

VISION INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE PROGRAM

Rating Guidelines

Vision Semi Annual - VMS

VISION INSURANCE COMPANY

1800 Lee Trevino, 2nd Floor

El Paso, Texas 79936

877.987.7466

EFFECTIVE

March 6, 2009 New Business

April 6, 2009 Renewal Business

Company Filing Number VMS-76-005

TABLE OF CONTENTS

Company Directory	2
Processing	3
Unacceptable Risk and Vehicle Descriptions	5
Prohibited Vehicle List	6
Point Determination and Schedule	7
Discount Definitions	8
Coverages	9
Driver Information	11
Vehicle Use Definitions	12
Liability Rating	13
Physical Damage Rating	14
Billing and Payments	15
Fees	16

**Vision Insurance Company
Personal Auto Program
Rules & Rates**

Agent Services
(877) 987-7466 (Toll Free)

Underwriting Department
(877) 987-7466
(800) 387-8220 Fax

Agency Licensing Department
(877) 987-7466 ext. 5185

Claims Department
(800) 880-0472
(915) 594-6688 Fax

Agent Payments Department
(877) 987-7466

Mailing Address
P.O. Box 370368
El Paso, Texas 79937

On the Web
www.visionmga.net

PROCESSING

New Business, payments

Original applications will be bound as of the date on the application if:

- The application is electronically transmitted, in the event a new business application cannot be forwarded by electronic transmission, faxing to bind at 1-800-387-8220 will be permitted; however, all electronic transmissions or fax applications must be forwarded on the date bound.
- All applicable documents are complete and signed by the applicant.
- The down payment has been made by date of application.
- **If any of the above criteria is not met, the application will be effective at 12:01 am the day after postmarked.**
- Agents accepting late payments on behalf of the insured are subject to indemnifying the company in the event of a loss. The agent is not allowed to place the company on any risk without notifying the company! Any risk not meeting the underwriting guidelines will be canceled at company request, and a refund check issued to the insured.

Agents do not have authority to issue policies, Endorsements or Cancellations.

Restricted Binding (Hurricane/Flood)

- Binding is restricted during the threat of a hurricane for vehicles garaged within 200 miles of the Gulf of Mexico, when any hurricane is within 85° West and 100° West meridians and 25° North and 37° North parallels. For severe flooding, we may restrict physical damage for any county that the National Weather Service has issued a flood warning.

Inspections

- All applications submitted with physical damage coverage will require completed inspection forms of the covered vehicle with two (2) photos of the vehicle. The photos should provide a view of the entire car (front, rear, driver and passenger sides). Please include a close-up photo of any existing damage to the vehicle and mark any damage on the inspection form. Vehicles with existing damage are subject to all applicable underwriting provisions and may subject the policy to cancellation. Applications that are missing photo(s), will be considered as incomplete, and are subject to a 12 point surcharge.

Cancellations

- Insured's Request – If a policy cancels at insured's request or due to nonpayment of premium, any refund due will be calculated on pro-rata basis. Insured-requested cancellations must be in writing signed by the named insured or accompanied by return of the original policy. The policy fee is fully earned.
- Company Cancel – Premium for the period from the date of cancellation to the expiration date will be refunded pro-rata.

Flat Cancellations

- Not permitted after policy inception.

Loss Payee

- Company mails notice of cancellation unless loss payee submits written release of their copy of the policy.

Duplicate Coverage

- Cancellation requests due to duplicate coverage must be accompanied with a copy of the declaration page from the current carrier showing coverage and effective date.

Effective Date/Time

- All policies expire or cancel as of 12:01 a.m.

PROCESSING (CONT'D)

CANCELLATION (Cont'd)

- Installment payments postmarked the day of cancellation will NOT be accepted.
- Payments postmarked or uploaded after the day of cancellation will not be accepted – a new application must be submitted and the policy rated to obtain coverage.

RENEWALS

- Prior to the policy expiration a renewal quote will be sent to you and the insured.
- The insured should pay the premium directly to the company by the expiration date to avoid lapse in coverage.

If requesting a change at renewal, the request should be submitted with the renewal coupon or call Customer Service at (877) 987-7466

TOTAL LOSSES

- In the event of a total loss, the Company will not automatically delete the vehicle or cancel the policy. When a total loss occurs, the insured must request removing the vehicle or request cancellation. We will delete the vehicle or cancel the policy (if only one vehicle is insured) effective the day after loss if the cancellation request is postmarked within 45 days of the loss date.

REINSTATEMENTS

- Policies cancelled for non-payment twice, should be re-written and will not be reinstated.

ENDORSEMENT

- If a vehicle is replaced during the policy period with an unacceptable vehicle a 500% surcharge will be added.

FILE MAINTENANCE AUDIT REQUIREMENTS

- Please be sure to retain all required documents in your agency file.
- Routine audits will be performed on random files. You will be required to provide file maintenance documentation to a company representative during an on-site visit or via Fax Audit.
- Fax Audits – You will receive a list of required documentation that must be faxed to our office no later than 2 days after the request. Failure to submit the documentation will result in a failed audit.

