 3 Year Average			0.1281
4. Adjustment for One - Time Expenses ***			-0.0033
5. Adjusted 3 Year Average (3) + (4)			0.1248
6. Proposed Provision			12.5%

*Allstate Insurance Company, Allstate Northbrook Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Texas Lloyd's, Allstate Vehicle and Property Insurance Company, Allstate Property and Casualty Insurance Company, Allstate County Mutual

**Wildfire losses and expenses are excluded for Property lines for Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oklahoma, Oregon, Texas, Utah, Washington, and Wyoming

***The 3-year average has been adjusted by -0.0033 to account for one-time expenses occurring in 2020 and 2021, including Good Office and Restructuring expenses.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

CALCULATION OF PURE PREMIUM TREND FACTOR

<u>Coverage</u>	Selected Annual Pure Premium Impacts	
	<u>Historical</u>	<u>Projected</u>
Bodily Injury	2.00%	2.00%
Property Damage	3.00	3.00
Medical	0.00	0.00
Uninsured / Underinsured Motorist	2.00	2.00
Collision	3.00	3.00
Comprehensive	3.00	3.00
Roadside	3.00	3.00
Transportation Expense	3.00	3.00

	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
1) Loss Trend Projection Date	8/26/2024	8/26/2024	8/26/2024
2) Mid-Point of Current Year's Experience Period	3/31/2022	3/31/2022	3/31/2022
3) Experience Period Ended	9/30/2020	9/30/2021	9/30/2022
4) Midpoint of Experience Period	3/31/2020	3/31/2021	3/31/2022
5) Historical: Number of Years from (4) to (2)	2.000	1.000	0.000
6) Projected: Number of Years from (2) to (1)	2.405	2.405	2.405

Calculation of Trend Factors

(a) Historical Severity Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)

(b) Projected Severity Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)

(c) Factor to Adjust Losses for Pure Premium Trend = (a) x (b)

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
BODILY INJURY**

Year Ending	Actual Paid Pure Premium †	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
03/17	\$242.64	0.02 %	\$165.36		
06/17	234.16	-3.05	170.77		
09/17	209.02	-15.39	176.35		
12/17	193.91	-21.98	182.12		
03/18	174.96	-27.89	188.07		
06/18	157.98	-32.53	194.22		
09/18	169.42	-18.95	200.57		
12/18	168.36	-13.18	207.13		
03/19	176.06	0.63	213.90		
06/19	192.86	22.08	220.89		
09/19	207.92	22.72	228.11		
12/19	217.52	29.20	235.57		
03/20	232.83	32.24	243.27	\$216.05	
06/20	241.61	25.28	251.22	228.76	
09/20	246.67	18.64	259.44	242.22	
12/20	250.49	15.16	267.92	256.47	
03/21	253.31	8.80	276.68	271.56	
06/21	263.31	8.98	285.72	287.53	
09/21	287.91	16.72	295.06	304.45	\$288.61
12/21	317.01	26.56	304.71	322.36	312.89
03/22	335.16	32.31	314.67	341.32	339.21
06/22	365.73	38.90	324.96	361.40	367.74
09/22	401.39	39.42	335.58	382.66	398.66
12/22	432.20	36.34	346.55	405.17	432.19
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			13.73%	25.69%	38.13%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
PROPERTY DAMAGE**

Year Ending	Actual Paid Pure Premium †	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
03/17	\$152.79	-4.50 %	\$136.86		
06/17	146.47	-10.35	138.02		
09/17	139.57	-13.85	139.18		
12/17	137.65	-14.32	140.36		
03/18	138.25	-9.52	141.54		
06/18	142.00	-3.05	142.74		
09/18	145.45	4.21	143.94		
12/18	147.34	7.04	145.16		
03/19	151.01	9.23	146.38		
06/19	152.03	7.06	147.62		
09/19	154.35	6.12	148.86		
12/19	156.04	5.90	150.12		
03/20	158.85	5.19	151.39	\$128.57	
06/20	150.41	-1.07	152.67	132.99	
09/20	140.94	-8.69	153.96	137.56	
12/20	134.26	-13.96	155.26	142.29	
03/21	123.73	-22.11	156.57	147.18	
06/21	125.98	-16.24	157.89	152.24	
09/21	136.07	-3.46	159.22	157.47	\$135.66
12/21	149.39	11.27	160.57	162.89	149.56
03/22	164.82	33.21	161.92	168.49	164.89
06/22	179.95	42.84	163.29	174.28	181.80
09/22	202.70	48.97	164.67	180.27	200.43
12/22	220.43	47.55	166.06	186.47	220.98
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			3.42%	14.48%	47.75%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
MEDICAL**

Year Ending	Actual Paid Pure Premium †	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
03/17	\$44.34	-14.02 %	\$41.51		
06/17	43.55	-17.09	41.18		
09/17	39.47	-21.76	40.86		
12/17	39.93	-15.65	40.53		
03/18	40.07	-9.63	40.21		
06/18	39.12	-10.17	39.90		
09/18	41.11	4.16	39.58		
12/18	40.40	1.18	39.27		
03/19	39.58	-1.22	38.96		
06/19	40.91	4.58	38.66		
09/19	40.85	-0.63	38.35		
12/19	39.76	-1.58	38.05		
03/20	40.34	1.92	37.75	\$32.63	
06/20	36.61	-10.51	37.46	33.09	
09/20	32.88	-19.51	37.16	33.57	
12/20	31.43	-20.95	36.87	34.04	
03/21	29.08	-27.91	36.58	34.53	
06/21	30.47	-16.77	36.29	35.02	
09/21	32.18	-2.13	36.00	35.52	\$32.55
12/21	34.59	10.05	35.72	36.03	34.41
03/22	36.67	26.10	35.44	36.54	36.38
06/22	38.35	25.86	35.16	37.06	38.46
09/22	41.45	28.81	34.88	37.59	40.67
12/22	42.24	22.12	34.61	38.13	42.99
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			-3.11%	5.82%	24.93%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
UNINSURED / UNDERINSURED MOTORIST**

Year Ending	Actual Paid Pure Premium †	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
03/17	\$125.44	-15.07 %	\$93.88		
06/17	107.10	-21.54	96.84		
09/17	99.06	-26.87	99.89		
12/17	108.22	-20.75	103.05		
03/18	109.34	-12.83	106.30		
06/18	121.46	13.41	109.65		
09/18	117.71	18.83	113.11		
12/18	102.28	-5.49	116.68		
03/19	107.00	-2.14	120.37		
06/19	106.98	-11.92	124.16		
09/19	118.15	0.37	128.08		
12/19	120.53	17.84	132.13		
03/20	123.47	15.39	136.30	\$114.51	
06/20	125.01	16.85	140.60	121.87	
09/20	125.85	6.52	145.03	129.70	
12/20	132.43	9.87	149.61	138.03	
03/21	134.71	9.10	154.33	146.90	
06/21	148.77	19.01	159.20	156.34	
09/21	169.69	34.84	164.23	166.39	\$173.22
12/21	187.34	41.46	169.41	177.08	182.71
03/22	194.98	44.74	174.76	188.45	192.71
06/22	203.35	36.69	180.27	200.56	203.26
09/22	207.40	22.22	185.96	213.44	214.39
12/22	229.90	22.72	191.83	227.16	226.13
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			13.23%	28.28%	23.76%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
COLLISION**

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium †	Annual Change	24 pt.	12 pt.	6 pt.
03/17	\$216.88	-7.91 %	\$185.66		
06/17	208.94	-10.59	189.49		
09/17	202.73	-11.86	193.40		
12/17	198.85	-11.79	197.39		
03/18	203.81	-6.03	201.46		
06/18	209.66	0.34	205.62		
09/18	210.30	3.73	209.86		
12/18	213.75	7.49	214.19		
03/19	219.68	7.79	218.61		
06/19	221.38	5.59	223.12		
09/19	226.48	7.69	227.72		
12/19	233.14	9.07	232.42		
03/20	231.53	5.39	237.21	\$186.52	
06/20	208.25	-5.93	242.11	197.87	
09/20	196.02	-13.45	247.10	209.91	
12/20	196.86	-15.56	252.20	222.69	
03/21	199.03	-14.04	257.40	236.24	
06/21	223.93	7.53	262.71	250.62	
09/21	265.91	35.65	268.13	265.87	\$277.93
12/21	296.16	50.44	273.66	282.06	293.72
03/22	317.57	59.56	279.30	299.22	310.40
06/22	347.16	55.03	285.07	317.44	328.02
09/22	348.74	31.15	290.95	336.76	346.65
12/22	348.61	17.71	296.95	357.25	366.34
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			8.51%	26.66%	24.73%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
COMPREHENSIVE**

Year Ending	Actual Paid Pure Premium †	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
03/17	\$74.43	-5.53 %	\$66.35		
06/17	73.13	-6.85	67.54		
09/17	69.82	-9.69	68.75		
12/17	68.59	-12.35	69.99		
03/18	69.74	-6.30	71.24		
06/18	70.39	-3.75	72.52		
09/18	73.46	5.21	73.82		
12/18	73.60	7.30	75.14		
03/19	75.47	8.22	76.49		
06/19	76.57	8.78	77.86		
09/19	78.65	7.07	79.26		
12/19	82.56	12.17	80.68		
03/20	83.00	9.98	82.13	\$74.98	
06/20	79.87	4.31	83.60	77.48	
09/20	79.98	1.69	85.10	80.07	
12/20	81.78	-0.94	86.62	82.74	
03/21	81.99	-1.22	88.18	85.50	
06/21	83.06	3.99	89.76	88.36	
09/21	83.21	4.04	91.37	91.31	\$83.41
12/21	90.29	10.41	93.00	94.36	89.28
03/22	93.64	14.21	94.67	97.51	95.56
06/22	103.10	24.13	96.37	100.76	102.29
09/22	110.77	33.12	98.10	104.13	109.48
12/22	116.23	28.73	99.86	107.60	117.19
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			7.37%	14.04%	31.27%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
ROADSIDE**

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium †	Annual Change	24 pt.	12 pt.	6 pt.
03/17	\$6.52	-14.66 %	\$5.69		
06/17	6.15	-18.54	5.75		
09/17	5.82	-21.24	5.81		
12/17	5.80	-16.91	5.87		
03/18	5.89	-9.66	5.93		
06/18	5.95	-3.25	6.00		
09/18	6.03	3.61	6.06		
12/18	6.18	6.55	6.12		
03/19	6.33	7.47	6.19		
06/19	6.39	7.39	6.25		
09/19	6.42	6.47	6.32		
12/19	6.40	3.56	6.38		
03/20	6.28	-0.79	6.45	\$5.48	
06/20	5.93	-7.20	6.51	5.68	
09/20	5.92	-7.79	6.58	5.89	
12/20	5.84	-8.75	6.65	6.11	
03/21	5.74	-8.60	6.72	6.33	
06/21	5.98	0.84	6.79	6.57	
09/21	6.24	5.41	6.86	6.81	\$6.39
12/21	6.82	16.78	6.93	7.06	6.82
03/22	7.36	28.22	7.00	7.32	7.28
06/22	8.03	34.28	7.08	7.59	7.77
09/22	8.50	36.22	7.15	7.87	8.29
12/22	8.47	24.19	7.23	8.17	8.85
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			4.23%	15.63%	29.70%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
TRANSPORTATION EXPENSE**

Year Ending	Actual Paid Pure Premium †	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
03/17	\$27.87	-10.21 %	\$26.21		
06/17	27.66	-10.14	26.43		
09/17	26.68	-11.83	26.66		
12/17	27.04	-8.68	26.90		
03/18	28.77	3.23	27.13		
06/18	28.68	3.69	27.36		
09/18	29.01	8.73	27.60		
12/18	28.67	6.03	27.84		
03/19	28.60	-0.59	28.08		
06/19	28.73	0.17	28.33		
09/19	29.26	0.86	28.57		
12/19	27.78	-3.10	28.82		
03/20	29.49	3.11	29.07	\$23.90	
06/20	25.80	-10.20	29.32	24.86	
09/20	24.27	-17.05	29.58	25.86	
12/20	26.92	-3.10	29.83	26.90	
03/21	23.47	-20.41	30.09	27.99	
06/21	25.96	0.62	30.35	29.11	
09/21	28.16	16.03	30.62	30.28	\$28.85
12/21	30.65	13.86	30.88	31.50	30.82
03/22	33.51	42.78	31.15	32.77	32.92
06/22	36.58	40.91	31.42	34.09	35.16
09/22	37.94	34.73	31.70	35.46	37.55
12/22	38.61	25.97	31.97	36.89	40.11
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			3.52%	17.09%	30.15%

†Includes ALAE

**ALLSTATE INSURANCE GROUP†
PRIVATE PASSENGER AUTO
GEORGIA**

**CATASTROPHE INSURANCE LOSSES
COMPREHENSIVE**

Calendar Year	Earned Exposures	Trended Catastrophe Losses††	Catastrophe Pure Premium
2008	551,411	\$32,130,783	
2009	551,008	27,484,170	
2010	522,821	-842,222	
2011	509,684	14,239,143	
2012	500,105	5,077,810	
2013	491,111	29,750,531	
2014	498,376	2,522,080	
2015	521,448	4,402,749	
2016	480,347	3,979,346	
2017	427,300	7,746,732	
2018	426,377	4,680,332	
2019	451,920	1,098,677	
2020	488,219	5,060,146	
2021	547,681	4,691,181	
2022	615,268	7,357,804	
	7,583,076	\$149,379,262	
15 Year Trended Aggregate Average			\$19.70
Selected Catastrophe Pure Premium			\$19.70

†Allstate Insurance, Allstate Indemnity, Allstate Property and Casualty, Allstate Fire and Casualty Insurance Companies

††Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**CATASTROPHE LOSS TRENDS - PURE PREMIUM
COMPREHENSIVE**

Calendar Year	Countrywide		Exponential Curve of Best Fit	
	Actual Paid Pure Premium †	Annual Change	25 pt.	15 pt.
1998	\$7.76		\$5.94	
1999	5.68	-26.80	6.23	
2000	10.94	92.61	6.54	
2001	9.51	-13.07	6.87	
2002	4.97	-47.74	7.21	
2003	11.05	122.33	7.57	
2004	3.93	-64.43	7.95	
2005	3.53	-10.18	8.35	
2006	7.94	124.93	8.77	
2007	5.37	-32.37	9.21	
2008	8.94	66.48	9.67	\$12.32
2009	10.36	15.88	10.15	12.64
2010	10.30	-0.58	10.66	12.96
2011	21.34	107.18	11.19	13.30
2012	15.16	-28.96	11.75	13.64
2013	12.65	-16.56	12.33	13.99
2014	16.17	27.83	12.95	14.35
2015	12.10	-25.17	13.60	14.71
2016	27.91	130.66	14.27	15.09
2017	19.39	-30.53	14.99	15.48
2018	16.24	-16.25	15.74	15.87
2019	20.85	28.39	16.52	16.28
2020	12.21	-41.44	17.35	16.70
2021	15.05	23.26	18.21	17.13
2022	12.75	-15.28	19.12	17.57
Regression			25 pt.	15 pt.
Avg Annual Percent Change Based on Best Fit:			5.00%	2.56%
Selected Historical Avg Annual Percent Change:			5.00%	
Selected Projected Avg Annual Percent Change:			5.00%	

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**CATASTROPHE LOSS TRENDS - PURE PREMIUM
COMPREHENSIVE**

Calendar Year	Georgia		Exponential Curve of Best Fit	
	Actual Paid Pure Premium †	Annual Change	25 pt.	15 pt.
1998	\$15.67		\$1.60	
1999	16.72	6.70	1.72	
2000	3.92	-76.56	1.85	
2001	-.11	-102.81	1.99	
2002	1.40	-1,372.73	2.14	
2003	4.63	230.71	2.30	
2004	.02	-99.57	2.47	
2005	13.03	65,050.00	2.66	
2006	6.31	-51.57	2.86	
2007	4.26	-32.49	3.08	
2008	24.84	483.10	3.31	\$13.18
2009	22.03	-11.31	3.56	12.10
2010	3.20	-85.47	3.83	11.11
2011	14.08	340.00	4.12	10.20
2012	5.14	-63.49	4.43	9.37
2013	34.53	571.79	4.76	8.60
2014	4.43	-87.17	5.12	7.90
2015	5.46	23.25	5.51	7.25
2016	3.40	-37.73	5.93	6.66
2017	8.43	147.94	6.38	6.11
2018	4.78	-43.30	6.86	5.61
2019	2.38	-50.21	7.38	5.16
2020	4.65	95.38	7.93	4.73
2021	5.73	23.23	8.53	4.35
2022	8.79	53.40	9.18	3.99
Regression			25 pt.	15 pt.
Avg Annual Percent Change Based on Best Fit:			7.56%	-8.18%
Selected Historical Avg Annual Percent Change:			5.00%	
Selected Projected Avg Annual Percent Change:			5.00%	

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

SUMMARY OF EXPENSE PROVISIONS

	Liability Expense Provision				Uninsured / Underinsured Motorist
	Percent Fixed	Bodily Injury	Property Damage	Medical	
Commissions	0 %	11.6 %	11.6 %	11.6 %	11.6 %
Taxes †	0	4.8	4.8	4.8	4.8
Licenses and Fees	100	0.2	0.2	0.2	0.2
Other Acquisition	100	5.1	5.1	5.1	5.1
General Expense	100	5.0	5.0	5.0	5.0
Debt Provision*	0	1.0	1.0	1.0	1.0
Capped Profit Provision*	0	6.0	6.0	6.0	6.0

	Physical Damage Expense Provision				Transportation Expense
	Percent Fixed	Collision	Comprehensive	Roadside	
Commissions	0 %	11.6 %	11.6 %	11.6 %	11.6 %
Taxes †	0	4.8	4.8	4.8	4.8
Licenses and Fees	100	0.2	0.2	0.2	0.2
Other Acquisition	100	5.1	5.1	5.1	5.1
General Expense	100	5.0	5.0	5.0	5.0
Debt Provision*	0	1.0	1.0	1.0	1.0
Capped Profit Provision*	0	6.0	6.0	6.0	6.0

*Profit, Debt, and Contingency Provisions capped at 7.0%

† State Taxes - Does not include Federal Income Tax

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO AND PERSONAL PROPERTY AND OTHER LIABILITY INSURANCE
COUNTRYWIDE

GENERAL EXPENSE PROVISION

	<u>2019</u>	<u>2020</u>	<u>2021</u>
1. Direct Premiums Earned Less NCOR Premium and Milewise/PAYG Technology Premium**	\$ 28,601,312,108	29,402,069,879	29,487,741,325
2. General Expense Incurred Excluding Milewise/PAYG Technology Expense	\$ 1,442,507,502	1,525,614,698	1,518,594,296
3. Ratio (2) / (1)	0.0504	0.0519	0.0515
4. One - Time Expense Adjustment***		-0.0026	
5. Adjusted Ratio (3) + (4)	0.0504	0.0493	0.0515
6. 3 Year Average			0.0504
7. Proposed Provision			5.0%

* Allstate Insurance Company, Allstate Northbrook Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Texas Lloyd's, Allstate Vehicle and Property Insurance Company, Allstate Property and Casualty Insurance Company, Allstate County Mutual

**Premiums for Net Cost of Reinsurance(NCOR) and Milewise/PAYG Technology Expense do not include provisions for General expenses. Therefore, direct premiums must be reduced by NCOR premiums and Milewise/PAYG Technology Expense to get the premium base upon which the general expense provision is applied. Additionally, the 2020 premiums have been grossed up for the Shelter in Place Payback.

***The 2020 ratio has been adjusted by -0.0026 to account for one-time expenses occurring in 2020, including Good Office and Restructuring expenses.

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

OTHER ACQUISITION EXPENSE PROVISION

	<u>2019</u>	<u>2020</u>	<u>2021</u>
NCOR Premium and Milewise/PAYG Technology Premium**	\$ 28,601,312,108	29,402,069,879	29,487,741,325
2. Other Acquisition Expense Incurred	\$ 1,503,947,971	1,525,620,061	1,831,993,125
3. Ratio (2) / (1)	0.0526	0.0519	0.0621
4. One-Time Expense Adjustment***		-0.0007	-0.0013
5. Adjusted Ratio (3) + (4)	0.0526	0.0512	0.0608
6. 3 Year Average			0.0549
7. Calculated Provision ****			0.0509
8. Proposed Provision			5.1%

*Data includes Private Passenger Automobile and Personal Property Lines & Other Liability Insurance countrywide experience from the following companies: Allstate Insurance Company, Allstate Northbrook Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Texas Lloyd's, Allstate Vehicle and Property Insurance Company, Allstate Property and Casualty Insurance Company, Allstate County Mutual.

**Premiums for Net Cost of Reinsurance (NCOR) and Milewise/PAYG Technology Expense do not include provisions for Other Acquisition expenses. Therefore, direct premiums must be reduced by NCOR premiums and Milewise/PAYG Technology Expense to get the premium base upon which other acquisition expense provision is applied. Additionally, the 2020 premiums have been grossed up for the Shelter in Place Payback.

***The 2020 and 2021 Other Acquisition expense ratios have been adjusted by -0.0007 and -0.0013 respectively to account for one-time expenses occurring in 2020 and 2021, including Restructuring expenses.

