

**GOVERNMENT EMPLOYEES INSURANCE COMPANY  
GENERAL RULES SECTION  
MASSACHUSETTS**

**RULE G-10. CUSTOMIZED VEHICLES**

Customized equipment installed in or upon the vehicle, other than by the factory or an authorized dealer and not included in the purchase price of the vehicle, is excluded under the Physical Damage coverage as stated in the policy unless the Customized Equipment Buy Back Endorsement is issued. The Buy Back Endorsement is based on the actual cash value of the customized vehicle equipment added to the value of the vehicle as provided below.

For vehicles that are model year 2010 and earlier, if the total value of customization is under \$1,000, do not increase the symbol. If the amount of customization is \$1,000 or more, determine the symbol for the vehicle in accordance with PPA-03 and increase the symbol by one for each \$2,000 or fraction thereof of customization starting at \$1,000 and up.

For vehicles that are model year 2011 and later and are assigned symbol 1 through 70, determine the charge for the customization separately by coverage. If the total value of customization is under \$1,000, do not increase the symbol. If customization is \$1,000 or more, determine the symbol for the vehicle in accordance with PPA-03. Add the total customization amount to the middle of the symbol cost new range for the current vehicle symbol to determine the new symbol. If the current symbol on the vehicle is a 71 to 75 or 98, and if the customization amount is under \$5,000, there will be no charge for the customization. For customization amounts of \$5,000 or more, increase the current symbol factor by adding the "each additional \$10,000" symbol relativity amount for each \$10,000 or fraction thereof, of customization.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY  
PRIVATE PASSENGER RULES SECTION  
MASSACHUSETTS**

**RULE PPA-03. CLASSIFICATIONS (Cont'd)**

**2. Driver Definitions**

- i. **Rated Driver** - any licensed driver listed on a policy who is not classified as cancelled, excluded, deceased, deployed, having other insurance, or having a learner's permit.
- ii. **Years Experience** – The number of years licensed in U.S. and Canada. Other foreign driving experience will be accepted if the company is provided with a certified English language translation of the vehicle operator report from the applicable country.

**B. VEHICLE DEFINITIONS**

**1. Use of the Automobile**

- a. **Pleasure/Farm Use** - The automobile is not used in business and is not driven to and from work or the automobile is principally garaged on a farm or ranch and is not used in any occupation, profession or business other than farming.
- b. **Commuting Use** - The automobile is not used for business and is driven to and from work.  
**NOTE:** The phrase "driven to and from work" shall be deemed to include use in carpools, other share-the-ride arrangements or driving part way to and from work, such as to a railroad or bus depot, whether or not the car is parked at the depot during the day. It shall also be deemed to include use to and from school.
- c. **Business Use** - The use of the automobile is required by or customarily involved in the duties of the applicant or any other person customarily operating the automobile in his occupation, profession or business other than driving to or from his principal place of occupation, profession or business.

**2. Annual Mileage** –the number of miles the vehicle is driven in a year.

**3. Vehicle Classification Symbol** – the vehicle will be classified by body style, make, model and year.

**4. Vehicle Cost Symbol**

- a. Refer to the Symbol Section for the applicable symbol. For newly announced models use the symbol shown for the latest corresponding model. If there is no corresponding model, the symbol may be determined from the table shown in the rate section.
- b. Gray Market Vehicles –
  1. Gray Market vehicles with a comparable U.S. model will be assigned the comparable model's symbol plus 1. The model year/age will be that of the rated vehicle.
  2. In cases where the Gray Market vehicle has no comparable U.S. model, the symbol will be determined by the cost of that vehicle plus the conversion cost, and then increased by three. The model year/age will be that of the rated vehicle.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 04/22/2010 Renewals 05/31/2010 Rate Gen 04**  
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**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
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Annual Base Rates

Rate Class	Territory	BI 20/40	PD 5M	COLL 100	LTD COLL 100	COMP 100	MP 1M	PIP NON-DED	UMBI 20/40	UIMBI 20/50
10	001	160.06	271.10	509.70	38.20	124.77	17.30	57.69	13.69	1.00
15	001	160.06	271.10	509.70	38.20	124.77	17.30	57.69	13.69	1.00
17	001	259.40	353.08	842.42	63.20	124.77	17.30	82.22	13.69	1.00
18	001	190.14	333.82	600.88	45.10	124.77	17.30	64.68	13.69	1.00
20	001	508.72	882.60	1549.76	116.20	124.77	17.30	168.71	13.69	1.00
21	001	354.96	647.43	961.08	72.10	124.77	17.30	117.29	13.69	1.00
25	001	457.85	794.34	1394.79	104.60	124.77	17.30	151.84	13.69	1.00
26	001	319.46	582.69	864.97	64.90	124.77	17.30	105.56	13.69	1.00
30	001	183.24	293.46	521.26	39.10	124.77	17.30	51.67	13.69	1.00
10	002	173.77	296.37	524.52	39.30	115.25	17.30	58.60	13.69	1.00
15	002	173.77	296.37	524.52	39.30	115.25	17.30	58.60	13.69	1.00
17	002	282.63	364.93	824.19	61.80	115.25	17.30	83.52	13.69	1.00
18	002	206.43	364.93	618.35	46.40	115.25	17.30	65.70	13.69	1.00
20	002	554.29	875.77	1516.23	113.70	115.25	17.30	171.39	13.69	1.00
21	002	385.37	707.77	989.02	74.20	115.25	17.30	119.15	13.69	1.00
25	002	498.86	788.19	1364.61	102.30	115.25	17.30	154.25	13.69	1.00
26	002	346.83	636.99	890.12	66.80	115.25	17.30	107.24	13.69	1.00
30	002	169.46	327.93	496.65	37.20	115.25	17.30	57.15	13.69	1.00
10	003	191.32	295.44	529.86	39.70	122.49	17.30	68.72	13.69	1.00
15	003	191.32	295.44	529.86	39.70	122.49	17.30	68.72	13.69	1.00
17	003	310.57	374.43	845.83	63.40	122.49	17.30	97.94	13.69	1.00
18	003	227.27	363.79	624.65	46.80	122.49	17.30	77.05	13.69	1.00
20	003	620.16	935.96	1556.03	116.70	122.49	17.30	200.99	13.69	1.00
21	003	424.27	705.55	999.11	74.90	122.49	17.30	139.73	13.69	1.00
25	003	558.15	842.36	1400.42	105.00	122.49	17.30	180.89	13.69	1.00
26	003	381.85	634.99	899.20	67.40	122.49	17.30	125.76	13.69	1.00
30	003	201.91	327.22	545.84	40.90	122.49	17.30	69.31	13.69	1.00
10	004	217.56	313.74	545.26	40.90	115.52	17.30	74.15	14.60	1.00
15	004	217.56	313.74	545.26	40.90	115.52	17.30	74.15	14.60	1.00
17	004	386.17	386.32	922.89	69.20	115.52	17.30	105.69	14.60	1.00
18	004	258.45	386.32	642.80	48.20	115.52	17.30	83.14	14.60	1.00
20	004	757.35	956.68	1697.80	127.30	115.52	17.30	216.87	14.60	1.00
21	004	482.47	749.25	1028.13	77.10	115.52	17.30	150.77	14.60	1.00
25	004	681.62	861.01	1528.02	114.60	115.52	17.30	195.19	14.60	1.00
26	004	434.22	674.33	925.32	69.40	115.52	17.30	135.70	14.60	1.00
30	004	231.93	372.95	569.98	42.70	115.52	17.30	73.17	14.60	1.00
10	005	226.96	325.85	566.90	42.50	123.81	17.30	84.67	14.60	1.00
15	005	226.96	325.85	566.90	42.50	123.81	17.30	84.67	14.60	1.00
17	005	371.84	401.24	900.91	67.60	123.81	17.30	120.67	14.60	1.00
18	005	269.62	401.24	668.31	50.10	123.81	17.30	94.93	14.60	1.00
20	005	729.23	988.99	1657.36	124.30	123.81	17.30	247.63	14.60	1.00
21	005	503.33	778.18	1068.94	80.20	123.81	17.30	172.16	14.60	1.00
25	005	656.31	890.09	1491.62	111.90	123.81	17.30	222.87	14.60	1.00
26	005	453.00	700.36	962.05	72.20	123.81	17.30	154.94	14.60	1.00
30	005	269.05	382.89	543.22	40.70	123.81	17.30	86.64	14.60	1.00
10	006	249.38	343.09	608.08	45.60	128.08	17.30	86.12	14.60	1.00
15	006	249.38	343.09	608.08	45.60	128.08	17.30	86.12	14.60	1.00
17	006	403.20	422.47	955.50	71.70	128.08	17.30	122.74	14.60	1.00
18	006	296.25	422.47	716.86	53.80	128.08	17.30	96.55	14.60	1.00
20	006	790.73	1000.53	1757.78	131.80	128.08	17.30	251.87	14.60	1.00
21	006	553.04	819.36	1146.59	86.00	128.08	17.30	175.10	14.60	1.00
25	006	711.66	900.48	1582.00	118.70	128.08	17.30	226.68	14.60	1.00
26	006	497.74	737.43	1031.93	77.40	128.08	17.30	157.59	14.60	1.00
30	006	251.39	407.11	580.71	43.60	128.08	17.30	85.94	14.60	1.00
10	007	253.37	353.45	630.19	47.30	131.27	17.30	96.84	14.60	1.00
15	007	253.37	353.45	630.19	47.30	131.27	17.30	96.84	14.60	1.00
17	007	390.50	435.22	1008.57	75.60	131.27	17.30	134.87	14.60	1.00
18	007	300.99	435.22	742.93	55.70	131.27	17.30	108.57	14.60	1.00
20	007	765.84	1003.03	1855.41	139.20	131.27	17.30	283.21	14.60	1.00
21	007	561.89	844.09	1188.28	89.10	131.27	17.30	196.89	14.60	1.00
25	007	689.26	902.72	1669.87	125.20	131.27	17.30	254.89	14.60	1.00
26	007	505.70	759.68	1069.45	80.20	131.27	17.30	177.20	14.60	1.00
30	007	287.96	432.33	635.93	47.70	131.27	17.30	91.08	14.60	1.00
10	008	283.21	367.88	661.39	49.60	139.88	17.30	96.75	14.60	1.00
15	008	283.21	367.88	661.39	49.60	139.88	17.30	96.75	14.60	1.00
17	008	434.25	453.00	1039.26	77.90	139.88	17.30	137.89	14.60	1.00

