

**REVISED (with changes indicated)**

**RULE 26. CATEGORIES**

**A. Definitions**

For the purposes of this rule, the following definitions apply:

1. Operator – refers to all operators listed on the policy with the exception of excluded and/or deferred operators.
2. Loss – refers to any loss surcharged under the current SDIP plan and any identifiable not at-fault loss. ~~If the policy has only one not a fault loss and has no convictions and no surchargeable losses, the one not at-fault loss is waived.~~ The first not at-fault loss is waived.
3. Not at-fault loss – refers to any non-surchageable loss where the amount ~~paid~~ is greater than \$1,000. Amount ~~paid~~ refers to the value of the loss net of applicable deductible and net of subrogation, for all coverages and loss types.

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**B. Category Assignment**

Each policy will be scored with the information available at policy inception and at each subsequent renewal, according to the calculation in C.1-6. The policy will be assigned to a category based on the score and the following table. Once a policy is assigned to a category, it is not re-evaluated until the next policy term.

Score Range	Category
Up to 0.322	1
0.323 to 0.418	2
0.419 to 0.562	3
0.563 to 0.801	4
0.802 to 0.866	5
0.867 to 1.330	6
1.331 and up	7

**Comment:** Revised Score Ranges for Categories 2-7

**C. Score Calculation**

1. Determine applicable Group for the policy in accordance with D.
2. Based on the Group and the Age of the Policy, select appropriate factor from the Age/Group Table in E.
3. Determine the number of losses on the policy, as defined in A.2. A policy with nine or more losses is assigned to Category 7.
4. Refer to the appropriate table in F, based on the number of losses on the policy.
5. Determine the appropriate factor from the Loss and Conviction Table based on the number of operators and convictions on the policy. If a factor is not shown for the number of operators and convictions on the policy, the policy is assigned to Category 7.
6. Determine the policy score by adding the factor determined in C.5 to the factor determined in C.2.

**D. Group Descriptions**

- Group 1: Single car policies with at least one of the following:
  - a. Collision coverage, or
  - b. At least 2 more operators than vehicles
- Group 2: Multi-car policies that do not have collision coverage on any vehicle, but have at least one of the following:
  - a. Same number of operators and vehicles
  - b. One less vehicle than operator
  - c. More vehicles than operators
- Group 3: Multi-car policies with either:
  - a. Collision coverage on at least one vehicle, or

b. At least 2 more operators than vehicles

Group 4: Any policy that does not qualify for Groups 1, 2, or 3.

**E. Age/Group Table**

		Age of Policy						
		0	1	2	3	4	5	6+
Group	1	0.980	0.662	0.614	0.566	0.518	0.470	0.422
	2	0.930	0.612	0.564	0.516	0.468	0.420	0.372
	3	0.880	0.562	0.514	0.466	0.418	0.370	0.322
	4	1.130	0.812	0.764	0.716	0.668	0.620	0.572

**F. Loss and Conviction Tables**

*NO LOSSES ON POLICY*  
**Operators**

*1 LOSS ON POLICY*  
**Operators**

**Comment:** Amended factors in this table



Convictions	Operators					
	1	2	3	4	5	6
0	0.000	0.000	0.000	0.000	0.000	0.000
1	0.300	0.150	0.100	0.075	0.060	0.050
2	0.600	0.300	0.200	0.150	0.120	0.100
3	0.900	0.450	0.300	0.225	0.180	0.150
4	1.200	0.600	0.400	0.300	0.240	0.200
5	1.500	0.750	0.500	0.375	0.300	0.250
6	1.800	0.900	0.600	0.450	0.360	0.300
7	2.100	1.050	0.700	0.525	0.420	0.350
8	2.400	1.200	0.800	0.600	0.480	0.400
9	2.700	1.350	0.900	0.675	0.540	0.450
10	3.000	1.500	1.000	0.750	0.600	0.500
11	3.300	1.650	1.100	0.825	0.660	0.550
12	3.600	1.800	1.200	0.900	0.720	0.600
13	3.900	1.950	1.300	0.975	0.780	0.650
14	4.200	2.100	1.400	1.050	0.840	0.700
15	4.500	2.250	1.500	1.125	0.900	0.750
16	4.800	2.400	1.600	1.200	0.960	0.800
17	5.100	2.550	1.700	1.275	1.020	0.850
18	5.400	2.700	1.800	1.350	1.080	0.900
19	5.700	2.850	1.900	1.425	1.140	0.950
20	6.000	3.000	2.000	1.500	1.200	1.000
21	6.300	3.150	2.100	1.575	1.260	1.050
22	6.600	3.300	2.200	1.650	1.320	1.100
23	6.900	3.450	2.300	1.725	1.380	1.150
24	7.200	3.600	2.400	1.800	1.440	1.200
25	7.500	3.750	2.500	1.875	1.500	1.250
26	7.800	3.900	2.600	1.950	1.560	1.300
27	8.100	4.050	2.700	2.025	1.620	1.350
28	8.400	4.200	2.800	2.100	1.680	1.400
29	8.700	4.350	2.900	2.175	1.740	1.450
30	9.000	4.500	3.000	2.250	1.800	1.500

Convictions	Operators					
	1	2	3	4	5	6
0	0.465	0.233	0.155	0.116	0.093	0.078
1	0.765	0.383	0.255	0.191	0.153	0.128
2	1.065	0.533	0.355	0.266	0.213	0.178
3	1.365	0.683	0.455	0.341	0.273	0.228
4	1.665	0.833	0.555	0.416	0.333	0.278
5	1.965	0.983	0.655	0.491	0.393	0.328
6	2.265	1.133	0.755	0.566	0.453	0.378
7	2.565	1.283	0.855	0.641	0.513	0.428
8	2.865	1.433	0.955	0.716	0.573	0.478
9	3.165	1.583	1.055	0.791	0.633	0.528
10	3.465	1.733	1.155	0.866	0.693	0.578
11	3.765	1.883	1.255	0.941	0.753	0.628
12	4.065	2.033	1.355	1.016	0.813	0.678
13	4.365	2.183	1.455	1.091	0.873	0.728
14	4.665	2.333	1.555	1.166	0.933	0.778
15	4.965	2.483	1.655	1.241	0.993	0.828
16	5.265	2.633	1.755	1.316	1.053	0.878
17	5.565	2.783	1.855	1.391	1.113	0.928
18	5.865	2.933	1.955	1.466	1.173	0.978
19	6.165	3.083	2.055	1.541	1.233	1.028
20	6.465	3.233	2.155	1.616	1.293	1.078
21	6.765	3.383	2.255	1.691	1.353	1.128
22	7.065	3.533	2.355	1.766	1.413	1.178
23	7.365	3.683	2.455	1.841	1.473	1.228
24	7.665	3.833	2.555	1.916	1.533	1.278
25	7.965	3.983	2.655	1.991	1.593	1.328
26	8.265	4.133	2.755	2.066	1.653	1.378
27	8.565	4.283	2.855	2.141	1.713	1.428
28	8.865	4.433	2.955	2.216	1.773	1.478
29	9.165	4.583	3.055	2.291	1.833	1.528
30	9.465	4.733	3.155	2.366	1.893	1.578