****Reduced by 0.0075 to reflect the amount of Installment Fees collected for Allstate Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company Private Passenger Auto in Georgia. Reduced by 0.0006 to reflect the amount of Policy Fees collected for Allstate Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company Private Passenger Auto in Georgia. Includes a 0.0041 provision for Allstate Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company Private Passenger Auto in Georgia for Premiums Written Off. Data also includes Other Liability Insurance experience from Allstate companies in Georgia.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**FACTOR TO ADJUST FOR SUBSEQUENT CHANGE IN FIXED EXPENSE
(FOR CALENDAR YEARS 2019-2021)**

1) Average Earned Date of Experience Period	6/30/2020
2) Average Earned Date of Proposed Policy Period	8/26/2024
3) Number of Years from (1) to (2)	4.156
4) Selected Annual Impact	4.10%
5) Factor to Adjust for Subsequent Change in Fixed Expense [$1.0 + (4)$] ^ (3)	1.182

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

INVESTMENT INCOME - LIABILITY COVERAGES

Calculation of Present Value, as of the Average Earning Date of a Policy
Year, of all Income and Outgo @ 1.6% †force of interest, assuming an
Operating Profit of 6.60% and six month Policy Terms

Years From Start of Policy Year	Cumulative Percent of Losses Paid	Yearly Percent of Losses Paid	Time from Start of Policy Year	Discounted ‡ to Average Time of Profit @ 1.8%	Discounted Payments
1	23.8 %	23.80 %	0.71	1.001	23.8 %
2	66.6	42.80	1.43	0.989	42.3
3	81.3	14.70	2.47	0.973	14.3
4	88.8	7.50	3.47	0.957	7.2
5	94.8	6.00	4.48	0.942	5.7
6	97.7	2.90	5.47	0.927	2.7
Subsequent	100.0	2.30	7.51	0.897	2.1
Total					98.1 %
Expected Losses and Loss Expense Ratio					64.6 %
Present Value of Loss and Loss Expense Payments					63.4 %
Commissions		11.6 %	0.58	1.003	11.6 %
Taxes		4.8 %	0.64	1.002	4.8 %
Licenses and Fees		0.2 %	0.64	1.002	0.2 %
Other Acquisition		5.1 %	0.56	1.003	5.1 %
General Expense		5.0 %	0.63	1.002	5.0 %
Debt Provision		1.0 %	0.75	1.000	1.0 %
Profit		6.7 %	0.75	1.000	6.7 %
Total Present Value of Outgo					98.8 %
Premiums		100.0 %	0.68	1.001	100.1 %
Difference, Present Value of Income Less Present Value of Outgo					1.3 %

†Discount rate from Investment Department forecast

‡exp (force of interest x (timing of profit being earned – timing of cash flow))

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

INVESTMENT INCOME - PHYSICAL DAMAGE COVERAGES

Calculation of Present Value, as of the Average Earning Date of a Policy
Year, of all Income and Outgo @ 1.6% †force of interest, assuming an
Operating Profit of 6.60% and six month Policy Terms

Years From Start of Policy Year	Cumulative Percent of Losses Paid	Yearly Percent of Losses Paid	Time from Start of Policy Year	Discounted ‡ to Average Time of Profit @ 1.8%	Discounted Payments
1	70.3 %	70.30 %	0.66	1.001	70.4 %
2	100.7	30.40	1.17	0.993	30.2
3	100.1	-0.60	2.36	0.975	-0.6
4	99.9	-0.20	3.30	0.960	-0.2
5	99.9	0.00	4.50	0.942	0.0
6	100.0	0.10	5.50	0.927	0.1
Subsequent	100.0	0.00	7.50	0.898	0.0
Total					99.9 %
Expected Losses and Loss Expense Ratio					63.1 %
Present Value of Loss and Loss Expense Payments					63.0 %
Commissions		11.6 %	0.58	1.003	11.6 %
Taxes		4.8 %	0.64	1.002	4.8 %
Licenses and Fees		0.2 %	0.64	1.002	0.2 %
Other Acquisition		5.1 %	0.56	1.003	5.1 %
General Expense		5.0 %	0.63	1.002	5.0 %
Debt Provision		1.0 %	0.75	1.000	1.0 %
Profit		8.2 %	0.75	1.000	8.2 %
Total Present Value of Outgo					99.9 %
Premiums		100.0 %	0.68	1.001	100.1 %
Difference, Present Value of Income Less Present Value of Outgo					0.2 %

†Discount rate from Investment Department forecast

‡exp (force of interest x (timing of profit being earned – timing of cash flow))

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
BODILY INJURY**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	562,991	\$342,156,465	0.873	\$298,702,594	\$530.56	100 %
(7) Projected Average Earned Premium At Current Rates					\$530.56	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
PROPERTY DAMAGE**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	562,991	\$184,504,980	0.829	\$152,954,628	\$271.68	100 %
(7) Projected Average Earned Premium At Current Rates					\$271.68	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
MEDICAL**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	142,209	\$8,871,638	0.873	\$7,744,940	\$54.46	100 %
(7) Projected Average Earned Premium At Current Rates					\$54.46	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
UNINSURED / UNDERINSURED MOTORIST**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	278,654	\$95,859,136	0.918	\$87,998,687	\$315.80	100 %
(7) Projected Average Earned Premium At Current Rates					\$315.80	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
COLLISION**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	432,431	\$192,449,132	1.000	\$192,449,132	\$445.04	100 %
(7) Projected Average Earned Premium At Current Rates					\$445.04	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
COMPREHENSIVE**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	452,721	\$78,086,266	0.976	\$76,212,196	\$168.34	100 %
(7) Projected Average Earned Premium At Current Rates					\$168.34	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
ROADSIDE**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	390,302	\$4,985,889	1.000	\$4,985,889	\$12.77	100 %
(7) Projected Average Earned Premium At Current Rates					\$12.77	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
TRANSPORTATION EXPENSE**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	265,306	\$13,659,791	1.049	\$14,329,121	\$54.01	100 %
(7) Projected Average Earned Premium At Current Rates					\$54.01	

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

CALCULATION OF PREMIUM TREND FACTOR

<u>Coverage</u>	Selected Annual Premium Impacts
	<u>Projected</u>
Bodily Injury	-5.50%
Property Damage	-7.50
Medical	-5.50
Uninsured / Underinsured Motorist	-3.50
Collision	0.00
Comprehensive	-1.00
Roadside	0.00
Transportation Expense	2.00
Fixed Expenses	0.00

	<u>Current Year</u>
1) Average Earned Date of Proposed Policy Period	8/26/2024
2) Mid-Point of Current Year's Experience Period	3/31/2022
3) Experience Period Ended	9/30/2022
4) Midpoint of Experience Period	3/31/2022
5) Historical: Number of Years from (4) to (2)	0.000
6) Projected: Number of Years from (2) to (1)	2.405

Calculation of Trend Factors

- (a) Historical Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)
- (b) Projected Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)
- (c) Factor to Adjust to Projected Premium Level = (a) x (b)

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
BODILY INJURY**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$666.08	-2.09 %	\$675.53		
06/20	660.98	-2.41	667.10		
09/20	655.41	-2.90	658.77		
12/20	648.57	-3.21	650.54		
03/21	642.70	-3.51	642.42		
06/21	637.44	-3.56	634.40		
09/21	635.79	-2.99	626.48	\$649.33	
12/21	637.53	-1.70	618.66	633.20	
03/22	626.23	-2.56	610.93	617.48	\$630.32
06/22	611.03	-4.14	603.31	602.15	607.74
09/22	591.09	-7.03	595.77	587.20	585.96
12/22	560.69	-12.05	588.33	572.62	564.97
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-4.90%	-9.57%	-13.58%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
PROPERTY DAMAGE**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$366.04	-2.64 %	\$367.65		
06/20	362.33	-3.05	362.82		
09/20	358.38	-3.62	358.05		
12/20	352.89	-4.30	353.34		
03/21	348.10	-4.90	348.69		
06/21	343.76	-5.13	344.11		
09/21	340.18	-5.08	339.58	\$342.98	
12/21	336.76	-4.57	335.11	337.32	
03/22	334.65	-3.86	330.71	331.75	\$335.86
06/22	329.12	-4.26	326.36	326.28	328.16
09/22	322.23	-5.28	322.07	320.90	320.64
12/22	311.95	-7.37	317.83	315.61	313.29
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-5.16%	-6.44%	-8.86%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
MEDICAL**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$67.00	-3.93 %	\$67.02		
06/20	66.42	-3.59	66.46		
09/20	65.96	-3.47	65.90		
12/20	65.15	-3.52	65.35		
03/21	64.58	-3.61	64.80		
06/21	64.10	-3.49	64.25		
09/21	63.66	-3.49	63.71	\$64.19	
12/21	63.54	-2.47	63.18	63.50	
03/22	63.27	-2.03	62.65	62.81	\$63.45
06/22	62.59	-2.36	62.12	62.14	62.43
09/22	61.63	-3.19	61.60	61.47	61.42
12/22	60.23	-5.21	61.08	60.80	60.42
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-3.32%	-4.24%	-6.32%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
UNINSURED / UNDERINSURED MOTORIST**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$379.53	-2.78 %	\$378.98		
06/20	375.49	-3.26	374.89		
09/20	371.48	-3.73	370.85		
12/20	366.72	-4.16	366.85		
03/21	362.14	-4.58	362.89		
06/21	358.08	-4.64	358.97		
09/21	354.33	-4.62	355.10	\$354.32	
12/21	350.79	-4.34	351.26	350.81	
03/22	347.26	-4.11	347.47	347.33	\$347.33
06/22	343.94	-3.95	343.72	343.88	343.89
09/22	340.58	-3.88	340.01	340.47	340.47
12/22	337.00	-3.93	336.34	337.09	337.09
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-4.25%	-3.91%	-3.91%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
COLLISION**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$405.47	6.28 %	\$407.44		
06/20	409.28	5.55	411.28		
09/20	413.73	4.81	415.16		
12/20	417.40	4.31	419.08		
03/21	422.89	4.30	423.03		
06/21	428.55	4.71	427.02		
09/21	435.21	5.19	431.05	\$438.98	
12/21	440.20	5.46	435.11	440.31	
03/22	445.41	5.33	439.21	441.64	\$446.73
06/22	446.54	4.20	443.36	442.98	445.33
09/22	445.45	2.35	447.54	444.32	443.93
12/22	441.14	0.21	451.76	445.66	442.54
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			3.83%	1.22%	-1.25%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
COMPREHENSIVE**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$159.58	4.33 %	\$161.41		
06/20	161.01	4.22	162.59		
09/20	163.00	4.10	163.77		
12/20	164.93	4.39	164.97		
03/21	167.31	4.84	166.17		
06/21	169.19	5.08	167.38		
09/21	170.97	4.89	168.60	\$172.09	
12/21	171.94	4.25	169.83	172.03	
03/22	173.13	3.48	171.06	171.96	\$173.52
06/22	172.97	2.23	172.31	171.90	172.62
09/22	172.17	0.70	173.56	171.83	171.72
12/22	170.41	-0.89	174.83	171.77	170.83
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			2.95%	-0.15%	-2.06%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
ROADSIDE**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$12.74	0.08 %	\$12.75		
06/20	12.75	0.16	12.75		
09/20	12.76	0.24	12.75		
12/20	12.76	0.24	12.76		
03/21	12.76	0.16	12.76		
06/21	12.76	0.08	12.76		
09/21	12.76	0.00	12.77	\$12.76	
12/21	12.77	0.08	12.77	12.77	
03/22	12.77	0.08	12.77	12.77	\$12.77
06/22	12.78	0.16	12.78	12.78	12.78
09/22	12.78	0.16	12.78	12.78	12.78
12/22	12.79	0.16	12.79	12.79	12.79
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			0.11%	0.17%	0.19%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
TRANSPORTATION EXPENSE**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$49.73	1.51 %	\$49.61		
06/20	49.88	1.44	49.82		
09/20	50.06	1.44	50.02		
12/20	50.20	1.33	50.22		
03/21	50.34	1.23	50.43		
06/21	50.51	1.26	50.63		
09/21	50.76	1.40	50.84	\$50.73	
12/21	50.96	1.51	51.05	50.98	
03/22	51.22	1.75	51.25	51.23	\$51.22
06/22	51.48	1.92	51.46	51.49	51.48
09/22	51.74	1.93	51.67	51.74	51.75
12/22	52.02	2.08	51.88	52.00	52.01
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			1.64%	2.00%	2.08%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**FIXED EXPENSE PREMIUM TRENDS
FIXED EXPENSES**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$400.83	-0.32 %	\$400.66		
06/20	400.88	-0.19	400.44		
09/20	400.91	-0.06	400.21		
12/20	400.12	-0.16	399.98		
03/21	399.39	-0.36	399.75		
06/21	398.58	-0.57	399.52		
09/21	398.29	-0.65	399.29	\$398.54	
12/21	398.47	-0.41	399.07	398.60	
03/22	399.09	-0.08	398.84	398.67	\$399.12
06/22	399.02	0.11	398.61	398.73	398.95
09/22	398.73	0.11	398.38	398.80	398.77
12/22	398.60	0.03	398.16	398.86	398.60
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-0.23%	0.06%	-0.18%

ALLSTATE INSURANCE GROUP
PRIVATE PASSENGER AUTO
GEORGIA

DETERMINATION OF THE NET COST OF REINSURANCE PROVISION
COMPREHENSIVE

	<u>2022</u>
1) Reinsurance Premium	\$840,808
2) Loss Savings Due to Reinsurance	\$268,891
3) Net Cost of Reinsurance: (1) - (2)	\$571,917
4) All Auto Companies Earned Exposures Year Ending 6/30/2022	605,258
5) Net Cost of Reinsurance Provision per Exposure: (3) / (4)	\$0.94

ATTACHMENT H2P

SECTION 1: AUTO

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

SUMMARY OF RATE LEVEL CHANGES

<u>Coverage</u>	<u>Written Premium Distribution At CRL</u>		<u>Indicated Change</u>		<u>Selected Change</u>	
Bodily Injury	31.6	%	17.4	%	17.4	%
Property Damage	17.6		37.0		37.0	
Medical	0.8		5.2		5.2	
Uninsured / Underinsured Motorist	9.3		14.1		14.1	
Collision	19.3		23.1		23.1	
Comprehensive	7.8		22.8		22.8	
Roadside	0.5		4.6		4.6	
Transportation Expense	1.4		10.6		10.6	
Fixed Expenses	11.6		5.1		5.1	
Total	100.0	%	20.4	%	20.4	%

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
BODILY INJURY**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$476.93
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$622.63
4) Projected Average Earned Premium at Current Rates	\$530.56
5) Indicated Rate Level Change [(3) / (4) - 1.0]	17.4%

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
PROPERTY DAMAGE**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$285.05
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$372.13
4) Projected Average Earned Premium at Current Rates	\$271.68
5) Indicated Rate Level Change [(3) / (4) - 1.0]	37.0%

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
MEDICAL**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$43.88
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$57.28
4) Projected Average Earned Premium at Current Rates	\$54.46
5) Indicated Rate Level Change [(3) / (4) - 1.0]	5.2%

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
UNINSURED / UNDERINSURED MOTORIST**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$275.90
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$360.18
4) Projected Average Earned Premium at Current Rates	\$315.80
5) Indicated Rate Level Change [(3) / (4) - 1.0]	14.1%

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
COLLISION**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$419.67
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$547.87
4) Projected Average Earned Premium at Current Rates	\$445.04
5) Indicated Rate Level Change [(3) / (4) - 1.0]	23.1%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
COMPREHENSIVE**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$157.46
2) Net Cost of Reinsurance Provision	\$0.94
3) Variable Expense and Profit Ratio	23.4 %
4) Indicated Average Premium [(1) + (2)] / [1 - (3)]	\$206.79
5) Projected Average Earned Premium at Current Rates	\$168.34
6) Indicated Rate Level Change [(4) / (5) - 1.0]	22.8 %

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
ROADSIDE**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$10.23
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$13.36
4) Projected Average Earned Premium at Current Rates	\$12.77
5) Indicated Rate Level Change [(3) / (4) - 1.0]	4.6%

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
TRANSPORTATION EXPENSE**

1) Indicated Provision for Loss and Loss Adjustment Expense	\$45.76
2) Variable Expense and Profit Ratio	23.4%
3) Indicated Average Premium [(1)] / [1.0 - (2)]	\$59.75
4) Projected Average Earned Premium at Current Rates	\$54.01
5) Indicated Rate Level Change [(3) / (4) - 1.0]	10.6%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DETERMINATION OF STATEWIDE RATE LEVEL INDICATION
FIXED EXPENSES**

1) Required Fixed Expense Premium	\$354.61
2) Factor to Adjust for Subsequent Change in Fixed Expense	1.182
3) Indicated Provision for Fixed Expense [(1) x (2)]	\$419.15
4) Average Charged Fixed Expense Premium	\$290.71
5) Factor to Adjust to Current Rate Level	1.3723
6) Fixed Expense Premium Trend Factor	1.000
7) Projected Average Charged Fixed Expense Premium at Current Rates [(4) x (5) x (6)]	\$398.94
8) Indicated Fixed Expense Premium Change [(3) / (7) - 1.0]	5.1%

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
BODILY INJURY

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2021	446,851	\$155,856,000	\$175,338,000	1.070	\$187,611,660	\$419.85	11 %
9/30/2022	562,991	230,892,000	259,753,500	1.049	272,481,422	483.99	89
(8) Indicated Provision for Loss and LAE						\$476.93	

* Evaluated at 15 months

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
PROPERTY DAMAGE

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2022	562,991	\$132,820,000	\$149,422,500	1.074	\$160,479,765	\$285.05	100 %
(8) Indicated Provision for Loss and LAE						\$285.05	

* Evaluated at 15 months

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
MEDICAL

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2021	114,726	\$4,111,000	\$4,624,875	1.000	\$4,624,875	\$40.31	50 %
9/30/2022	142,209	5,997,000	6,746,625	1.000	6,746,625	47.44	50
(8) Indicated Provision for Loss and LAE						\$43.88	

* Evaluated at 15 months

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
UNINSURED / UNDERINSURED MOTORIST

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5) / (1)	(7) Experience Year Weights
9/30/2021	219,833	\$44,182,000	\$49,704,750	1.070	\$53,184,083	\$241.93	38 %
9/30/2022	278,654	70,061,000	78,818,625	1.049	82,680,738	296.71	62
(8) Indicated Provision for Loss and LAE						\$275.90	

* Evaluated at 15 months

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
COLLISION

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2022	432,431	\$150,199,000	\$168,973,875	1.074	\$181,477,942	\$419.67	100 %
(8) Indicated Provision for Loss and LAE						\$419.67	

* Evaluated at 15 months

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
COMPREHENSIVE

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Non-Cat Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Non - Cat Loss and LAE	(6) Projected Average Non - Cat Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2022	452,721	\$50,585,000	\$56,908,125	1.074	\$61,119,326	\$135.00	100 %
(8) Indicated Provision for Loss and LAE - Non-Catastrophe						\$135.00	
(9) Indicated Provision for Loss and LAE - Catastrophe**						\$22.46	
(10) Indicated Provision for Loss and LAE - Total (8)+(9)						\$157.46	

* Evaluated at 15 months
** Adjusted to include ULAE

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
ROADSIDE

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2022	390,302	\$3,304,000	\$3,717,000	1.074	\$3,992,058	\$10.23	100 %
(8) Indicated Provision for Loss and LAE						\$10.23	

* Evaluated at 15 months

ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA

DEVELOPMENT OF PROVISION FOR LOSS AND LAE
TRANSPORTATION EXPENSE

Fiscal Year Ending	(1) Earned Exposures	(2) Accident Year * Non-Catastrophe Ultimate Loss	(3) Ultimate Loss and LAE	(4) Factor to Adjust Losses for Pure Premium Trend	(5) Projected Ultimate Loss and LAE	(6) Projected Average Loss and LAE (5)/(1)	(7) Experience Year Weights
9/30/2022	265,306	\$10,049,000	\$11,305,125	1.074	\$12,141,704	\$45.76	100 %
(8) Indicated Provision for Loss and LAE						\$45.76	

* Evaluated at 15 months

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF REQUIRED FIXED EXPENSE PREMIUM
FIXED EXPENSES**

	Part A: Derivation of Average Fixed Expense Ratio				
	(1)	(2)	(3)	(4)	(5)
	Three-Year Total Earned Premium	Three-Year Average Fixed Expense Ratio	Variable Expense Ratio	Fixed Expense Adjusted for Variable Expense (2)/[1-(3)]	Average Fixed Expense Ratio, Weighted by Premium
Liability Coverages (incl. allocated FE Premium)	\$1,360,110,105	10.3%	23.4%	13.4%	13.4%
Physical Damage Coverages (incl. allocated FE Premium)	\$1,048,203,113	10.3%	23.4%	13.4%	
Part B: Derivation of Total Required Average Fixed Expense Premium					
	(6)	(7)	(8)	(9)	
	Total Three-Year Earned Premium	Three-Year Total Policy-first Bodily Injury Earned Exposures *	Average Policy Earned Premium (6)/(7)	Total Required Average Fixed Expense Premium (8)*(5)	
	\$2,408,313,218	910,056	\$2,646.34	\$354.61	

* This is the number of earned exposures which are the first vehicle on their policies that have Bodily Injury coverage. This is a proxy for the number of Policies.

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
BODILY INJURY

		Incurred Losses †									
Fiscal Accident	Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
	2008										87,191,046
	2009									91,338,680	91,464,089
	2010								104,185,173	104,237,910	104,172,681
	2011							107,890,434	107,895,999	107,908,086	108,112,804
	2012						118,218,035	118,426,765	118,452,559	118,505,931	118,525,404
	2013					118,742,813	119,066,125	119,382,914	119,303,087	119,355,675	119,476,730
	2014				124,908,171	125,361,884	126,674,825	127,534,243	127,638,053	127,906,811	
	2015			140,304,393	141,327,979	143,710,741	144,435,066	145,250,028	145,636,361		
	2016		129,710,934	137,375,236	144,818,052	148,753,160	150,810,801	153,337,935			
	2017	77,153,188	91,199,574	103,878,860	115,788,665	121,513,774	127,547,046				
	2018	71,019,398	90,476,886	104,784,768	113,470,246	122,278,232					
	2019	80,530,509	112,362,968	128,741,720	140,772,926						
	2020	85,738,224	122,911,809	142,633,695							
	2021	112,593,535	163,965,175								
	2022	164,181,366									
		Link Ratios									
	Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
	4th Prior	1.182**	1.059**	1.007	1.004	1.003	1.002	1.000	1.001	1.001	
	3rd Prior	1.274**	1.139**	1.054	1.017	1.010	1.003	1.000	1.000	0.999	
	2nd Prior	1.395	1.158	1.115	1.027	1.005	1.007	0.999	1.000	1.002	
	1st Prior	1.434	1.146	1.083	1.049	1.014	1.006	1.001	1.000	1.000	
	Latest	1.456	1.160	1.093	1.078	1.050	1.017	1.003	1.002	1.001	
	3 Year Straight Avg	1.428	1.155	1.097	1.051	1.023	1.010	1.001	1.001	1.001	
	5 Year Straight Avg	1.348	1.132	1.070	1.035	1.016	1.007	1.001	1.001	1.001	
	Selected:	1.428	1.155	1.070	1.035	1.016	1.007	1.001	1.001	1.001	
Loss Development Period (months):		15 - 123	27 - 123								
Loss Development Factor:		1.874	1.313								

Allstate Property and Casualty Insurance Company			
Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2021	\$121,981,993	1.313	\$160,162,357
2022	132,599,345	1.874	248,491,173

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
**Outlier excluded

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
PROPERTY DAMAGE

		Incurred Losses †									
Fiscal Accident	Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
	2008										70,144,824
	2009									71,229,002	71,228,963
	2010								68,967,245	68,920,335	68,920,655
	2011							68,365,697	68,340,422	68,325,422	68,325,751
	2012						70,370,104	70,353,664	70,345,538	70,345,487	70,345,487
	2013					70,929,810	70,899,505	70,860,328	70,859,296	70,859,296	70,859,296
	2014				75,938,376	75,792,354	75,704,995	75,709,741	75,685,256	75,680,043	
	2015			88,996,682	89,062,289	88,847,085	88,863,882	88,839,187	88,838,996		
	2016		92,681,486	93,180,116	93,161,720	93,209,286	93,022,312	93,014,685			
	2017	68,259,809	73,696,219	73,865,364	73,903,053	73,918,118	73,904,334				
	2018	66,566,194	71,344,853	72,078,147	71,972,751	71,996,607					
	2019	74,195,748	81,233,814	81,469,385	81,723,723						
	2020	68,563,134	72,891,603	73,199,570							
	2021	86,447,959	100,929,947								
	2022	146,094,290									
		Link Ratios									
	Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123	
	4th Prior	1.080**	1.005	1.001	0.998	1.000	1.000	1.000	0.999	1.000	
	3rd Prior	1.072**	1.002	1.000	0.998	0.999	0.999	1.000	1.000	1.000	
	2nd Prior	1.095**	1.010	1.001	1.001	1.000	1.000	1.000	1.000	1.000	
	1st Prior	1.063**	1.003	0.999	1.000	0.998	1.000	1.000	1.000	1.000	
	Latest	1.168	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	
	5 Year Straight Avg	1.096	1.005	1.001	0.999	0.999	1.000	1.000	1.000	1.000	
	Selected:	1.168	1.005	1.001	0.999	0.999	1.000	1.000	1.000	1.000	
Loss Development Period (months):		15 - 123									
Loss Development Factor:		1.173									