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18	008	336.43	453.00	779.70	58.50	139.88	17.30	108.47	14.60	1.00
20	008	863.85	1061.35	1911.88	143.40	139.88	17.30	282.95	14.60	1.00
21	008	628.06	878.56	1247.10	93.50	139.88	17.30	196.71	14.60	1.00
25	008	777.46	955.22	1720.69	129.10	139.88	17.30	254.66	14.60	1.00
26	008	565.25	790.71	1122.39	84.20	139.88	17.30	177.04	14.60	1.00
30	008	287.46	458.51	624.71	46.90	139.88	17.30	85.83	14.60	1.00
10	009	329.40	389.29	640.32	48.00	129.77	17.30	120.75	15.05	1.00
15	009	329.40	389.29	640.32	48.00	129.77	17.30	120.75	15.05	1.00
17	009	501.80	479.35	1024.06	76.80	129.77	17.30	159.27	15.05	1.00
18	009	391.31	479.35	754.87	56.60	129.77	17.30	131.70	15.05	1.00
20	009	952.57	1070.70	1883.92	141.30	129.77	17.30	329.48	15.05	1.00
21	009	730.50	929.68	1207.39	90.60	129.77	17.30	240.60	15.05	1.00
25	009	857.31	963.63	1695.53	127.20	129.77	17.30	296.53	15.05	1.00
26	009	657.45	836.71	1086.65	81.50	129.77	17.30	216.54	15.05	1.00
30	009	347.12	445.63	671.13	50.30	129.77	17.30	110.54	15.05	1.00
10	010	339.07	359.12	595.24	44.60	142.00	17.30	122.32	15.05	1.00
15	010	339.07	359.12	595.24	44.60	142.00	17.30	122.32	15.05	1.00
17	010	494.39	442.21	1007.56	75.60	142.00	17.30	182.16	15.05	1.00
18	010	402.80	442.21	701.72	52.60	142.00	17.30	143.30	15.05	1.00
20	010	969.58	1054.60	1853.56	139.00	142.00	17.30	343.31	15.05	1.00
21	010	751.95	857.64	1122.38	84.20	142.00	17.30	259.88	15.05	1.00
25	010	872.63	949.14	1668.20	125.10	142.00	17.30	308.97	15.05	1.00
26	010	676.76	771.87	1010.14	75.80	142.00	17.30	233.89	15.05	1.00
30	010	353.69	443.14	611.40	45.90	142.00	17.30	111.12	15.05	1.00
10	011	334.72	378.54	705.19	52.90	149.69	17.30	109.10	15.05	1.00
15	011	334.72	378.54	705.19	52.90	149.69	17.30	109.10	15.05	1.00
17	011	527.96	466.11	1108.08	83.10	149.69	17.30	155.50	15.05	1.00
18	011	397.62	466.11	831.34	62.40	149.69	17.30	122.32	15.05	1.00
20	011	1035.42	1042.16	1888.80	141.70	149.69	17.30	319.09	15.05	1.00
21	011	742.28	904.01	1329.69	99.70	149.69	17.30	221.84	15.05	1.00
25	011	931.88	937.94	1699.92	127.50	149.69	17.30	287.18	15.05	1.00
26	011	668.06	813.61	1196.72	89.80	149.69	17.30	199.65	15.05	1.00
30	011	349.34	418.53	634.23	47.60	149.69	17.30	97.24	15.05	1.00
10	012	362.24	430.54	778.62	58.40	155.14	17.30	128.61	15.05	1.00
15	012	362.24	430.54	778.62	58.40	155.14	17.30	128.61	15.05	1.00
17	012	474.99	530.15	1223.47	91.80	155.14	17.30	186.69	15.05	1.00
18	012	430.32	530.15	917.90	68.80	155.14	17.30	146.86	15.05	1.00
20	012	1055.39	1250.81	1895.67	142.20	155.14	17.30	338.90	15.05	1.00
21	012	803.32	1028.20	1468.15	110.10	155.14	17.30	266.33	15.05	1.00
25	012	949.85	1125.73	1706.10	128.00	155.14	17.30	305.01	15.05	1.00
26	012	722.99	925.38	1321.34	99.10	155.14	17.30	239.70	15.05	1.00
30	012	392.05	486.53	824.47	61.80	155.14	17.30	117.49	15.05	1.00
10	013	421.25	435.88	741.66	55.60	167.26	17.30	145.85	15.05	1.00
15	013	421.25	435.88	741.66	55.60	167.26	17.30	145.85	15.05	1.00
17	013	556.73	536.72	1166.73	87.50	167.26	17.30	215.78	15.05	1.00
18	013	504.36	536.72	874.33	65.60	167.26	17.30	168.68	15.05	1.00
20	013	1056.82	1249.10	1911.28	143.30	167.26	17.30	338.88	15.05	1.00
21	013	931.05	1040.94	1398.47	104.90	167.26	17.30	299.37	15.05	1.00
25	013	951.14	1124.19	1720.16	129.00	167.26	17.30	304.99	15.05	1.00
26	013	837.94	936.85	1258.62	94.40	167.26	17.30	269.44	15.05	1.00
30	013	438.50	497.95	720.64	54.00	167.26	17.30	134.45	15.05	1.00
10	014	472.59	488.38	922.41	69.20	185.77	17.30	163.09	15.39	1.00
15	014	472.59	488.38	922.41	69.20	185.77	17.30	163.09	15.39	1.00
17	014	695.49	569.06	1292.78	97.00	185.77	17.30	227.30	15.39	1.00
18	014	576.22	569.06	1098.98	82.40	185.77	17.30	187.94	15.39	1.00
20	014	1040.13	1254.88	1867.17	140.00	185.77	17.30	333.43	15.39	1.00
21	014	960.25	1089.06	1613.26	121.00	185.77	17.30	309.14	15.39	1.00
25	014	936.12	1129.39	1680.45	126.00	185.77	17.30	300.09	15.39	1.00
26	014	864.23	980.15	1451.93	108.90	185.77	17.30	278.23	15.39	1.00
30	014	489.81	534.34	918.06	68.90	185.77	17.30	149.35	15.39	1.00
10	015	564.31	522.33	1105.27	82.90	231.11	17.30	188.16	15.73	1.00
15	015	564.31	522.33	1105.27	82.90	231.11	17.30	188.16	15.73	1.00
17	015	771.99	603.57	1356.85	101.80	231.11	17.30	250.44	15.73	1.00
18	015	606.33	603.57	1185.62	88.90	231.11	17.30	196.94	15.73	1.00
20	015	1039.28	1275.57	1863.46	139.80	231.11	17.30	332.95	15.73	1.00
21	015	1038.47	1176.87	1685.14	126.40	231.11	17.30	332.95	15.73	1.00
25	015	935.35	1148.02	1677.12	125.80	231.11	17.30	299.65	15.73	1.00
26	015	934.63	1059.18	1516.62	113.70	231.11	17.30	299.65	15.73	1.00
30	015	577.42	568.43	1078.06	80.90	231.11	17.30	168.75	15.73	1.00