UNACCEPTABLE RISK AND VEHICLE DESCRIPTIONS

Cargo Van



UNACCEPTABLE RISK

The following risks are not acceptable for our private passenger auto program:

UNACCEPTABLE INSUREDS/DRIVERS

- Drivers under the minimum age for state licensing.
- Drivers without a garaging address.
- Applicants who have been convicted of insurance fraud.
- Applicants who have had a policy cancelled for misrepresentation.
- Drivers over 75 years old or disabled drivers unless an acceptable Medical Statement is obtained. If the physician determines that there are impairments that preclude his/her patient from safely operating a motor vehicle, the risk is unacceptable.

UNACCEPTABLE POLICIES

- Risks with two or more artisan use vehicles
- Risks with artisan use vehicles that include Other Than Collision / Collision coverage.
- Any operator with a permanently revoked license.
- Named Operator policies with Business/Artisan Use.
- Any policy without Liability coverage
- Other Than Collision without Collision; Collision without Other Than Collision.
- Non-owner policies

UNACCEPTABLE VEHICLES

- Vehicles with a principal out-of-state garaging address.
- Vehicles used for:
 - Racing;
 - Pick-up or delivery of goods, including newspaper, pizza or other food items;
 - Limousine or taxi service, or other livery;
 - Emergency services;
- Vehicles equipped with:
 - Altered suspensions;
 - Snowplowing equipment;
 - Cooking equipment or bathrooms;
- Vehicles with a load capacity exceeding one ton or with a gross vehicle weight greater than 10,000 pounds;
- Commercial vehicle types such as Step Vans and Panel Vans;
- Vehicles leased or rented to other drivers by the applicant;
- Any vehicles that are regularly available to non-listed drivers;
- Vehicles not registered in Texas.
- Fiberglass and/or plastic bodies
- Custom built and/or "kit" vehicles
- Physical Damage on vehicles 16 years or older.

PROHIBITED VEHICLE LIST

Make/Model

3000 GT
Acura NSX
Alfa Romeo
Aston Martin
Austin Healey
Avanti
Bentley
BMW
Bricklin
Camaro IROC, RS
Chevrolet Corvette
Conquest
Daytona
Delorean
Detomaso Pantera
Dodge Stealth & Viper
Eclipse/Talon
Fiero
Firebird / Trans Am

Make/Model

Ferrari
Infiniti
Jaguar
Jensen
Laser
Lancia
Lamborghini
Lexus
Lotus
Mercedes
Maserati
Mustang GT, Cobra
Nissan 240SX, 300ZX, Z
Pantera
Porsche
Pugeot
RX7
Regal Grand National / Monte Carlo SS
Supra

****Any vehicle with cost new (MSRP) or actual cash value in excess of \$30,000 (determined by current N.A.D.A. Reference Guide) with other than collision/collision.**

Acura
NSX
2001



POINT DETERMINATION AND SCHEDULE

POINT DETERMINATION

- Points are determined based on driving record. All accidents and violations within the last 36 months. Categories of accidents and violations include:

AT-FAULT ACCIDENTS

- All accidents are chargeable unless proof of not-at-fault is furnished with the application. Proof may be a police report, a letter from a previous company or any other documentation that proves that the applicant was not-at-fault. Final determination will be made by the Company.

VIOLATIONS

- Driving while under the influence of alcohol, controlled substance, drugs, or a combination of two or more of these substances
- Involuntary Manslaughter
- Criminally Negligent Operation of a Motor Vehicle

POINTS SURCHARGE

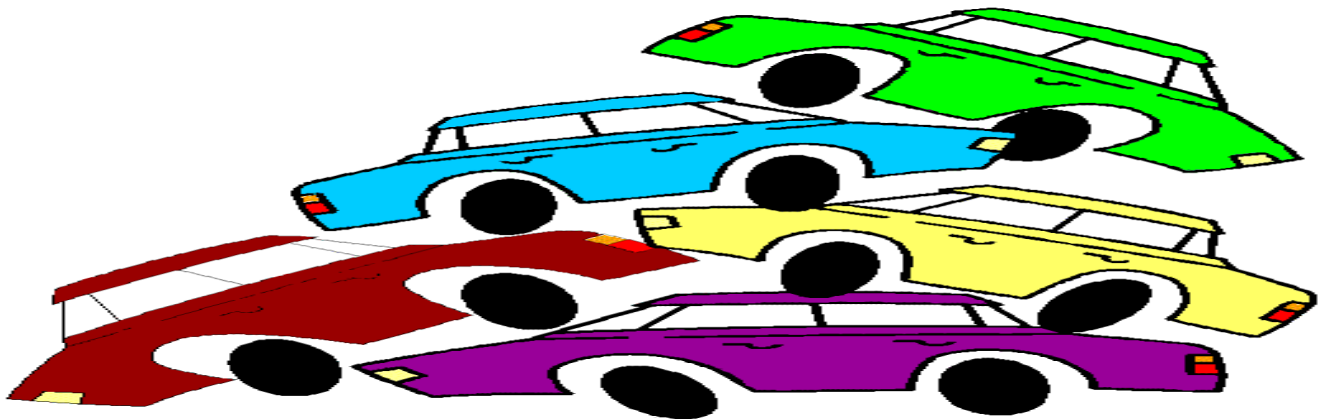
- Applies to accidents & violations occurring within last 36 months prior to the effective date.