2 LOSSES ON POLICY

3 LOSSES ON POLICY

		Operators								Operators					
		1	2	3	4	5	6			1	2	3	4	5	6
Convictions	0	1.395	0.698	0.465	0.349	0.279	0.233	Convictions	0	2.325	1.163	0.775	0.581	0.465	0.388
	1	1.695	0.848	0.565	0.424	0.339	0.283		1	2.625	1.313	0.875	0.656	0.525	0.438
	2	1.995	0.998	0.665	0.499	0.399	0.333		2	2.925	1.463	0.975	0.731	0.585	0.488
	3	2.295	1.148	0.765	0.574	0.459	0.383		3	3.225	1.613	1.075	0.806	0.645	0.538
	4	2.595	1.298	0.865	0.649	0.519	0.433		4	3.525	1.763	1.175	0.881	0.705	0.588
	5	2.895	1.448	0.965	0.724	0.579	0.483		5	3.825	1.913	1.275	0.956	0.765	0.638
	6	3.195	1.598	1.065	0.799	0.639	0.533		6	4.125	2.063	1.375	1.031	0.825	0.688
	7	3.495	1.748	1.165	0.874	0.699	0.583		7	4.425	2.213	1.475	1.106	0.885	0.738
	8	3.795	1.898	1.265	0.949	0.759	0.633		8	4.725	2.363	1.575	1.181	0.945	0.788
	9	4.095	2.048	1.365	1.024	0.819	0.683		9	5.025	2.513	1.675	1.256	1.005	0.838
	10	4.395	2.198	1.465	1.099	0.879	0.733		10	5.325	2.663	1.775	1.331	1.065	0.888
	11	4.695	2.348	1.565	1.174	0.939	0.783		11	5.625	2.813	1.875	1.406	1.125	0.938
	12	4.995	2.498	1.665	1.249	0.999	0.833		12	5.925	2.963	1.975	1.481	1.185	0.988
	13	5.295	2.648	1.765	1.324	1.059	0.883		13	6.225	3.113	2.075	1.556	1.245	1.038
	14	5.595	2.798	1.865	1.399	1.119	0.933		14	6.525	3.263	2.175	1.631	1.305	1.088
	15	5.895	2.948	1.965	1.474	1.179	0.983		15	6.825	3.413	2.275	1.706	1.365	1.138
	16	6.195	3.098	2.065	1.549	1.239	1.033		16	7.125	3.563	2.375	1.781	1.425	1.188
	17	6.495	3.248	2.165	1.624	1.299	1.083		17	7.425	3.713	2.475	1.856	1.485	1.238
	18	6.795	3.398	2.265	1.699	1.359	1.133		18	7.725	3.863	2.575	1.931	1.545	1.288
	19	7.095	3.548	2.365	1.774	1.419	1.183		19	8.025	4.013	2.675	2.006	1.605	1.338
	20	7.395	3.698	2.465	1.849	1.479	1.233		20	8.325	4.163	2.775	2.081	1.665	1.388
	21	7.695	3.848	2.565	1.924	1.539	1.283		21	8.625	4.313	2.875	2.156	1.725	1.438
	22	7.995	3.998	2.665	1.999	1.599	1.333		22	8.925	4.463	2.975	2.231	1.785	1.488
	23	8.295	4.148	2.765	2.074	1.659	1.383		23	9.225	4.613	3.075	2.306	1.845	1.538
	24	8.595	4.298	2.865	2.149	1.719	1.433		24	9.525	4.763	3.175	2.381	1.905	1.588
	25	8.895	4.448	2.965	2.224	1.779	1.483		25	9.825	4.913	3.275	2.456	1.965	1.638
	26	9.195	4.598	3.065	2.299	1.839	1.533		26	10.125	5.063	3.375	2.531	2.025	1.688
	27	9.495	4.748	3.165	2.374	1.899	1.583		27	10.425	5.213	3.475	2.606	2.085	1.738
	28	9.795	4.898	3.265	2.449	1.959	1.633		28	10.725	5.363	3.575	2.681	2.145	1.788
	29	10.095	5.048	3.365	2.524	2.019	1.683		29	11.025	5.513	3.675	2.756	2.205	1.838
	30	10.395	5.198	3.465	2.599	2.079	1.733		30	11.325	5.663	3.775	2.831	2.265	1.888

Comment: Amended factors in this table

Comment: Amended factors in this table

4 LOSSES ON POLICY

5 LOSSES ON POLICY

Operators

Operators

Convictions

Convictions

	1	2	3	4	5	6
0	3.255	1.628	1.085	0.814	0.651	0.543
1	3.555	1.778	1.185	0.889	0.711	0.593
2	3.855	1.928	1.285	0.964	0.771	0.643
3	4.155	2.078	1.385	1.039	0.831	0.693
4	4.455	2.228	1.485	1.114	0.891	0.743
5	4.755	2.378	1.585	1.189	0.951	0.793
6	5.055	2.528	1.685	1.264	1.011	0.843
7	5.355	2.678	1.785	1.339	1.071	0.893
8	5.655	2.828	1.885	1.414	1.131	0.943
9	5.955	2.978	1.985	1.489	1.191	0.993
10	6.255	3.128	2.085	1.564	1.251	1.043
11	6.555	3.278	2.185	1.639	1.311	1.093
12	6.855	3.428	2.285	1.714	1.371	1.143
13	7.155	3.578	2.385	1.789	1.431	1.193
14	7.455	3.728	2.485	1.864	1.491	1.243
15	7.755	3.878	2.585	1.939	1.551	1.293
16	8.055	4.028	2.685	2.014	1.611	1.343
17	8.355	4.178	2.785	2.089	1.671	1.393
18	8.655	4.328	2.885	2.164	1.731	1.443
19	8.955	4.478	2.985	2.239	1.791	1.493
20	9.255	4.628	3.085	2.314	1.851	1.543
21	9.555	4.778	3.185	2.389	1.911	1.593
22	9.855	4.928	3.285	2.464	1.971	1.643
23	10.155	5.078	3.385	2.539	2.031	1.693
24	10.455	5.228	3.485	2.614	2.091	1.743
25	10.755	5.378	3.585	2.689	2.151	1.793
26	11.055	5.528	3.685	2.764	2.211	1.843
27	11.355	5.678	3.785	2.839	2.271	1.893
28	11.655	5.828	3.885	2.914	2.331	1.943
29	11.955	5.978	3.985	2.989	2.391	1.993
30	12.255	6.128	4.085	3.064	2.451	2.043

	1	2	3	4	5	6
0	4.185	2.093	1.395	1.046	0.837	0.698
1	4.485	2.243	1.495	1.121	0.897	0.748
2	4.785	2.393	1.595	1.196	0.957	0.798
3	5.085	2.543	1.695	1.271	1.017	0.848
4	5.385	2.693	1.795	1.346	1.077	0.898
5	5.685	2.843	1.895	1.421	1.137	0.948
6	5.985	2.993	1.995	1.496	1.197	0.998
7	6.285	3.143	2.095	1.571	1.257	1.048
8	6.585	3.293	2.195	1.646	1.317	1.098
9	6.885	3.443	2.295	1.721	1.377	1.148
10	7.185	3.593	2.395	1.796	1.437	1.198
11	7.485	3.743	2.495	1.871	1.497	1.248
12	7.785	3.893	2.595	1.946	1.557	1.298
13	8.085	4.043	2.695	2.021	1.617	1.348
14	8.385	4.193	2.795	2.096	1.677	1.398
15	8.685	4.343	2.895	2.171	1.737	1.448
16	8.985	4.493	2.995	2.246	1.797	1.498
17	9.285	4.643	3.095	2.321	1.857	1.548
18	9.585	4.793	3.195	2.396	1.917	1.598
19	9.885	4.943	3.295	2.471	1.977	1.648
20	10.185	5.093	3.395	2.546	2.037	1.698
21	10.485	5.243	3.495	2.621	2.097	1.748
22	10.785	5.393	3.595	2.696	2.157	1.798
23	11.085	5.543	3.695	2.771	2.217	1.848
24	11.385	5.693	3.795	2.846	2.277	1.898
25	11.685	5.843	3.895	2.921	2.337	1.948
26	11.985	5.993	3.995	2.996	2.397	1.998
27	12.285	6.143	4.095	3.071	2.457	2.048
28	12.585	6.293	4.195	3.146	2.517	2.098
29	12.885	6.443	4.295	3.221	2.577	2.148
30	13.185	6.593	4.395	3.296	2.637	2.198

Comment: Amended factors in this table.