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Annual Base Rates

Rate Class	Territory	BI 20/40	PD 5M	COLL 100	LTD COLL 100	COMP 100	MP 1M	PIP NON-DED	UMBI 20/40	UIMBI 20/50
10	016	494.37	458.60	978.78	73.40	350.40	17.30	163.27	15.73	1.00
15	016	494.37	458.60	978.78	73.40	350.40	17.30	163.27	15.73	1.00
17	016	781.22	597.29	1315.30	98.60	350.40	17.30	255.96	15.73	1.00
18	016	781.22	597.29	1071.98	80.40	350.40	17.30	255.51	15.73	1.00
20	016	1012.99	1247.12	1814.92	136.10	350.40	17.30	325.38	15.73	1.00
21	016	1005.59	1056.79	1436.53	107.70	350.40	17.30	321.93	15.73	1.00
25	016	911.69	1122.41	1633.43	122.50	350.40	17.30	292.84	15.73	1.00
26	016	905.03	951.11	1292.88	97.00	350.40	17.30	289.74	15.73	1.00
30	016	541.33	504.90	940.61	70.50	350.40	17.30	158.52	15.73	1.00
10	017	359.15	393.96	713.63	53.50	125.44	17.30	95.41	15.05	1.00
15	017	359.15	393.96	713.63	53.50	125.44	17.30	95.41	15.05	1.00
17	017	578.50	485.11	1121.35	84.10	125.44	17.30	135.98	15.05	1.00
18	017	422.02	485.11	841.28	63.10	125.44	17.30	106.97	15.05	1.00
20	017	1034.07	1205.23	1917.81	143.80	125.44	17.30	279.03	15.05	1.00
21	017	738.55	930.58	1330.31	99.80	125.44	17.30	193.99	15.05	1.00
25	017	930.67	1084.71	1726.03	129.50	125.44	17.30	251.13	15.05	1.00
26	017	664.69	837.52	1197.28	89.80	125.44	17.30	174.59	15.05	1.00
30	017	383.65	436.43	658.92	49.40	125.44	17.30	79.05	15.05	1.00
10	018	376.20	462.60	933.59	70.00	254.82	17.30	127.09	15.73	1.00
15	018	376.20	462.60	933.59	70.00	254.82	17.30	127.09	15.73	1.00
17	018	773.37	569.03	1365.98	102.40	254.82	17.30	245.28	15.73	1.00
18	018	481.83	569.03	1075.45	80.70	254.82	17.30	158.35	15.73	1.00
20	018	1055.29	1278.98	1872.22	140.40	254.82	17.30	338.96	15.73	1.00
21	018	924.77	1059.50	1561.23	117.10	254.82	17.30	297.59	15.73	1.00
25	018	949.76	1151.08	1685.00	126.40	254.82	17.30	305.07	15.73	1.00
26	018	832.30	953.55	1405.11	105.40	254.82	17.30	267.83	15.73	1.00
30	018	455.17	486.79	863.69	64.80	254.82	17.30	137.44	15.73	1.00
10	019	450.75	422.08	820.12	61.50	278.78	17.30	153.73	15.39	1.00
15	019	450.75	422.08	820.12	61.50	278.78	17.30	153.73	15.39	1.00
17	019	757.41	519.74	1288.68	96.70	278.78	17.30	246.61	15.39	1.00
18	019	568.55	519.74	966.83	72.50	278.78	17.30	187.88	15.39	1.00
20	019	1011.46	1239.70	1813.95	136.00	278.78	17.30	323.96	15.39	1.00
21	019	938.19	1008.00	1546.40	116.00	278.78	17.30	301.04	15.39	1.00
25	019	910.32	1115.73	1632.55	122.40	278.78	17.30	291.56	15.39	1.00
26	019	844.37	907.20	1391.76	104.40	278.78	17.30	270.93	15.39	1.00
30	019	515.12	456.15	852.30	63.90	278.78	17.30	151.06	15.39	1.00
10	020	423.04	447.62	1049.92	78.70	252.83	17.30	141.20	15.73	1.00
15	020	423.04	447.62	1049.92	78.70	252.83	17.30	141.20	15.73	1.00
17	020	774.65	602.74	1388.48	104.10	252.83	17.30	253.04	15.73	1.00
18	020	540.14	549.83	1191.69	89.40	252.83	17.30	176.22	15.73	1.00
20	020	1047.71	1268.72	1843.38	138.30	252.83	17.30	336.02	15.73	1.00
21	020	962.87	1033.58	1620.79	121.60	252.83	17.30	310.15	15.73	1.00
25	020	942.94	1141.85	1659.04	124.40	252.83	17.30	302.42	15.73	1.00
26	020	866.59	930.22	1458.71	109.40	252.83	17.30	279.13	15.73	1.00
30	020	501.65	502.53	1022.45	76.70	252.83	17.30	154.01	15.73	1.00
10	021	527.01	526.68	1098.37	82.40	344.46	17.30	172.67	15.73	1.00
15	021	527.01	526.68	1098.37	82.40	344.46	17.30	172.67	15.73	1.00
17	021	777.50	640.31	1410.15	105.80	344.46	17.30	253.11	15.73	1.00
18	021	733.19	640.31	1367.32	102.50	344.46	17.30	242.85	15.73	1.00
20	021	1019.16	1249.28	1831.12	137.30	344.46	17.30	326.74	15.73	1.00
21	021	1015.38	1156.11	1831.12	137.30	344.46	17.30	325.04	15.73	1.00
25	021	917.25	1124.35	1648.01	123.60	344.46	17.30	294.06	15.73	1.00
26	021	913.85	1040.50	1648.01	123.60	344.46	17.30	292.53	15.73	1.00
30	021	763.12	563.83	1079.43	81.00	344.46	17.30	228.57	15.73	1.00
10	022	519.34	617.05	1217.09	91.30	388.15	17.30	169.44	15.73	1.00
15	022	519.34	617.05	1217.09	91.30	388.15	17.30	169.44	15.73	1.00
17	022	777.31	757.81	1396.11	104.70	388.15	17.30	253.24	15.73	1.00
18	022	717.05	757.81	1396.11	104.70	388.15	17.30	238.16	15.73	1.00
20	022	1019.59	1243.20	1811.91	135.90	388.15	17.30	327.11	15.73	1.00
21	022	998.78	1243.20	1779.31	133.40	388.15	17.30	320.28	15.73	1.00
25	022	917.63	1118.88	1630.72	122.30	388.15	17.30	294.40	15.73	1.00
26	022	898.90	1118.88	1601.38	120.10	388.15	17.30	288.26	15.73	1.00
30	022	739.88	664.19	1289.61	96.70	388.15	17.30	221.35	15.73	1.00
10	023	360.66	365.72	840.16	63.00	270.12	17.30	122.51	15.05	1.00
15	023	360.66	365.72	840.16	63.00	270.12	17.30	122.51	15.05	1.00
17	023	524.46	450.33	1399.70	105.00	270.12	17.30	174.60	15.05	1.00
18	023	428.44	450.33	1075.31	80.60	270.12	17.30	137.35	15.05	1.00
20	023	1031.59	1019.29	1866.62	140.00	270.12	17.30	329.96	15.05	1.00
21	023	799.81	873.39	1683.33	126.20	270.12	17.30	249.09	15.05	1.00
25	023	928.43	917.36	1679.96	126.00	270.12	17.30	296.96	15.05	1.00
26	023	719.83	786.05	1515.00	113.60	270.12	17.30	224.18	15.05	1.00
30	023	360.62	409.14	866.65	65.00	270.12	17.30	100.00	15.05	1.00
10	024	379.04	476.15	909.52	68.20	182.92	17.30	133.34	15.05	1.00