DRIVING CLASSIFICATION

- Based on age, sex and marital status
- Artisan Rate add 2 points.

POINT SCHEDULE

- At Fault Accident:
 - 3 Points – 1st Accident
 - 6 Points – Each AdditionalMaximum 3 Accidents regardless of Fault
- Driving while under the influence of alcohol, controlled substance, drugs, or a combination of two or more of these substances
 - Involuntary Manslaughter
 - Criminally Negligent Operation of a Motor Vehicle:
 - 6 Points – Each ViolationMaximum 2 Violations
- Artisan Use:
 - 2 Points
- Unobtainable MVR
 - Less than 3 Years – 2 Points
 - MVR Not Available – 7 Points



DISCOUNT DEFINITIONS

PRIOR DISCOUNT

- Prior Insurance means the named insured has proof of private passenger automobile liability insurance, which verifies that the previous policy covered the named insured or rated spouse and provided 6 months continuous liability coverage.
- Includes lapse days and prior limits.
- Prior policy must not have lapsed for more than 30 days provided the insured has not operated an uninsured motor vehicle in the state for more than 30 days within the past 6 months.
- Proof of Prior Insurance must accompany the application in order to receive the discount.
- The insured must have been claim free for the past 12 months.

RENEWAL DISCOUNT

- Renewal Discount means that the named insured has been with the Company for at least 6 months without a claim or a lapse in coverage.
- Prior Insurance is no longer applicable.

PROOF FOR HOMEOWNER DISCOUNT CLASSIFICATION

- The named insured or spouse must own and reside in the home. Proof of homeownership can be any combination of documents that indicates name, residence address and proof that insured owns, is making payments on or is insuring the residence. Proof of homeownership must accompany the application in order to receive the discount. This discount does not apply to mobile homeowners.
- Examples of proof would be a homeowner policy declaration page, copy of deed, homestead exemption certificate, mortgage payment booklet, mortgage/loan agreement, and tax receipts or records.

MULTI-CAR DISCOUNT

- The Multi-Car Discount is given to policies insuring multiple vehicles.

EFT DISCOUNT

- The EFT Discount will apply to those policies which are paid utilizing an Electronic Funds Transfer.

ALL DISCOUNTS APPLY TO THE FOLLOWING COVERAGES:

- BI - Bodily Injury - Liability
- PD - Property Damage - Liability
- OTC - Other Than Collision
- COL - Collision



COVERAGES

BI/PD LIMITS	UM/UIM BI LIMITS	UM/UIM PD LIMITS	PERSONAL INJURY PROTECTION	OTHER THAN COLLISION AND COLLISION DEDUCTIBLES
\$20,063/\$40,063/ \$15,063 \$25,000/\$50,000/ \$25,000*	\$20,063/\$40,063 \$25,000/\$50,000*	\$15,063 \$25,000*	\$2,563	\$250 - 1.15 \$500 - 1.00 \$1000 - 0.85
<ul style="list-style-type: none"> Required with SR-22 filings. All vehicles must have same Liability BI/PD limits. 	<ul style="list-style-type: none"> Liability BI/PD is required for UM/UIM BI coverage. If selected, UM/UIM BI must be present on all vehicles on the policy. 	<ul style="list-style-type: none"> Liability BI/PD and UM/UIM BI coverage is required. If selected, UM/UIM PD must be present on all vehicles on the policy. 	<ul style="list-style-type: none"> Liability BI/PD is required. Medical Payments cannot be purchased. 	<ul style="list-style-type: none"> Liability BI/PD is required for Other Than Collision and Collision coverage. Deductibles can vary from one car to another on a multi-car policy. Special Equipment coverage is permitted. SR-22 Filings are allowed.
Premium As Calculated	\$470 per vehicle	\$470 per vehicle	\$970 per vehicle	Premium As Calculated

***New Business Effective April 1, 2008; Renewals Effective April 1, 2008**

Towing Limits	Special Equipment	Mexico Coverage Limited (551)
\$75.00	\$15.00 per \$100.00 of value on an annual basis. Apply Term Factor (1/2) for Semi-Annual Premium	On request
\$15.00 per vehicle	Maximum Value of All Special Equipment \$2,500.00	No Premium Charge

COVERAGES (CONT'D)

SPECIAL ADDITIONAL CUSTOM EQUIPMENT

- Special additional/custom equipment must be listed on the application and an additional premium must be paid based on the cost new of the equipment.
- Standard equipment installed by the auto manufacturer is covered under Other Than Collision/Collision coverage. Equipment options made available on a vehicle by the manufacturer but not considered part of the basic package are subject to additional charges.
- Items non-permanently installed: stereos, radios, and other sound reproducing equipment are not covered. In addition, citizens band radios, two-way mobile radios, telephones, and scanning monitor receivers are not covered unless permanently installed in the vehicle.
- Copies of receipts and photos of the installed equipment required.
- Maximum value of all special equipment cannot exceed \$2,500.00.