Comment: Amended factors in this table.

6 LOSSES ON POLICY

7 LOSSES ON POLICY

Convictions

	Operators					
	1	2	3	4	5	6
0	5.115	2.558	1.705	1.279	1.023	0.853
1	5.415	2.708	1.805	1.354	1.083	0.903
2	5.715	2.858	1.905	1.429	1.143	0.953
3	6.015	3.008	2.005	1.504	1.203	1.003
4	6.315	3.158	2.105	1.579	1.263	1.053
5	6.615	3.308	2.205	1.654	1.323	1.103
6	6.915	3.458	2.305	1.729	1.383	1.153
7	7.215	3.608	2.405	1.804	1.443	1.203
8	7.515	3.758	2.505	1.879	1.503	1.253
9	7.815	3.908	2.605	1.954	1.563	1.303
10	8.115	4.058	2.705	2.029	1.623	1.353
11	8.415	4.208	2.805	2.104	1.683	1.403
12	8.715	4.358	2.905	2.179	1.743	1.453
13	9.015	4.508	3.005	2.254	1.803	1.503
14	9.315	4.658	3.105	2.329	1.863	1.553
15	9.615	4.808	3.205	2.404	1.923	1.603
16	9.915	4.958	3.305	2.479	1.983	1.653
17	10.215	5.108	3.405	2.554	2.043	1.703
18	10.515	5.258	3.505	2.629	2.103	1.753
19	10.815	5.408	3.605	2.704	2.163	1.803
20	11.115	5.558	3.705	2.779	2.223	1.853
21	11.415	5.708	3.805	2.854	2.283	1.903
22	11.715	5.858	3.905	2.929	2.343	1.953
23	12.015	6.008	4.005	3.004	2.403	2.003
24	12.315	6.158	4.105	3.079	2.463	2.053
25	12.615	6.308	4.205	3.154	2.523	2.103

Convictions

	Operators					
	1	2	3	4	5	6
0	6.045	3.023	2.015	1.511	1.209	1.008
1	6.345	3.173	2.115	1.586	1.269	1.058
2	6.645	3.323	2.215	1.661	1.329	1.108
3	6.945	3.473	2.315	1.736	1.389	1.158
4	7.245	3.623	2.415	1.811	1.449	1.208
5	7.545	3.773	2.515	1.886	1.509	1.258
6	7.845	3.923	2.615	1.961	1.569	1.308
7	8.145	4.073	2.715	2.036	1.629	1.358
8	8.445	4.223	2.815	2.111	1.689	1.408
9	8.745	4.373	2.915	2.186	1.749	1.458
10	9.045	4.523	3.015	2.261	1.809	1.508
11	9.345	4.673	3.115	2.336	1.869	1.558
12	9.645	4.823	3.215	2.411	1.929	1.608
13	9.945	4.973	3.315	2.486	1.989	1.658
14	10.245	5.123	3.415	2.561	2.049	1.708
15	10.545	5.273	3.515	2.636	2.109	1.758
16	10.845	5.423	3.615	2.711	2.169	1.808
17	11.145	5.573	3.715	2.786	2.229	1.858
18	11.445	5.723	3.815	2.861	2.289	1.908
19	11.745	5.873	3.915	2.936	2.349	1.958
20	12.045	6.023	4.015	3.011	2.409	2.008
21	12.345	6.173	4.115	3.086	2.469	2.058
22	12.645	6.323	4.215	3.161	2.529	2.108
23	12.945	6.473	4.315	3.236	2.589	2.158
24	13.245	6.623	4.415	3.311	2.649	2.208
25	13.545	6.773	4.515	3.386	2.709	2.258

Comment: Amended factors in this table.

Comment: Amended factors in this table.

8 LOSSES ON POLICY

**Comment:** Amended factors in this table.

		Operators					
		1	2	3	4	5	6
<b>Convictions</b>	0	6.975	3.488	2.325	1.744	1.395	1.163
	1	7.275	3.638	2.425	1.819	1.455	1.213
	2	7.575	3.788	2.525	1.894	1.515	1.263
	3	7.875	3.938	2.625	1.969	1.575	1.313
	4	8.175	4.088	2.725	2.044	1.635	1.363
	5	8.475	4.238	2.825	2.119	1.695	1.413
	6	8.775	4.388	2.925	2.194	1.755	1.463
	7	9.075	4.538	3.025	2.269	1.815	1.513
	8	9.375	4.688	3.125	2.344	1.875	1.563
	9	9.675	4.838	3.225	2.419	1.935	1.613
	10	9.975	4.988	3.325	2.494	1.995	1.663
	11	10.275	5.138	3.425	2.569	2.055	1.713
	12	10.575	5.288	3.525	2.644	2.115	1.763
	13	10.875	5.438	3.625	2.719	2.175	1.813
	14	11.175	5.588	3.725	2.794	2.235	1.863
	15	11.475	5.738	3.825	2.869	2.295	1.913
	16	11.775	5.888	3.925	2.944	2.355	1.963
	17	12.075	6.038	4.025	3.019	2.415	2.013
	18	12.375	6.188	4.125	3.094	2.475	2.063
	19	12.675	6.338	4.225	3.169	2.535	2.113
	20	12.975	6.488	4.325	3.244	2.595	2.163
	21	13.275	6.638	4.425	3.319	2.655	2.213
	22	13.575	6.788	4.525	3.394	2.715	2.263
	23	13.875	6.938	4.625	3.469	2.775	2.313
	24	14.175	7.088	4.725	3.544	2.835	2.363
	25	14.475	7.238	4.825	3.619	2.895	2.413



**RULE 26. CATEGORIES**

**A. Definitions**

For the purposes of this rule, the following definitions apply:

1. Operator – refers to all operators listed on the policy with the exception of excluded operators.
2. Loss – refers to any loss surcharged under the current SDIP plan and any identifiable not at-fault loss. If the policy has only one not at-fault loss and has no convictions and no surchargeable losses, the one not at-fault loss is waived.
3. Not at-fault loss – refers to any non-surchageable loss where the amount paid is greater than \$1,000. Amount paid refers to the value of the loss net of applicable deductible and net of subrogation, for all coverages and loss types.

**B. Category Assignment**

Each policy will be scored with the information available at policy inception and at each subsequent renewal, according to the calculation in C.1-6. The policy will be assigned to a category based on the score and the following table. Once a policy is assigned to a category, it is not re-evaluated until the next policy term.

<u>Score Range</u>	<u>Category</u>
Up to 0.322	1
0.323 to 0.562	2
0.563 to 0.622	3
0.623 to 0.766	4
0.767 to 0.933	5
0.934 to 1.130	6
1.131 and up	7

**C. Score Calculation**

1. Determine applicable Group for the policy in accordance with D.
2. Based on the Group and the Age of the Policy, select appropriate factor from the Age/Group Table in E.
3. Determine the number of losses on the policy, as defined in A.2. A policy with nine or more losses is assigned to Category 7.
4. Refer to the appropriate table in F, based on the number of losses on the policy.
5. Determine the appropriate factor from the Loss and Conviction Table based on the number of operators and convictions on the policy. If a factor is not shown for the number of operators and convictions on the policy, the policy is assigned to Category 7.
6. Determine the policy score by adding the factor determined in C.5 to the factor determined in C.2.

**D. Group Descriptions**

- Group 1: Single car policies with at least one of the following:
  - a. Collision coverage, or
  - b. At least 2 more operators than vehicles
- Group 2: Multi-car policies that do not have collision coverage on any vehicle, but have at least one of the following:
  - a. Same number of operators and vehicles
  - b. One less vehicle than operator
  - c. More vehicles than operators
- Group 3: Multi-car policies with either:
  - a. Collision coverage on at least one vehicle, or
  - b. At least 2 more operators than vehicles
- Group 4: Any policy that does not qualify for Groups 1, 2, or 3.