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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Annual Base Rates

Rate Class	Territory	BI 20/40	PD 5M	COLL 100	LTD COLL 100	COMP 100	MP 1M	PIP NON-DED	UMBI 20/40	UIMBI 20/50
15	024	379.04	476.15	909.52	68.20	182.92	17.30	133.34	15.05	1.00
17	024	506.40	586.31	1343.16	100.70	182.92	17.30	195.90	15.05	1.00
18	024	450.27	586.31	1072.22	80.40	182.92	17.30	154.10	15.05	1.00
20	024	1034.73	1273.04	1862.57	139.70	182.92	17.30	331.42	15.05	1.00
21	024	824.30	1027.40	1571.47	117.90	182.92	17.30	266.06	15.05	1.00
25	024	931.25	1145.74	1676.32	125.70	182.92	17.30	298.27	15.05	1.00
26	024	741.87	924.66	1414.32	106.10	182.92	17.30	239.46	15.05	1.00
30	024	378.50	511.52	914.15	68.60	182.92	17.30	115.96	15.05	1.00
10	025	385.50	425.14	846.45	63.50	264.71	17.30	131.77	15.05	1.00
15	025	385.50	425.14	846.45	63.50	264.71	17.30	131.77	15.05	1.00
17	025	671.13	523.50	1330.06	99.80	264.71	17.30	193.70	15.05	1.00
18	025	495.27	523.50	997.87	74.80	264.71	17.30	152.38	15.05	1.00
20	025	1037.31	1276.93	1892.06	141.90	264.71	17.30	332.91	15.05	1.00
21	025	931.93	1015.30	1596.06	119.70	264.71	17.30	276.34	15.05	1.00
25	025	933.58	1149.24	1702.86	127.70	264.71	17.30	299.62	15.05	1.00
26	025	838.74	913.77	1436.45	107.70	264.71	17.30	248.71	15.05	1.00
30	025	446.83	493.16	830.73	62.30	264.71	17.30	127.79	15.05	1.00
10	026	472.58	483.75	1142.60	85.70	314.71	17.30	159.99	15.39	1.00
15	026	472.58	483.75	1142.60	85.70	314.71	17.30	159.99	15.39	1.00
17	026	782.58	595.67	1413.32	106.00	314.71	17.30	255.59	15.39	1.00
18	026	618.47	595.67	1387.48	104.10	314.71	17.30	205.64	15.39	1.00
20	026	1016.31	1244.58	1814.94	136.10	314.71	17.30	325.46	15.39	1.00
21	026	1011.57	1155.28	1756.12	131.70	314.71	17.30	325.12	15.39	1.00
25	026	914.68	1120.12	1633.44	122.50	314.71	17.30	292.92	15.39	1.00
26	026	910.41	1039.75	1580.50	118.50	314.71	17.30	292.61	15.39	1.00
30	026	488.06	503.76	1225.42	91.90	314.71	17.30	147.86	15.39	1.00
10	027	134.69	248.32	464.93	34.90	108.03	17.30	50.55	13.02	1.00
15	027	134.69	248.32	464.93	34.90	108.03	17.30	50.55	13.02	1.00
17	027	248.79	330.74	757.97	56.80	108.03	17.30	72.04	13.02	1.00
18	027	160.01	305.77	548.11	41.10	108.03	17.30	56.68	13.02	1.00
20	027	487.92	826.76	1394.40	104.60	108.03	17.30	147.84	13.02	1.00
21	027	298.70	593.02	876.68	65.80	108.03	17.30	102.78	13.02	1.00
25	027	439.13	744.08	1254.96	94.10	108.03	17.30	133.06	13.02	1.00
26	027	268.83	533.72	789.01	59.20	108.03	17.30	92.50	13.02	1.00
30	027	143.62	253.25	459.60	34.50	108.03	17.30	48.92	13.02	1.00
10	040	433.71	329.23	580.04	43.50	161.27	17.30	152.11	15.39	1.00
15	040	433.71	329.23	580.04	43.50	161.27	17.30	152.11	15.39	1.00
17	040	702.24	405.40	911.44	68.40	161.27	17.30	228.58	15.39	1.00
18	040	523.77	405.40	683.80	51.30	161.27	17.30	171.70	15.39	1.00
20	040	1047.80	1008.93	1676.74	125.80	161.27	17.30	335.93	15.39	1.00
21	040	908.17	786.26	1093.72	82.00	161.27	17.30	291.66	15.39	1.00
25	040	943.02	908.04	1509.06	113.20	161.27	17.30	302.34	15.39	1.00
26	040	817.35	707.63	984.35	73.80	161.27	17.30	262.49	15.39	1.00
30	040	486.71	382.53	546.45	41.00	161.27	17.30	149.41	15.39	1.00
10	041	450.79	416.43	660.00	49.50	161.22	17.30	153.73	15.39	1.00
15	041	450.79	416.43	660.00	49.50	161.22	17.30	153.73	15.39	1.00
17	041	700.68	512.78	1037.09	77.80	161.22	17.30	228.61	15.39	1.00
18	041	577.64	512.78	778.07	58.40	161.22	17.30	189.42	15.39	1.00
20	041	1052.42	1072.56	1898.15	142.40	161.22	17.30	338.88	15.39	1.00
21	041	958.50	994.50	1244.50	93.30	161.22	17.30	307.51	15.39	1.00
25	041	947.18	965.30	1708.34	128.10	161.22	17.30	304.99	15.39	1.00
26	041	862.65	895.05	1120.05	84.00	161.22	17.30	276.76	15.39	1.00
30	041	494.67	471.87	606.12	45.50	161.22	17.30	150.85	15.39	1.00
10	042	556.55	388.25	706.27	53.00	197.07	17.30	189.84	15.73	1.00
15	042	556.55	388.25	706.27	53.00	197.07	17.30	189.84	15.73	1.00
17	042	772.02	478.07	1109.79	83.20	197.07	17.30	250.53	15.73	1.00
18	042	622.69	478.07	832.62	62.40	197.07	17.30	204.28	15.73	1.00
20	042	1045.25	1062.27	1886.23	141.50	197.07	17.30	334.35	15.73	1.00
21	042	1035.12	927.19	1331.74	99.90	197.07	17.30	331.42	15.73	1.00
25	042	940.73	956.04	1697.61	127.30	197.07	17.30	300.92	15.73	1.00
26	042	931.61	834.47	1198.57	89.90	197.07	17.30	298.28	15.73	1.00
30	042	605.64	417.55	660.53	49.50	197.07	17.30	180.70	15.73	1.00
10	043	502.20	497.89	847.52	63.60	207.11	17.30	169.42	15.73	1.00
15	043	502.20	497.89	847.52	63.60	207.11	17.30	169.42	15.73	1.00
17	043	761.58	605.80	1333.60	100.00	207.11	17.30	246.53	15.73	1.00
18	043	610.57	605.80	999.14	74.90	207.11	17.30	199.72	15.73	1.00
20	043	1040.17	1279.38	1853.08	139.00	207.11	17.30	334.38	15.73	1.00
21	043	1035.25	1177.11	1598.08	119.90	207.11	17.30	332.89	15.73	1.00
25	043	936.16	1151.44	1667.77	125.10	207.11	17.30	300.94	15.73	1.00
26	043	931.72	1059.40	1438.27	107.90	207.11	17.30	299.60	15.73	1.00
30	043	579.11	550.55	824.01	61.80	207.11	17.30	173.38	15.73	1.00
10	044	469.63	403.14	762.49	57.20	336.46	17.30	155.30	15.73	1.00
15	044	469.63	403.14	762.49	57.20	336.46	17.30	155.30	15.73	1.00