Allstate Property and Casualty Insurance Company			
Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2022	\$116,325,756	1.173	\$136,450,112

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
**Outlier excluded

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
MEDICAL

		Incurred Losses †									
Fiscal Accident											
<u>Year Ending 09/30</u>		<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u> ‡
2008											10,840,035
2009										12,030,573	12,030,573
2010									12,383,647	12,390,098	12,390,557
2011								10,671,982	10,683,741	10,684,117	10,684,228
2012							10,806,762	10,806,647	10,806,142	10,806,371	10,806,521
2013						10,447,641	10,452,036	10,485,776	10,481,590	10,482,287	10,482,758
2014					9,080,274	9,099,015	9,106,170	9,105,190	9,110,955	9,111,460	
2015				10,750,942	10,771,224	10,752,257	10,755,139	10,760,988	10,761,065		
2016			9,492,997	9,682,637	9,874,365	9,899,204	9,901,352	9,905,088			
2017	6,077,364	6,688,502	6,843,586	6,873,727	6,876,058	6,896,994					
2018	5,898,093	6,407,471	6,662,623	6,680,478	6,745,979						
2019	6,097,812	6,874,416	7,095,541	7,225,720							
2020	5,216,438	5,977,627	6,312,654								
2021	5,382,392	6,317,763									
2022	6,907,344										
		Link Ratios									
<u>Development</u>		<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior		1.101	1.020	1.002	1.002	1.000	1.000	1.001	1.001	1.000	
3rd Prior		1.086	1.023	1.020	0.998	1.001	1.003	1.000	1.000	1.000	
2nd Prior		1.127	1.040	1.004	1.003	1.000	1.000	1.000	1.000	1.000	
1st Prior		1.146	1.032	1.003	1.000	1.000	1.001	1.001	1.000	1.000	
Latest		1.174	1.056	1.018	1.010	1.003	1.000	1.000	1.000	1.000	
5 Year Straight Avg		1.127	1.034	1.009	1.003	1.001	1.001	1.000	1.000	1.000	
Selected:		1.127	1.034	1.009	1.003	1.001	1.001	1.000	1.000	1.000	
Loss Development Period (months):		<u>15 - 123</u>	<u>27 - 123</u>								
Loss Development Factor:		1.182	1.049								

Allstate Property and Casualty Insurance Company			
		Factor to	Ultimate
Year	Incurred Loss	Ultimate	Loss & ALAE
2021	\$3,913,303	1.049	\$4,105,055
2022	5,128,850	1.182	6,062,301

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
UNINSURED / UNDERINSURED MOTORIST

		Incurred Losses †								
Fiscal Accident										
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>
2008										20,796,860
2009										28,032,789
2010								26,462,880	26,464,210	26,465,075
2011							25,475,420	25,541,489	25,546,064	25,544,988
2012						30,691,714	30,718,527	30,704,293	30,706,818	30,730,040
2013					28,423,250	28,493,576	28,574,415	28,566,217	28,580,238	28,606,469
2014				29,842,876	29,519,304	29,725,693	29,677,015	29,803,791	29,919,193	
2015			33,535,457	33,329,752	33,963,827	34,318,089	34,421,903	34,497,083		
2016		33,213,975	35,040,704	36,178,984	36,472,596	36,967,458	37,826,794			
2017	19,752,462	22,714,248	25,829,990	26,881,280	28,120,004	29,496,131				
2018	18,433,396	24,217,387	27,536,033	29,931,806	31,766,607					
2019	20,397,976	28,202,128	31,565,453	34,181,943						
2020	22,751,713	32,023,557	36,553,140							
2021	31,853,997	46,861,741								
2022	51,661,786									
		Link Ratios								
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior	1.150**	1.055**	0.994	0.989	1.002	1.001	1.003	1.000	1.002	
3rd Prior	1.314**	1.137**	1.032	1.019	1.007	1.003	1.000	1.000	1.000	
2nd Prior	1.383	1.137	1.041	1.008	1.010	0.998	1.000	1.000	1.000	
1st Prior	1.408	1.119	1.087	1.046	1.014	1.003	1.004	1.000	1.001	
Latest	1.471	1.141	1.083	1.061	1.049	1.023	1.002	1.004	1.001	
3 Year Straight Avg	1.421	1.132	1.070	1.038	1.024	1.008	1.002	1.001	1.001	
5 Year Straight Avg	1.345	1.118	1.047	1.025	1.016	1.006	1.002	1.001	1.001	
Selected:	1.421	1.132	1.047	1.025	1.016	1.006	1.002	1.001	1.001	
Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>								
Loss Development Factor:	1.771	1.247								

Allstate Property and Casualty Insurance Company			
Year	Incurred Loss	Factor to Ultimate	Ultimate Loss & ALAE
2021	\$36,527,157	1.247	\$45,549,365
2022	43,379,008	1.771	76,824,223

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
**Outlier excluded

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
COLLISION

Paid Loss †										
Fiscal Accident										
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
2008										80,095,175
2009									81,582,002	81,583,484
2010								75,778,975	75,776,908	75,774,819
2011							72,523,191	72,522,027	72,522,079	72,524,074
2012						73,353,677	73,352,532	73,351,558	73,346,320	73,345,761
2013					72,324,486	72,308,766	72,313,861	72,313,392	72,307,972	72,308,155
2014				78,500,358	78,482,276	78,510,868	78,500,199	78,503,665	78,503,536	
2015			90,509,149	90,393,119	90,375,736	90,449,349	90,452,866	90,450,639		
2016		97,655,813	96,994,597	96,757,108	96,795,424	96,807,794	96,810,174			
2017	78,289,192	75,842,684	75,648,383	75,554,651	75,519,564	75,523,890				
2018	78,045,009	74,824,540	74,591,968	74,542,619	74,522,240					
2019	89,491,385	84,783,567	84,504,720	84,264,289						
2020	86,085,451	82,738,474	82,497,974							
2021	128,857,478	120,780,739								
2022	191,451,567									
Link Ratios										
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior	0.969	0.993	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
3rd Prior	0.959	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000	
2nd Prior	0.947	0.997	0.999	1.000	1.001	1.000	1.000	1.000	1.000	
1st Prior	0.961	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Latest	0.937	0.997	0.997	1.000	1.000	1.000	1.000	1.000	1.000	
5 Year Straight Avg	0.955	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	
Selected:	0.955	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	
Loss Development Period (months):	15 - 123									
Loss Development Factor:	0.949									

Allstate Property and Casualty Insurance Company			
Year	Paid Loss	Factor to Ultimate	Ultimate Loss & ALAE
2022	\$157,000,817	0.949	\$148,993,775

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
COMPREHENSIVE

		Paid Loss †									
Fiscal Accident											
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>	
2008											29,122,471
2009										27,077,785	27,077,785
2010								25,232,947	25,230,994	25,230,931	
2011							24,856,377	24,857,060	24,858,085	24,857,577	
2012						23,719,834	23,721,508	23,725,748	23,725,749	23,726,814	
2013					24,034,830	24,035,805	24,033,920	24,033,920	24,033,845	24,037,845	
2014				25,737,329	25,738,403	25,740,566	25,740,982	25,741,028	25,741,028		
2015			29,633,112	29,619,268	29,622,375	29,621,479	29,622,530	29,622,530			
2016		31,358,936	31,349,448	31,306,709	31,307,434	31,308,627	31,277,004				
2017	25,799,903	26,087,489	26,084,553	26,050,708	26,036,330	26,038,730					
2018	26,848,910	26,969,694	26,981,332	26,978,135	26,975,905						
2019	30,449,571	30,531,492	30,511,817	30,519,457							
2020	33,981,902	34,415,721	34,454,322								
2021	41,873,736	42,493,230									
2022	61,464,264										
		Link Ratios									
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>		
4th Prior	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3rd Prior	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2nd Prior	1.003	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1st Prior	1.013	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Latest	1.015	1.001	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	
5 Year Straight Avg	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected:	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Loss Development Period (months):		<u>15 - 123</u>									
Loss Development Factor:		1.009									

Allstate Property and Casualty Insurance Company			
		Factor to	Ultimate
Year	Paid Loss	Ultimate	Loss & ALAE
2022	\$50,189,160	1.009	\$50,640,862

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
ROADSIDE

Paid Loss †										
Fiscal Accident										
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
2008										714,559
2009									993,451	993,451
2010								1,266,021	1,266,021	1,266,021
2011							1,470,176	1,470,176	1,470,176	1,470,176
2012						1,665,778	1,665,778	1,665,778	1,665,778	1,665,778
2013					1,804,556	1,804,556	1,804,556	1,804,556	1,804,556	1,804,556
2014				2,021,021	2,021,021	2,021,121	2,021,121	2,021,121	2,021,121	
2015			2,363,043	2,363,218	2,363,268	2,363,147	2,363,086	2,363,086		
2016		2,178,047	2,178,562	2,178,562	2,178,712	2,178,712	2,178,612			
2017	1,621,219	1,625,258	1,625,601	1,625,601	1,625,601	1,625,601				
2018	1,624,421	1,629,249	1,629,530	1,629,530	1,629,530					
2019	1,838,341	1,843,126	1,843,456	1,843,456						
2020	1,885,128	1,888,391	1,888,391							
2021	2,306,447	2,311,060								
2022	3,731,190									
Link Ratios										
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
3rd Prior	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2nd Prior	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1st Prior	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Latest	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
5 Year Straight Avg	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected:	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Loss Development Period (months):	<u>15 - 123</u>									
Loss Development Factor:	1.002									

Allstate Property and Casualty Insurance Company			
			Ultimate
Year	Paid Loss	Factor to Ultimate	Loss & ALAE
2022	\$3,300,569	1.002	\$3,307,170

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - LINK RATIO METHOD
TRANSPORTATION EXPENSE

		Paid Loss †									
Fiscal Accident											
<u>Year Ending 09/30</u>		<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months</u>
2008											6,080,023
2009										6,247,694	6,247,694
2010									5,193,913	5,193,913	5,193,593
2011								5,467,205	5,467,205	5,467,655	5,467,326
2012							4,435,362	4,434,863	4,434,863	4,434,830	4,434,830
2013						5,112,641	5,112,641	5,112,641	5,112,641	5,112,551	5,112,551
2014					5,059,161	5,058,062	5,057,938	5,057,405	5,057,405	5,057,405	
2015				5,945,521	5,941,890	5,942,050	5,941,940	5,942,486	5,942,428		
2016			6,471,509	6,455,564	6,453,177	6,450,096	6,450,096	6,449,774			
2017	5,505,765	5,509,849	5,507,025	5,497,180	5,493,219	5,493,641					
2018	5,519,940	5,423,307	5,414,941	5,410,688	5,410,699						
2019	5,841,167	6,092,951	6,081,910	6,075,439							
2020	6,111,728	6,013,552	6,015,119								
2021	8,154,405	8,099,275									
2022	12,008,865										
		Link Ratios									
<u>Development</u>		<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>	
4th Prior		1.001	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
3rd Prior		0.982	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2nd Prior		1.043	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	
1st Prior		0.984	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	
Latest		0.993	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
5 Year Straight Avg		1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Selected:		1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
Loss Development Period (months):		<u>15 - 123</u>									
Loss Development Factor:		0.999									

Allstate Property and Casualty Insurance Company			
		Factor to	Ultimate
Year	Paid Loss	Ultimate	Loss & ALAE
2022	\$10,061,691	0.999	\$10,051,629

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
BODILY INJURY

Incurred Losses †												Earned
Fiscal Accident												
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>	<u>Exposures</u>	
2008										87,191,046		692,098
2009									91,338,680	91,464,089		712,524
2010								104,185,173	104,237,910	104,172,681		698,351
2011							107,890,434	107,895,999	107,908,086	108,112,804		682,437
2012						118,218,035	118,426,765	118,452,559	118,505,931	118,525,404		671,289
2013					118,742,813	119,066,125	119,382,914	119,303,087	119,355,675	119,476,730		655,300
2014				124,908,171	125,361,884	126,674,825	127,534,243	127,638,053	127,906,811			651,450
2015			140,304,393	141,327,979	143,710,741	144,435,066	145,250,028	145,636,361				673,226
2016		129,710,934	137,375,236	144,818,052	148,753,160	150,810,801	153,337,935					640,654
2017	77,153,188	91,199,574	103,878,860	115,788,665	121,513,774	127,547,046						545,491
2018	71,019,398	90,476,886	104,784,768	113,470,246	122,278,232							532,124
2019	80,530,509	112,362,968	128,741,720	140,772,926								559,223
2020	85,738,224	122,911,809	142,633,695									604,744
2021	112,593,535	163,965,175										668,541
2022	164,181,366											761,587
Selected Trend:				6.00%								

Trended Incurred Losses											
Fiscal Accident											
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>	
2008										197,130,581	
2009									194,818,852	195,086,340	
2010								209,641,038	209,747,155	209,615,901	
2011							204,808,255	204,818,819	204,841,764	205,230,380	
2012						211,710,496	212,084,299	212,130,492	212,226,074	212,260,947	
2013					200,613,484	201,159,713	201,694,921	201,560,055	201,648,902	201,853,421	
2014				199,084,648	199,807,797	201,900,426	203,270,208	203,435,665	203,864,024		
2015			210,965,931	212,505,026	216,087,819	217,176,936	218,402,337	218,983,239			
2016		183,997,439	194,869,398	205,427,175	211,009,200	213,928,004	217,512,791				
2017	103,248,370	122,045,603	139,013,347	154,951,353	162,612,840	170,686,719					
2018	89,660,354	114,224,984	132,288,355	143,253,571	154,373,451						
2019	95,913,125	133,826,093	153,333,448	167,662,807							
2020	96,335,468	138,103,709	160,263,220								
2021	119,349,147	173,803,086									
2022	164,181,366										

Trended Additive Amounts per Exposure									
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	34.46**	16.97**	2.29	1.11	0.83	0.56	0.02	0.15	0.38
3rd Prior	46.16**	31.11**	16.48	5.32	3.21	0.82	0.07	0.03	-0.19
2nd Prior	67.80	33.95	29.22	8.71	1.62	2.10	-0.21	0.14	0.57
1st Prior	69.07	34.88	20.61	14.05	4.56	1.82	0.25	0.14	0.05
Latest	81.45	36.64	25.62	20.90	14.80	5.60	0.86	0.66	0.31
3 Year Weighted Avg	73.19	35.21	25.19	14.18	6.50	3.15	0.30	0.32	0.31
5 Year Weighted Avg	60.99	30.39	18.08	9.42	4.64	2.15	0.19	0.23	0.22
Selected:	73.19	35.21	18.08	9.42	4.64	2.15	0.19	0.23	0.22

Loss Development Period (months):	<u>15 - 123</u>	<u>27 - 123</u>
Additive Amt per Exp:	143.33	70.14

Allstate Property and Casualty Insurance Company						
	Trended					
	Age-to-Ultimate	Earned	Trended	De-Trended	Incurred	Ultimate Loss
Year	Additive Amount	Exposures	Losses Yet	Losses Yet	Loss	& ALAE
	Per Exposure		To Emerge	To Emerge		
2021	\$70.14	446,851	\$31,342,129	\$29,568,046	\$121,981,993	\$151,550,039
2022	143.33	562,991	80,693,500	80,693,500	132,599,345	213,292,845

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
**Outlier excluded

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
PROPERTY DAMAGE

Incurred Losses †												Earned
Fiscal Accident												
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>	<u>Exposures</u>	
2008										70,144,824		692,098
2009									71,229,002	71,228,963		712,524
2010								68,967,245	68,920,335	68,920,655		698,351
2011							68,365,697	68,340,422	68,325,422	68,325,751		682,437
2012						70,370,104	70,353,664	70,345,538	70,345,487	70,345,487		671,289
2013					70,929,810	70,899,505	70,860,328	70,859,296	70,859,296	70,859,296		655,300
2014				75,938,376	75,792,354	75,704,995	75,709,741	75,685,256	75,680,043			651,450
2015			88,996,682	89,062,289	88,847,085	88,863,882	88,839,187	88,838,996				673,226
2016		92,681,486	93,180,116	93,161,720	93,209,286	93,022,312	93,014,685					640,654
2017	68,259,809	73,696,219	73,865,364	73,903,053	73,918,118	73,904,334						545,491
2018	66,566,194	71,344,853	72,078,147	71,972,751	71,996,607							532,124
2019	74,195,748	81,233,814	81,469,385	81,723,723								559,223
2020	68,563,134	72,891,603	73,199,570									604,744
2021	86,447,959	100,929,947										668,541
2022	146,094,290											761,587

Selected Trend:	3.00%

Trended Incurred Losses											
Fiscal Accident											
<u>Year Ending 09/30</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>	<u>99 Months</u>	<u>111 Months</u>	<u>123 Months‡</u>	
2008										106,100,340	
2009									104,602,191	104,602,134	
2010								98,330,800	98,263,918	98,264,374	
2011							94,634,113	94,599,127	94,578,363	94,578,819	
2012						94,571,535	94,549,441	94,538,521	94,538,452	94,538,452	
2013					92,547,314	92,507,773	92,456,656	92,455,309	92,455,309	92,455,309	
2014				96,196,463	96,011,486	95,900,823	95,906,835	95,875,818	95,869,214		
2015			109,454,693	109,535,382	109,270,708	109,291,366	109,260,994	109,260,759			
2016		110,666,541	111,261,932	111,239,966	111,296,762	111,073,505	111,064,398				
2017	79,131,827	85,434,116	85,630,201	85,673,893	85,691,358	85,675,378					
2018	74,920,838	80,299,261	81,124,589	81,005,965	81,032,815						
2019	81,075,697	88,766,382	89,023,797	89,301,719							
2020	72,738,629	77,330,702	77,657,424								
2021	89,041,398	103,957,845									
2022	146,094,290										

Trended Additive Amounts per Exposure									
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	<u>87 to 99</u>	<u>99 to 111</u>	<u>111 to 123</u>
4th Prior	11.55**	0.93	0.12	-0.28	-0.06	-0.03	-0.05	-0.10	0.00
3rd Prior	10.11**	0.36	-0.03	-0.39	-0.17	-0.08	-0.02	-0.03	0.00
2nd Prior	13.75**	1.55	0.08	0.09	0.03	0.01	0.00	0.00	0.00
1st Prior	7.59**	0.46	-0.22	0.03	-0.35	-0.05	-0.05	0.00	0.00
Latest	22.31	0.54	0.50	0.05	-0.03	-0.01	0.00	-0.01	0.00
5 Year Weighted Avg	13.37	0.77	0.08	-0.11	-0.11	-0.04	-0.02	-0.03	0.00
Selected:	22.31	0.77	0.08	-0.11	-0.11	-0.04	-0.02	-0.03	0.00

Loss Development Period (months): 15 - 123
Additive Amt per Exp: 22.85

Allstate Property and Casualty Insurance Company							
	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE	
2022	\$22.85	562,991	\$12,864,344	\$12,864,344	\$116,325,756	\$129,190,100	

†Includes ALAE
‡Includes supplemental reserves in addition to case reserves
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies
**Outlier excluded

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
MEDICAL

Incurred Losses †												Earned
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡		Exposures
2008										10,840,035		265,763
2009									12,030,573	12,030,573		275,282
2010								12,383,647	12,390,098	12,390,557		257,765
2011							10,671,982	10,683,741	10,684,117	10,684,228		236,261
2012						10,806,762	10,806,647	10,806,142	10,806,371	10,806,521		223,173
2013					10,447,641	10,452,036	10,485,776	10,481,590	10,482,287	10,482,758		211,454
2014				9,080,274	9,099,015	9,106,170	9,105,190	9,110,955	9,111,460			203,789
2015			10,750,942	10,771,224	10,752,257	10,755,139	10,760,988	10,761,065				204,033
2016		9,492,997	9,682,637	9,874,365	9,899,204	9,901,352	9,905,088					191,665
2017	6,077,364	6,688,502	6,843,586	6,873,727	6,876,058	6,896,994						161,466
2018	5,898,093	6,407,471	6,662,623	6,680,478	6,745,979							152,935
2019	6,097,812	6,874,416	7,095,541	7,225,720								156,027
2020	5,216,438	5,977,627	6,312,654									164,422
2021	5,382,392	6,317,763										177,998
2022	6,907,344											198,582
Selected Trend:				-4.00%								

Trended Incurred Losses											
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡	
2008										6,121,078	
2009									7,076,399	7,076,399	
2010								7,587,581	7,591,534	7,591,815	
2011							6,811,279	6,818,784	6,819,024	6,819,095	
2012						7,184,688	7,184,612	7,184,276	7,184,428	7,184,528	
2013					7,235,347	7,238,390	7,261,756	7,258,857	7,259,340	7,259,666	
2014				6,550,415	6,563,935	6,569,096	6,568,389	6,572,548	6,572,912		
2015			8,078,768	8,094,009	8,079,756	8,081,922	8,086,317	8,086,375			
2016		7,430,717	7,579,160	7,729,236	7,748,679	7,750,360	7,753,285				
2017	4,955,317	5,453,622	5,580,073	5,604,649	5,606,550	5,623,621					
2018	5,009,525	5,442,163	5,658,876	5,674,041	5,729,674						
2019	5,394,954	6,082,043	6,277,681	6,392,855							
2020	4,807,469	5,508,981	5,817,742								
2021	5,167,096	6,065,052									
2022	6,907,344										

Trended Additive Amounts per Exposure									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	3.09	0.77	0.07	0.07	0.01	0.00	0.03	0.02	0.00
3rd Prior	2.83	0.78	0.78	-0.07	0.03	0.11	0.00	0.00	0.00
2nd Prior	4.40	1.42	0.15	0.10	0.01	0.00	-0.01	0.00	0.00
1st Prior	4.27	1.25	0.10	0.01	0.01	0.02	0.02	0.00	0.00
Latest	5.04	1.88	0.74	0.36	0.11	0.02	0.00	0.00	0.00
5 Year Weighted Avg	3.94	1.20	0.37	0.08	0.03	0.02	0.01	0.00	0.00
Selected:	3.94	1.20	0.37	0.08	0.03	0.02	0.01	0.00	0.00
Loss Development Period (months):	15 - 123	27 - 123							
Additive Amt per Exp:	5.65	1.71							

Allstate Property and Casualty Insurance Company

Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE
2021	\$1.71	114,726	\$196,181	\$204,355	\$3,913,303	\$4,117,658
2022	5.65	142,209	803,481	803,481	5,128,850	5,932,331

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
UNINSURED / UNDERINSURED MOTORIST

Incurred Losses †											Earned
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡	Exposures
2008										20,796,860	337,931
2009									27,984,423	28,032,789	350,192
2010								26,462,880	26,464,210	26,465,075	335,785
2011							25,475,420	25,541,489	25,546,064	25,544,988	333,505
2012						30,691,714	30,718,527	30,704,293	30,706,818	30,730,040	324,670
2013					28,423,250	28,493,576	28,574,415	28,566,217	28,580,238	28,606,469	313,860
2014				29,842,876	29,519,304	29,725,693	29,677,015	29,803,791	29,919,193		308,621
2015			33,535,457	33,329,752	33,963,827	34,318,089	34,421,903	34,497,083			317,644
2016		33,213,975	35,040,704	36,178,984	36,472,596	36,967,458	37,826,794				300,683
2017	19,752,462	22,714,248	25,829,990	26,881,280	28,120,004	29,496,131					254,926
2018	18,433,396	24,217,387	27,536,033	29,931,806	31,766,607						248,791
2019	20,397,976	28,202,128	31,565,453	34,181,943							261,800
2020	22,751,713	32,023,557	36,553,140								284,695
2021	31,853,997	46,861,741									319,004
2022	51,661,786										367,774