UNACCEPTABLE SPECIAL ADDITIONAL/CUSTOM EQUIPMENT

- Any radio, CD player, tape player, CB radio, telephone, television, home hi-fidelity system or combination thereof and their accessories.
- Radar detection or transmission equipment.
- Tapes, Compact Discs, or their containers.

ACCEPTABLE AUTO MANUFACTURER INSTALLED SPECIAL ADDITIONAL/ CUSTOM EQUIPMENT

- Camper tops/shells.
- Custom body work.
- Customized interior work (special carpeting, seat covers, paneling, furniture, and appliances, including van conversions, even if factory installed).
- Custom engine work/parts.
- Custom paint work.
- Custom wheels and tires.
- T-top roofs.
- Any non-factory installed equipment which modifies the vehicle's performance or appearance.
- Vehicles with custom equipment or conversions.

VANS, PICKUPS AND PANEL TRUCKS

- The Texas Personal Auto Policy excludes coverage for special additional/custom equipment on vans and pickups unless the equipment is listed and an additional premium is paid for the coverage. Many vans and pickups have been customized with equipment, devices, accessories, enhancements and changes that are not original manufacturer installed and these are not covered under the Texas Personal Auto Policy Contract.

DRIVER INFORMATION

DRIVER INFORMATION

Driver/Vehicle Assignment

- The rating of each driver is based on age, sex, marital status and driver points. The highest rated driver is assigned to the highest rated vehicle.
- Vehicles Operated by Students who attend school away from home will be rated according to the territory rates of the school or home, which ever is higher. All other vehicles will be rated according to the territory of location.
- If the garaging location is changed outside of Texas, the rating territory will be changed to our highest rated territory and will be non-renewed.

DRIVER EXCLUSIONS

- Any driver may be excluded from the policy except the named insured and individuals requiring a SR-22 filing (see Filing Information section in next column).
- Household members over age 13 must be listed as drivers or excluded.
- Drivers cannot be excluded from specific vehicles on a policy.
- Individuals who have never been licensed or if they have a permanently revoked license are unacceptable risks and must be excluded.

DRIVER MARITAL STATUS

- Only those drivers who are legally married or deemed married by state law will be rated as married. Driver's who are single, widowed, separated, divorced, or in a same-sex relationship should be rated as single.

MULTIPLE CAR – DRIVER ASSIGNMENT RULE

- When more than one car is insured, the driver that develops the highest premium shall be assigned to the highest rated vehicle.
- The next highest rated driver will be assigned to the next highest rated vehicle.

If only one vehicle is insured, assign the driving classification and points to the driver who develops the highest premium. **More vehicles than drivers (Pleasure Use): Find the lowest rated driver, remove any points on that driver and use the class factor of Married Age 55.**

LICENSE STATUS/TYPES

Revoked, Suspended, Canceled, Denied license

- Drivers with a temporarily revoked, suspended or cancelled license at any time during the chargeable violation period must be excluded unless they are filing an SR-22 .
- Drivers with a permanently revoked license are unacceptable risks. The driver must be excluded for us to accept other household members on the policy.
- Drivers with a learner's permit will not be charged for an Unverifiable Driving Record (UDR) during the first policy term. UDR points will be assessed during the second and subsequent policy terms if an MVR still remains unobtainable.

FILING INFORMATION (SR-22'S)

- Individuals requiring a filing cannot be excluded.
- Texas filings only.
- The name on the filing must appear exactly as it reads on the driver's license.
- Filings are not available for a driver with an unverifiable driving record. If we are unable to verify the driving record of a driver requiring a filing, the policy is subject to cancellation.
- Also, have the insured mail in a separate check for \$100 made payable to the Texas Department of Public Safety.

VEHICLE USE DEFINITIONS

BUSINESS USE

Acceptable business use includes, but is not limited to:

- Vehicles used by sales or service representatives, or for customer oriented direct home sales (e.g., Avon, Mary Kay, Tupperware);
- Vehicles used by real estate agents, insurance agents, lawyers, doctors, accountants or other professionals visiting multiple locations;
- Vehicles owned by the insured and used by domestic employees (e.g., maids, chauffeurs);
- Vehicles used in a business for occasional errands.

Unacceptable business use includes, but is not limited to:

- Pick-up or delivery of goods (including, but not limited to, newspaper, pizza or other food items), limousine or taxi services, and livery conveyance, including not-for-hire livery;
- Vehicles with a load capacity exceeding 1 ton or more.

LEASED VEHICLES

Vehicles owned or leased by a partnership or individual.

Acceptable if all of the following conditions are met:

- The vehicle is ordinarily operated by the named insured or a resident relative for pleasure or commuting;
- All operators are household members and are listed on the policy; and

No more than four such vehicles are owned or leased by the partnership or individual.

ARTISAN USE

Vehicles used to transport tools or other materials by the insured for trade or business are acceptable if all of the following conditions are met:

- There is only one vehicle in this category on the policy;
- The insured visits no more than two job sites per day;
- The vehicle is owned or leased by an individual, not a corporation or partnership;
- The vehicle is operated solely by the named insured or other resident relative;
- The vehicle is not used to transport explosives, chemical flammable materials, or more than 500 pounds of supplies or equipment; and
- The load capacity of the vehicle does not exceed one ton.