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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Annual Base Rates

Rate Class	Territory	BI 20/40	PD 5M	COLL 100	LTDCOLL 100	COMP 100	MP 1M	PIP NON-DED	UMBI 20/40	UIMBI 20/50
17	044	794.27	539.52	1198.13	89.90	336.46	17.30	259.39	15.73	1.00
18	044	789.60	539.52	898.89	67.40	336.46	17.30	258.83	15.73	1.00
20	044	1028.36	1246.47	1863.57	139.80	336.46	17.30	330.83	15.73	1.00
21	044	1015.61	1046.36	1437.00	107.80	336.46	17.30	326.27	15.73	1.00
25	044	925.52	1121.82	1677.22	125.80	336.46	17.30	297.75	15.73	1.00
26	044	914.05	941.73	1293.30	97.00	336.46	17.30	293.64	15.73	1.00
30	044	519.73	443.35	716.96	53.80	336.46	17.30	150.84	15.73	1.00
10	045	519.30	483.36	868.36	65.10	217.01	17.30	175.73	15.73	1.00
15	045	519.30	483.36	868.36	65.10	217.01	17.30	175.73	15.73	1.00
17	045	750.75	595.19	1320.79	99.10	217.01	17.30	242.78	15.73	1.00
18	045	604.67	595.19	1023.70	76.80	217.01	17.30	196.80	15.73	1.00
20	045	1042.09	1280.12	1866.28	140.00	217.01	17.30	334.46	15.73	1.00
21	045	1030.21	1154.34	1637.37	122.80	217.01	17.30	329.90	15.73	1.00
25	045	937.88	1152.11	1679.65	126.00	217.01	17.30	301.01	15.73	1.00
26	045	927.19	1038.91	1473.63	110.50	217.01	17.30	296.91	15.73	1.00
30	045	577.50	525.92	774.73	58.10	217.01	17.30	173.25	15.73	1.00



**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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Miscellaneous Coverage Rates and Factors

**EMERGENCY ROAD SERVICE**

See private passenger rules to determine vehicle age.

	<b>Rate per Vehicle</b>		<b>Vehicle Age Factor</b>
	\$16.00	<i>Liability &amp; Physical Damage Vehicle</i>	<b>1-4</b> 0.70
			<b>5-8</b> 1.00
			<b>9 &amp; over</b> 1.30
	<b>Vehicle Coverage Limit Factors</b>		
	<b>Liability &amp; Physical Damage Vehicle</b>	1.00	
	<b>Liability Only Vehicle</b>	1.30	

**RENTAL REIMBURSEMENT**

15/Day 450 Max

	<b>Rate per Vehicle</b>		<b>Increased Limit Factors</b>	
	\$31.50		<b>15/450</b> 1.00	<b>30/900</b> 2.00
	<b>Multi-Car Discount Factor (Vehicle Count&gt;1)</b>	0.80	<b>45/1350</b> 3.00	<b>100/3000</b> 6.667

**MULTI-RISK PHYSICAL DAMAGE (MBI)**

\$250 Deductible

**Rate per Vehicle**

\$82.40

<u>Model Year Factors</u>		<u>Vehicle Class/Coverage Age Factors</u>						
<u>Year</u>	<u>Factor</u>	<u>Covg Age</u>	<u>Class</u>					
			1	2	3	4	5	6
1996 or <	0.470							
1997	0.494	1	1.000	1.094	1.112	1.232	1.647	1.882
1998	0.519	2	1.000	1.094	1.112	1.232	1.647	1.882
1999	0.544	3	1.000	1.094	1.112	1.232	1.647	1.882
2000	0.572	4	1.000	1.094	1.200	1.436	2.245	2.567
2001	0.600	5	1.112	1.370	1.712	2.054	2.992	3.421
2002	0.630	6	1.280	1.574	1.967	2.567	3.741	4.276
2003	0.680	7	1.447	1.778	2.225	2.970	4.341	5.130
2004	0.735	8	1.447	1.778	2.225	2.970	4.341	5.130
2005	0.794	9 or >	1.447	1.778	2.225	2.970	4.341	5.130
2006	0.857							
2007	0.926							
2008	1.000							
2009	1.080							
2010	1.166							
2011+	**							

\*\*\* Each subsequent model year is multiplied by a factor of 1.08



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PRIVATE PASSENGER INCREASED LIMITS and DEDUCTIBLES

LIMITS	FACTORS			LIMITS	FACTORS		DEDS	FACTORS	
	<u>BI</u>	<u>UIMBI</u>	<u>UMBI</u>		<u>PD</u>	<u>MP</u>		<u>COLL</u>	<u>LTD</u> <u>COLL</u>
20/40	1.00	0.00	1.00	1M	NA	1.00	NON-DED	NA	1.26
20/40C	1.00	NA	NA	2M	NA	1.06	100	1.00	1.00
20/50	1.03	1.00	1.07	3M	NA	1.12	250	0.85	0.85
25/50	1.06	3.00	1.14	4M	NA	1.15	300	0.81	0.81
25/60	1.07	4.00	1.21	5M	1.00	1.19	500	0.70	0.70
35/80	1.19	11.00	1.29	10M	1.08	1.56	1M	0.44	0.44
50/100	1.31	22.00	1.36	15M	1.09	2.00	2M	0.34	0.34
100/100	1.41	37.00	1.43	20M	1.10	2.13	100/W	1.01	NA
100/200	1.44	38.00	1.50	25M	1.11	2.38	250/W	0.86	NA
100/300	1.45	39.00	1.57	35M	1.12	NA	300/W	0.83	NA
200/400	1.81	101.00	1.79	50M	1.13	2.75	500/W	0.73	NA
250/500	1.89	120.00	1.93	100M	1.15	3.25	1M/W	0.50	NA
300/300	1.97	170.00	2.29				2M/W	0.45	NA
300/500	2.15	177.00	2.29	DEDS		<u>PIP</u>			
250/1MM	2.55	300.00	2.79		Household	Policy Holder		<u>COMP</u>	
500/500	2.90	322.00	2.79	NON-DED	1.00	1.00		<u>100 Glass</u>	<u>No Glass</u>
500/750	2.93	328.00	2.83	100	0.98	0.982		<u>Ded</u>	<u>Ded</u>
500/1MM	2.96	331.00	2.86	250	0.95	0.955	100	1.00	1.18
1MM/1MM	3.17	340.00	2.96	500	0.90	0.91	250	0.86	1.00
				1M	0.81	0.86	300	0.82	0.98
				2M	0.65	0.74	500	0.77	0.91
				4M	0.52	0.63	1M	0.66	0.68
				8M	0.41	0.55	2M	0.55	0.61