Selected Trend:	6.00%

Trended Incurred Losses										
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months‡
2008										47,019,703
2009									59,688,767	59,791,928
2010								53,248,514	53,251,190	53,252,931
2011							48,359,953	48,485,372	48,494,056	48,492,014
2012						54,964,185	55,012,203	54,986,712	54,991,234	55,032,821
2013					48,020,483	48,139,297	48,275,873	48,262,023	48,285,711	48,330,027
2014				47,565,010	47,049,286	47,378,239	47,300,653	47,502,715	47,686,648	
2015			50,424,928	50,115,624	51,069,038	51,601,717	51,757,815	51,870,858		
2016		47,114,658	49,705,908	51,320,580	51,737,074	52,439,046	53,658,030			
2017	26,433,250	30,396,788	34,566,353	35,973,216	37,630,909	39,472,477				
2018	23,271,738	30,573,893	34,763,607	37,788,215	40,104,609					
2019	24,294,316	33,589,186	37,594,960	40,711,241						
2020	25,563,825	35,981,669	41,071,108							
2021	33,765,237	49,673,445								
2022	51,661,786									

Trended Additive Amounts per Exposure									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	15.55**	8.62**	-0.97	-1.67	0.38	0.15	0.38	0.01	0.29
3rd Prior	29.35**	16.36**	5.37	3.00	1.07	0.44	-0.08	0.03	0.01
2nd Prior	35.50	16.84	5.52	1.39	1.68	-0.25	-0.04	0.01	-0.01
1st Prior	36.59	15.30	12.16	6.50	2.33	0.49	0.65	0.08	0.13
Latest	49.87	17.88	11.90	9.31	7.22	4.05	0.36	0.60	0.14
3 Year Weighted Avg	41.16	16.71	9.86	5.46	3.52	1.40	0.32	0.23	0.09
5 Year Weighted Avg	34.25	14.85	6.41	3.38	2.36	0.95	0.25	0.14	0.12
Selected:	41.16	16.71	6.41	3.38	2.36	0.95	0.25	0.14	0.12

Loss Development Period (months):	15 - 123	27 - 123
Additive Amt per Exp:	71.48	30.32

Allstate Property and Casualty Insurance Company						
Trended Age-to-Ultimate Additive Amount Per Exposure		Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Incurred Loss	Ultimate Loss & ALAE
Year						
2021		\$30.32	219,833	\$6,665,337	\$6,288,054	\$36,527,157
2022		71.48	278,654	19,918,188	19,918,188	43,379,008

†Includes ALAE

‡Includes supplemental reserves in addition to case reserves

*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

**Outlier excluded

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
COLLISION

Fiscal Accident		Paid Loss †										Earned
Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	Exposures	
2008										80,095,175	496,727	
2009									81,582,002	81,583,484	503,263	
2010								75,778,975	75,776,908	75,774,819	482,959	
2011							72,523,191	72,522,027	72,522,079	72,524,074	467,119	
2012						73,353,677	73,352,532	73,351,558	73,346,320	73,345,761	460,283	
2013					72,324,486	72,308,766	72,313,861	72,313,392	72,307,972	72,308,155	453,528	
2014				78,500,358	78,482,276	78,510,868	78,500,199	78,503,665	78,503,536		457,462	
2015			90,509,149	90,393,119	90,375,736	90,449,349	90,452,866	90,450,639			480,109	
2016		97,655,813	96,994,597	96,757,108	96,795,424	96,807,794	96,810,174				462,675	
2017	78,289,192	75,842,684	75,648,383	75,554,651	75,519,564	75,523,890					396,690	
2018	78,045,009	74,824,540	74,591,968	74,542,619	74,522,240						388,305	
2019	89,491,385	84,783,567	84,504,720	84,264,289							409,456	
2020	86,085,451	82,738,474	82,497,974								443,486	
2021	128,857,478	120,780,739									493,180	
2022	191,451,567										570,028	
Selected Trend:				5.00%								

Trended Paid Losses											
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	
2008										158,582,968	
2009									153,835,032	153,837,827	
2010								136,088,152	136,084,440	136,080,688	
2011							124,039,268	124,037,277	124,037,366	124,040,778	
2012						119,485,410	119,483,545	119,481,959	119,473,427	119,472,516	
2013					112,199,016	112,174,629	112,182,533	112,181,805	112,173,397	112,173,681	
2014				115,980,781	115,954,066	115,996,309	115,980,546	115,985,667	115,985,477		
2015			127,355,462	127,192,196	127,167,736	127,271,317	127,276,266	127,273,132			
2016		130,868,129	129,982,037	129,663,779	129,715,126	129,731,703	129,734,892				
2017	99,919,052	96,796,619	96,548,636	96,429,008	96,384,227	96,389,748					
2018	94,864,196	90,949,696	90,667,003	90,607,019	90,582,248						
2019	103,597,465	98,147,577	97,824,776	97,546,448							
2020	94,909,210	91,219,168	90,954,016								
2021	135,300,352	126,819,776									
2022	191,451,567										

Trended Additive Amounts per Exposure									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	-7.87	-1.92	-0.34	-0.06	-0.05	0.00	0.00	-0.01	0.01
3rd Prior	-10.08	-0.63	-0.69	-0.05	0.09	0.02	0.00	0.00	-0.01
2nd Prior	-13.31	-0.73	-0.30	0.11	0.22	-0.03	0.00	-0.02	0.01
1st Prior	-8.32	-0.79	-0.15	-0.11	0.04	0.01	0.01	-0.02	0.00
Latest	-17.20	-0.60	-0.68	-0.06	0.01	0.01	-0.01	0.00	0.00
5 Year Weighted Avg	-11.57	-0.95	-0.45	-0.03	0.07	-0.01	0.00	0.00	0.00
Selected:	-11.57	-0.95	-0.45	-0.03	0.07	-0.01	0.00	0.00	0.00

Loss Development Period (months): 15 - 123
Additive Amt per Exp: -12.94

Allstate Property and Casualty Insurance Company						
Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Paid Loss	Ultimate Loss & ALAE
2022	-\$12.94	432,431	-\$5,595,657	-\$5,595,657	\$157,000,817	\$151,405,160

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
COMPREHENSIVE

Fiscal Accident		Paid Loss †										Earned
Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	Exposures	
2008										29,122,471	519,659	
2009									27,077,785	27,077,785	528,287	
2010								25,232,947	25,230,994	25,230,931	509,640	
2011							24,856,377	24,857,060	24,858,085	24,857,577	494,103	
2012						23,719,834	23,721,508	23,725,748	23,725,749	23,726,814	487,524	
2013					24,034,830	24,035,805	24,033,920	24,033,920	24,033,845	24,037,845	480,522	
2014				25,737,329	25,738,403	25,740,566	25,740,982	25,741,028	25,741,028		484,658	
2015			29,633,112	29,619,268	29,622,375	29,621,479	29,622,530	29,622,530			508,412	
2016		31,358,936	31,349,448	31,306,709	31,307,434	31,308,627	31,277,004				490,860	
2017	25,799,903	26,087,489	26,084,553	26,050,708	26,036,330	26,038,730					422,750	
2018	26,848,910	26,969,694	26,981,332	26,978,135	26,975,905						414,271	
2019	30,449,571	30,531,492	30,511,817	30,519,457							436,568	
2020	33,981,902	34,415,721	34,454,322								472,982	
2021	41,873,736	42,493,230									524,584	
2022	61,464,264										602,754	
Selected Trend:			8.00%									

Trended Paid Losses										
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
2008										85,538,336
2009									73,641,387	73,641,387
2010								63,540,853	63,535,935	63,535,776
2011							57,956,098	57,957,690	57,960,080	57,958,896
2012						51,209,343	51,212,957	51,222,110	51,222,113	51,224,412
2013					48,045,736	48,047,685	48,043,917	48,043,917	48,043,767	48,051,763
2014				47,638,000	47,639,988	47,643,991	47,644,761	47,644,846	47,644,846	
2015			50,785,947	50,762,220	50,767,545	50,766,010	50,767,811	50,767,811		
2016		49,762,690	49,747,634	49,679,813	49,680,963	49,682,856	49,632,675			
2017	37,908,522	38,331,080	38,326,766	38,277,037	38,255,911	38,259,437				
2018	36,527,646	36,691,971	36,707,804	36,703,455	36,700,421					
2019	38,357,690	38,460,887	38,436,102	38,445,726						
2020	39,636,490	40,142,497	40,187,521							
2021	45,223,635	45,892,688								
2022	61,464,264									

Trended Additive Amounts per Exposure									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	1.00	-0.03	-0.05	0.00	0.00	0.01	0.00	-0.01	0.00
3rd Prior	0.40	-0.01	-0.14	0.01	0.01	-0.01	0.02	0.00	0.00
2nd Prior	0.24	0.04	-0.12	0.00	0.00	0.00	0.00	0.00	0.00
1st Prior	1.07	-0.06	-0.01	-0.05	0.00	0.00	0.00	0.00	0.00
Latest	1.28	0.10	0.02	-0.01	0.01	-0.10	0.00	0.00	0.02
5 Year Weighted Avg	0.83	0.01	-0.06	-0.01	0.00	-0.02	0.00	0.00	0.00
Selected:	0.83	0.01	-0.06	-0.01	0.00	-0.02	0.00	0.00	0.00

Loss Development Period (months): 15 - 123
Additive Amt per Exp: 0.75

Allstate Property and Casualty Insurance Company						
Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Paid Loss	Ultimate Loss & ALAE
2022	\$0.75	452,721	\$339,541	\$339,541	\$50,189,160	\$50,528,701

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
ROADSIDE

Fiscal Accident Year Ending 09/30	Paid Loss †										Earned Exposures
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	
2008										714,559	277,841
2009									993,451	993,451	294,398
2010								1,266,021	1,266,021	1,266,021	292,226
2011							1,470,176	1,470,176	1,470,176	1,470,176	293,184
2012						1,665,778	1,665,778	1,665,778	1,665,778	1,665,778	299,425
2013					1,804,556	1,804,556	1,804,556	1,804,556	1,804,556	1,804,556	304,144
2014				2,021,021	2,021,021	2,021,121	2,021,121	2,021,121	2,021,121		315,098
2015			2,363,043	2,363,218	2,363,268	2,363,147	2,363,086	2,363,086			342,030
2016		2,178,047	2,178,562	2,178,562	2,178,712	2,178,712	2,178,612				336,388
2017	1,621,219	1,625,258	1,625,601	1,625,601	1,625,601	1,625,601					288,289
2018	1,624,421	1,629,249	1,629,530	1,629,530	1,629,530						288,440
2019	1,838,341	1,843,126	1,843,456	1,843,456							314,429
2020	1,885,128	1,888,391	1,888,391								353,372
2021	2,306,447	2,311,060									408,443
2022	3,731,190										486,364
Selected Trend:				3.00%							

Trended Paid Losses										
Fiscal Accident Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months
2008										1,080,835
2009									1,458,916	1,458,916
2010								1,805,043	1,805,043	1,805,043
2011							2,035,067	2,035,067	2,035,067	2,035,067
2012						2,238,666	2,238,666	2,238,666	2,238,666	2,238,666
2013					2,354,536	2,354,536	2,354,536	2,354,536	2,354,536	2,354,536
2014				2,560,169	2,560,169	2,560,296	2,560,296	2,560,296	2,560,296	
2015			2,906,245	2,906,460	2,906,522	2,906,373	2,906,298	2,906,298		
2016		2,600,702	2,601,317	2,601,317	2,601,496	2,601,496	2,601,377			
2017	1,879,437	1,884,119	1,884,517	1,884,517	1,884,517	1,884,517				
2018	1,828,300	1,833,734	1,834,050	1,834,050	1,834,050					
2019	2,008,805	2,014,034	2,014,394	2,014,394						
2020	1,999,932	2,003,394	2,003,394							
2021	2,375,640	2,380,392								
2022	3,731,190									

Trended Additive Amounts per Exposure									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3rd Prior	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2nd Prior	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1st Prior	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latest	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Year Weighted Avg	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Selected:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Loss Development Period (months): 15 - 123
Additive Amt per Exp: 0.00

Allstate Property and Casualty Insurance Company						
Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Paid Loss	Ultimate Loss & ALAE
2022	\$0.00	390,302	\$0	\$0	\$3,300,569	\$3,300,569

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

CALCULATION OF LOSS DEVELOPMENT FACTORS - ADDITIVE METHOD
TRANSPORTATION EXPENSE

Fiscal Accident		Paid Loss †										Earned
Year Ending 09/30	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	Exposures	
2008										6,080,023	279,332	
2009									6,247,694	6,247,694	284,242	
2010								5,193,913	5,193,913	5,193,593	265,882	
2011							5,467,205	5,467,205	5,467,655	5,467,326	250,637	
2012						4,435,362	4,434,863	4,434,863	4,434,830	4,434,830	244,767	
2013					5,112,641	5,112,641	5,112,641	5,112,641	5,112,551	5,112,551	240,947	
2014				5,059,161	5,058,062	5,057,938	5,057,405	5,057,405	5,057,405		243,872	
2015			5,945,521	5,941,890	5,942,050	5,941,940	5,942,486	5,942,428			259,700	
2016		6,471,509	6,455,564	6,453,177	6,450,096	6,450,096	6,449,774				251,819	
2017	5,505,765	5,509,849	5,507,025	5,497,180	5,493,219	5,493,641					214,395	
2018	5,519,940	5,423,307	5,414,941	5,410,688	5,410,699						211,390	
2019	5,841,167	6,092,951	6,081,910	6,075,439							226,995	
2020	6,111,728	6,013,552	6,015,119								250,836	
2021	8,154,405	8,099,275									284,599	
2022	12,008,865										337,318	
Selected Trend:			3.00%									

Fiscal Accident Year Ending 09/30	Trended Paid Losses										
	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months	99 Months	111 Months	123 Months	
2008										9,196,580	
2009									9,174,949	9,174,949	
2010								7,405,278	7,405,278	7,404,822	
2011							7,567,890	7,567,890	7,568,513	7,568,058	
2012						5,960,756	5,960,085	5,960,085	5,960,041	5,960,041	
2013					6,670,837	6,670,837	6,670,837	6,670,837	6,670,719	6,670,719	
2014				6,408,794	6,407,402	6,407,245	6,406,569	6,406,569	6,406,569		
2015			7,312,241	7,307,775	7,307,972	7,307,837	7,308,508	7,308,437			
2016		7,727,320	7,708,281	7,705,431	7,701,752	7,701,752	7,701,367				
2017	6,382,691	6,387,425	6,384,151	6,372,738	6,368,146	6,368,636					
2018	6,212,741	6,103,980	6,094,564	6,089,777	6,089,789						
2019	6,382,801	6,657,932	6,645,867	6,638,796							
2020	6,483,932	6,379,777	6,381,440								
2021	8,399,037	8,342,253									
2022	12,008,865										

Trended Additive Amounts per Exposure									
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	87 to 99	99 to 111	111 to 123
4th Prior	0.02	-0.08	-0.02	-0.01	0.00	0.00	0.00	0.00	0.00
3rd Prior	-0.51	-0.02	-0.01	0.00	0.00	0.00	0.00	0.00	0.00
2nd Prior	1.21	-0.04	-0.05	-0.01	0.00	0.00	0.00	0.00	0.00
1st Prior	-0.42	-0.05	-0.02	-0.02	0.00	0.00	0.00	0.00	0.00
Latest	-0.20	0.01	-0.03	0.00	0.00	0.00	0.00	0.00	0.00
5 Year Weighted Avg	0.00	-0.04	-0.02	0.00	0.00	0.00	0.00	0.00	0.00
Selected:	0.00	-0.04	-0.02	0.00	0.00	0.00	0.00	0.00	0.00

Loss Development Period (months): 15 - 123
Additive Amt per Exp: -0.06

Allstate Property and Casualty Insurance Company						
Year	Trended Age-to-Ultimate Additive Amount Per Exposure	Earned Exposures	Trended Losses Yet To Emerge	De-Trended Losses Yet To Emerge	Paid Loss	Ultimate Loss & ALAE
2022	-\$0.06	265,306	-\$15,918	-\$15,918	\$10,061,691	\$10,045,773

†Includes ALAE
*Allstate Insurance Group includes Allstate Insurance & Allstate Property and Casualty & Allstate Fire and Casualty Insurance Companies

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

SUMMARY OF SELECTED ULTIMATE LOSSES AND ALAE

Coverage	Year	Link Ratio Estimate	Additive Estimate	Selected
Bodily Injury	2021	\$160,162,357	\$151,550,039	\$155,856,000
Bodily Injury	2022	248,491,173	213,292,845	230,892,000
Property Damage	2022	136,450,112	129,190,100	132,820,000
Medical	2021	4,105,055	4,117,658	4,111,000
Medical	2022	6,062,301	5,932,331	5,997,000
Uninsured / Underinsured Motorist	2021	45,549,365	42,815,211	44,182,000
Uninsured / Underinsured Motorist	2022	76,824,223	63,297,196	70,061,000
Collision	2022	148,993,775	151,405,160	150,199,000
Comprehensive	2022	50,640,862	50,528,701	50,585,000
Roadside	2022	3,307,170	3,300,569	3,304,000
Transportation Expense	2022	10,051,629	10,045,773	10,049,000

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO AND PERSONAL PROPERTY AND OTHER LIABILITY INSURANCE
COUNTRYWIDE

UNALLOCATED LOSS ADJUSTMENT EXPENSE (ADJUSTING AND OTHER EXPENSE) PROVISION

	<u>2019</u>	<u>2020</u>	<u>2021</u>
1. Direct Losses and Allocated Loss Adjustment Expense Incurred Excluding Earthquake and Hurricane, and WildFire** Losses	\$ 16,891,405,725	14,922,815,662	19,461,585,288
2. Direct Unallocated Loss Adjustment Expense Incurred Excluding Earthquake and Hurricane, and WildFire** Losses	\$ 2,210,420,361	2,221,628,023	2,137,204,303
3. 3 Year Average			0.1281
4. Adjustment for One - Time Expenses ***			-0.0033
5. Adjusted 3 Year Average (3) + (4)			0.1248
6. Proposed Provision			12.5%

*Allstate Insurance Company, Allstate Northbrook Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Texas Lloyd's, Allstate Vehicle and Property Insurance Company, Allstate Property and Casualty Insurance Company, Allstate County Mutual

**Wildfire losses and expenses are excluded for Property lines for Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oklahoma, Oregon, Texas, Utah, Washington, and Wyoming

***The 3-year average has been adjusted by -0.0033 to account for one-time expenses occurring in 2020 and 2021, including Good Office and Restructuring expenses.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

CALCULATION OF PURE PREMIUM TREND FACTOR

<u>Coverage</u>	Selected Annual Pure Premium Impacts	
	<u>Historical</u>	<u>Projected</u>
Bodily Injury	2.00%	2.00%
Property Damage	3.00	3.00
Medical	0.00	0.00
Uninsured / Underinsured Motorist	2.00	2.00
Collision	3.00	3.00
Comprehensive	3.00	3.00
Roadside	3.00	3.00
Transportation Expense	3.00	3.00

	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
1) Loss Trend Projection Date	8/26/2024	8/26/2024	8/26/2024
2) Mid-Point of Current Year's Experience Period	3/31/2022	3/31/2022	3/31/2022
3) Experience Period Ended	9/30/2020	9/30/2021	9/30/2022
4) Midpoint of Experience Period	3/31/2020	3/31/2021	3/31/2022
5) Historical: Number of Years from (4) to (2)	2.000	1.000	0.000
6) Projected: Number of Years from (2) to (1)	2.405	2.405	2.405

Calculation of Trend Factors

(a) Historical Severity Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)

(b) Projected Severity Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)

(c) Factor to Adjust Losses for Pure Premium Trend = (a) x (b)

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
BODILY INJURY**

Year Ending	Actual Paid Pure Premium †	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
03/17	\$242.64	0.02 %	\$165.36		
06/17	234.16	-3.05	170.77		
09/17	209.02	-15.39	176.35		
12/17	193.91	-21.98	182.12		
03/18	174.96	-27.89	188.07		
06/18	157.98	-32.53	194.22		
09/18	169.42	-18.95	200.57		
12/18	168.36	-13.18	207.13		
03/19	176.06	0.63	213.90		
06/19	192.86	22.08	220.89		
09/19	207.92	22.72	228.11		
12/19	217.52	29.20	235.57		
03/20	232.83	32.24	243.27	\$216.05	
06/20	241.61	25.28	251.22	228.76	
09/20	246.67	18.64	259.44	242.22	
12/20	250.49	15.16	267.92	256.47	
03/21	253.31	8.80	276.68	271.56	
06/21	263.31	8.98	285.72	287.53	
09/21	287.91	16.72	295.06	304.45	\$288.61
12/21	317.01	26.56	304.71	322.36	312.89
03/22	335.16	32.31	314.67	341.32	339.21
06/22	365.73	38.90	324.96	361.40	367.74
09/22	401.39	39.42	335.58	382.66	398.66
12/22	432.20	36.34	346.55	405.17	432.19
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			13.73%	25.69%	38.13%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
PROPERTY DAMAGE**

Year Ending	Actual Paid Pure Premium †	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
03/17	\$152.79	-4.50 %	\$136.86		
06/17	146.47	-10.35	138.02		
09/17	139.57	-13.85	139.18		
12/17	137.65	-14.32	140.36		
03/18	138.25	-9.52	141.54		
06/18	142.00	-3.05	142.74		
09/18	145.45	4.21	143.94		
12/18	147.34	7.04	145.16		
03/19	151.01	9.23	146.38		
06/19	152.03	7.06	147.62		
09/19	154.35	6.12	148.86		
12/19	156.04	5.90	150.12		
03/20	158.85	5.19	151.39	\$128.57	
06/20	150.41	-1.07	152.67	132.99	
09/20	140.94	-8.69	153.96	137.56	
12/20	134.26	-13.96	155.26	142.29	
03/21	123.73	-22.11	156.57	147.18	
06/21	125.98	-16.24	157.89	152.24	
09/21	136.07	-3.46	159.22	157.47	\$135.66
12/21	149.39	11.27	160.57	162.89	149.56
03/22	164.82	33.21	161.92	168.49	164.89
06/22	179.95	42.84	163.29	174.28	181.80
09/22	202.70	48.97	164.67	180.27	200.43
12/22	220.43	47.55	166.06	186.47	220.98
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			3.42%	14.48%	47.75%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
MEDICAL**

Year Ending	Actual Paid Pure Premium †	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
03/17	\$44.34	-14.02 %	\$41.51		
06/17	43.55	-17.09	41.18		
09/17	39.47	-21.76	40.86		
12/17	39.93	-15.65	40.53		
03/18	40.07	-9.63	40.21		
06/18	39.12	-10.17	39.90		
09/18	41.11	4.16	39.58		
12/18	40.40	1.18	39.27		
03/19	39.58	-1.22	38.96		
06/19	40.91	4.58	38.66		
09/19	40.85	-0.63	38.35		
12/19	39.76	-1.58	38.05		
03/20	40.34	1.92	37.75	\$32.63	
06/20	36.61	-10.51	37.46	33.09	
09/20	32.88	-19.51	37.16	33.57	
12/20	31.43	-20.95	36.87	34.04	
03/21	29.08	-27.91	36.58	34.53	
06/21	30.47	-16.77	36.29	35.02	
09/21	32.18	-2.13	36.00	35.52	\$32.55
12/21	34.59	10.05	35.72	36.03	34.41
03/22	36.67	26.10	35.44	36.54	36.38
06/22	38.35	25.86	35.16	37.06	38.46
09/22	41.45	28.81	34.88	37.59	40.67
12/22	42.24	22.12	34.61	38.13	42.99
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			-3.11%	5.82%	24.93%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
UNINSURED / UNDERINSURED MOTORIST**