**E. Age/Group Table**

		Age of Policy						
		0	1	2	3	4	5	6+
Group	1	0.980	0.662	0.614	0.566	0.518	0.470	0.422
	2	0.930	0.612	0.564	0.516	0.468	0.420	0.372
	3	0.880	0.562	0.514	0.466	0.418	0.370	0.322
	4	1.130	0.812	0.764	0.716	0.668	0.620	0.572

**F. Loss and Conviction Tables**

*NO LOSSES ON POLICY*  
**Operators**

Convictions	Operators					
	1	2	3	4	5	6
0	0.000	0.000	0.000	0.000	0.000	0.000
1	0.300	0.150	0.100	0.075	0.060	0.050
2	0.600	0.300	0.200	0.150	0.120	0.100
3	0.900	0.450	0.300	0.225	0.180	0.150
4	1.200	0.600	0.400	0.300	0.240	0.200
5	1.500	0.750	0.500	0.375	0.300	0.250
6	1.800	0.900	0.600	0.450	0.360	0.300
7	2.100	1.050	0.700	0.525	0.420	0.350
8	2.400	1.200	0.800	0.600	0.480	0.400
9	2.700	1.350	0.900	0.675	0.540	0.450
10	3.000	1.500	1.000	0.750	0.600	0.500
11	3.300	1.650	1.100	0.825	0.660	0.550
12	3.600	1.800	1.200	0.900	0.720	0.600
13	3.900	1.950	1.300	0.975	0.780	0.650
14	4.200	2.100	1.400	1.050	0.840	0.700
15	4.500	2.250	1.500	1.125	0.900	0.750
16	4.800	2.400	1.600	1.200	0.960	0.800
17	5.100	2.550	1.700	1.275	1.020	0.850
18	5.400	2.700	1.800	1.350	1.080	0.900
19	5.700	2.850	1.900	1.425	1.140	0.950
20	6.000	3.000	2.000	1.500	1.200	1.000
21	6.300	3.150	2.100	1.575	1.260	1.050
22	6.600	3.300	2.200	1.650	1.320	1.100
23	6.900	3.450	2.300	1.725	1.380	1.150
24	7.200	3.600	2.400	1.800	1.440	1.200
25	7.500	3.750	2.500	1.875	1.500	1.250
26	7.800	3.900	2.600	1.950	1.560	1.300
27	8.100	4.050	2.700	2.025	1.620	1.350
28	8.400	4.200	2.800	2.100	1.680	1.400
29	8.700	4.350	2.900	2.175	1.740	1.450
30	9.000	4.500	3.000	2.250	1.800	1.500

*1 LOSS ON POLICY*  
**Operators**

Convictions	Operators					
	1	2	3	4	5	6
0	0.930	0.465	0.310	0.233	0.186	0.155
1	1.230	0.615	0.410	0.308	0.246	0.205
2	1.530	0.765	0.510	0.383	0.306	0.255
3	1.830	0.915	0.610	0.458	0.366	0.305
4	2.130	1.065	0.710	0.533	0.426	0.355
5	2.430	1.215	0.810	0.608	0.486	0.405
6	2.730	1.365	0.910	0.683	0.546	0.455
7	3.030	1.515	1.010	0.758	0.606	0.505
8	3.330	1.665	1.110	0.833	0.666	0.555
9	3.630	1.815	1.210	0.908	0.726	0.605
10	3.930	1.965	1.310	0.983	0.786	0.655
11	4.230	2.115	1.410	1.058	0.846	0.705
12	4.530	2.265	1.510	1.133	0.906	0.755
13	4.830	2.415	1.610	1.208	0.966	0.805
14	5.130	2.565	1.710	1.283	1.026	0.855
15	5.430	2.715	1.810	1.358	1.086	0.905
16	5.730	2.865	1.910	1.433	1.146	0.955
17	6.030	3.015	2.010	1.508	1.206	1.005
18	6.330	3.165	2.110	1.583	1.266	1.055
19	6.630	3.315	2.210	1.658	1.326	1.105
20	6.930	3.465	2.310	1.733	1.386	1.155
21	7.230	3.615	2.410	1.808	1.446	1.205
22	7.530	3.765	2.510	1.883	1.506	1.255
23	7.830	3.915	2.610	1.958	1.566	1.305
24	8.130	4.065	2.710	2.033	1.626	1.355
25	8.430	4.215	2.810	2.108	1.686	1.405
26	8.730	4.365	2.910	2.183	1.746	1.455
27	9.030	4.515	3.010	2.258	1.806	1.505
28	9.330	4.665	3.110	2.333	1.866	1.555
29	9.630	4.815	3.210	2.408	1.926	1.605
30	9.930	4.965	3.310	2.483	1.986	1.655

2 LOSSES ON POLICY

Operators

	1	2	3	4	5	6
0	1.860	0.930	0.620	0.465	0.372	0.310
1	2.160	1.080	0.720	0.540	0.432	0.360
2	2.460	1.230	0.820	0.615	0.492	0.410
3	2.760	1.380	0.920	0.690	0.552	0.460
4	3.060	1.530	1.020	0.765	0.612	0.510
5	3.360	1.680	1.120	0.840	0.672	0.560
6	3.660	1.830	1.220	0.915	0.732	0.610
7	3.960	1.980	1.320	0.990	0.792	0.660
8	4.260	2.130	1.420	1.065	0.852	0.710
9	4.560	2.280	1.520	1.140	0.912	0.760
10	4.860	2.430	1.620	1.215	0.972	0.810
11	5.160	2.580	1.720	1.290	1.032	0.860
12	5.460	2.730	1.820	1.365	1.092	0.910
13	5.760	2.880	1.920	1.440	1.152	0.960
14	6.060	3.030	2.020	1.515	1.212	1.010
15	6.360	3.180	2.120	1.590	1.272	1.060
16	6.660	3.330	2.220	1.665	1.332	1.110
17	6.960	3.480	2.320	1.740	1.392	1.160
18	7.260	3.630	2.420	1.815	1.452	1.210
19	7.560	3.780	2.520	1.890	1.512	1.260
20	7.860	3.930	2.620	1.965	1.572	1.310
21	8.160	4.080	2.720	2.040	1.632	1.360
22	8.460	4.230	2.820	2.115	1.692	1.410
23	8.760	4.380	2.920	2.190	1.752	1.460
24	9.060	4.530	3.020	2.265	1.812	1.510
25	9.360	4.680	3.120	2.340	1.872	1.560
26	9.660	4.830	3.220	2.415	1.932	1.610
27	9.960	4.980	3.320	2.490	1.992	1.660
28	10.260	5.130	3.420	2.565	2.052	1.710
29	10.560	5.280	3.520	2.640	2.112	1.760
30	10.860	5.430	3.620	2.715	2.172	1.810