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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[Merit Factors](#)

\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	Factor By Coverage									
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI	
96	0	NA	NA	NA	NA	NA	NA	NA	NA	NA	
96	1	NA	NA	NA	NA	NA	NA	NA	NA	NA	
96	2	NA	NA	NA	NA	NA	NA	NA	NA	NA	
96	3	NA	NA	NA	NA	NA	NA	NA	NA	NA	
96	4	NA	NA	NA	NA	NA	NA	NA	NA	NA	
96	5	NA	NA	NA	NA	NA	NA	NA	NA	NA	
96	6	0.8960	0.8506	0.9014	0.8506	1.0000	0.8632	0.9057	1.0000	1.0000	
96	7	0.8917	0.8482	0.9014	0.8482	1.0000	0.8610	0.9057	1.0000	1.0000	
96	8	0.8874	0.8458	0.9014	0.8458	1.0000	0.8589	0.9057	1.0000	1.0000	
96	9	0.8831	0.8434	0.9014	0.8434	1.0000	0.8568	0.9057	1.0000	1.0000	
96	10	0.8788	0.8409	0.9014	0.8409	1.0000	0.8547	0.9057	1.0000	1.0000	
96	11	0.8745	0.8385	0.9014	0.8385	1.0000	0.8525	0.9057	1.0000	1.0000	
96	12	0.8701	0.8361	0.9014	0.8361	1.0000	0.8504	0.9057	1.0000	1.0000	
96	13	0.8658	0.8337	0.9014	0.8337	1.0000	0.8483	0.9057	1.0000	1.0000	
96	14	0.8615	0.8312	0.9014	0.8312	1.0000	0.8461	0.9057	1.0000	1.0000	
96	15	0.8572	0.8288	0.9014	0.8288	1.0000	0.8440	0.9057	1.0000	1.0000	
96	16	0.8529	0.8264	0.9014	0.8264	1.0000	0.8419	0.9057	1.0000	1.0000	
96	17	0.8486	0.8240	0.9014	0.8240	1.0000	0.8398	0.9057	1.0000	1.0000	
96	18	0.8443	0.8215	0.9014	0.8215	1.0000	0.8376	0.9057	1.0000	1.0000	
96	19	0.8400	0.8191	0.9014	0.8191	1.0000	0.8355	0.9057	1.0000	1.0000	
96	20	0.8357	0.8167	0.9014	0.8167	1.0000	0.8334	0.9057	1.0000	1.0000	
96	21	0.8313	0.8143	0.9014	0.8143	1.0000	0.8312	0.9057	1.0000	1.0000	
96	22	0.8270	0.8118	0.9014	0.8118	1.0000	0.8291	0.9057	1.0000	1.0000	
96	23	0.8227	0.8094	0.9014	0.8094	1.0000	0.8270	0.9057	1.0000	1.0000	
96	24	0.8184	0.8070	0.9014	0.8070	1.0000	0.8249	0.9057	1.0000	1.0000	
96	25	0.8141	0.8046	0.9014	0.8046	1.0000	0.8227	0.9057	1.0000	1.0000	
96	26	0.8098	0.8021	0.9014	0.8021	1.0000	0.8206	0.9057	1.0000	1.0000	
96	27	0.8055	0.7997	0.9014	0.7997	1.0000	0.8185	0.9057	1.0000	1.0000	
96	28	0.8012	0.7973	0.9014	0.7973	1.0000	0.8163	0.9057	1.0000	1.0000	
96	29	0.7969	0.7949	0.9014	0.7949	1.0000	0.8142	0.9057	1.0000	1.0000	
96	30	0.7926	0.7924	0.9014	0.7924	1.0000	0.8121	0.9057	1.0000	1.0000	
96	31	0.7882	0.7900	0.9014	0.7900	1.0000	0.8099	0.9057	1.0000	1.0000	
96	32	0.7839	0.7876	0.9014	0.7876	1.0000	0.8078	0.9057	1.0000	1.0000	
96	33	0.7796	0.7852	0.9014	0.7852	1.0000	0.8057	0.9057	1.0000	1.0000	
96	34	0.7753	0.7827	0.9014	0.7827	1.0000	0.8036	0.9057	1.0000	1.0000	
96	35	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	36	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	37	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	38	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	39	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	40	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	41	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	42	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	43	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	44	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	45	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	46	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	47	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	48	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	49	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	50	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	51	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	52	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	53	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	54	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	55	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	56	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	57	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	58	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	59	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	60	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	61	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	62	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	63	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	
96	64+	0.7710	0.7803	0.9014	0.7803	1.0000	0.8014	0.9057	1.0000	1.0000	