Year Ending	Actual Paid Pure Premium †	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
03/17	\$125.44	-15.07 %	\$93.88		
06/17	107.10	-21.54	96.84		
09/17	99.06	-26.87	99.89		
12/17	108.22	-20.75	103.05		
03/18	109.34	-12.83	106.30		
06/18	121.46	13.41	109.65		
09/18	117.71	18.83	113.11		
12/18	102.28	-5.49	116.68		
03/19	107.00	-2.14	120.37		
06/19	106.98	-11.92	124.16		
09/19	118.15	0.37	128.08		
12/19	120.53	17.84	132.13		
03/20	123.47	15.39	136.30	\$114.51	
06/20	125.01	16.85	140.60	121.87	
09/20	125.85	6.52	145.03	129.70	
12/20	132.43	9.87	149.61	138.03	
03/21	134.71	9.10	154.33	146.90	
06/21	148.77	19.01	159.20	156.34	
09/21	169.69	34.84	164.23	166.39	\$173.22
12/21	187.34	41.46	169.41	177.08	182.71
03/22	194.98	44.74	174.76	188.45	192.71
06/22	203.35	36.69	180.27	200.56	203.26
09/22	207.40	22.22	185.96	213.44	214.39
12/22	229.90	22.72	191.83	227.16	226.13
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			13.23%	28.28%	23.76%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
COLLISION**

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium †	Annual Change	24 pt.	12 pt.	6 pt.
03/17	\$216.88	-7.91 %	\$185.66		
06/17	208.94	-10.59	189.49		
09/17	202.73	-11.86	193.40		
12/17	198.85	-11.79	197.39		
03/18	203.81	-6.03	201.46		
06/18	209.66	0.34	205.62		
09/18	210.30	3.73	209.86		
12/18	213.75	7.49	214.19		
03/19	219.68	7.79	218.61		
06/19	221.38	5.59	223.12		
09/19	226.48	7.69	227.72		
12/19	233.14	9.07	232.42		
03/20	231.53	5.39	237.21	\$186.52	
06/20	208.25	-5.93	242.11	197.87	
09/20	196.02	-13.45	247.10	209.91	
12/20	196.86	-15.56	252.20	222.69	
03/21	199.03	-14.04	257.40	236.24	
06/21	223.93	7.53	262.71	250.62	
09/21	265.91	35.65	268.13	265.87	\$277.93
12/21	296.16	50.44	273.66	282.06	293.72
03/22	317.57	59.56	279.30	299.22	310.40
06/22	347.16	55.03	285.07	317.44	328.02
09/22	348.74	31.15	290.95	336.76	346.65
12/22	348.61	17.71	296.95	357.25	366.34
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			8.51%	26.66%	24.73%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
COMPREHENSIVE**

Year Ending	Actual Paid Pure Premium †	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
03/17	\$74.43	-5.53 %	\$66.35		
06/17	73.13	-6.85	67.54		
09/17	69.82	-9.69	68.75		
12/17	68.59	-12.35	69.99		
03/18	69.74	-6.30	71.24		
06/18	70.39	-3.75	72.52		
09/18	73.46	5.21	73.82		
12/18	73.60	7.30	75.14		
03/19	75.47	8.22	76.49		
06/19	76.57	8.78	77.86		
09/19	78.65	7.07	79.26		
12/19	82.56	12.17	80.68		
03/20	83.00	9.98	82.13	\$74.98	
06/20	79.87	4.31	83.60	77.48	
09/20	79.98	1.69	85.10	80.07	
12/20	81.78	-0.94	86.62	82.74	
03/21	81.99	-1.22	88.18	85.50	
06/21	83.06	3.99	89.76	88.36	
09/21	83.21	4.04	91.37	91.31	\$83.41
12/21	90.29	10.41	93.00	94.36	89.28
03/22	93.64	14.21	94.67	97.51	95.56
06/22	103.10	24.13	96.37	100.76	102.29
09/22	110.77	33.12	98.10	104.13	109.48
12/22	116.23	28.73	99.86	107.60	117.19
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			7.37%	14.04%	31.27%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
ROADSIDE**

Year Ending	Actual Paid Pure		Exponential Curve of Best Fit		
	Premium †	Annual Change	24 pt.	12 pt.	6 pt.
03/17	\$6.52	-14.66 %	\$5.69		
06/17	6.15	-18.54	5.75		
09/17	5.82	-21.24	5.81		
12/17	5.80	-16.91	5.87		
03/18	5.89	-9.66	5.93		
06/18	5.95	-3.25	6.00		
09/18	6.03	3.61	6.06		
12/18	6.18	6.55	6.12		
03/19	6.33	7.47	6.19		
06/19	6.39	7.39	6.25		
09/19	6.42	6.47	6.32		
12/19	6.40	3.56	6.38		
03/20	6.28	-0.79	6.45	\$5.48	
06/20	5.93	-7.20	6.51	5.68	
09/20	5.92	-7.79	6.58	5.89	
12/20	5.84	-8.75	6.65	6.11	
03/21	5.74	-8.60	6.72	6.33	
06/21	5.98	0.84	6.79	6.57	
09/21	6.24	5.41	6.86	6.81	\$6.39
12/21	6.82	16.78	6.93	7.06	6.82
03/22	7.36	28.22	7.00	7.32	7.28
06/22	8.03	34.28	7.08	7.59	7.77
09/22	8.50	36.22	7.15	7.87	8.29
12/22	8.47	24.19	7.23	8.17	8.85
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			4.23%	15.63%	29.70%

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**LOSS TRENDS - PURE PREMIUM
TRANSPORTATION EXPENSE**

Year Ending	Actual Paid Pure Premium †	Annual Change	Exponential Curve of Best Fit		
			24 pt.	12 pt.	6 pt.
03/17	\$27.87	-10.21 %	\$26.21		
06/17	27.66	-10.14	26.43		
09/17	26.68	-11.83	26.66		
12/17	27.04	-8.68	26.90		
03/18	28.77	3.23	27.13		
06/18	28.68	3.69	27.36		
09/18	29.01	8.73	27.60		
12/18	28.67	6.03	27.84		
03/19	28.60	-0.59	28.08		
06/19	28.73	0.17	28.33		
09/19	29.26	0.86	28.57		
12/19	27.78	-3.10	28.82		
03/20	29.49	3.11	29.07	\$23.90	
06/20	25.80	-10.20	29.32	24.86	
09/20	24.27	-17.05	29.58	25.86	
12/20	26.92	-3.10	29.83	26.90	
03/21	23.47	-20.41	30.09	27.99	
06/21	25.96	0.62	30.35	29.11	
09/21	28.16	16.03	30.62	30.28	\$28.85
12/21	30.65	13.86	30.88	31.50	30.82
03/22	33.51	42.78	31.15	32.77	32.92
06/22	36.58	40.91	31.42	34.09	35.16
09/22	37.94	34.73	31.70	35.46	37.55
12/22	38.61	25.97	31.97	36.89	40.11
Regression			24 pt.	12 pt.	6 pt.
Avg Annual Percent Change Based on Best Fit:			3.52%	17.09%	30.15%

†Includes ALAE

**ALLSTATE INSURANCE GROUP†
PRIVATE PASSENGER AUTO
GEORGIA**

**CATASTROPHE INSURANCE LOSSES
COMPREHENSIVE**

Calendar Year	Earned Exposures	Trended Catastrophe Losses††	Catastrophe Pure Premium
2008	551,411	\$32,130,783	
2009	551,008	27,484,170	
2010	522,821	-842,222	
2011	509,684	14,239,143	
2012	500,105	5,077,810	
2013	491,111	29,750,531	
2014	498,376	2,522,080	
2015	521,448	4,402,749	
2016	480,347	3,979,346	
2017	427,300	7,746,732	
2018	426,377	4,680,332	
2019	451,920	1,098,677	
2020	488,219	5,060,146	
2021	547,681	4,691,181	
2022	615,268	7,357,804	
	7,583,076	\$149,379,262	
15 Year Trended Aggregate Average			\$19.70
Selected Catastrophe Pure Premium			\$19.70

†Allstate Insurance, Allstate Indemnity, Allstate Property and Casualty, Allstate Fire and Casualty Insurance Companies

††Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**CATASTROPHE LOSS TRENDS - PURE PREMIUM
COMPREHENSIVE**

Calendar Year	Countrywide		Exponential Curve of Best Fit	
	Actual Paid Pure Premium †	Annual Change	25 pt.	15 pt.
1998	\$7.76		\$5.94	
1999	5.68	-26.80	6.23	
2000	10.94	92.61	6.54	
2001	9.51	-13.07	6.87	
2002	4.97	-47.74	7.21	
2003	11.05	122.33	7.57	
2004	3.93	-64.43	7.95	
2005	3.53	-10.18	8.35	
2006	7.94	124.93	8.77	
2007	5.37	-32.37	9.21	
2008	8.94	66.48	9.67	\$12.32
2009	10.36	15.88	10.15	12.64
2010	10.30	-0.58	10.66	12.96
2011	21.34	107.18	11.19	13.30
2012	15.16	-28.96	11.75	13.64
2013	12.65	-16.56	12.33	13.99
2014	16.17	27.83	12.95	14.35
2015	12.10	-25.17	13.60	14.71
2016	27.91	130.66	14.27	15.09
2017	19.39	-30.53	14.99	15.48
2018	16.24	-16.25	15.74	15.87
2019	20.85	28.39	16.52	16.28
2020	12.21	-41.44	17.35	16.70
2021	15.05	23.26	18.21	17.13
2022	12.75	-15.28	19.12	17.57
Regression			25 pt.	15 pt.
Avg Annual Percent Change Based on Best Fit:			5.00%	2.56%
Selected Historical Avg Annual Percent Change:			5.00%	
Selected Projected Avg Annual Percent Change:			5.00%	

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**CATASTROPHE LOSS TRENDS - PURE PREMIUM
COMPREHENSIVE**

Calendar Year	Georgia		Exponential Curve of Best Fit	
	Actual Paid Pure Premium †	Annual Change	25 pt.	15 pt.
1998	\$15.67		\$1.60	
1999	16.72	6.70	1.72	
2000	3.92	-76.56	1.85	
2001	-.11	-102.81	1.99	
2002	1.40	-1,372.73	2.14	
2003	4.63	230.71	2.30	
2004	.02	-99.57	2.47	
2005	13.03	65,050.00	2.66	
2006	6.31	-51.57	2.86	
2007	4.26	-32.49	3.08	
2008	24.84	483.10	3.31	\$13.18
2009	22.03	-11.31	3.56	12.10
2010	3.20	-85.47	3.83	11.11
2011	14.08	340.00	4.12	10.20
2012	5.14	-63.49	4.43	9.37
2013	34.53	571.79	4.76	8.60
2014	4.43	-87.17	5.12	7.90
2015	5.46	23.25	5.51	7.25
2016	3.40	-37.73	5.93	6.66
2017	8.43	147.94	6.38	6.11
2018	4.78	-43.30	6.86	5.61
2019	2.38	-50.21	7.38	5.16
2020	4.65	95.38	7.93	4.73
2021	5.73	23.23	8.53	4.35
2022	8.79	53.40	9.18	3.99
Regression			25 pt.	15 pt.
Avg Annual Percent Change Based on Best Fit:			7.56%	-8.18%
Selected Historical Avg Annual Percent Change:			5.00%	
Selected Projected Avg Annual Percent Change:			5.00%	

†Includes ALAE

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

SUMMARY OF EXPENSE PROVISIONS

	Liability Expense Provision				Uninsured / Underinsured Motorist
	Percent Fixed	Bodily Injury	Property Damage	Medical	
Commissions	0 %	11.6 %	11.6 %	11.6 %	11.6 %
Taxes †	0	4.8	4.8	4.8	4.8
Licenses and Fees	100	0.2	0.2	0.2	0.2
Other Acquisition	100	5.1	5.1	5.1	5.1
General Expense	100	5.0	5.0	5.0	5.0
Debt Provision*	0	1.0	1.0	1.0	1.0
Capped Profit Provision*	0	6.0	6.0	6.0	6.0

	Physical Damage Expense Provision				Transportation Expense
	Percent Fixed	Collision	Comprehensive	Roadside	
Commissions	0 %	11.6 %	11.6 %	11.6 %	11.6 %
Taxes †	0	4.8	4.8	4.8	4.8
Licenses and Fees	100	0.2	0.2	0.2	0.2
Other Acquisition	100	5.1	5.1	5.1	5.1
General Expense	100	5.0	5.0	5.0	5.0
Debt Provision*	0	1.0	1.0	1.0	1.0
Capped Profit Provision*	0	6.0	6.0	6.0	6.0

*Profit, Debt, and Contingency Provisions capped at 7.0%

† State Taxes - Does not include Federal Income Tax

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO AND PERSONAL PROPERTY AND OTHER LIABILITY INSURANCE
COUNTRYWIDE

GENERAL EXPENSE PROVISION

	<u>2019</u>	<u>2020</u>	<u>2021</u>
1. Direct Premiums Earned Less NCOR Premium and Milewise/PAYG Technology Premium**	\$ 28,601,312,108	29,402,069,879	29,487,741,325
2. General Expense Incurred Excluding Milewise/PAYG Technology Expense	\$ 1,442,507,502	1,525,614,698	1,518,594,296
3. Ratio (2) / (1)	0.0504	0.0519	0.0515
4. One - Time Expense Adjustment***		-0.0026	
5. Adjusted Ratio (3) + (4)	0.0504	0.0493	0.0515
6. 3 Year Average			0.0504
7. Proposed Provision			5.0%

* Allstate Insurance Company, Allstate Northbrook Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Texas Lloyd's, Allstate Vehicle and Property Insurance Company, Allstate Property and Casualty Insurance Company, Allstate County Mutual

**Premiums for Net Cost of Reinsurance(NCOR) and Milewise/PAYG Technology Expense do not include provisions for General expenses. Therefore, direct premiums must be reduced by NCOR premiums and Milewise/PAYG Technology Expense to get the premium base upon which the general expense provision is applied. Additionally, the 2020 premiums have been grossed up for the Shelter in Place Payback.

***The 2020 ratio has been adjusted by -0.0026 to account for one-time expenses occurring in 2020, including Good Office and Restructuring expenses.

ALLSTATE INSURANCE GROUP*
PRIVATE PASSENGER AUTO
GEORGIA

OTHER ACQUISITION EXPENSE PROVISION

	<u>2019</u>	<u>2020</u>	<u>2021</u>
NCOR Premium and Milewise/PAYG Technology Premium**	\$ 28,601,312,108	29,402,069,879	29,487,741,325
2. Other Acquisition Expense Incurred	\$ 1,503,947,971	1,525,620,061	1,831,993,125
3. Ratio (2) / (1)	0.0526	0.0519	0.0621
4. One-Time Expense Adjustment***		-0.0007	-0.0013
5. Adjusted Ratio (3) + (4)	0.0526	0.0512	0.0608
6. 3 Year Average			0.0549
7. Calculated Provision ****			0.0509
8. Proposed Provision			5.1%

*Data includes Private Passenger Automobile and Personal Property Lines & Other Liability Insurance countrywide experience from the following companies: Allstate Insurance Company, Allstate Northbrook Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Texas Lloyd's, Allstate Vehicle and Property Insurance Company, Allstate Property and Casualty Insurance Company, Allstate County Mutual.

**Premiums for Net Cost of Reinsurance (NCOR) and Milewise/PAYG Technology Expense do not include provisions for Other Acquisition expenses. Therefore, direct premiums must be reduced by NCOR premiums and Milewise/PAYG Technology Expense to get the premium base upon which other acquisition expense provision is applied. Additionally, the 2020 premiums have been grossed up for the Shelter in Place Payback.

***The 2020 and 2021 Other Acquisition expense ratios have been adjusted by -0.0007 and -0.0013 respectively to account for one-time expenses occurring in 2020 and 2021, including Restructuring expenses.

****Reduced by 0.0075 to reflect the amount of Installment Fees collected for Allstate Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company Private Passenger Auto in Georgia. Reduced by 0.0006 to reflect the amount of Policy Fees collected for Allstate Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company Private Passenger Auto in Georgia. Includes a 0.0041 provision for Allstate Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Property and Casualty Insurance Company Private Passenger Auto in Georgia for Premiums Written Off. Data also includes Other Liability Insurance experience from Allstate companies in Georgia.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**FACTOR TO ADJUST FOR SUBSEQUENT CHANGE IN FIXED EXPENSE
(FOR CALENDAR YEARS 2019-2021)**

1) Average Earned Date of Experience Period	6/30/2020
2) Average Earned Date of Proposed Policy Period	8/26/2024
3) Number of Years from (1) to (2)	4.156
4) Selected Annual Impact	4.10%
5) Factor to Adjust for Subsequent Change in Fixed Expense [$1.0 + (4)$] ^ (3)	1.182

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

INVESTMENT INCOME - LIABILITY COVERAGES

Calculation of Present Value, as of the Average Earning Date of a Policy
Year, of all Income and Outgo @ 1.6% †force of interest, assuming an
Operating Profit of 6.60% and six month Policy Terms

Years From Start of Policy Year	Cumulative Percent of Losses Paid	Yearly Percent of Losses Paid	Time from Start of Policy Year	Discounted ‡ to Average Time of Profit @ 1.8%	Discounted Payments
1	23.8 %	23.80 %	0.71	1.001	23.8 %
2	66.6	42.80	1.43	0.989	42.3
3	81.3	14.70	2.47	0.973	14.3
4	88.8	7.50	3.47	0.957	7.2
5	94.8	6.00	4.48	0.942	5.7
6	97.7	2.90	5.47	0.927	2.7
Subsequent	100.0	2.30	7.51	0.897	2.1
Total					98.1 %
Expected Losses and Loss Expense Ratio					64.6 %
Present Value of Loss and Loss Expense Payments					63.4 %
Commissions		11.6 %	0.58	1.003	11.6 %
Taxes		4.8 %	0.64	1.002	4.8 %
Licenses and Fees		0.2 %	0.64	1.002	0.2 %
Other Acquisition		5.1 %	0.56	1.003	5.1 %
General Expense		5.0 %	0.63	1.002	5.0 %
Debt Provision		1.0 %	0.75	1.000	1.0 %
Profit		6.7 %	0.75	1.000	6.7 %
Total Present Value of Outgo					98.8 %
Premiums		100.0 %	0.68	1.001	100.1 %
Difference, Present Value of Income Less Present Value of Outgo					1.3 %

†Discount rate from Investment Department forecast

‡exp (force of interest x (timing of profit being earned – timing of cash flow))

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

INVESTMENT INCOME - PHYSICAL DAMAGE COVERAGES

Calculation of Present Value, as of the Average Earning Date of a Policy
Year, of all Income and Outgo @ 1.6% †force of interest, assuming an
Operating Profit of 6.60% and six month Policy Terms

Years From Start of Policy Year	Cumulative Percent of Losses Paid	Yearly Percent of Losses Paid	Time from Start of Policy Year	Discounted ‡ to Average Time of Profit @ 1.8%	Discounted Payments
1	70.3 %	70.30 %	0.66	1.001	70.4 %
2	100.7	30.40	1.17	0.993	30.2
3	100.1	-0.60	2.36	0.975	-0.6
4	99.9	-0.20	3.30	0.960	-0.2
5	99.9	0.00	4.50	0.942	0.0
6	100.0	0.10	5.50	0.927	0.1
Subsequent	100.0	0.00	7.50	0.898	0.0
Total					99.9 %
Expected Losses and Loss Expense Ratio					63.1 %
Present Value of Loss and Loss Expense Payments					63.0 %
Commissions		11.6 %	0.58	1.003	11.6 %
Taxes		4.8 %	0.64	1.002	4.8 %
Licenses and Fees		0.2 %	0.64	1.002	0.2 %
Other Acquisition		5.1 %	0.56	1.003	5.1 %
General Expense		5.0 %	0.63	1.002	5.0 %
Debt Provision		1.0 %	0.75	1.000	1.0 %
Profit		8.2 %	0.75	1.000	8.2 %
Total Present Value of Outgo					99.9 %
Premiums		100.0 %	0.68	1.001	100.1 %
Difference, Present Value of Income Less Present Value of Outgo					0.2 %

†Discount rate from Investment Department forecast

‡exp (force of interest x (timing of profit being earned – timing of cash flow))

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
BODILY INJURY**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	562,991	\$342,156,465	0.873	\$298,702,594	\$530.56	100 %
(7) Projected Average Earned Premium At Current Rates					\$530.56	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
PROPERTY DAMAGE**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	562,991	\$184,504,980	0.829	\$152,954,628	\$271.68	100 %
(7) Projected Average Earned Premium At Current Rates					\$271.68	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
MEDICAL**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	142,209	\$8,871,638	0.873	\$7,744,940	\$54.46	100 %
(7) Projected Average Earned Premium At Current Rates					\$54.46	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
UNINSURED / UNDERINSURED MOTORIST**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	278,654	\$95,859,136	0.918	\$87,998,687	\$315.80	100 %
(7) Projected Average Earned Premium At Current Rates					\$315.80	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
COLLISION**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	432,431	\$192,449,132	1.000	\$192,449,132	\$445.04	100 %
(7) Projected Average Earned Premium At Current Rates					\$445.04	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
COMPREHENSIVE**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	452,721	\$78,086,266	0.976	\$76,212,196	\$168.34	100 %
(7) Projected Average Earned Premium At Current Rates					\$168.34	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
ROADSIDE**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	390,302	\$4,985,889	1.000	\$4,985,889	\$12.77	100 %
(7) Projected Average Earned Premium At Current Rates					\$12.77	

**ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**DEVELOPMENT OF PROJECTED AVERAGE EARNED PREMIUM
TRANSPORTATION EXPENSE**

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
9/30/2022	265,306	\$13,659,791	1.049	\$14,329,121	\$54.01	100 %
(7) Projected Average Earned Premium At Current Rates					\$54.01	

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

CALCULATION OF PREMIUM TREND FACTOR

<u>Coverage</u>	Selected Annual Premium Impacts
	<u>Projected</u>
Bodily Injury	-5.50%
Property Damage	-7.50
Medical	-5.50
Uninsured / Underinsured Motorist	-3.50
Collision	0.00
Comprehensive	-1.00
Roadside	0.00
Transportation Expense	2.00
Fixed Expenses	0.00

	<u>Current Year</u>
1) Average Earned Date of Proposed Policy Period	8/26/2024
2) Mid-Point of Current Year's Experience Period	3/31/2022
3) Experience Period Ended	9/30/2022
4) Midpoint of Experience Period	3/31/2022
5) Historical: Number of Years from (4) to (2)	0.000
6) Projected: Number of Years from (2) to (1)	2.405

Calculation of Trend Factors

- (a) Historical Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)
- (b) Projected Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)
- (c) Factor to Adjust to Projected Premium Level = (a) x (b)