Convictions

3 LOSSES ON POLICY

Operators

	1	2	3	4	5	6
0	2.790	1.395	0.930	0.698	0.558	0.465
1	3.090	1.545	1.030	0.773	0.618	0.515
2	3.390	1.695	1.130	0.848	0.678	0.565
3	3.690	1.845	1.230	0.923	0.738	0.615
4	3.990	1.995	1.330	0.998	0.798	0.665
5	4.290	2.145	1.430	1.073	0.858	0.715
6	4.590	2.295	1.530	1.148	0.918	0.765
7	4.890	2.445	1.630	1.223	0.978	0.815
8	5.190	2.595	1.730	1.298	1.038	0.865
9	5.490	2.745	1.830	1.373	1.098	0.915
10	5.790	2.895	1.930	1.448	1.158	0.965
11	6.090	3.045	2.030	1.523	1.218	1.015
12	6.390	3.195	2.130	1.598	1.278	1.065
13	6.690	3.345	2.230	1.673	1.338	1.115
14	6.990	3.495	2.330	1.748	1.398	1.165
15	7.290	3.645	2.430	1.823	1.458	1.215
16	7.590	3.795	2.530	1.898	1.518	1.265
17	7.890	3.945	2.630	1.973	1.578	1.315
18	8.190	4.095	2.730	2.048	1.638	1.365
19	8.490	4.245	2.830	2.123	1.698	1.415
20	8.790	4.395	2.930	2.198	1.758	1.465
21	9.090	4.545	3.030	2.273	1.818	1.515
22	9.390	4.695	3.130	2.348	1.878	1.565
23	9.690	4.845	3.230	2.423	1.938	1.615
24	9.990	4.995	3.330	2.498	1.998	1.665
25	10.290	5.145	3.430	2.573	2.058	1.715
26	10.590	5.295	3.530	2.648	2.118	1.765
27	10.890	5.445	3.630	2.723	2.178	1.815
28	11.190	5.595	3.730	2.798	2.238	1.865
29	11.490	5.745	3.830	2.873	2.298	1.915
30	11.790	5.895	3.930	2.948	2.358	1.965

Convictions

4 LOSSES ON POLICY

Operators

	1	2	3	4	5	6
0	3.720	1.860	1.240	0.930	0.744	0.620
1	4.020	2.010	1.340	1.005	0.804	0.670
2	4.320	2.160	1.440	1.080	0.864	0.720
3	4.620	2.310	1.540	1.155	0.924	0.770
4	4.920	2.460	1.640	1.230	0.984	0.820
5	5.220	2.610	1.740	1.305	1.044	0.870
6	5.520	2.760	1.840	1.380	1.104	0.920
7	5.820	2.910	1.940	1.455	1.164	0.970
8	6.120	3.060	2.040	1.530	1.224	1.020
9	6.420	3.210	2.140	1.605	1.284	1.070
10	6.720	3.360	2.240	1.680	1.344	1.120
11	7.020	3.510	2.340	1.755	1.404	1.170
12	7.320	3.660	2.440	1.830	1.464	1.220
13	7.620	3.810	2.540	1.905	1.524	1.270
14	7.920	3.960	2.640	1.980	1.584	1.320
15	8.220	4.110	2.740	2.055	1.644	1.370
16	8.520	4.260	2.840	2.130	1.704	1.420
17	8.820	4.410	2.940	2.205	1.764	1.470
18	9.120	4.560	3.040	2.280	1.824	1.520
19	9.420	4.710	3.140	2.355	1.884	1.570
20	9.720	4.860	3.240	2.430	1.944	1.620
21	10.020	5.010	3.340	2.505	2.004	1.670
22	10.320	5.160	3.440	2.580	2.064	1.720
23	10.620	5.310	3.540	2.655	2.124	1.770
24	10.920	5.460	3.640	2.730	2.184	1.820
25	11.220	5.610	3.740	2.805	2.244	1.870
26	11.520	5.760	3.840	2.880	2.304	1.920
27	11.820	5.910	3.940	2.955	2.364	1.970
28	12.120	6.060	4.040	3.030	2.424	2.020
29	12.420	6.210	4.140	3.105	2.484	2.070
30	12.720	6.360	4.240	3.180	2.544	2.120

Convictions

5 LOSSES ON POLICY

Operators

	1	2	3	4	5	6
0	4.650	2.325	1.550	1.163	0.930	0.775
1	4.950	2.475	1.650	1.238	0.990	0.825
2	5.250	2.625	1.750	1.313	1.050	0.875
3	5.550	2.775	1.850	1.388	1.110	0.925
4	5.850	2.925	1.950	1.463	1.170	0.975
5	6.150	3.075	2.050	1.538	1.230	1.025
6	6.450	3.225	2.150	1.613	1.290	1.075
7	6.750	3.375	2.250	1.688	1.350	1.125
8	7.050	3.525	2.350	1.763	1.410	1.175
9	7.350	3.675	2.450	1.838	1.470	1.225
10	7.650	3.825	2.550	1.913	1.530	1.275
11	7.950	3.975	2.650	1.988	1.590	1.325
12	8.250	4.125	2.750	2.063	1.650	1.375
13	8.550	4.275	2.850	2.138	1.710	1.425
14	8.850	4.425	2.950	2.213	1.770	1.475
15	9.150	4.575	3.050	2.288	1.830	1.525
16	9.450	4.725	3.150	2.363	1.890	1.575
17	9.750	4.875	3.250	2.438	1.950	1.625
18	10.050	5.025	3.350	2.513	2.010	1.675
19	10.350	5.175	3.450	2.588	2.070	1.725
20	10.650	5.325	3.550	2.663	2.130	1.775
21	10.950	5.475	3.650	2.738	2.190	1.825
22	11.250	5.625	3.750	2.813	2.250	1.875
23	11.550	5.775	3.850	2.888	2.310	1.925
24	11.850	5.925	3.950	2.963	2.370	1.975
25	12.150	6.075	4.050	3.038	2.430	2.025
26	12.450	6.225	4.150	3.113	2.490	2.075
27	12.750	6.375	4.250	3.188	2.550	2.125
28	13.050	6.525	4.350	3.263	2.610	2.175
29	13.350	6.675	4.450	3.338	2.670	2.225
30	13.650	6.825	4.550	3.413	2.730	2.275

Convictions

6 LOSSES ON POLICY

Operators

Convictions	Operators					
	1	2	3	4	5	6
0	5.580	2.790	1.860	1.395	1.116	0.930
1	5.880	2.940	1.960	1.470	1.176	0.980
2	6.180	3.090	2.060	1.545	1.236	1.030
3	6.480	3.240	2.160	1.620	1.296	1.080
4	6.780	3.390	2.260	1.695	1.356	1.130
5	7.080	3.540	2.360	1.770	1.416	1.180
6	7.380	3.690	2.460	1.845	1.476	1.230
7	7.680	3.840	2.560	1.920	1.536	1.280
8	7.980	3.990	2.660	1.995	1.596	1.330
9	8.280	4.140	2.760	2.070	1.656	1.380
10	8.580	4.290	2.860	2.145	1.716	1.430
11	8.880	4.440	2.960	2.220	1.776	1.480
12	9.180	4.590	3.060	2.295	1.836	1.530
13	9.480	4.740	3.160	2.370	1.896	1.580
14	9.780	4.890	3.260	2.445	1.956	1.630
15	10.080	5.040	3.360	2.520	2.016	1.680
16	10.380	5.190	3.460	2.595	2.076	1.730
17	10.680	5.340	3.560	2.670	2.136	1.780
18	10.980	5.490	3.660	2.745	2.196	1.830
19	11.280	5.640	3.760	2.820	2.256	1.880
20	11.580	5.790	3.860	2.895	2.316	1.930
21	11.880	5.940	3.960	2.970	2.376	1.980
22	12.180	6.090	4.060	3.045	2.436	2.030
23	12.480	6.240	4.160	3.120	2.496	2.080
24	12.780	6.390	4.260	3.195	2.556	2.130
25	13.080	6.540	4.360	3.270	2.616	2.180