PLEASURE, COMMUTE AND FARM USE

- Pleasure: vehicles not used for business/commercial purposes, commuting to work or school.
- Commute: vehicles used to drive back and forth to work or school.
- Farm: vehicles used primarily on a farm, ranch, or orchard.

LIABILITY RATING

PER VEHICLE

- I. Base Rate \$700 Minimum Semi-Annual Premium \$125
- II. Territory Factors See Territory Relativities (Page 18)
- III. Driver Class Factors See Liability Rate Class Factors (Page 19)
- IV. Term Factor Semi-Annual = 1.10
- V. Point Surcharge (Factors)

POINT SURCHARGE	
Point	Surcharge/Factor
1	.....1.00
2	.....1.20
3	.....1.30
4	.....1.40
5	.....1.50
6	.....1.70
7	.....1.90
8	.....2.20
9-10	.....2.70
11-14	.....3.50

Over 14 points is unacceptable

VI. Discount Percentage	Discount	Factor
Maximum 35%	Multi-Car	0.25
	Homeowner	0.05
	Prior Coverage	0.10
	Renewal	0.10
	EFT	0.10
	Paid In Full	0.10

VII. Policy Term Semi-Annual = /2

VIII. Surcharge	<u>ADD 5 POINTS FOR THE FOLLOWING</u>	<u>ADD 2 POINTS FOR THE FOLLOWING VEHICLES:</u>
	Buick Reatta	4 x 4 vehicles
	Chevy Camaro	Audi
	Convertibles	Ford Probe
	Ford Mustang	Ford SHO
	Any vehicle seating 2	Honda Prelude & CRX
	Any vehicle with removable top	Jeep & Jeep Type
	Any vehicle with ground effects or spoilers	Lincoln Mark 5
	Ford T-Bird	Mitsubishi Starion
	Isuzu Impulse	Renault Alliance
	Saab	Subaru XT Coupe
	Toyota MR2	Volkswagon Jetta GL
	Turbo charged	
	Volvo	

BI = 40% of Liability Premium PD = 60% of Liability Premium

Rating formula Liability

(Round (((Base Rate X Territory Relativity X Rate Class Factor X Term Factor X Points Factor X Discount Percentage) ÷ Policy Term) X Surcharge)) = Rate

If Rate is less than the minimum premium, then rate = Minimum Premium

PHYSICAL DAMAGE RATING

PER VEHICLE

- I. Base NADA Average Value Minimum Semi-Annual Premium \$200
- II. Value Factor See Territory Relativities “Values” (Page 18)
- III. Territory Factor See Territory Relativities “Physical Damage” (Page 18)
- IV. Driver Class Factor See Physical Damage Rate Class Factors (Page 20)
- V. Term Factor Semi-Annual = 1.10
- VI. Deductible Factor Deductible Options and Factors (Page 9)
- VII. Point Surcharge (Factors)

POINT SURCHARGE	
Point	Surcharge/Factor
1	1.00
2	1.20
3	1.30
4	1.40
5	1.50
6	1.70
7	1.90
8	2.20
9-10	2.70
11-14	3.50

Over 14 points is unacceptable

VI. Discount Percentage	Discount	Factor
Maximum 35%	Multi-Car	0.15
	Homeowner	0.05
	Prior Coverage	0.10
	Renewal	0.10
	EFT	0.10
	Paid in Full	0.10

VII. Policy Term Semi-Annual = /2

VIII. Surcharge	<u>ADD 5 POINTS FOR THE FOLLOWING *</u>	<u>ADD 2 POINTS FOR THE FOLLOWING VEHICLES:</u>
	Buick Reatta	Ford T-Bird
	Chevy Camaro	Isuzu Impulse
	Convertibles	Saab
	Ford Mustang	Toyota MR2
	Any vehicle seating 2	Turbo charged
	Any vehicle with removable top	Volvo
	Any vehicle with ground effects or spoilers	

*MINIMUM \$1000 DEDUCTIBLES OTC AND COL

OTC = 50% of Physical Damage Premium COL = 50% of Physical Damage Premium

Rating Formula Physical Damage

(Round (((Nada Average X Value Relativity X Territory Relativity X Rate Class Factor X Term Factor X Deductible Factor X Points Factor X Discount Factor) ÷ Policy Term) X Surcharge)) = Rate

If Rate is less then the minimum premium, then rate = Minimum Premium

BILLING AND PAYMENTS

Six Month Policy

- Six Month Direct Bill requires 30 days of premium or 18% of premium plus \$13 of the policy fee collected up front. The insured will be billed monthly for the remaining balance in five installments which will include \$13 of the policy fee in each installment. The first payment will be due in 20 days. Cancellation will occur on the 30th day if the insured does not send his payment, or the payment is late. Notice of cancellation is included with each billing statement.

Non-Sufficient Funds (NSF)

- If a payment check is returned from the bank or other financial institution due to non-sufficient funds in an account, a \$25.00 fee will be assessed to the policy account.
- A notice of cancellation will be immediately issued.
- To avoid cancellation, the insured must resubmit the original payment, and the next payment plus a \$25.00 Non-Sufficient Funds Fee prior to the cancellation date.
- If the N.S.F. was received on the down payment of the policy, the coverage will be null and void.