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
BODILY INJURY**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$666.08	-2.09 %	\$675.53		
06/20	660.98	-2.41	667.10		
09/20	655.41	-2.90	658.77		
12/20	648.57	-3.21	650.54		
03/21	642.70	-3.51	642.42		
06/21	637.44	-3.56	634.40		
09/21	635.79	-2.99	626.48	\$649.33	
12/21	637.53	-1.70	618.66	633.20	
03/22	626.23	-2.56	610.93	617.48	\$630.32
06/22	611.03	-4.14	603.31	602.15	607.74
09/22	591.09	-7.03	595.77	587.20	585.96
12/22	560.69	-12.05	588.33	572.62	564.97
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-4.90%	-9.57%	-13.58%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
PROPERTY DAMAGE**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$366.04	-2.64 %	\$367.65		
06/20	362.33	-3.05	362.82		
09/20	358.38	-3.62	358.05		
12/20	352.89	-4.30	353.34		
03/21	348.10	-4.90	348.69		
06/21	343.76	-5.13	344.11		
09/21	340.18	-5.08	339.58	\$342.98	
12/21	336.76	-4.57	335.11	337.32	
03/22	334.65	-3.86	330.71	331.75	\$335.86
06/22	329.12	-4.26	326.36	326.28	328.16
09/22	322.23	-5.28	322.07	320.90	320.64
12/22	311.95	-7.37	317.83	315.61	313.29
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-5.16%	-6.44%	-8.86%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
MEDICAL**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$67.00	-3.93 %	\$67.02		
06/20	66.42	-3.59	66.46		
09/20	65.96	-3.47	65.90		
12/20	65.15	-3.52	65.35		
03/21	64.58	-3.61	64.80		
06/21	64.10	-3.49	64.25		
09/21	63.66	-3.49	63.71	\$64.19	
12/21	63.54	-2.47	63.18	63.50	
03/22	63.27	-2.03	62.65	62.81	\$63.45
06/22	62.59	-2.36	62.12	62.14	62.43
09/22	61.63	-3.19	61.60	61.47	61.42
12/22	60.23	-5.21	61.08	60.80	60.42
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-3.32%	-4.24%	-6.32%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
UNINSURED / UNDERINSURED MOTORIST**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$379.53	-2.78 %	\$378.98		
06/20	375.49	-3.26	374.89		
09/20	371.48	-3.73	370.85		
12/20	366.72	-4.16	366.85		
03/21	362.14	-4.58	362.89		
06/21	358.08	-4.64	358.97		
09/21	354.33	-4.62	355.10	\$354.32	
12/21	350.79	-4.34	351.26	350.81	
03/22	347.26	-4.11	347.47	347.33	\$347.33
06/22	343.94	-3.95	343.72	343.88	343.89
09/22	340.58	-3.88	340.01	340.47	340.47
12/22	337.00	-3.93	336.34	337.09	337.09
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-4.25%	-3.91%	-3.91%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
COLLISION**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$405.47	6.28 %	\$407.44		
06/20	409.28	5.55	411.28		
09/20	413.73	4.81	415.16		
12/20	417.40	4.31	419.08		
03/21	422.89	4.30	423.03		
06/21	428.55	4.71	427.02		
09/21	435.21	5.19	431.05	\$438.98	
12/21	440.20	5.46	435.11	440.31	
03/22	445.41	5.33	439.21	441.64	\$446.73
06/22	446.54	4.20	443.36	442.98	445.33
09/22	445.45	2.35	447.54	444.32	443.93
12/22	441.14	0.21	451.76	445.66	442.54
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			3.83%	1.22%	-1.25%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
COMPREHENSIVE**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$159.58	4.33 %	\$161.41		
06/20	161.01	4.22	162.59		
09/20	163.00	4.10	163.77		
12/20	164.93	4.39	164.97		
03/21	167.31	4.84	166.17		
06/21	169.19	5.08	167.38		
09/21	170.97	4.89	168.60	\$172.09	
12/21	171.94	4.25	169.83	172.03	
03/22	173.13	3.48	171.06	171.96	\$173.52
06/22	172.97	2.23	172.31	171.90	172.62
09/22	172.17	0.70	173.56	171.83	171.72
12/22	170.41	-0.89	174.83	171.77	170.83
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			2.95%	-0.15%	-2.06%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
ROADSIDE**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$12.74	0.08 %	\$12.75		
06/20	12.75	0.16	12.75		
09/20	12.76	0.24	12.75		
12/20	12.76	0.24	12.76		
03/21	12.76	0.16	12.76		
06/21	12.76	0.08	12.76		
09/21	12.76	0.00	12.77	\$12.76	
12/21	12.77	0.08	12.77	12.77	
03/22	12.77	0.08	12.77	12.77	\$12.77
06/22	12.78	0.16	12.78	12.78	12.78
09/22	12.78	0.16	12.78	12.78	12.78
12/22	12.79	0.16	12.79	12.79	12.79
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			0.11%	0.17%	0.19%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**PREMIUM TRENDS
TRANSPORTATION EXPENSE**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$49.73	1.51 %	\$49.61		
06/20	49.88	1.44	49.82		
09/20	50.06	1.44	50.02		
12/20	50.20	1.33	50.22		
03/21	50.34	1.23	50.43		
06/21	50.51	1.26	50.63		
09/21	50.76	1.40	50.84	\$50.73	
12/21	50.96	1.51	51.05	50.98	
03/22	51.22	1.75	51.25	51.23	\$51.22
06/22	51.48	1.92	51.46	51.49	51.48
09/22	51.74	1.93	51.67	51.74	51.75
12/22	52.02	2.08	51.88	52.00	52.01
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			1.64%	2.00%	2.08%

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

**FIXED EXPENSE PREMIUM TRENDS
FIXED EXPENSES**

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
03/20	\$400.83	-0.32 %	\$400.66		
06/20	400.88	-0.19	400.44		
09/20	400.91	-0.06	400.21		
12/20	400.12	-0.16	399.98		
03/21	399.39	-0.36	399.75		
06/21	398.58	-0.57	399.52		
09/21	398.29	-0.65	399.29	\$398.54	
12/21	398.47	-0.41	399.07	398.60	
03/22	399.09	-0.08	398.84	398.67	\$399.12
06/22	399.02	0.11	398.61	398.73	398.95
09/22	398.73	0.11	398.38	398.80	398.77
12/22	398.60	0.03	398.16	398.86	398.60
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-0.23%	0.06%	-0.18%

ALLSTATE INSURANCE GROUP
PRIVATE PASSENGER AUTO
GEORGIA

DETERMINATION OF THE NET COST OF REINSURANCE PROVISION
COMPREHENSIVE

	<u>2022</u>
1) Reinsurance Premium	\$840,808
2) Loss Savings Due to Reinsurance	\$268,891
3) Net Cost of Reinsurance: (1) - (2)	\$571,917
4) All Auto Companies Earned Exposures Year Ending 6/30/2022	605,258
5) Net Cost of Reinsurance Provision per Exposure: (3) / (4)	\$0.94

ATTACHMENT H2P

SECTION 2: TRAILER

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Determination of the Indicated Rate Level Change
Travel Trailer - Collision

(1) Credibility-Weighted Average Pure Premium (Exhibit 2.1)	\$115.31
(2) Current Fixed Expense Ratio (Exhibit 10)	10.3%
(3) Three Year Average Earned Premium	\$90.99
(4) Current Dollar Provision for Fixed Expense = (2) x (3)	\$9.37
(5) Factor to Adjust for Subsequent Change in Fixed Expense (Exhibit 13)	1.167
(6) Indicated Provision for Fixed Expense = (4) x (5)	\$10.93
(7) Variable Expense and Profit Ratio (Exhibit 10)	23.4%
(8) Indicated Average Premium = [(1) + (6)] / [1 - (7)]	\$164.80
(9) Projected Average Earned Premium at Current Rates (Exhibit 15.1)	\$124.01
(10) Indicated Rate Level Change = [(8) / (9)] - 1	32.9%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Determination of the Indicated Rate Level Change
Travel Trailer - Comprehensive & Contents

(1) Credibility-Weighted Average Pure Premium (Exhibit 2.2)	\$313.61
(2) Current Fixed Expense Ratio (Exhibit 10)	10.3%
(3) Three Year Average Earned Premium	\$302.44
(4) Current Dollar Provision for Fixed Expense = (2) x (3)	\$31.15
(5) Factor to Adjust for Subsequent Change in Fixed Expense (Exhibit 13)	1.167
(6) Indicated Provision for Fixed Expense = (4) x (5)	\$36.35
(7) Variable Expense and Profit Ratio (Exhibit 10)	23.4%
(8) Indicated Average Premium = [(1) + (6)] / [1 - (7)]	\$456.87
(9) Projected Average Earned Premium at Current Rates (Exhibit 15.2)	\$384.25
(10) Indicated Rate Level Change = [(8) / (9)] - 1	18.9%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Determination of the Indicated Rate Level Change
Utility Trailer - Collision

(1) Credibility-Weighted Average Pure Premium (Exhibit 2.3)	\$13.59
(2) Current Fixed Expense Ratio (Exhibit 10)	10.3%
(3) Three Year Average Earned Premium	\$26.12
(4) Current Dollar Provision for Fixed Expense = (2) x (3)	\$2.69
(5) Factor to Adjust for Subsequent Change in Fixed Expense (Exhibit 13)	1.167
(6) Indicated Provision for Fixed Expense = (4) x (5)	\$3.14
(7) Variable Expense and Profit Ratio (Exhibit 10)	23.4%
(8) Indicated Average Premium = [(1) + (6)] / [1 - (7)]	\$21.84
(9) Projected Average Earned Premium at Current Rates (Exhibit 15.3)	\$23.22
(10) Indicated Rate Level Change = [(8) / (9)] - 1	-5.9%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Determination of the Indicated Rate Level Change
Utility Trailer - Comprehensive

(1) Credibility-Weighted Average Pure Premium (Exhibit 2.4)	\$31.13
(2) Current Fixed Expense Ratio (Exhibit 10)	10.3%
(3) Three Year Average Earned Premium	\$42.47
(4) Current Dollar Provision for Fixed Expense = (2) x (3)	\$4.37
(5) Factor to Adjust for Subsequent Change in Fixed Expense (Exhibit 13)	1.167
(6) Indicated Provision for Fixed Expense = (4) x (5)	\$5.10
(7) Variable Expense and Profit Ratio (Exhibit 10)	23.4%
(8) Indicated Average Premium = [(1) + (6)] / [1 - (7)]	\$47.30
(9) Projected Average Earned Premium at Current Rates (Exhibit 15.4)	\$40.96
(10) Indicated Rate Level Change = [(8) / (9)] - 1	15.5%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Development of Provision for Loss and LAE
Travel Trailer - Collision
Data: Georgia Allstate Insurance Group - Open Companies

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Ending	Earned Exposures	Accident Year * Ultimate Loss and ALAE	Ultimate Loss and LAE	Factor to Adjust Losses for Pure Premium Trend	Projected Ultimate Loss and LAE (3) x (4)	Projected Average Loss and LAE (5) / (1)	Experience Year Weights
12/31/2017	1,834	\$95,023	\$106,901	1.489	\$159,176	\$86.79	13.0%
12/31/2018	2,115	\$165,060	\$185,692	1.405	\$260,898	\$123.36	15.0%
12/31/2019	2,539	\$244,906	\$275,520	1.325	\$365,064	\$143.78	19.0%
12/31/2020	3,173	\$283,645	\$319,100	1.250	\$398,875	\$125.71	23.0%
12/31/2021	4,053	\$421,951	\$474,695	1.180	\$560,140	\$138.20	30.0%
		(8) Indicated Provision for Loss and LAE				\$127.48	
		(9) Credibility				67.0%	
		(10) Complement of Credibility (Exhibit 3.1)				\$90.59	
		(11) Credibility-Weighted Average Pure Premium				\$115.31	
		= [(8) x (9)] + [(10) x [1 - (9)]]					

* Evaluated at 15 months

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Development of Provision for Loss and LAE
Travel Trailer - Comprehensive & Contents
Data: Georgia Allstate Insurance Group - Open Companies

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Fiscal Year Ending	Earned Exposures	Accident Year * Non-Catastrophe Ultimate Loss and ALAE	Average Catastrophe Factor	Accident Year Ultimate Loss and ALAE (2) x [1 + (3)]	Ultimate Loss and LAE	Factor to Adjust Losses for Pure Premium Trend	Projected Ultimate Loss and LAE (5) x (6)	Projected Average Loss and LAE (7) / (1)	Experience Year Weights
12/31/2018	2,150	\$224,412	0.498	\$336,170	\$378,191	1.405	\$531,358	\$247.14	18.0%
12/31/2019	2,588	\$386,676	0.498	\$579,240	\$651,645	1.325	\$863,430	\$333.63	21.0%
12/31/2020	3,232	\$502,490	0.498	\$752,730	\$846,821	1.250	\$1,058,526	\$327.51	27.0%
12/31/2021	4,112	\$672,877	0.498	\$1,007,970	\$1,133,966	1.180	\$1,338,080	\$325.41	34.0%
(10) Indicated Provision for Loss and LAE							\$313.61		
(11) Credibility							100.0%		
(12) Credibility-Weighted Average Pure Premium							\$313.61		

* Evaluated at 15 months

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Development of Provision for Loss and LAE
Utility Trailer - Collision
Data: Georgia Allstate Insurance Group - Open Companies

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Ending	Earned Exposures	Accident Year * Ultimate Loss and ALAE	Ultimate Loss and LAE	Factor to Adjust Losses for Pure Premium Trend	Projected Ultimate Loss and LAE (3) x (4)	Projected Average Loss and LAE (5) / (1)	Experience Year Weights
12/31/2017	875	\$5,851	\$6,582	1.224	\$8,056	\$9.21	12.0%
12/31/2018	1,040	\$9,079	\$10,214	1.188	\$12,134	\$11.67	16.0%
12/31/2019	1,229	\$10,840	\$12,195	1.154	\$14,073	\$11.45	19.0%
12/31/2020	1,501	\$8,939	\$10,056	1.120	\$11,263	\$7.50	23.0%
12/31/2021	1,957	\$22,166	\$24,936	1.087	\$27,106	\$13.85	30.0%
		(8) Indicated Provision for Loss and LAE				\$11.03	
		(9) Credibility				27.0%	
		(10) Complement of Credibility (Exhibit 3.2)				\$14.53	
		(11) Credibility-Weighted Average Pure Premium				\$13.59	
		= [(8) x (9)] + [(10) x [1 - (9)]]					

* Evaluated at 15 months

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Development of Provision for Loss and LAE
Utility Trailer - Comprehensive
Data: Georgia Allstate Insurance Group - Open Companies

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Fiscal Year Ending	Earned Exposures	Accident Year * Non-Catastrophe Ultimate Loss and ALAE	Average Catastrophe Factor	Accident Year Ultimate Loss and ALAE (2) x [1 + (3)]	Ultimate Loss and LAE	Factor to Adjust Losses for Pure Premium Trend	Projected Ultimate Loss and LAE (5) x (6)	Projected Average Loss and LAE (7) / (1)	Experience Year Weights
12/31/2017	897	\$9,317	0.498	\$13,957	\$15,702	1.224	\$19,219	\$21.43	12.0%
12/31/2018	1,073	\$14,567	0.498	\$21,821	\$24,549	1.188	\$29,164	\$27.18	16.0%
12/31/2019	1,265	\$22,442	0.498	\$33,618	\$37,821	1.154	\$43,645	\$34.50	19.0%
12/31/2020	1,537	\$12,818	0.498	\$19,201	\$21,601	1.120	\$24,194	\$15.74	23.0%
12/31/2021	1,999	\$31,665	0.498	\$47,435	\$53,364	1.087	\$58,007	\$29.02	30.0%
(10) Indicated Provision for Loss and LAE							\$25.80		
(11) Credibility							40.0%		
(12) Complement of Credibility (Exhibit 3.3)							\$34.68		
(13) Credibility-Weighted Average Pure Premium							\$31.13		
= [[(10) x (11)] + [(12) x [1 - (11)]]]									

* Evaluated at 15 months

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Development of Complement of Credibility
Countrywide
Travel Trailer - Collision

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Ending	Earned Exposures	Accident Year * Non-Catastrophe Ultimate Loss and ALAE	Ultimate Loss and LAE	Factor to Adjust Losses for Pure Premium Trend	Projected Ultimate Loss and LAE (3) x (4)	Projected Average Loss and LAE (5) / (1)	Experience Year Weights
12/31/2021	242,570	\$16,553,440	\$18,622,620	1.180	\$21,974,691	\$90.59	100%
		(8) Complement of Credibility				\$90.59	

* Evaluated at 15 months

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Development of Complement of Credibility
Countrywide
Utility Trailer - Collision

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Year Ending	Earned Exposures	Accident Year * Non-Catastrophe Ultimate Loss and ALAE	Ultimate Loss and LAE	Factor to Adjust Losses for Pure Premium Trend	Projected Ultimate Loss and LAE (3) x (4)	Projected Average Loss and LAE (5) / (1)	Experience Year Weights
12/31/2021	106,571	\$1,266,600	\$1,424,926	1.087	\$1,548,894	\$14.53	100%
		(8) Complement of Credibility				\$14.53	

* Evaluated at 15 months

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Development of Complement of Credibility
Allstate Insurance Regional Group**
Utility Trailer - Comprehensive

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Fiscal Year Ending	Earned Exposures	Accident Year * Non-Catastrophe Ultimate Loss and ALAE	Average Catastrophe Factor	Accident Year Ultimate Loss and ALAE (2) x [1 + (3)]	Ultimate Loss and LAE	Factor to Adjust Losses for Pure Premium Trend	Projected Ultimate Loss and LAE (5) x (6)	Projected Average Loss and LAE (7) / (1)	Experience Year Weights
12/31/2021	84,797	\$1,605,439	0.498	\$2,404,948	\$2,705,567	1.087	\$2,940,951	\$34.68	100%
				(10) Complement of Credibility				\$34.68	

* Evaluated at 15 months
** Countrywide Allstate Insurance Group excluding AL, AR, FL, KS, LA, MS, OK, TN & TX

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Calculation of Loss Development Factors - Link Ratio Method
Travel Trailer - Collision
Data: Countrywide Allstate Insurance Group

Paid Losses †							
Fiscal Accident Year Ending	15 Months	27 Months	39 Months	51 Months	63 Months	75 Months	87 Months
12/31/2011	6,375,273	6,549,615	6,550,499	6,575,930	6,575,430	6,575,930	6,575,930
12/31/2012	6,297,021	6,611,403	6,619,666	6,637,760	6,650,980	6,650,980	6,651,042
12/31/2013	6,891,836	7,166,656	7,179,778	7,181,558	7,181,813	7,184,400	7,184,400
12/31/2014	8,429,067	8,683,528	8,651,111	8,660,699	8,660,181	8,659,717	8,659,689
12/31/2015	10,126,123	10,475,644	10,526,939	10,554,073	10,568,307	10,566,036	10,572,548
12/31/2016	11,291,887	11,610,639	11,589,701	11,599,899	11,595,158	11,607,648	
12/31/2017	11,229,708	11,368,625	11,414,868	11,417,820	11,429,877		
12/31/2018	12,350,730	12,884,043	12,866,528	12,854,482			
12/31/2019	14,272,506	14,400,407	14,452,199				
12/31/2020	12,930,042	13,669,043					
12/31/2021	16,024,627						
Link Ratios							
Development	15 to 27	27 to 39	39 to 51	51 to 63	63 to 75	75 to 87	
4th Prior	1.028	1.005	1.001	1.000	1.000	1.000	
3rd Prior	1.012	0.998	1.003	1.000	1.000	1.000	
2nd Prior	1.043	1.004	1.001	1.001	1.000	1.000	
1st Prior	1.009	0.999	1.000	1.000	1.000	1.000	
Latest	1.057	1.004	0.999	1.001	1.001	1.001	
Average:	1.030	1.002	1.001	1.000	1.000	1.000	
Selected:	1.030	1.002	1.001	1.000	1.000	1.000	
Loss Development Period (months):	15 - Ult	27 - Ult	39 - Ult	51 - Ult	63 - Ult		
Loss Development Factor:	1.033	1.003	1.001	1.000	1.000		

†Includes ALAE

Calculation of Ultimate Loss
Travel Trailer - Collision
Data: Georgia Allstate Insurance Group - Open Companies

Fiscal Accident Year Ending	Accident Year Non-Catastrophe Loss and ALAE	Loss Development Factor to Ultimate	Accident Year Non-Catastrophe Ultimate Loss and ALAE
12/31/2017	95,023	1.000	95,023
12/31/2018	165,060	1.000	165,060
12/31/2019	244,662	1.001	244,906
12/31/2020	282,796	1.003	283,645
12/31/2021	408,472	1.033	421,951

Calculation of Ultimate Loss
Travel Trailer - Collision
Data: Countrywide Allstate Insurance Group

Fiscal Accident Year Ending	Accident Year Non-Catastrophe Loss and ALAE	Loss Development Factor to Ultimate	Accident Year Non-Catastrophe Ultimate Loss and ALAE
12/31/2021	16,024,627	1.033	16,553,440

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Calculation of Loss Development Factors - Link Ratio Method
Travel Trailer - Comprehensive & Contents
Data: Countrywide Allstate Insurance Group

		Paid Losses †					
Fiscal Accident							
<u>Year Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>
12/31/2011	17,411,753	18,454,626	18,497,084	18,518,350	18,521,613	18,528,876	18,529,314
12/31/2012	17,470,506	18,441,023	18,638,636	18,672,898	18,683,507	18,691,133	18,691,947
12/31/2013	16,373,517	17,460,261	17,509,840	17,544,592	17,576,082	17,575,009	17,574,945
12/31/2014	19,232,221	20,350,986	20,443,312	20,486,073	20,493,573	20,493,392	20,492,754
12/31/2015	21,589,590	22,936,768	23,076,101	23,124,019	23,126,836	23,131,572	23,135,732
12/31/2016	23,304,187	24,580,433	24,771,322	24,817,720	24,822,205	24,828,595	
12/31/2017	22,821,354	24,267,331	24,451,854	24,390,502	24,403,311		
12/31/2018	26,778,653	28,199,867	28,380,050	28,381,185			
12/31/2019	28,702,932	30,056,992	30,239,398				
12/31/2020	28,892,355	30,922,761					
12/31/2021	32,418,984						
		Link Ratios					
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	
4th Prior	1.055	1.006	1.002	1.002	1.000	1.000	
3rd Prior	1.063	1.008	1.002	1.000	1.000	1.000	
2nd Prior	1.053	1.008	1.002	1.000	1.000	1.000	
1st Prior	1.047	1.006	0.997	1.000	1.000	1.000	
Latest	1.070	1.006	1.000	1.001	1.000	1.000	
Average:	1.058	1.007	1.001	1.001	1.000	1.000	
Selected:	1.058	1.007	1.001	1.001	1.000	1.000	
Loss Development Period (months):		<u>15 - Ult</u>	<u>27 - Ult</u>	<u>39 - Ult</u>	<u>51 - Ult</u>	<u>63 - Ult</u>	
Loss Development Factor:		1.068	1.009	1.002	1.001	1.000	

†Includes ALAE

Calculation of Ultimate Loss
Travel Trailer - Comprehensive & Contents
Data: Georgia Allstate Insurance Group - Open Companies