7 LOSSES ON POLICY

Operators

Convictions	Operators					
	1	2	3	4	5	6
0	6.510	3.255	2.170	1.628	1.302	1.085
1	6.810	3.405	2.270	1.703	1.362	1.135
2	7.110	3.555	2.370	1.778	1.422	1.185
3	7.410	3.705	2.470	1.853	1.482	1.235
4	7.710	3.855	2.570	1.928	1.542	1.285
5	8.010	4.005	2.670	2.003	1.602	1.335
6	8.310	4.155	2.770	2.078	1.662	1.385
7	8.610	4.305	2.870	2.153	1.722	1.435
8	8.910	4.455	2.970	2.228	1.782	1.485
9	9.210	4.605	3.070	2.303	1.842	1.535
10	9.510	4.755	3.170	2.378	1.902	1.585
11	9.810	4.905	3.270	2.453	1.962	1.635
12	10.110	5.055	3.370	2.528	2.022	1.685
13	10.410	5.205	3.470	2.603	2.082	1.735
14	10.710	5.355	3.570	2.678	2.142	1.785
15	11.010	5.505	3.670	2.753	2.202	1.835
16	11.310	5.655	3.770	2.828	2.262	1.885
17	11.610	5.805	3.870	2.903	2.322	1.935
18	11.910	5.955	3.970	2.978	2.382	1.985
19	12.210	6.105	4.070	3.053	2.442	2.035
20	12.510	6.255	4.170	3.128	2.502	2.085
21	12.810	6.405	4.270	3.203	2.562	2.135
22	13.110	6.555	4.370	3.278	2.622	2.185
23	13.410	6.705	4.470	3.353	2.682	2.235
24	13.710	6.855	4.570	3.428	2.742	2.285
25	14.010	7.005	4.670	3.503	2.802	2.335

8 LOSSES ON POLICY

Operators

Convictions	Operators					
	1	2	3	4	5	6
0	7.440	3.720	2.480	1.860	1.488	1.240
1	7.740	3.870	2.580	1.935	1.548	1.290
2	8.040	4.020	2.680	2.010	1.608	1.340
3	8.340	4.170	2.780	2.085	1.668	1.390
4	8.640	4.320	2.880	2.160	1.728	1.440
5	8.940	4.470	2.980	2.235	1.788	1.490
6	9.240	4.620	3.080	2.310	1.848	1.540
7	9.540	4.770	3.180	2.385	1.908	1.590
8	9.840	4.920	3.280	2.460	1.968	1.640
9	10.140	5.070	3.380	2.535	2.028	1.690
10	10.440	5.220	3.480	2.610	2.088	1.740
11	10.740	5.370	3.580	2.685	2.148	1.790
12	11.040	5.520	3.680	2.760	2.208	1.840
13	11.340	5.670	3.780	2.835	2.268	1.890
14	11.640	5.820	3.880	2.910	2.328	1.940
15	11.940	5.970	3.980	2.985	2.388	1.990
16	12.240	6.120	4.080	3.060	2.448	2.040
17	12.540	6.270	4.180	3.135	2.508	2.090
18	12.840	6.420	4.280	3.210	2.568	2.140
19	13.140	6.570	4.380	3.285	2.628	2.190
20	13.440	6.720	4.480	3.360	2.688	2.240
21	13.740	6.870	4.580	3.435	2.748	2.290
22	14.040	7.020	4.680	3.510	2.808	2.340
23	14.340	7.170	4.780	3.585	2.868	2.390
24	14.640	7.320	4.880	3.660	2.928	2.440
25	14.940	7.470	4.980	3.735	2.988	2.490

**RULE 26. CATEGORIES**

**A. Definitions**

For the purposes of this rule, the following definitions apply:

1. Operator – refers to all operators listed on the policy with the exception of excluded and/or deferred operators.
2. Loss – refers to any loss surcharged under the current SDIP plan and any identifiable not at-fault loss. The first not at-fault loss is waived.
3. Not at-fault loss – refers to any non-surchageable loss where the amount is greater than \$1,000. Amount refers to the value of the loss net of applicable deductible and net of subrogation, for all coverages and loss types.

**B. Category Assignment**

Each policy will be scored with the information available at policy inception and at each subsequent renewal, according to the calculation in C.1-6. The policy will be assigned to a category based on the score and the following table. Once a policy is assigned to a category, it is not re-evaluated until the next policy term.

Score Range	Category
Up to 0.322	1
0.323 to 0.418	2
0.419 to 0.562	3
0.563 to 0.801	4
0.802 to 0.866	5
0.867 to 1.330	6
1.331 and up	7

**C. Score Calculation**

1. Determine applicable Group for the policy in accordance with D.
2. Based on the Group and the Age of the Policy, select appropriate factor from the Age/Group Table in E.
3. Determine the number of losses on the policy, as defined in A.2. A policy with nine or more losses is assigned to Category 7.
4. Refer to the appropriate table in F, based on the number of losses on the policy.
5. Determine the appropriate factor from the Loss and Conviction Table based on the number of operators and convictions on the policy. If a factor is not shown for the number of operators and convictions on the policy, the policy is assigned to Category 7.
6. Determine the policy score by adding the factor determined in C.5 to the factor determined in C.2.

**D. Group Descriptions**

- Group 1: Single car policies with at least one of the following:
  - a. Collision coverage, or
  - b. At least 2 more operators than vehicles
- Group 2: Multi-car policies that do not have collision coverage on any vehicle, but have at least one of the following:
  - a. Same number of operators and vehicles
  - b. One less vehicle than operator
  - c. More vehicles than operators
- Group 3: Multi-car policies with either:
  - a. Collision coverage on at least one vehicle, or
  - b. At least 2 more operators than vehicles
- Group 4: Any policy that does not qualify for Groups 1, 2, or 3.

**E. Age/Group Table**

		Age of Policy						
		0	1	2	3	4	5	6+
Group	1	0.980	0.662	0.614	0.566	0.518	0.470	0.422
	2	0.930	0.612	0.564	0.516	0.468	0.420	0.372
	3	0.880	0.562	0.514	0.466	0.418	0.370	0.322
	4	1.130	0.812	0.764	0.716	0.668	0.620	0.572

**F. Loss and Conviction Tables**

*NO LOSSES ON POLICY*  
**Operators**

Convictions	Operators					
	1	2	3	4	5	6
0	0.000	0.000	0.000	0.000	0.000	0.000
1	0.300	0.150	0.100	0.075	0.060	0.050
2	0.600	0.300	0.200	0.150	0.120	0.100
3	0.900	0.450	0.300	0.225	0.180	0.150
4	1.200	0.600	0.400	0.300	0.240	0.200
5	1.500	0.750	0.500	0.375	0.300	0.250
6	1.800	0.900	0.600	0.450	0.360	0.300
7	2.100	1.050	0.700	0.525	0.420	0.350
8	2.400	1.200	0.800	0.600	0.480	0.400
9	2.700	1.350	0.900	0.675	0.540	0.450
10	3.000	1.500	1.000	0.750	0.600	0.500
11	3.300	1.650	1.100	0.825	0.660	0.550
12	3.600	1.800	1.200	0.900	0.720	0.600
13	3.900	1.950	1.300	0.975	0.780	0.650
14	4.200	2.100	1.400	1.050	0.840	0.700
15	4.500	2.250	1.500	1.125	0.900	0.750
16	4.800	2.400	1.600	1.200	0.960	0.800
17	5.100	2.550	1.700	1.275	1.020	0.850
18	5.400	2.700	1.800	1.350	1.080	0.900
19	5.700	2.850	1.900	1.425	1.140	0.950
20	6.000	3.000	2.000	1.500	1.200	1.000
21	6.300	3.150	2.100	1.575	1.260	1.050
22	6.600	3.300	2.200	1.650	1.320	1.100
23	6.900	3.450	2.300	1.725	1.380	1.150
24	7.200	3.600	2.400	1.800	1.440	1.200
25	7.500	3.750	2.500	1.875	1.500	1.250
26	7.800	3.900	2.600	1.950	1.560	1.300
27	8.100	4.050	2.700	2.025	1.620	1.350
28	8.400	4.200	2.800	2.100	1.680	1.400
29	8.700	4.350	2.900	2.175	1.740	1.450
30	9.000	4.500	3.000	2.250	1.800	1.500