Payments

- Prompt billing and timeliness of payment are critical to the direct bill monthly policy system. NSF, closed accounts and stop payments will require certified funds to continue coverage.

FEES

Fees	Amount	Conditions
Installment fee	See Conditions.....	Rule 14 of Texas Auto Rules and Rating Manual for Installment Fees.
Late fee	\$6.00.....	Any installment postmarked the day after the bill due date.
NSF fee	\$25.00.....	For checks returned by the payer.
Re-instatement	\$25.00.....	Each time.
Policy fee	\$78.00.....	Semi-Annual Policy Fully Earned
Theft prevention fee	\$0.50.....	For each vehicle, per 6 months

Note: Policy and Theft Prevention fees are fully earned.

Order of Calculations

Liability Rating Formula (Page 13)

1. Base Rate \$700
2. x Liability Territory Relativity
3. x Liability Rate Class Factor
4. x Term Factor
5. x Point Surcharge
6. x Discount Factor
7. / Policy Term
8. x Surcharge, round to whole dollar

Physical Damage Rating Formula (Page 14)

1. Nada Average Value
2. x Value Factor – Territory Value Relativity
3. x Territory Factor – Territory Relativity – Physical Damage
4. x Physical Damage Rate Class Factor
5. x Term Factor
6. x Deductible Factor
7. x Point Surcharge
8. x Discount Factor
9. / Policy Term
10. x Surcharge, round to whole dollar

Other: Page 9

- Personal Injury Protection
- Uninsured-Underinsured Motorist
- Towing
- Special Equipment

Terr	Liability	Value less than \$10,001	Value greater than \$10,000	Physical Damage
1	0.650	1.560	0.780	5.30%
2	0.900	1.560	0.780	5.00%
3	0.500	1.560	1.560	3.40%
4	0.650	1.560	0.858	3.50%
5	0.500	1.560	1.560	5.00%
6	0.500	1.092	1.092	3.20%
7	0.600	0.858	0.858	3.20%
8	0.500	1.092	1.092	3.20%
9	0.500	1.092	1.092	3.20%
10	0.500	1.092	1.092	3.20%
11	0.500	1.092	1.092	3.20%
12	0.500	0.780	0.780	3.20%
13	0.500	0.936	0.936	3.20%
14	0.500	1.092	1.092	3.20%
16	0.500	0.780	0.780	3.20%
17	0.500	0.780	0.780	3.20%
18	0.500	1.092	1.092	3.20%
19	0.850	1.560	1.560	5.00%
20	0.500	1.560	1.560	3.20%
21	0.850	1.560	1.560	5.00%
22	0.500	0.936	0.780	3.20%
23	0.650	1.560	0.858	3.20%
24	0.500	0.780	0.780	3.20%
25	0.500	0.936	0.780	3.20%
26	0.500	0.780	0.780	3.20%
27	0.500	0.780	0.780	3.20%
28	0.500	0.780	0.780	3.20%
29	0.500	0.780	0.780	3.20%
30	0.500	0.780	0.780	3.20%
31	0.500	0.780	0.780	3.20%
32	0.500	1.560	1.560	3.20%
33	0.500	0.780	0.780	3.20%
34	0.500	0.780	0.780	3.20%
35	0.500	1.560	1.560	3.20%
36	0.500	1.560	1.560	4.00%
37	0.500	0.780	0.780	3.20%
38	0.500	0.936	0.780	3.20%
39	0.650	1.560	0.780	5.00%
40	0.500	0.936	0.780	3.20%
41	0.500	0.780	0.780	3.20%
42	0.500	1.560	0.858	4.00%
43	0.500	0.780	0.780	3.20%
44	0.500	1.560	1.560	4.00%
45	0.500	1.560	1.560	4.00%
46	0.500	0.780	0.780	3.20%

Terr	Liability	Value less than \$10,001	Value Greater than \$10,000	Physical Damage
47	0.500	0.780	0.780	3.20%
48	0.650	1.560	1.560	5.00%
49	0.500	0.936	0.780	3.20%
50	0.500	0.780	0.780	3.20%
51	0.500	0.390	0.390	5.00%
52	0.500	0.390	0.390	5.00%
53	0.500	0.390	0.390	5.00%
54	0.500	0.780	0.780	3.20%
55	0.500	0.390	0.390	5.00%
56	0.500	1.560	1.560	3.20%
57	0.500	0.780	0.780	3.55%
58	0.400	0.936	0.936	3.20%
59	0.500	1.560	1.560	3.20%
60	0.650	1.560	1.560	3.20%
61	0.500	1.560	1.560	3.20%
62	0.500	1.092	1.092	3.20%
63	0.500	1.092	0.780	3.20%
64	0.500	0.780	0.780	3.20%
65	0.500	0.780	0.780	3.20%
66	0.500	0.780	0.780	3.20%
67	0.500	0.390	0.390	5.00%
68	0.500	0.390	0.390	5.00%
69	0.500	0.390	0.390	5.00%
70	0.500	1.560	1.560	3.20%
71	0.650	1.560	0.780	5.30%
72	0.900	1.560	0.780	5.00%
73	0.500	1.560	1.560	3.40%
78	0.500	1.560	1.560	4.00%
81	0.650	1.560	0.780	5.30%
82	0.900	1.560	0.780	5.00%
83	0.500	1.560	1.560	3.40%
84	0.650	1.560	0.858	3.50%
85	0.500	1.560	1.560	5.00%
88	0.500	0.780	0.780	3.20%
89	0.600	0.858	0.858	3.20%
90	0.500	1.560	1.560	3.20%
91	0.650	1.560	0.780	5.30%
92	0.900	1.560	0.780	5.00%
93	0.500	1.560	1.560	3.40%
94	0.650	1.560	0.858	3.50%
95	0.500	1.560	1.560	5.00%
96	0.650	1.560	0.858	3.20%
97	0.650	1.560	0.858	3.20%
98	0.650	1.560	0.858	3.20%
99	0.650	1.560	0.858	3.20%