Fiscal Accident	Accident Year	Loss Development	Accident Year
Year Ending	Non-Catastrophe Loss and ALAE	Factor to Ultimate	Non-Catastrophe Ultimate Loss and ALAE
12/31/2018	224,188	1.001	224,412
12/31/2019	385,904	1.002	386,676
12/31/2020	498,008	1.009	502,490
12/31/2021	630,035	1.068	672,877

* Countrywide Allstate Insurance Group excluding AL, AR, FL, KS, LA, MS, OK, TN & TX

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Calculation of Loss Development Factors - Link Ratio Method
Utility Trailer - Collision
Data: Countrywide Allstate Insurance Group

		Paid Losses †					
Fiscal Accident							
<u>Year Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>
12/31/2011	705,148	708,210	711,577	713,608	702,308	702,308	702,308
12/31/2012	701,212	694,567	695,485	687,423	687,423	687,423	687,430
12/31/2013	623,626	637,729	632,442	633,332	633,432	633,446	634,901
12/31/2014	588,248	627,100	627,399	627,288	627,304	627,334	627,334
12/31/2015	813,939	778,033	778,356	778,375	772,954	772,954	772,968
12/31/2016	841,432	888,473	885,444	885,444	885,444	885,575	
12/31/2017	750,004	765,829	768,350	768,350	768,374		
12/31/2018	920,423	916,856	915,709	911,317			
12/31/2019	1,108,761	1,063,040	1,063,927				
12/31/2020	1,087,284	1,063,560					
12/31/2021	1,266,600						
		Link Ratios					
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	
4th Prior	1.056	1.000	1.000	1.000	1.000	1.000	
3rd Prior	1.021	0.997	1.000	1.000	1.000	1.000	
2nd Prior	0.996	1.003	1.000	0.993	1.000	1.002	
1st Prior	0.959	0.999	1.000	1.000	1.000	1.000	
Latest	0.978	1.001	0.995	1.000	1.000	1.000	
Average:	1.002	1.000	0.999	0.999	1.000	1.000	
Selected:	1.002	1.000	0.999	0.999	1.000	1.000	
Loss Development Period (months):		<u>15 - Ult</u>	<u>27 - Ult</u>	<u>39 - Ult</u>	<u>51 - Ult</u>	<u>63 - Ult</u>	
Loss Development Factor:		1.000	0.998	0.998	0.999	1.000	

†Includes ALAE

Calculation of Ultimate Loss
Utility Trailer - Collision
Data: Georgia Allstate Insurance Group - Open Companies

Fiscal Accident	Accident Year	Loss Development	Accident Year
<u>Year Ending</u>	<u>Non-Catastrophe</u>	<u>Factor to Ultimate</u>	<u>Non-Catastrophe</u>
	<u>Loss and ALAE</u>		<u>Ultimate Loss and ALAE</u>
12/31/2017	5,851	1.000	5,851
12/31/2018	9,088	0.999	9,079
12/31/2019	10,862	0.998	10,840
12/31/2020	8,957	0.998	8,939
12/31/2021	22,166	1.000	22,166

Calculation of Ultimate Loss
Utility Trailer - Collision
Data: Countrywide Allstate Insurance Group

Fiscal Accident	Accident Year	Loss Development	Accident Year
<u>Year Ending</u>	<u>Non-Catastrophe</u>	<u>Factor to Ultimate</u>	<u>Non-Catastrophe</u>
	<u>Loss and ALAE</u>		<u>Ultimate Loss and ALAE</u>
12/31/2021	1,266,600	1.000	1,266,600

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Calculation of Loss Development Factors - Link Ratio Method
Utility Trailer - Comprehensive
Data: Countrywide Allstate Insurance Group

		Paid Losses †					
Fiscal Accident							
<u>Year Ending</u>	<u>15 Months</u>	<u>27 Months</u>	<u>39 Months</u>	<u>51 Months</u>	<u>63 Months</u>	<u>75 Months</u>	<u>87 Months</u>
12/31/2011	1,545,788	1,633,148	1,630,569	1,629,709	1,609,025	1,609,681	1,609,681
12/31/2012	1,574,183	1,585,312	1,586,335	1,575,410	1,577,362	1,580,123	1,580,239
12/31/2013	1,453,097	1,510,935	1,528,288	1,531,058	1,531,465	1,523,755	1,523,700
12/31/2014	1,226,700	1,257,873	1,259,875	1,275,313	1,274,364	1,274,364	1,274,374
12/31/2015	1,727,340	1,834,864	1,826,496	1,825,634	1,825,637	1,825,637	1,826,257
12/31/2016	1,484,539	1,517,896	1,520,092	1,520,203	1,520,969	1,521,273	
12/31/2017	1,555,491	1,604,349	1,611,736	1,611,531	1,611,559		
12/31/2018	1,576,245	1,698,494	1,701,457	1,709,602			
12/31/2019	1,688,890	1,776,175	1,790,420				
12/31/2020	1,805,159	1,917,905					
12/31/2021	2,260,948						
		Link Ratios					
<u>Development</u>	<u>15 to 27</u>	<u>27 to 39</u>	<u>39 to 51</u>	<u>51 to 63</u>	<u>63 to 75</u>	<u>75 to 87</u>	
4th Prior	1.022	0.995	1.012	1.000	1.002	1.000	
3rd Prior	1.031	1.001	1.000	0.999	0.995	1.000	
2nd Prior	1.078	1.005	1.000	1.000	1.000	1.000	
1st Prior	1.052	1.002	1.000	1.001	1.000	1.000	
Latest	1.062	1.008	1.005	1.000	1.000	1.000	
Average:	1.049	1.002	1.003	1.000	0.999	1.000	
Selected:	1.049	1.002	1.003	1.000	0.999	1.000	
Loss Development Period (months):	<u>15 - Ult</u>	<u>27 - Ult</u>	<u>39 - Ult</u>	<u>51 - Ult</u>	<u>63 - Ult</u>		
Loss Development Factor:	1.053	1.004	1.002	0.999	0.999		

†Includes ALAE

Calculation of Ultimate Loss
Utility Trailer - Comprehensive
Data: Georgia Allstate Insurance Group - Open Companies

Fiscal Accident	Accident Year	Loss Development	Accident Year
<u>Year Ending</u>	<u>Non-Catastrophe</u>	<u>Factor to Ultimate</u>	<u>Non-Catastrophe</u>
	<u>Loss and ALAE</u>		<u>Ultimate Loss and ALAE</u>
12/31/2017	9,326	0.999	9,317
12/31/2018	14,581	0.999	14,567
12/31/2019	22,397	1.002	22,442
12/31/2020	12,767	1.004	12,818
12/31/2021	30,072	1.053	31,665

Calculation of Ultimate Loss
Utility Trailer - Comprehensive
Data: Allstate Insurance Regional Group*

Fiscal Accident	Accident Year	Loss Development	Accident Year
<u>Year Ending</u>	<u>Non-Catastrophe</u>	<u>Factor to Ultimate</u>	<u>Non-Catastrophe</u>
	<u>Loss and ALAE</u>		<u>Ultimate Loss and ALAE</u>
12/31/2021	1,524,634	1.053	1,605,439

* Countrywide Allstate Insurance Group excluding AL, AR, FL, KS, LA, MS, OK, TN & TX

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Countrywide Private Passenger Automobile and Property and Other Liability Insurance
Unallocated Loss Adjustment Expense Factors
Allstate Insurance Group*
2019, 2020, 2021

	<u>2019 - 2021</u>
1. Direct Losses and Allocated Loss Adjustment Expense Incurred Excluding Earthquake and Hurricane Losses	\$51,275,806,675
2. Direct Unallocated Loss Adjustment Expense Incurred Excluding Earthquake, Wildfire** and Hurricane Losses.	\$6,569,252,687
3. 3 Year Average	0.1281
4. Adjustment for One - Time Expenses ***	-0.0033
5. Adjusted 3 Year Average (3) + (4)	0.1248
6. Proposed Provision	12.5%

*Allstate Insurance Company, Allstate Northbrook Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Texas Lloyd's, Allstate Vehicle and Property Insurance Company, Allstate Property and Casualty Insurance Company, Allstate County Mutual

**Wildfire losses and expenses are excluded for Property lines for Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oklahoma, Oregon, Texas, Utah, Washington, and Wyoming

***The 3-year average has been adjusted by -0.0033 to account for one-time expenses occurring in 2020 and 2021, including Good Office and Restructuring expenses.

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Calculation of Pure Premium Trend Factor

<u>Coverage</u>	<u>Selected Annual Pure Premium Impacts</u>	
	<u>Historical</u>	<u>Projected</u>
Travel Trailer - Collision	6.00%	6.00%
Travel Trailer - Comprehensive & Contents	6.00%	6.00%
Utility Trailer - Collision	3.00%	3.00%
Utility Trailer - Comprehensive	3.00%	3.00%

	<u>4th Prior Year</u>	<u>3rd Prior Year</u>	<u>2nd Prior Year</u>	<u>1st Prior Year</u>	<u>Current Year</u>
1) Loss Trend Projection Date	5/1/2024	5/1/2024	5/1/2024	5/1/2024	5/1/2024
2) Mid-Point of Current Year's Experience Period	6/30/2021	6/30/2021	6/30/2021	6/30/2021	6/30/2021
3) Experience Period Ended	12/31/2017	12/31/2018	12/31/2019	12/31/2020	12/31/2021
4) Midpoint of Experience Period	6/30/2017	6/30/2018	6/30/2019	6/30/2020	6/30/2021
5) Historical: Number of Years from (4) to (2)	4.000	3.000	2.000	1.000	0.000
6) Projected: Number of Years from (2) to (1)	2.836	2.836	2.836	2.836	2.836

Calculation of Trend Factors

- (a) Historical Pure Premium Factors are the Annual Historical Impacts plus unity compounded for the number of years in (5)
- (b) Projected Pure Premium Factors are the Annual Projected Impacts plus unity compounded for the number of years in (6)
- (c) Factor to Adjust Losses for Pure Premium Trend = (a) x (b)

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Loss Trends - Pure Premium
Travel Trailer - Collision

Data: Countrywide Allstate Insurance Group - Open Companies

Calendar Year Ending	Actual Paid Pure Premium	Annual Change	Exponential Curve of Best Fit		
			24 pt.	16 pt.	8 pt.
6/30/2016	\$55.69		\$54.73		
9/30/2016	57.87		55.19		
12/31/2016	59.87		55.65		
3/31/2017	57.58		56.12		
6/30/2017	56.03	0.61 %	56.59		
9/30/2017	55.13	-4.73	57.06		
12/31/2017	54.63	-8.75	57.54		
3/31/2018	55.39	-3.80	58.02		
6/30/2018	54.83	-2.14	58.50	\$57.27	
9/30/2018	57.84	4.92	58.99	\$57.91	
12/31/2018	58.70	7.45	59.49	\$58.55	
3/31/2019	58.36	5.36	59.99	\$59.19	
6/30/2019	60.91	11.09	60.49	\$59.85	
9/30/2019	64.72	11.89	60.99	\$60.51	
12/31/2019	67.87	15.62	61.50	\$61.18	
3/31/2020	66.55	14.03	62.02	\$61.85	
6/30/2020	62.79	3.09	62.54	\$62.54	\$56.73
9/30/2020	59.54	-8.00	63.06	\$63.23	\$58.54
12/31/2020	56.31	-17.03	63.59	\$63.93	\$60.42
3/31/2021	56.71	-14.79	64.12	\$64.64	\$62.35
6/30/2021	61.62	-1.86	64.66	\$65.35	\$64.35
9/30/2021	66.50	11.69	65.20	\$66.07	\$66.41
12/31/2021	71.83	27.56	65.74	\$66.80	\$68.53
3/31/2022	73.75	30.05	66.29	\$67.54	\$70.73
Regression			24 pt.	16 pt.	8 pt.
Avg Annual Percent Change Based on Best Fit:			3.39%	4.50%	13.43%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Loss Trends - Pure Premium
Travel Trailer - Comprehensive & Contents
Data: Countrywide Allstate Insurance Group - Regional Data*

Calendar Year Ending	Actual Paid Pure Premium	Annual Change	Exponential Curve of Best Fit		
			24 pt.	16 pt.	8 pt.
6/30/2016	\$73.31		\$75.22		
9/30/2016	74.10		\$76.10		
12/31/2016	77.95		\$76.98		
3/31/2017	78.90		\$77.88		
6/30/2017	81.36	10.97 %	\$78.78		
9/30/2017	80.75	8.97	\$79.70		
12/31/2017	80.45	3.21	\$80.63		
3/31/2018	80.65	2.22	\$81.56		
6/30/2018	79.49	-2.30	\$82.51	\$82.59	
9/30/2018	82.67	2.39	\$83.47	\$83.54	
12/31/2018	85.76	6.59	\$84.45	\$84.50	
3/31/2019	87.60	8.62	\$85.43	\$85.47	
6/30/2019	89.45	12.54	\$86.42	\$86.45	
9/30/2019	93.44	13.03	\$87.43	\$87.44	
12/31/2019	90.81	5.89	\$88.44	\$88.44	
3/31/2020	91.59	4.55	\$89.47	\$89.45	
6/30/2020	88.39	-1.18	\$90.51	\$90.48	\$83.59
9/30/2020	85.44	-8.56	\$91.57	\$91.51	\$86.05
12/31/2020	86.24	-5.02	\$92.63	\$92.56	\$88.58
3/31/2021	88.27	-3.63	\$93.71	\$93.62	\$91.18
6/30/2021	90.87	2.80	\$94.80	\$94.70	\$93.86
9/30/2021	95.07	11.27	\$95.91	\$95.78	\$96.62
12/31/2021	103.91	20.49	\$97.02	\$96.88	\$99.46
3/31/2022	103.94	17.75	\$98.15	\$97.99	\$102.39
Regression			24 pt.	16 pt.	8 pt.
Avg Annual Percent Change Based on Best Fit:			4.74%	4.66%	12.29%

* Countrywide Allstate Insurance Group excluding AL, AR, FL, KS, LA, MS, OK, TN & TX

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Loss Trends - Pure Premium
Utility Trailer - Collision
Data: Countrywide Allstate Insurance Group

Calendar Year Ending	Actual Paid Pure Premium	Annual Change	Exponential Curve of Best Fit		
			24 pt.	20 pt.	16 pt.
6/30/2016	\$10.44		\$9.36		
9/30/2016	10.81		9.41		
12/31/2016	9.53		9.46		
3/31/2017	9.76		9.52		
6/30/2017	8.70	-16.67 %	9.57	\$8.97	
9/30/2017	9.05	-16.28	9.63	9.07	
12/31/2017	8.62	-9.55	9.68	9.17	
3/31/2018	9.43	-3.38	9.74	9.27	
6/30/2018	9.10	4.60	9.79	9.37	\$9.59
9/30/2018	9.59	5.97	9.85	9.48	9.67
12/31/2018	9.94	15.31	9.90	9.58	9.76
3/31/2019	9.57	1.48	9.96	9.69	9.84
6/30/2019	11.13	22.31	10.01	9.80	9.93
9/30/2019	10.47	9.18	10.07	9.90	10.01
12/31/2019	11.58	16.50	10.13	10.01	10.10
3/31/2020	10.63	11.08	10.19	10.13	10.19
6/30/2020	9.26	-16.80	10.24	10.24	10.27
9/30/2020	9.54	-8.88	10.30	10.35	10.36
12/31/2020	8.62	-25.56	10.36	10.47	10.45
3/31/2021	10.16	-4.42	10.42	10.58	10.54
6/30/2021	10.64	14.90	10.48	10.70	10.64
9/30/2021	10.29	7.86	10.54	10.82	10.73
12/31/2021	12.55	45.59	10.60	10.94	10.82
3/31/2022	11.38	12.01	10.66	11.06	10.91
Regression			24 pt.	20 pt.	16 pt.
Avg Annual Percent Change Based on Best Fit:			2.29%	4.50%	3.50%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Loss Trends - Pure Premium
Utility Trailer - Comprehensive
Data: Countrywide Allstate Insurance Group

Calendar Year Ending	Actual Paid Pure Premium	Annual Change	Exponential Curve of Best Fit		
			24 pt.	20 pt.	16 pt.
6/30/2016	\$19.88		\$16.87		
9/30/2016	18.45		16.92		
12/31/2016	16.95		16.96		
3/31/2017	17.09		17.01		
6/30/2017	16.98	-14.59 %	17.06	\$16.06	
9/30/2017	16.25	-11.92	17.11	16.18	
12/31/2017	16.66	-1.71	17.15	16.31	
3/31/2018	16.17	-5.38	17.20	16.44	
6/30/2018	16.68	-1.77	17.25	16.57	\$16.23
9/30/2018	16.96	4.37	17.30	16.70	16.39
12/31/2018	17.17	3.06	17.34	16.83	16.56
3/31/2019	16.50	2.04	17.39	16.96	16.72
6/30/2019	16.22	-2.76	17.44	17.09	16.89
9/30/2019	16.17	-4.66	17.49	17.22	17.06
12/31/2019	16.99	-1.05	17.54	17.36	17.23
3/31/2020	17.86	8.24	17.59	17.49	17.40
6/30/2020	17.95	10.67	17.63	17.63	17.58
9/30/2020	18.54	14.66	17.68	17.77	17.76
12/31/2020	17.74	4.41	17.73	17.91	17.93
3/31/2021	17.20	-3.70	17.78	18.05	18.11
6/30/2021	16.49	-8.13	17.83	18.19	18.29
9/30/2021	17.22	-7.12	17.88	18.33	18.48
12/31/2021	19.00	7.10	17.93	18.47	18.66
3/31/2022	21.98	27.79	17.98	18.62	18.85
Regression			24 pt.	20 pt.	16 pt.
Avg Annual Percent Change Based on Best Fit:			1.11%	3.16%	4.07%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Development of the Manufactured/Mobile Home Non-Modeled Catastrophe Provision
Data: Georgia Manufactured/Mobile Home Allstate Insurance Group

Calendar Year	Total Incurred Losses	Catastrophe Losses	Incurred Losses Excluding Catastrophes	Percentage Catastrophe Losses
1997	2,595,018	93,718	2,501,300	3.8%
1998	4,051,176	674,307	3,376,869	20.0%
1999	2,603,956	247,797	2,356,159	10.5%
2000	2,993,896	422,210	2,571,686	16.4%
2001	2,661,784	111,335	2,550,449	4.4%
2002	1,824,349	232,316	1,592,033	14.6%
2003	2,303,967	199,144	2,104,824	9.5%
2004	3,046,373	634,594	2,411,779	26.3%
2005	3,046,771	548,927	2,497,845	22.0%
2006	2,062,131	362,163	1,699,968	21.3%
2007	2,259,519	663,808	1,595,711	41.6%
2008	4,432,623	2,021,809	2,410,815	83.9%
2009	5,983,509	2,747,619	3,235,890	84.9%
2010	3,875,439	1,028,849	2,846,589	36.1%
2011	5,484,138	2,890,635	2,593,503	111.5%
2012	2,910,084	911,669	1,998,415	45.6%
2013	3,175,131	1,111,850	2,063,281	53.9%
2014	3,313,095	517,111	2,795,984	18.5%
2015	2,568,491	624,137	1,944,355	32.1%
2016	3,270,238	1,114,836	2,155,402	51.7%
2017	4,669,820	2,209,529	2,460,291	89.8%
2018	5,476,219	3,227,115	2,249,104	143.5%
2019	3,903,562	696,589	3,206,973	21.7%
2020	4,497,370	1,890,225	2,607,145	72.5%
2021	3,652,701	477,976	3,174,726	15.1%
		\$25,660,266	\$61,001,093	

25 Year Aggregate Average **42.1 %**
Selected Manufactured/Mobile Home Catastrophe Provision **42.1 %**

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Development of Private Passenger Trailer Catastrophe Provision
Data: Countrywide Allstate Insurance Group ex DC, FL, HI, LA, MA, MS, TX

PRIVATE PASSENGER TRAILER				MANUFACTURED/MOBILE HOME			
(1a)	(2a)	(3a)	(4a)	(1b)	(2b)	(3b)	(4b)
CALENDAR YEAR	NON-CAT INCURRED LOSS*	CATASTROPHE INCURRED LOSS*	PRIVATE PASSENGER TRAILER CATASTROPHE RATIO	CALENDAR YEAR	NON-CAT INCURRED LOSS*	CATASTROPHE INCURRED LOSS*	MANUFACTURED/MOBILE HOME CATASTROPHE RATIO
2010	12,077,496	7,015,704	0.581	2010	50,387,712	20,355,172	0.404
2011	14,198,032	13,224,387	0.931	2011	45,749,070	41,155,269	0.900
2012	13,645,022	8,314,150	0.609	2012	38,400,957	20,478,133	0.533
2013	13,140,403	6,149,642	0.468	2013	37,613,875	9,940,490	0.264
2014	15,661,788	7,385,745	0.472	2014	38,144,103	13,639,463	0.358
2015	15,799,164	7,095,078	0.449	2015	39,061,732	14,246,486	0.365
2016	17,783,130	9,522,598	0.535	2016	34,563,622	19,026,582	0.550
2017	17,473,416	10,303,457	0.590	2017	36,039,950	17,614,337	0.489
2018	19,649,966	12,780,079	0.650	2018	37,381,486	24,634,861	0.659
2019	22,235,196	11,513,220	0.518	2019	38,475,508	17,110,609	0.445
2020	21,897,628	10,541,337	0.481	2020	37,044,668	17,588,921	0.475
2021	25,344,957	7,836,296	0.309	2021	40,522,454	11,271,301	0.278

Ratio of CAT Ratios (4a)/(4b)	
Calendar Year	Ratio
2010	1.438
2011	1.034
2012	1.143
2013	1.773
2014	1.318
2015	1.230
2016	0.973
2017	1.207
2018	0.986
2019	1.164
2020	1.013
2021	1.112

(5) Geometric Average Ratio of CAT Ratios of 12 Years	1.182
(6) Georgia Manufactured/Mobile Home Catastrophe Provision	0.421
(7) Georgia Private Passenger Trailer Catastrophe Provision [(5) x (6)]	0.498

* Direct Incurred Loss = Gross Paid Loss + Subrogation + Salvage + Change in Case Reserves + Change in Supplemental Reserves | Includes Ceded Reinsurance Losses

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

Summary of Expense Provisions

Data: Georgia Allstate Insurance Group

	Expense Provision	Percent Fixed
Commissions	11.6%	0%
Taxes †	4.8%	0%
Licenses and Fees	0.2%	100%
Capped Profit Provision*	5.0%	0%

Data: Countrywide Allstate Insurance Group

	Expense Provision	Percent Fixed
Other Acquisition	5.1%	100%
General Expense	5.0%	100%
Debt Provision*	1.0%	0%
Contingency Provision*	1.0%	0%

*Profit, Debt, and Contingency Provisions capped at 7.0%

†State Taxes - Does not include Federal Income Tax

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

Private Passenger Automobile Insurance
Countrywide Experience for General Expenses
Allstate Insurance Group*

	2019	2020	2021
1. Direct Premiums Earned Less NCOR Premium and Milewise/PAYG Technology Premium**	\$ 28,601,312,108	29,402,069,879	29,487,741,325
2. General Expense Incurred Excluding Milewise/PAYG Technology Expense	\$ 1,442,507,502	1,525,614,698	1,518,594,296
3. Ratio (2) / (1)	0.0504	0.0519	0.0515
4. One - Time Expense Adjustment***		-0.0026	
5. Adjusted Ratio (3) + (4)	0.0504	0.0493	0.0515
6. 3 Year Average			0.0504
7. Proposed Provision			5.0%

* Allstate Insurance Company, Allstate Northbrook Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Texas Lloyd's, Allstate Vehicle and Property Insurance Company, Allstate Property and Casualty Insurance Company, Allstate County Mutual

**Premiums for Net Cost of Reinsurance(NCOR) and Milewise/PAYG Technology Expense do not include provisions for General expenses. Therefore, direct premiums must be reduced by NCOR premiums and Milewise/PAYG Technology Expense to get the premium base upon which the general expense provision is applied. Additionally, the 2020 premiums have been grossed up for the Shelter in Place Payback.