*1 LOSS ON POLICY*  
**Operators**

Convictions	Operators					
	1	2	3	4	5	6
0	0.465	0.233	0.155	0.116	0.093	0.078
1	0.765	0.383	0.255	0.191	0.153	0.128
2	1.065	0.533	0.355	0.266	0.213	0.178
3	1.365	0.683	0.455	0.341	0.273	0.228
4	1.665	0.833	0.555	0.416	0.333	0.278
5	1.965	0.983	0.655	0.491	0.393	0.328
6	2.265	1.133	0.755	0.566	0.453	0.378
7	2.565	1.283	0.855	0.641	0.513	0.428
8	2.865	1.433	0.955	0.716	0.573	0.478
9	3.165	1.583	1.055	0.791	0.633	0.528
10	3.465	1.733	1.155	0.866	0.693	0.578
11	3.765	1.883	1.255	0.941	0.753	0.628
12	4.065	2.033	1.355	1.016	0.813	0.678
13	4.365	2.183	1.455	1.091	0.873	0.728
14	4.665	2.333	1.555	1.166	0.933	0.778
15	4.965	2.483	1.655	1.241	0.993	0.828
16	5.265	2.633	1.755	1.316	1.053	0.878
17	5.565	2.783	1.855	1.391	1.113	0.928
18	5.865	2.933	1.955	1.466	1.173	0.978
19	6.165	3.083	2.055	1.541	1.233	1.028
20	6.465	3.233	2.155	1.616	1.293	1.078
21	6.765	3.383	2.255	1.691	1.353	1.128
22	7.065	3.533	2.355	1.766	1.413	1.178
23	7.365	3.683	2.455	1.841	1.473	1.228
24	7.665	3.833	2.555	1.916	1.533	1.278
25	7.965	3.983	2.655	1.991	1.593	1.328
26	8.265	4.133	2.755	2.066	1.653	1.378
27	8.565	4.283	2.855	2.141	1.713	1.428
28	8.865	4.433	2.955	2.216	1.773	1.478
29	9.165	4.583	3.055	2.291	1.833	1.528
30	9.465	4.733	3.155	2.366	1.893	1.578

2 LOSSES ON POLICY

Operators

	1	2	3	4	5	6
0	1.395	0.698	0.465	0.349	0.279	0.233
1	1.695	0.848	0.565	0.424	0.339	0.283
2	1.995	0.998	0.665	0.499	0.399	0.333
3	2.295	1.148	0.765	0.574	0.459	0.383
4	2.595	1.298	0.865	0.649	0.519	0.433
5	2.895	1.448	0.965	0.724	0.579	0.483
6	3.195	1.598	1.065	0.799	0.639	0.533
7	3.495	1.748	1.165	0.874	0.699	0.583
8	3.795	1.898	1.265	0.949	0.759	0.633
9	4.095	2.048	1.365	1.024	0.819	0.683
10	4.395	2.198	1.465	1.099	0.879	0.733
11	4.695	2.348	1.565	1.174	0.939	0.783
12	4.995	2.498	1.665	1.249	0.999	0.833
13	5.295	2.648	1.765	1.324	1.059	0.883
14	5.595	2.798	1.865	1.399	1.119	0.933
15	5.895	2.948	1.965	1.474	1.179	0.983
16	6.195	3.098	2.065	1.549	1.239	1.033
17	6.495	3.248	2.165	1.624	1.299	1.083
18	6.795	3.398	2.265	1.699	1.359	1.133
19	7.095	3.548	2.365	1.774	1.419	1.183
20	7.395	3.698	2.465	1.849	1.479	1.233
21	7.695	3.848	2.565	1.924	1.539	1.283
22	7.995	3.998	2.665	1.999	1.599	1.333
23	8.295	4.148	2.765	2.074	1.659	1.383
24	8.595	4.298	2.865	2.149	1.719	1.433
25	8.895	4.448	2.965	2.224	1.779	1.483
26	9.195	4.598	3.065	2.299	1.839	1.533
27	9.495	4.748	3.165	2.374	1.899	1.583
28	9.795	4.898	3.265	2.449	1.959	1.633
29	10.095	5.048	3.365	2.524	2.019	1.683
30	10.395	5.198	3.465	2.599	2.079	1.733

Convictions

3 LOSSES ON POLICY

Operators

	1	2	3	4	5	6
0	2.325	1.163	0.775	0.581	0.465	0.388
1	2.625	1.313	0.875	0.656	0.525	0.438
2	2.925	1.463	0.975	0.731	0.585	0.488
3	3.225	1.613	1.075	0.806	0.645	0.538
4	3.525	1.763	1.175	0.881	0.705	0.588
5	3.825	1.913	1.275	0.956	0.765	0.638
6	4.125	2.063	1.375	1.031	0.825	0.688
7	4.425	2.213	1.475	1.106	0.885	0.738
8	4.725	2.363	1.575	1.181	0.945	0.788
9	5.025	2.513	1.675	1.256	1.005	0.838
10	5.325	2.663	1.775	1.331	1.065	0.888
11	5.625	2.813	1.875	1.406	1.125	0.938
12	5.925	2.963	1.975	1.481	1.185	0.988
13	6.225	3.113	2.075	1.556	1.245	1.038
14	6.525	3.263	2.175	1.631	1.305	1.088
15	6.825	3.413	2.275	1.706	1.365	1.138
16	7.125	3.563	2.375	1.781	1.425	1.188
17	7.425	3.713	2.475	1.856	1.485	1.238
18	7.725	3.863	2.575	1.931	1.545	1.288
19	8.025	4.013	2.675	2.006	1.605	1.338
20	8.325	4.163	2.775	2.081	1.665	1.388
21	8.625	4.313	2.875	2.156	1.725	1.438
22	8.925	4.463	2.975	2.231	1.785	1.488
23	9.225	4.613	3.075	2.306	1.845	1.538
24	9.525	4.763	3.175	2.381	1.905	1.588
25	9.825	4.913	3.275	2.456	1.965	1.638
26	10.125	5.063	3.375	2.531	2.025	1.688
27	10.425	5.213	3.475	2.606	2.085	1.738
28	10.725	5.363	3.575	2.681	2.145	1.788
29	11.025	5.513	3.675	2.756	2.205	1.838
30	11.325	5.663	3.775	2.831	2.265	1.888

Convictions

**4 LOSSES ON POLICY**

**Operators**

	1	2	3	4	5	6
0	3.255	1.628	1.085	0.814	0.651	0.543
1	3.555	1.778	1.185	0.889	0.711	0.593
2	3.855	1.928	1.285	0.964	0.771	0.643
3	4.155	2.078	1.385	1.039	0.831	0.693
4	4.455	2.228	1.485	1.114	0.891	0.743
5	4.755	2.378	1.585	1.189	0.951	0.793
6	5.055	2.528	1.685	1.264	1.011	0.843
7	5.355	2.678	1.785	1.339	1.071	0.893
8	5.655	2.828	1.885	1.414	1.131	0.943
9	5.955	2.978	1.985	1.489	1.191	0.993
10	6.255	3.128	2.085	1.564	1.251	1.043
11	6.555	3.278	2.185	1.639	1.311	1.093
12	6.855	3.428	2.285	1.714	1.371	1.143
13	7.155	3.578	2.385	1.789	1.431	1.193
14	7.455	3.728	2.485	1.864	1.491	1.243
15	7.755	3.878	2.585	1.939	1.551	1.293
16	8.055	4.028	2.685	2.014	1.611	1.343
17	8.355	4.178	2.785	2.089	1.671	1.393
18	8.655	4.328	2.885	2.164	1.731	1.443
19	8.955	4.478	2.985	2.239	1.791	1.493
20	9.255	4.628	3.085	2.314	1.851	1.543
21	9.555	4.778	3.185	2.389	1.911	1.593
22	9.855	4.928	3.285	2.464	1.971	1.643
23	10.155	5.078	3.385	2.539	2.031	1.693
24	10.455	5.228	3.485	2.614	2.091	1.743
25	10.755	5.378	3.585	2.689	2.151	1.793
26	11.055	5.528	3.685	2.764	2.211	1.843
27	11.355	5.678	3.785	2.839	2.271	1.893
28	11.655	5.828	3.885	2.914	2.331	1.943
29	11.955	5.978	3.985	2.989	2.391	1.993
30	12.255	6.128	4.085	3.064	2.451	2.043