Liability Rate Class Factors

Age	MM	MS	FM	FS
0	6.00	6.00	6.00	6.00
1	6.00	6.00	6.00	6.00
2	6.00	6.00	6.00	6.00
3	6.00	6.00	6.00	6.00
4	6.00	6.00	6.00	6.00
5	6.00	6.00	6.00	6.00
6	6.00	6.00	6.00	6.00
7	6.00	6.00	6.00	6.00
8	6.00	6.00	6.00	6.00
9	6.00	6.00	6.00	6.00
10	6.00	6.00	6.00	6.00
11	6.00	6.00	6.00	6.00
12	6.00	6.00	6.00	6.00
13	6.00	6.00	6.00	6.00
14	6.00	6.00	6.00	6.00
15	6.00	6.00	6.00	6.00
16	6.00	6.00	6.00	6.00
17	6.00	6.00	6.00	6.00
18	6.00	6.00	6.00	6.00
19	6.00	6.00	6.00	6.00
20	6.00	6.00	6.00	6.00
21	3.50	3.50	3.00	3.00
22	3.50	3.50	3.00	3.00
23	3.50	3.50	3.00	3.00
24	3.50	3.50	3.00	3.00
25	1.40	1.85	1.40	1.85
26	1.40	1.85	1.40	1.85
27	1.30	1.75	1.30	1.75
28	1.30	1.75	1.30	1.75
29	1.30	1.75	1.30	1.75
30	1.10	1.35	1.00	1.35
31	1.10	1.35	1.00	1.35
32	1.10	1.35	1.00	1.35
33	1.10	1.35	1.00	1.35
34	1.10	1.35	1.00	1.35
35	1.10	1.35	1.00	1.35
36	1.10	1.35	1.00	1.35
37	1.10	1.35	1.00	1.35
38	1.10	1.35	1.00	1.35
39	1.10	1.35	1.00	1.35
40	0.90	1.15	0.90	1.15
41	0.90	1.15	0.90	1.15
42	0.90	1.15	0.90	1.15
43	0.90	1.15	0.90	1.15
44	0.90	1.15	0.90	1.15
45	0.90	1.15	0.90	1.15
46	0.90	1.15	0.90	1.15
47	0.90	1.15	0.90	1.15
48	0.90	1.15	0.90	1.15
49	0.90	1.15	0.90	1.15

Age	MM	MS	FM	FS
50	0.85	1.05	0.85	1.05
51	0.85	1.05	0.85	1.05
52	0.85	1.05	0.85	1.05
53	0.85	1.05	0.85	1.05
54	0.85	1.05	0.85	1.05
55	0.85	1.05	0.85	1.05
56	0.85	1.05	0.85	1.05
57	0.85	1.05	0.85	1.05
58	0.85	1.05	0.85	1.05
59	0.85	1.05	0.85	1.05
60	0.75	1.05	0.75	1.05
61	0.75	1.05	0.75	1.05
62	0.75	1.05	0.75	1.05
63	0.75	1.05	0.75	1.05
64	0.75	1.05	0.75	1.05
65	0.80	1.05	0.80	1.05
66	0.80	1.05	0.80	1.05
67	0.80	1.05	0.80	1.05
68	0.80	1.05	0.80	1.05
69	0.80	1.05	0.80	1.05
70	1.00	1.10	1.05	1.10
71	1.00	1.10	1.05	1.10
72	1.00	1.10	1.05	1.10
73	1.00	1.10	1.05	1.10
74	1.00	1.10	1.05	1.10
75	1.00	1.10	1.05	1.10
76	1.45	1.60	1.45	1.60
77	1.45	1.60	1.45	1.60
78	1.45	1.60	1.45	1.60
79	1.45	1.60	1.45	1.60
80	1.45	1.60	1.45	1.60
81	1.45	1.60	1.45	1.60
82	1.45	1.60	1.45	1.60
83	1.45	1.60	1.45	1.60
84	1.45	1.60	1.45	1.60
85	1.45	1.60	1.45	1.60
86	1.45	1.60	1.45	1.60
87	1.45	1.60	1.45	1.60
88	1.45	1.60	1.45	1.60
89	1.45	1.60	1.45	1.60
90	1.45	1.60	1.45	1.60
91	1.45	1.60	1.45	1.60
92	1.45	1.60	1.45	1.60
93	1.45	1.60	1.45	1.60
94	1.45	1.60	1.45	1.60
95	1.45	1.60	1.45	1.60
96	1.45	1.60	1.45	1.60
97	1.45	1.60	1.45	1.60
98	1.45	1.60	1.45	1.60
99	1.45	1.60	1.45	1.60