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Years Experience Factors

Years Experience	Factor By Coverage								
	BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
0	1.0000	1.0000	1.0319	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	0.9241	0.9560	1.0275	0.9560	1.0000	0.8121	0.9359	1.0000	1.0000
2	0.8642	0.9268	1.0228	0.9268	1.0000	0.7126	0.8827	1.0000	1.0000
3	1.0000	1.0000	1.0177	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	0.9603	0.9732	1.0121	0.9732	1.0000	0.9118	0.9756	1.0000	1.0000
5	0.9307	0.9500	1.0063	0.9500	1.0000	0.8779	0.9564	1.0000	1.0000
6	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	0.9809	0.9833	0.9934	0.9833	1.0000	0.9521	0.9961	1.0000	1.0000
8	0.9663	0.9694	0.9864	0.9694	1.0000	0.9139	0.9931	1.0000	1.0000
9	0.9552	0.9582	0.9791	0.9582	1.0000	0.8835	0.9909	1.0000	1.0000
10	0.9469	0.9488	0.9714	0.9488	1.0000	0.8596	0.9894	1.0000	1.0000
11	0.9460	0.9406	0.9635	0.9406	1.0000	0.8412	0.9883	1.0000	1.0000
12	0.9460	0.9330	0.9552	0.9330	1.0000	0.8274	0.9877	1.0000	1.0000
13	0.9460	0.9261	0.9465	0.9261	1.0000	0.8174	0.9875	1.0000	1.0000
14	0.9460	0.9208	0.9376	0.9208	1.0000	0.8106	0.9874	1.0000	1.0000
15	0.9460	0.9152	0.9284	0.9152	1.0000	0.8065	0.9874	1.0000	1.0000
16	0.9460	0.9104	0.9189	0.9104	1.0000	0.8048	0.9874	1.0000	1.0000
17	0.9460	0.9083	0.9092	0.9083	1.0000	0.8047	0.9874	1.0000	1.0000
18	0.9460	0.9065	0.8992	0.9065	1.0000	0.8047	0.9874	1.0000	1.0000
19	0.9460	0.9042	0.8889	0.9042	1.0000	0.8048	0.9874	1.0000	1.0000
20	0.9460	0.9026	0.8784	0.9026	1.0000	0.8048	0.9874	1.0000	1.0000
21	0.9460	0.8979	0.8677	0.8979	1.0000	0.8047	0.9874	1.0000	1.0000
22	0.9460	0.8934	0.8567	0.8934	1.0000	0.8048	0.9874	1.0000	1.0000
23	0.9460	0.8891	0.8456	0.8891	1.0000	0.8047	0.9874	1.0000	1.0000
24	0.9460	0.8857	0.8343	0.8857	1.0000	0.8047	0.9874	1.0000	1.0000
25	0.9460	0.8795	0.8228	0.8795	1.0000	0.8047	0.9820	1.0000	1.0000
26	0.9460	0.8737	0.8111	0.8737	1.0000	0.8047	0.9733	1.0000	1.0000
27	0.9460	0.8707	0.7992	0.8707	1.0000	0.8047	0.9629	1.0000	1.0000
28	0.9460	0.8666	0.7872	0.8666	1.0000	0.8047	0.9510	1.0000	1.0000
29	0.9460	0.8593	0.7751	0.8593	1.0000	0.8047	0.9377	1.0000	1.0000
30	0.9460	0.8494	0.7629	0.8494	1.0000	0.8047	0.9231	1.0000	1.0000
31	0.9460	0.8398	0.7629	0.8398	1.0000	0.8047	0.9077	1.0000	1.0000
32	0.9460	0.8289	0.7629	0.8289	1.0000	0.8047	0.8915	1.0000	1.0000
33	0.9460	0.8166	0.7629	0.8166	1.0000	0.8023	0.8749	1.0000	1.0000
34	0.9460	0.8031	0.7629	0.8031	1.0000	0.7927	0.8580	1.0000	1.0000
35	0.9460	0.7877	0.7629	0.7877	1.0000	0.7812	0.8412	1.0000	1.0000
36	0.9460	0.7708	0.7629	0.7708	1.0000	0.7696	0.8246	1.0000	1.0000
37	0.9460	0.7559	0.7629	0.7559	1.0000	0.7583	0.8086	1.0000	1.0000
38	0.9460	0.7500	0.7629	0.7500	1.0000	0.7583	0.8000	1.0000	1.0000
39	0.9460	0.7520	0.7629	0.7520	1.0000	0.7583	0.8000	1.0000	1.0000
40	0.9460	0.7540	0.7629	0.7540	1.0000	0.7583	0.8000	1.0000	1.0000
41	0.9460	0.7560	0.7629	0.7560	1.0000	0.7583	0.8000	1.0000	1.0000
42	0.9460	0.7580	0.7629	0.7580	1.0000	0.7583	0.8000	1.0000	1.0000
43	0.9460	0.7600	0.7629	0.7600	1.0000	0.7583	0.8000	1.0000	1.0000
44	0.9460	0.7620	0.7629	0.7620	1.0000	0.7583	0.8000	1.0000	1.0000
45	0.9460	0.7640	0.7629	0.7640	1.0000	0.7583	0.8000	1.0000	1.0000
46	0.9460	0.7660	0.7629	0.7660	1.0000	0.7583	0.8000	1.0000	1.0000
47	0.9460	0.7680	0.7629	0.7680	1.0000	0.7583	0.8000	1.0000	1.0000
48	0.9551	0.7700	0.7629	0.7700	1.0000	0.7583	0.8000	1.0000	1.0000
49	0.9728	0.7720	0.7629	0.7720	1.0000	0.7597	0.8000	1.0000	1.0000
50	0.9951	0.7740	0.7629	0.7740	1.0000	0.7764	0.8000	1.0000	1.0000
51	1.0281	0.7760	0.7629	0.7760	1.0000	0.7957	0.8000	1.0000	1.0000
52	1.0508	0.7780	0.7629	0.7780	1.0000	0.8172	0.8000	1.0000	1.0000
53	1.0803	0.7800	0.7629	0.7800	1.0000	0.8409	0.8000	1.0000	1.0000
54	1.1176	0.7820	0.7629	0.7820	1.0000	0.8664	0.8000	1.0000	1.0000
55	1.1632	0.7840	0.7629	0.7840	1.0000	0.8936	0.8000	1.0000	1.0000
56	1.2180	0.7860	0.7629	0.7860	1.0000	0.9223	0.8029	1.0000	1.0000
57	1.2821	0.7880	0.7629	0.7880	1.0000	0.9525	0.8239	1.0000	1.0000
58	1.3556	0.7900	0.7629	0.7900	1.0000	0.9844	0.8467	1.0000	1.0000
59	1.4372	0.8002	0.7629	0.8002	1.0000	1.0188	0.8712	1.0000	1.0000
60	1.5251	0.8140	0.7629	0.8140	1.0000	1.0571	0.8970	1.0000	1.0000
61	1.6153	0.8305	0.7629	0.8305	1.0000	1.1017	0.9234	1.0000	1.0000
62	1.7017	0.8499	0.7629	0.8499	1.0000	1.1560	0.9499	1.0000	1.0000
63	1.7755	0.8928	0.7629	0.8928	1.0000	1.2258	0.9757	1.0000	1.0000
64+	1.8248	0.9391	0.7629	0.9391	1.0000	1.3202	0.9996	1.0000	1.0000

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Driver Level Discount Factors

Good Student Discount

<u>BI</u>	<u>PIP</u>	<u>PD</u>	<u>COLL</u>	<u>LTDCOLL</u>	<u>COMP</u>
1.0000	1.0000	0.9650	1.0000	1.0000	1.0000

All Coverages

65+ Discount

0.7500

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Annual Mileage - Use of Automobile Factors

Use of the Automobile	Annual Mileage	Factor By Coverage								
		BI	PD	COLL	COMP	LTDCOLL	MP	PIP	UIMBI	UMBI
Business	up to 2,500	0.8107	0.9654	0.9477	0.8734	0.9477	0.9000	1.0000	0.9000	0.9000
Business	2,501-5,000	0.8107	0.9654	0.9477	0.8734	0.9477	0.9000	1.0000	0.9000	0.9000
Business	5,001-7,500	0.8152	0.9654	0.9477	0.8734	0.9477	0.9500	1.0000	0.9500	0.9500
Business	7,501-10,000	0.8303	0.9654	0.9477	0.8923	0.9477	1.0000	1.0000	1.0000	1.0000
Business	10,001-12,500	0.8664	0.9732	0.9634	1.0000	0.9634	1.0000	1.0000	1.0000	1.0000
Business	12,501-15,000	0.9095	1.0080	1.0166	1.1267	1.0166	1.0000	1.0000	1.0000	1.0000
Business	>15,000	0.9809	1.0252	1.0698	1.2534	1.0698	1.0000	1.0000	1.0000	1.0000
Commute	up to 2,500	0.8107	0.9654	0.9477	0.8734	0.9477	0.9000	1.0000	0.9000	0.9000
Commute	2,501-5,000	0.8107	0.9654	0.9477	0.8734	0.9477	0.9000	1.0000	0.9000	0.9000
Commute	5,001-7,500	0.8152	0.9654	0.9477	0.8734	0.9477	0.9500	1.0000	0.9500	0.9500
Commute	7,501-10,000	0.8303	0.9654	0.9477	0.8923	0.9477	1.0000	1.0000	1.0000	1.0000
Commute	10,001-12,500	0.8664	0.9732	0.9634	1.0000	0.9634	1.0000	1.0000	1.0000	1.0000
Commute	12,501-15,000	0.9095	1.0080	1.0166	1.1267	1.0166	1.0000	1.0000	1.0000	1.0000
Commute	>15,000	0.9809	1.0252	1.0698	1.2534	1.0698	1.0000	1.0000	1.0000	1.0000
Pleasure	up to 2,500	0.7163	0.7773	0.8644	0.8734	0.8644	0.9000	1.0000	0.9000	0.9000
Pleasure	2,501-5,000	0.7867	0.8492	0.8892	0.8734	0.8892	0.9000	1.0000	0.9000	0.9000
Pleasure	5,001-7,500	0.8554	0.9354	0.9261	0.8734	0.9261	0.9500	1.0000	0.9500	0.9500
Pleasure	7,501-10,000	0.9177	0.9433	0.9631	0.8923	0.9631	1.0000	1.0000	1.0000	1.0000
Pleasure	10,001-12,500	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Pleasure	12,501-15,000	1.0857	1.0533	1.0506	1.1267	1.0506	1.0000	1.0000	1.0000	1.0000
Pleasure	>15,000	1.1870	1.1065	1.1011	1.2534	1.1011	1.0000	1.0000	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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Vehicle Classification Symbol Factors