**Convictions**

**5 LOSSES ON POLICY**

**Operators**

	1	2	3	4	5	6
0	4.185	2.093	1.395	1.046	0.837	0.698
1	4.485	2.243	1.495	1.121	0.897	0.748
2	4.785	2.393	1.595	1.196	0.957	0.798
3	5.085	2.543	1.695	1.271	1.017	0.848
4	5.385	2.693	1.795	1.346	1.077	0.898
5	5.685	2.843	1.895	1.421	1.137	0.948
6	5.985	2.993	1.995	1.496	1.197	0.998
7	6.285	3.143	2.095	1.571	1.257	1.048
8	6.585	3.293	2.195	1.646	1.317	1.098
9	6.885	3.443	2.295	1.721	1.377	1.148
10	7.185	3.593	2.395	1.796	1.437	1.198
11	7.485	3.743	2.495	1.871	1.497	1.248
12	7.785	3.893	2.595	1.946	1.557	1.298
13	8.085	4.043	2.695	2.021	1.617	1.348
14	8.385	4.193	2.795	2.096	1.677	1.398
15	8.685	4.343	2.895	2.171	1.737	1.448
16	8.985	4.493	2.995	2.246	1.797	1.498
17	9.285	4.643	3.095	2.321	1.857	1.548
18	9.585	4.793	3.195	2.396	1.917	1.598
19	9.885	4.943	3.295	2.471	1.977	1.648
20	10.185	5.093	3.395	2.546	2.037	1.698
21	10.485	5.243	3.495	2.621	2.097	1.748
22	10.785	5.393	3.595	2.696	2.157	1.798
23	11.085	5.543	3.695	2.771	2.217	1.848
24	11.385	5.693	3.795	2.846	2.277	1.898
25	11.685	5.843	3.895	2.921	2.337	1.948
26	11.985	5.993	3.995	2.996	2.397	1.998
27	12.285	6.143	4.095	3.071	2.457	2.048
28	12.585	6.293	4.195	3.146	2.517	2.098
29	12.885	6.443	4.295	3.221	2.577	2.148
30	13.185	6.593	4.395	3.296	2.637	2.198

**Convictions**



**6 LOSSES ON POLICY**

**Operators**

	<b>Operators</b>					
	1	2	3	4	5	6
0	5.115	2.558	1.705	1.279	1.023	0.853
1	5.415	2.708	1.805	1.354	1.083	0.903
2	5.715	2.858	1.905	1.429	1.143	0.953
3	6.015	3.008	2.005	1.504	1.203	1.003
4	6.315	3.158	2.105	1.579	1.263	1.053
5	6.615	3.308	2.205	1.654	1.323	1.103
6	6.915	3.458	2.305	1.729	1.383	1.153
7	7.215	3.608	2.405	1.804	1.443	1.203
8	7.515	3.758	2.505	1.879	1.503	1.253
9	7.815	3.908	2.605	1.954	1.563	1.303
10	8.115	4.058	2.705	2.029	1.623	1.353
11	8.415	4.208	2.805	2.104	1.683	1.403
12	8.715	4.358	2.905	2.179	1.743	1.453
13	9.015	4.508	3.005	2.254	1.803	1.503
14	9.315	4.658	3.105	2.329	1.863	1.553
15	9.615	4.808	3.205	2.404	1.923	1.603
16	9.915	4.958	3.305	2.479	1.983	1.653
17	10.215	5.108	3.405	2.554	2.043	1.703
18	10.515	5.258	3.505	2.629	2.103	1.753
19	10.815	5.408	3.605	2.704	2.163	1.803
20	11.115	5.558	3.705	2.779	2.223	1.853
21	11.415	5.708	3.805	2.854	2.283	1.903
22	11.715	5.858	3.905	2.929	2.343	1.953
23	12.015	6.008	4.005	3.004	2.403	2.003
24	12.315	6.158	4.105	3.079	2.463	2.053
25	12.615	6.308	4.205	3.154	2.523	2.103

**7 LOSSES ON POLICY**

**Operators**

	<b>Operators</b>					
	1	2	3	4	5	6
0	6.045	3.023	2.015	1.511	1.209	1.008
1	6.345	3.173	2.115	1.586	1.269	1.058
2	6.645	3.323	2.215	1.661	1.329	1.108
3	6.945	3.473	2.315	1.736	1.389	1.158
4	7.245	3.623	2.415	1.811	1.449	1.208
5	7.545	3.773	2.515	1.886	1.509	1.258
6	7.845	3.923	2.615	1.961	1.569	1.308
7	8.145	4.073	2.715	2.036	1.629	1.358
8	8.445	4.223	2.815	2.111	1.689	1.408
9	8.745	4.373	2.915	2.186	1.749	1.458
10	9.045	4.523	3.015	2.261	1.809	1.508
11	9.345	4.673	3.115	2.336	1.869	1.558
12	9.645	4.823	3.215	2.411	1.929	1.608
13	9.945	4.973	3.315	2.486	1.989	1.658
14	10.245	5.123	3.415	2.561	2.049	1.708
15	10.545	5.273	3.515	2.636	2.109	1.758
16	10.845	5.423	3.615	2.711	2.169	1.808
17	11.145	5.573	3.715	2.786	2.229	1.858
18	11.445	5.723	3.815	2.861	2.289	1.908
19	11.745	5.873	3.915	2.936	2.349	1.958
20	12.045	6.023	4.015	3.011	2.409	2.008
21	12.345	6.173	4.115	3.086	2.469	2.058
22	12.645	6.323	4.215	3.161	2.529	2.108
23	12.945	6.473	4.315	3.236	2.589	2.158
24	13.245	6.623	4.415	3.311	2.649	2.208
25	13.545	6.773	4.515	3.386	2.709	2.258

8 LOSSES ON POLICY

Operators

	1	2	3	4	5	6
0	6.975	3.488	2.325	1.744	1.395	1.163
1	7.275	3.638	2.425	1.819	1.455	1.213
2	7.575	3.788	2.525	1.894	1.515	1.263
3	7.875	3.938	2.625	1.969	1.575	1.313
4	8.175	4.088	2.725	2.044	1.635	1.363
5	8.475	4.238	2.825	2.119	1.695	1.413
6	8.775	4.388	2.925	2.194	1.755	1.463
7	9.075	4.538	3.025	2.269	1.815	1.513
8	9.375	4.688	3.125	2.344	1.875	1.563
9	9.675	4.838	3.225	2.419	1.935	1.613
10	9.975	4.988	3.325	2.494	1.995	1.663
11	10.275	5.138	3.425	2.569	2.055	1.713
12	10.575	5.288	3.525	2.644	2.115	1.763
13	10.875	5.438	3.625	2.719	2.175	1.813
14	11.175	5.588	3.725	2.794	2.235	1.863
15	11.475	5.738	3.825	2.869	2.295	1.913
16	11.775	5.888	3.925	2.944	2.355	1.963
17	12.075	6.038	4.025	3.019	2.415	2.013
18	12.375	6.188	4.125	3.094	2.475	2.063
19	12.675	6.338	4.225	3.169	2.535	2.113
20	12.975	6.488	4.325	3.244	2.595	2.163
21	13.275	6.638	4.425	3.319	2.655	2.213
22	13.575	6.788	4.525	3.394	2.715	2.263
23	13.875	6.938	4.625	3.469	2.775	2.313
24	14.175	7.088	4.725	3.544	2.835	2.363
25	14.475	7.238	4.825	3.619	2.895	2.413

Convictions