Physical Damage Rate Class Factors

Age	MM	MS	FM	FS
0	5.94	5.94	5.94	5.94
1	5.94	5.94	5.94	5.94
2	5.94	5.94	5.94	5.94
3	5.94	5.94	5.94	5.94
4	5.94	5.94	5.94	5.94
5	5.94	5.94	5.94	5.94
6	5.94	5.94	5.94	5.94
7	5.94	5.94	5.94	5.94
8	5.94	5.94	5.94	5.94
9	5.94	5.94	5.94	5.94
10	5.94	5.94	5.94	5.94
11	5.94	5.94	5.94	5.94
12	5.94	5.94	5.94	5.94
13	5.94	5.94	5.94	5.94
14	5.94	5.94	5.94	5.94
15	5.94	5.94	5.94	5.94
16	5.94	5.94	5.94	5.94
17	5.94	5.94	5.94	5.94
18	5.94	5.94	5.94	5.94
19	5.94	5.94	5.94	5.94
20	5.94	5.94	5.94	5.94
21	4.80	4.80	4.80	4.80
22	4.80	4.80	4.80	4.80
23	4.80	4.80	4.80	4.80
24	4.80	4.80	4.80	4.80
25	3.44	3.44	3.44	3.44
26	2.50	2.50	2.50	2.50
27	2.50	2.50	2.50	2.50
28	2.50	2.50	2.50	2.50
29	2.50	2.50	2.50	2.50
30	2.50	2.50	2.50	2.50
31	2.50	2.50	2.50	2.50
32	2.50	2.50	2.50	2.50
33	2.50	2.50	2.50	2.50
34	2.50	2.50	2.50	2.50
35	2.50	2.50	2.50	2.50
36	2.50	2.50	2.50	2.50
37	2.50	2.50	2.50	2.50
38	2.50	2.50	2.50	2.50
39	2.50	2.50	2.50	2.50
40	2.50	2.50	2.50	2.50
41	2.50	2.50	2.50	2.50
42	2.50	2.50	2.50	2.50
43	2.50	2.50	2.50	2.50
44	2.50	2.50	2.50	2.50
45	2.50	2.50	2.50	2.50
46	2.50	2.50	2.50	2.50
47	2.50	2.50	2.50	2.50
48	2.50	2.50	2.50	2.50
49	2.50	2.50	2.50	2.50

Age	MM	MS	FM	FS
50	2.50	2.50	2.50	2.50
51	2.50	2.50	2.50	2.50
52	2.50	2.50	2.50	2.50
53	2.50	2.50	2.50	2.50
54	2.50	2.50	2.50	2.50
55	2.50	2.50	2.50	2.50
56	2.50	2.50	2.50	2.50
57	2.50	2.50	2.50	2.50
58	2.50	2.50	2.50	2.50
59	2.50	2.50	2.50	2.50
60	2.50	2.50	2.50	2.50
61	2.50	2.50	2.50	2.50
62	2.50	2.50	2.50	2.50
63	2.50	2.50	2.50	2.50
64	2.50	2.50	2.50	2.50
65	2.50	2.50	2.50	2.50
66	2.50	2.50	2.50	2.50
67	2.50	2.50	2.50	2.50
68	2.50	2.50	2.50	2.50
69	2.50	2.50	2.50	2.50
70	2.50	2.50	2.50	2.50
71	2.50	2.50	2.50	2.50
72	2.50	2.50	2.50	2.50
73	2.50	2.50	2.50	2.50
74	2.50	2.50	2.50	2.50
75	2.50	2.50	2.50	2.50
76	2.50	2.50	2.50	2.50
77	2.50	2.50	2.50	2.50
78	2.50	2.50	2.50	2.50
79	2.50	2.50	2.50	2.50
80	2.50	2.50	2.50	2.50
81	2.50	2.50	2.50	2.50
82	2.50	2.50	2.50	2.50
83	2.50	2.50	2.50	2.50
84	2.50	2.50	2.50	2.50
85	2.50	2.50	2.50	2.50
86	2.50	2.50	2.50	2.50
87	2.50	2.50	2.50	2.50
88	2.50	2.50	2.50	2.50
89	2.50	2.50	2.50	2.50
90	2.50	2.50	2.50	2.50
91	2.50	2.50	2.50	2.50
92	2.50	2.50	2.50	2.50
93	2.50	2.50	2.50	2.50
94	2.50	2.50	2.50	2.50
95	2.50	2.50	2.50	2.50
96	2.50	2.50	2.50	2.50
97	2.50	2.50	2.50	2.50
98	2.50	2.50	2.50	2.50
99	2.50	2.50	2.50	2.50