***The 2020 ratio has been adjusted by -0.0026 to account for one-time expenses occurring in 2020, including Good Office and Restructuring expenses.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

Private Passenger Automobile and Other Liability Insurance
Countrywide Experience for Other Acquisition Expenses
Allstate Insurance Group*

	2019	2020	2021
1. Direct Premiums Earned Less NCOR Premium and Milewise/PAYG Technology Premium**	28,601,312,108	29,402,069,879	29,487,741,325
2. Other Acquisition Expense Incurred	1,503,947,971	1,525,620,061	1,831,993,125
3. Ratio (2) / (1)	0.0526	0.0519	0.0621
4. One-Time Expense Adjustment***		-0.0007	-0.0013
5. Adjusted Ratio (3) + (4)	0.0526	0.0512	0.0608
6. 3 Year Average			0.0549
7. Calculated Provision ****			0.0509
8. Proposed Provision			5.10%

*Data includes Private Passenger Automobile and Personal Property Lines & Other Liability Insurance countrywide experience from the following companies: Allstate Insurance Company, Allstate Northbrook Indemnity Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Texas Lloyd's, Allstate Vehicle and Property Insurance Company, Allstate Property and Casualty Insurance Company, Allstate County Mutual.

**Premiums for Net Cost of Reinsurance (NCOR) and Milewise/PAYG Technology Expense do not include provisions for Other Acquisition expenses. Therefore, direct premiums must be reduced by NCOR premiums and Milewise/PAYG Technology Expense to get the premium base upon which other acquisition expense provision is applied. Additionally, the 2020 premiums have been grossed up for the Shelter in Place Payback.

***The 2020 and 2021 Other Acquisition expense ratios have been adjusted by -0.0007 and -0.0013 respectively to account for one-time expenses occurring in 2020 and 2021, including Restructuring expenses.

**** Reduced by 0.0075 to reflect the amount of Installment Fees collected for Allstate Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Fire and Casualty Insurance Company Private Passenger Auto in Georgia. Reduced by 0.0006 to reflect the amount of Policy Fees collected for Allstate Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Fire and Casualty Insurance Company Private Passenger Auto in Georgia. Includes a 0.0041 provision for Allstate Insurance Company, Allstate Property and Casualty Insurance Company, Allstate Fire and Casualty Insurance Company Private Passenger Auto in Georgia for Premiums Written Off. Data also includes Other Liability Insurance experience from Allstate companies in Georgia.

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Factor to Adjust for Subsequent Change in Fixed Expense
For calendar years 2019 - 2021

1) Average Earned Date of Experience Period	6/30/2020
2) Average Earned Date of Proposed Policy Period	5/1/2024
3) Number of Years from (1) to (2)	3.836
4) Selected Annual Impact	4.10%
5) Factor to Adjust for Subsequent Change in Fixed Expense $[[1 + (4)] ^{(3)}]$	1.167

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

Investment Income - Physical Damage Coverages

Calculation of Present Value, as of the Average Earning Date of a Policy Year,
of all Income and Outgo @ 1.6% †force of interest, assuming an Operating
Profit of 6.6% and six month Policy Terms

Data: Private Passenger Auto

Years From Start of Policy Year	Georgia Cumulative Percent of Losses Paid	Georgia Yearly Percent of Losses Paid	Time from Start of Policy Year	Discounted ‡ to Average Time of Profit @ 1.6%	Discounted Payments
1	70.3 %	70.3 %	0.66	1.001	70.4 %
2	100.7	30.4	1.17	0.993	30.2
3	100.1	-0.6	2.36	0.975	-0.6
4	99.9	-0.2	3.30	0.960	-0.2
5	99.9	0.0	4.50	0.942	0.0
6	100.0	0.1	5.50	0.927	0.1
Subsequent	100.0	0.0	7.50	0.898	0.0
Total					99.9 %
Expected Losses and Loss Expense Ratio					63.1 %
Present Value of Loss and Loss Expense Payments					63.0 %
General Expense		5.0 %	0.63	1.002	5.0 %
Other Acquisition		5.1 %	0.56	1.003	5.1 %
Taxes		4.8 %	0.64	1.002	4.8 %
Licenses and Fees		0.2 %	0.64	1.002	0.2 %
Commissions		11.6 %	0.58	1.003	11.6 %
Debt Provision		1.0 %	0.75	1.000	1.0 %
Contingency Provision		1.0 %	0.75	1.000	1.0 %
Profit		8.2 %	0.75	1.000	8.2 %
Total Present Value of Outgo					99.9 %
Premiums		100.0 %	0.67	1.001	100.1 %
Difference, Present Value of Income Less Present Value of Outgo					0.2 %

†Discount rate from Investment Department forecast

‡exp (force of interest x (timing of profit being earned – timing of cash flow))

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

Development of Projected Average Earned Premium
Travel Trailer - Collision
Data: Georgia Allstate Property and Casualty Insurance Company

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
12/31/2021	4,041	\$448,243	1.118	\$501,136	\$124.01	100%
(7) Projected Average Earned Premium At Current Rates					\$124.01	

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Development of Projected Average Earned Premium
Travel Trailer - Comprehensive & Contents
Data: Georgia Allstate Property and Casualty Insurance Company

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
12/31/2021	4,100	\$1,553,665	1.014	\$1,575,416	\$384.25	100%
(7) Projected Average Earned Premium At Current Rates					\$384.25	

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

Development of Projected Average Earned Premium
Utility Trailer - Collision
Data: Georgia Allstate Property and Casualty Insurance Company

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
12/31/2021	1,951	\$47,292	0.958	\$45,306	\$23.22	100%
(7) Projected Average Earned Premium At Current Rates					\$23.22	

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

Development of Projected Average Earned Premium
Utility Trailer - Comprehensive
Data: Georgia Allstate Property and Casualty Insurance Company

Fiscal Year Ending	(1) Earned Exposures	(2) Earned Premium at Current Rates	(3) Factor to Adjust to Projected Premium Level	(4) Projected Earned Premium at Current Rates (2) x (3)	(5) Projected Average Earned Premium at Current Rates (4) / (1)	(6) Experience Year Weights
12/31/2021	1,994	\$84,034	0.972	\$81,681	\$40.96	100%
(7) Projected Average Earned Premium At Current Rates					\$40.96	

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

Calculation of Premium Trend Factor

<u>Coverage</u>	Selected Annual Premium Impacts <u>Projected</u>
Travel Trailer - Collision	4.00%
Travel Trailer - Comprehensive & Contents	0.50%
Utility Trailer - Collision	-1.50%
Utility Trailer - Comprehensive	-1.00%

	<u>Current Year</u>
1) Average Earned Date of Proposed Policy Period	5/1/2024
2) Mid-Point of Current Year's Experience Period	6/30/2021
3) Experience Period Ended	12/31/2021
4) Midpoint of Experience Period	6/30/2021
5) Historical: Number of Years from (4) to (2)	0.000
6) Projected: Number of Years from (2) to (1)	2.836

Calculation of Trend Factors

Factor to Adjust to Projected Premium Level = the Annual Projected Impacts plus unity compounded for the number of years in (6)

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Premium Trends
Travel Trailer - Collision
Data: Georgia Allstate Property and Casualty Insurance Company

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
6/30/2019	105.58	3.40 %	\$105.27		
9/30/2019	105.84	2.11	105.94		
12/31/2019	106.90	2.23	106.61		
3/31/2020	107.65	2.92	107.28		
6/30/2020	107.99	2.29	107.96		
9/30/2020	108.62	2.62	108.64		
12/31/2020	108.77	1.74	109.33	\$108.32	
3/31/2021	109.28	1.51	110.02	109.35	
6/30/2021	109.85	1.72	110.71	110.39	\$109.87
9/30/2021	111.39	2.55	111.41	111.43	111.19
12/31/2021	112.20	3.15	112.12	112.49	112.54
3/31/2022	114.06	4.38	112.82	113.56	113.90
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			2.55%	3.85%	4.92%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Premium Trends
Travel Trailer - Comprehensive & Contents
Data: Georgia Allstate Property and Casualty Insurance Company

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
6/30/2019	375.32	1.67 %	\$375.81		
9/30/2019	375.84	0.82	376.45		
12/31/2019	377.29	1.02	377.09		
3/31/2020	378.06	1.20	377.73		
6/30/2020	378.75	0.91	378.38		
9/30/2020	379.63	1.01	379.02		
12/31/2020	379.96	0.71	379.66	\$379.87	
3/31/2021	380.25	0.58	380.31	380.40	
6/30/2021	380.81	0.54	380.95	380.94	\$380.98
9/30/2021	382.74	0.82	381.60	381.48	381.50
12/31/2021	380.08	0.03	382.25	382.02	382.03
3/31/2022	383.45	0.84	382.90	382.56	382.56
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			0.68%	0.57%	0.55%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Premium Trends
Utility Trailer - Collision
Data: Georgia Allstate Property and Casualty Insurance Company

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
6/30/2019	24.26	7.18 %	\$24.71		
9/30/2019	24.38	6.38	24.66		
12/31/2019	24.84	5.59	24.61		
3/31/2020	24.83	4.69	24.57		
6/30/2020	24.79	2.21	24.52		
9/30/2020	24.75	1.51	24.47		
12/31/2020	24.61	-0.91	24.42	\$24.51	
3/31/2021	24.45	-1.53	24.38	24.41	
6/30/2021	24.17	-2.51	24.33	24.31	\$24.13
9/30/2021	24.04	-2.85	24.28	24.21	24.13
12/31/2021	24.17	-1.80	24.24	24.11	24.12
3/31/2022	24.11	-1.37	24.19	24.01	24.12
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-0.77%	-1.61%	-0.07%

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA

Premium Trends
Utility Trailer - Comprehensive
Data: Georgia Allstate Property and Casualty Insurance Company

Year Ending	Average Written Premium @ CRL	Annual Change	Exponential Curve of Best Fit		
			12 pt.	6 pt.	4 pt.
6/30/2019	41.97	7.44 %	\$42.75		
9/30/2019	42.23	6.73	42.70		
12/31/2019	43.01	5.93	42.64		
3/31/2020	42.97	4.75	42.59		
6/30/2020	43.06	2.60	42.53		
9/30/2020	42.99	1.81	42.48		
12/31/2020	42.81	-0.46	42.42	\$42.57	
3/31/2021	42.53	-1.03	42.36	42.42	
6/30/2021	41.93	-2.61	42.31	42.27	\$41.86
9/30/2021	41.78	-2.82	42.25	42.12	41.93
12/31/2021	42.08	-1.70	42.20	41.97	42.00
3/31/2022	42.06	-1.11	42.14	41.82	42.06
Regression			12 pt.	6 pt.	4 pt.
Avg Annual Percent Change Based on Best Fit:			-0.52%	-1.40%	0.64%

Georgia Private Passenger Motor Vehicle Rate Filing Supplement

Company Name Allstate Property and Casualty Insurance Company

(NOTE: Any answer marked NOT AVAILABLE is NOT an acceptable answer.)

1. Rate Filing History

	<u>Rate Change Indicated</u>	<u>Rate Change Originally Requested</u>	<u>Rate Change Approved</u>	<u>New Bus. Effective Date</u>	<u>Renewal Effective Date</u>
New Filing	20.4%	20.4%	18.0%	10/23/23	11/26/23
1st Prior Filing	25.8%	25.0%	25.0%	9/12/22	10/16/22
2nd Prior Filing	25.9%	14.5%	14.5%	3/7/22	4/10/22

2. Latest Three Year Loss Experience

A. Georgia Data

Calendar/Accident Year Ending 9/30 <u>Evaluated 12/31/2022</u>	Earned Premium At Collected Rate Level (1)	Undeveloped** Loss & LAE (2)	Loss & LAE Ratio (2) / (1) (3)
2020	434,994,915	280,384,095	64.5%
2021	517,797,503	413,775,654	79.9%
2022	658,435,810	582,733,348	88.5%
Total	1,611,228,228	1,276,893,097	79.2%

Calendar/Accident Year Ending 9/30 <u>Evaluated 12/31/2022</u>	Earned Premium At Current Rate Level (1)	Developed** Loss & LAE (2)	Loss & LAE Ratio (2) / (1) (3)
2020	605,548,519	296,034,750	48.9%
2021	745,299,539	460,428,750	61.8%
2022	920,573,297	735,645,375	79.9%
Total	2,271,421,355	1,492,108,875	65.7%

Note: Please do not include trend in either premium or losses.

B. Countrywide Data*

Calendar/Accident Year Ending 9/30 <u>Evaluated 12/31/2022</u>	Earned Premium At Current Rate Level (1)	Undeveloped** Loss & LAE (2)	Loss & LAE Ratio (2) / (1) (3)
2020	24,235,809,028	11,356,777,043	46.9%
2021	24,106,479,469	12,286,141,732	51.0%
2022	24,774,486,948	13,950,242,718	56.3%
Total	73,116,775,445	37,593,161,493	51.4%

*Includes all standard Private Passenger Auto companies countrywide.

**Catastrophes are excluded

Note: Please do not include trend in either premium or losses.

3. Written Premium & Policy Information (Three latest years)

Calendar Year	Written Premium	Car Years	Policies Nonrenewed Other Than Non-Pay	Policies Cancelled Other Than Non-Pay
<u>Year Ending 12/31</u>				
2020	479,722,130	396,513	312	1,637
2021	572,746,675	506,908	165	3,343
2022	740,563,203	583,546	289	1,767
Total	1,793,032,008	1,486,967	766	6,747

4. Expenses Summary

A. Georgia Data Only

	New Filing		First Prior Filing		Second Prior Filing	
	Liability	Physical Damage	Liability	Physical Damage	Liability	Physical Damage
Commission & Brokerage	11.6%	11.6%	12.1%	12.1%	12.1%	12.1%
Other Acquisition Costs	5.1%	5.1%	4.9%	4.9%	4.9%	4.9%
General Expenses	5.0%	5.0%	5.3%	5.3%	5.3%	5.3%
Taxes, Licenses & Fees	5.0%	5.0%	4.8%	4.9%	4.9%	5.0%
Profit & Contingency Loadings	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
Other Expenses (if any, explain): Debt Provision	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Sub total	33.7%	33.7%	34.1%	34.2%	34.2%	34.3%
Loss Adjustment Expenses* (Specified below)	6.0%	6.0%	12.1%	3.1%	8.7%	7.5%
Total	39.7%	39.7%	46.2%	37.3%	42.9%	41.8%
Investment Income	1.4%	0.2%	1.5%	0.2%	1.5%	0.2%
Expected Loss Ratio	66.3%	66.3%	65.9%	65.8%	65.8%	65.7%

*Unallocated

B. Countrywide Data (Private Passenger Auto)

	Latest Calendar Year		Second Latest Calendar Year	
	Liability	Physical Damage	Liability	Physical Damage
Commission & Brokerage	9.4%	9.7%	9.5%	10.1%
Other Acquisition Costs	5.5%	5.5%	5.5%	5.8%
General Expenses	6.9%	6.7%	8.2%	7.8%
Taxes, Licenses & Fees	2.7%	2.6%	2.6%	2.5%
Profit & Contingency Loadings	16.9%	0.8%	16.3%	15.5%
Other Expenses (if any, explain): Debt Provision	1.0%	1.0%	1.0%	1.0%
Sub total	42.4%	26.3%	43.1%	42.7%
Loss Adjustment Expenses* (Specified below)	12.9%	1.5%	15.9%	1.2%
Total	55.3%	27.8%	59.0%	43.9%
Investment Income	1.5%	1.0%	7.7%	4.9%

*Unpaid DCC and A&O

CW Data based on 2022 and 2021 Insurance Expense Exhibits, Net of Reinsurance

5. Maximum Rate Increase/Decrease to any Georgia Insured

What is the largest and the smallest cumulative premium level effects resulting from all rate class, territory, point, increased limits factors and other rating factor changes affecting any individual class of insureds?

Largest: 78.2% Smallest: 8.4%

There is 1 policy receiving the largest impact of 78.2%. This policy has a single vehicle with only Comprehensive coverage. The annual mileage classification for the policy is "Customer Declared," and the declared annual mileage is "2000 miles."

Any policyholder seeing an impact larger than 25.0% currently has an annual mileage classification of "Customer Declared." Their rate impact could be mitigated to less than 25.0% if they provide the appropriate proof of mileage needed to be re-classified as "Customer Verified."

Only 0.6% of policies are receiving impacts over 40.0%, which was the maximum impact in the previous filing ALSE-133348518.

***Note: PLEASE IDENTIFY EACH RISK.**

Largest means largest increase; if no increases are possible, the smallest decrease.

Smallest means the smallest increase; or if applicable, the largest decrease.

6. Annual Trend Information

	New Filing	First Prior Filing	Second Prior Filing
BI	7.9%	11.0%	10.3%
PD	11.4%	12.2%	11.6%
MED PAY	5.9%	2.6%	3.1%
Comprehensive	4.4%	1.2%	1.1%
Collision	2.9%	1.4%	0.4%
UM-BI	5.8%	12.1%	12.0%
UM-PD	5.8%	12.1%	12.0%
Roadside	3.0%	3.0%	0.0%
Transportation Expense	1.0%	1.6%	0.5%

7. Please describe the filer's marketing methods including: underwriting rule, unique product features, distribution methods, advertising methods, and pricing strategy.

Please see filing for more details.

Georgia Private Passenger Motor Vehicle Rate Filing Supplement

Company Name Allstate Property and Casualty Insurance Company

(NOTE: Any answer marked NOT AVAILABLE is NOT an acceptable answer.)

1. Rate Filing History

	<u>Rate Change Indicated</u>	<u>Rate Change Originally Requested</u>	<u>Rate Change Approved</u>	<u>New Bus. Effective Date</u>	<u>Renewal Effective Date</u>
New Filing	20.4%	20.4%	-	10/23/23	11/26/23
1st Prior Filing	25.8%	25.0%	25.0%	9/12/22	10/16/22
2nd Prior Filing	25.9%	14.5%	14.5%	3/7/22	4/10/22

2. Latest Three Year Loss Experience

A. Georgia Data

Calendar/Accident Year Ending 9/30 <u>Evaluated 12/31/2022</u>	<u>Earned Premium At Collected Rate Level</u> (1)	<u>Undeveloped** Loss & LAE</u> (2)	<u>Loss & LAE Ratio (2) / (1)</u> (3)
2020	434,994,915	280,384,095	64.5%
2021	517,797,503	413,775,654	79.9%
2022	658,435,810	582,733,348	88.5%
Total	1,611,228,228	1,276,893,097	79.2%

Calendar/Accident Year Ending 9/30 <u>Evaluated 12/31/2022</u>	<u>Earned Premium At Current Rate Level</u> (1)	<u>Developed** Loss & LAE</u> (2)	<u>Loss & LAE Ratio (2) / (1)</u> (3)
2020	605,548,519	296,034,750	48.9%
2021	745,299,539	460,428,750	61.8%
2022	920,573,297	735,645,375	79.9%
Total	2,271,421,355	1,492,108,875	65.7%

Note: Please do not include trend in either premium or losses.

B. Countrywide Data*

Calendar/Accident Year Ending 9/30 <u>Evaluated 12/31/2022</u>	<u>Earned Premium At Current Rate Level</u> (1)	<u>Undeveloped** Loss & LAE</u> (2)	<u>Loss & LAE Ratio (2) / (1)</u> (3)
2020	24,235,809,028	11,356,777,043	46.9%
2021	24,106,479,469	12,286,141,732	51.0%
2022	24,774,486,948	13,950,242,718	56.3%
Total	73,116,775,445	37,593,161,493	51.4%

*Includes all standard Private Passenger Auto companies countrywide.

**Catastrophes are excluded

Note: Please do not include trend in either premium or losses.

3. Written Premium & Policy Information (Three latest years)

Calendar Year	Written Premium	Car Years	Policies Nonrenewed Other Than Non-Pay	Policies Cancelled Other Than Non-Pay
<u>Year Ending 12/31</u>				
2020	479,722,130	396,513	312	1,637
2021	572,746,675	506,908	165	3,343
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A. Georgia Data Only

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General Expenses	5.0%	5.0%	5.3%	5.3%	5.3%	5.3%
Taxes, Licenses & Fees	5.0%	5.0%	4.8%	4.9%	4.9%	5.0%
Profit & Contingency Loadings	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
Other Expenses (if any, explain): Debt Provision	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
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*Unallocated

B. Countrywide Data (Private Passenger Auto)

	Latest Calendar Year		Second Latest Calendar Year	
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Other Acquisition Costs	5.5%	5.5%	5.5%	5.8%
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CW Data based on 2022 and 2021 Insurance Expense Exhibits, Net of Reinsurance

5. Maximum Rate Increase/Decrease to any Georgia Insured

What is the largest and the smallest cumulative premium level effects resulting from all rate class, territory, point, increased limits factors and other rating factor changes affecting any individual class of insureds?

Largest: 82.0% Smallest: 9.6%

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Comprehensive	4.4%	1.2%	1.1%
Collision	2.9%	1.4%	0.4%
UM-BI	5.8%	12.1%	12.0%
UM-PD	5.8%	12.1%	12.0%
Roadside	3.0%	3.0%	0.0%
Transportation Expense	1.0%	1.6%	0.5%

7. Please describe the filer's marketing methods including: underwriting rule, unique product features, distribution methods, advertising methods, and pricing strategy.

Please see filing for more details.

ATTACHMENT K

Credit Scoring Models and Proprietary Information

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
GEORGIA**

AUTO CREDIT SCORING MODELS AND PROPRIETARY INFORMATION

No credit-related variables are being updated with this filing.

**ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER TRAILER
GEORGIA**

TRAILER CREDIT SCORING MODELS AND PROPRIETARY INFORMATION

There are no rating variables related to credit within Allstate Property and Casualty Insurance Company Private Passenger Trailer rating plan.

PPA File and Use CERTIFICATION

I hereby certify that I have read and understand the Georgia General Instructions and the Requirements accessible on the Filing Rules tab in the SERFF application and the submission requirements applicable to this filing. I further understand that failure to complete the applicable tabs as directed or adhere to the submission requirements will result in the rejection of this submission.

I also, certify that this filing meets the Private Passenger Automobile file and use standards and does not impact any minimum limits policyholder or change any minimum limits rating variable that has already been approved by the Department.

Signature

Name (Please Print)

SERFF Tracking Number: _____

Company Filing Number: _____



OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

Division of Insurance Product Review

2 MLK, Jr. Dr. 604 West Tower, Atlanta, GA 30334

www.oci.ga.gov

SERFF Filing Fee Transmittal - Rate Filing

REV. Jan 2019

Group Name: _____

Date of Submission: _____

Check Number: _____

Serff Tracking No.: _____

Company Filing Number: _____

Company Name	State of Dom	(a) Georgia Filing Fee	(b) Retaliatory Fee	(c) Subtotal The Greater of (a) or (b)]

Total of Column (c)	