**\*\*MP, UMBI, and UIMBI all use factor of 1.00**

Vehicle Classification Symbol	Factor By Coverage					
	BI	COLL	COMP	LTDCOLL	PD	PIP
2	0.9169	0.9609	1.2943	0.9609	0.8902	0.8606
3	1.1567	0.8857	0.8075	0.8857	1.0667	0.6830
9	1.1567	0.8857	1.0742	0.8857	1.2576	0.4591
B	0.9535	0.9843	1.1433	0.9843	0.9954	0.9728
C	1.1277	0.8441	1.3213	0.8441	1.2471	0.7563
D	0.9598	0.6916	1.2347	0.6916	1.2081	0.5290
E	0.8092	0.8238	1.3399	0.8238	0.9495	0.8281
G	0.9674	0.7728	1.1737	0.7728	1.2063	0.4272
H	0.8493	0.8941	1.1507	0.8941	0.8485	0.9107
J	0.6940	0.9254	1.0417	0.9254	0.8015	0.7855
K	0.8628	1.1026	1.1738	1.1026	0.8485	0.7855
L	0.9655	1.1801	1.3885	1.1801	0.8781	0.7855
M	0.9655	1.3739	2.3153	1.3739	0.8781	0.7855
N	0.8135	0.8059	0.8964	0.8059	0.8560	1.0886
O	0.9101	0.9436	0.9369	0.9436	0.9687	1.0223
P	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Q	1.0219	1.0320	1.3560	1.0320	1.0132	0.8908
R	1.0219	1.1400	1.5272	1.1400	1.1388	0.8625
S	0.9468	0.7878	0.9635	0.7878	1.0772	0.8280
T	1.0676	0.8529	1.0445	0.8529	1.2224	0.8198
U	1.1442	0.8655	1.5269	0.8655	1.3444	0.7238
V	1.3522	0.8702	1.7505	0.8702	1.3444	0.6538
W	0.9674	0.7728	0.8824	0.7728	1.0232	0.6356
X	0.9674	0.7728	1.1016	0.7728	1.1432	0.4563
Y	0.9674	0.7728	1.2458	0.7728	1.2694	0.3981
Z	0.7816	0.8273	1.0072	0.8273	0.8069	0.9608



**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 04/22/2010 Renewals 05/31/2010 Rate Gen 04**  
**Vehicle Cost Symbol and Model Year Factors**

\*BI, PIP, MP, UMBI, and UIMBI all vehicles use a factor of 1.0

Sym Code	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
						<u>COMP</u>							
1	0.8719	0.8303	0.7908	0.7532	0.7173	0.6831	0.6506	0.6196	0.5901	0.5620	0.5352	0.5098	0.4855
2	0.8718	0.8303	0.7908	0.7531	0.7173	0.6831	0.6506	0.6196	0.5901	0.5620	0.5352	0.5097	0.4855
3	0.8718	0.8303	0.7908	0.7531	0.7173	0.6831	0.6506	0.6196	0.5901	0.5620	0.5352	0.5097	0.4855
4	0.8718	0.8303	0.7908	0.7531	0.7173	0.6831	0.6506	0.6196	0.5901	0.5620	0.5352	0.5097	0.4855
5	0.8719	0.8303	0.7908	0.7532	0.7173	0.6831	0.6506	0.6196	0.5901	0.5620	0.5352	0.5098	0.4855
6	0.8719	0.8303	0.7908	0.7532	0.7173	0.6831	0.6506	0.6196	0.5901	0.5620	0.5352	0.5098	0.4855
7	0.9275	0.8834	0.8413	0.8013	0.7631	0.7268	0.6922	0.6592	0.6278	0.5979	0.5694	0.5423	0.5165
8	0.9275	0.8834	0.8413	0.8013	0.7631	0.7268	0.6922	0.6592	0.6278	0.5979	0.5694	0.5423	0.5165
A	0.9501	0.9049	0.8618	0.8208	0.7817	0.7445	0.7090	0.6752	0.6431	0.6125	0.5833	0.5555	0.5291
B	0.9515	0.9062	0.8630	0.8219	0.7828	0.7455	0.7100	0.6762	0.6440	0.6133	0.5841	0.5563	0.5298
C	1.1025	1.0500	1.0000	0.9524	0.9070	0.8639	0.8227	0.7835	0.7462	0.7107	0.6768	0.6446	0.6139
D	1.1717	1.1159	1.0628	1.0122	0.9640	0.9181	0.8744	0.8327	0.7931	0.7553	0.7193	0.6851	0.6525
E	1.2136	1.1558	1.1008	1.0484	0.9985	0.9509	0.9057	0.8625	0.8214	0.7823	0.7451	0.7096	0.6758
F	1.2466	1.1872	1.1307	1.0769	1.0256	0.9768	0.9303	0.8859	0.8437	0.8036	0.7653	0.7289	0.6942
G	1.2680	1.2076	1.1501	1.0954	1.0432	0.9935	0.9462	0.9011	0.8582	0.8174	0.7784	0.7414	0.7061
H	1.3833	1.3174	1.2547	1.1950	1.1381	1.0839	1.0323	0.9831	0.9363	0.8917	0.8492	0.8088	0.7703
J	1.4650	1.3952	1.3288	1.2656	1.2053	1.1479	1.0933	1.0411	0.9915	0.9444	0.8994	0.8566	0.8158
K	1.5993	1.5231	1.4506	1.3816	1.3158	1.2531	1.1935	1.1366	1.0824	1.0309	0.9818	0.9351	0.8906
M	1.7096	1.6282	1.5507	1.4769	1.4066	1.3396	1.2758	1.2150	1.1571	1.1021	1.0496	0.9996	0.9520
N	1.8045	1.7185	1.6367	1.5588	1.4846	1.4139	1.3466	1.2824	1.2213	1.1632	1.1078	1.0550	1.0048
P	1.9699	1.8761	1.7867	1.7017	1.6206	1.5435	1.4700	1.3999	1.3332	1.2698	1.2093	1.1517	1.0969
R	2.1352	2.0336	1.9367	1.8445	1.7567	1.6730	1.5934	1.5175	1.4452	1.3764	1.3108	1.2484	1.1890
S	2.4660	2.3486	2.2367	2.1303	2.0288	1.9322	1.8402	1.7525	1.6690	1.5896	1.5139	1.4418	1.3732
T	2.7967	2.6636	2.5367	2.4160	2.3009	2.1914	2.0870	1.9876	1.8929	1.8028	1.7169	1.6352	1.5574
V	3.1275	2.9786	2.8367	2.7017	2.5730	2.4505	2.3339	2.2226	2.1168	2.0160	1.9200	1.8286	1.7416
I	3.6787	3.5036	3.3367	3.1779	3.0266	2.8824	2.7452	2.6144	2.4899	2.3714	2.2584	2.1509	2.0486
L	4.2300	4.0286	3.8367	3.6541	3.4801	3.3144	3.1566	3.0061	2.8630	2.7267	2.5968	2.4732	2.3555
U	4.7812	4.5536	4.3367	4.1303	3.9336	3.7463	3.5680	3.3979	3.2361	3.0821	2.9352	2.7955	2.6625
X	5.3325	5.0786	4.8367	4.6065	4.3871	4.1782	3.9793	3.7897	3.6092	3.4374	3.2736	3.1178	2.9695
Y	5.8837	5.6036	5.3367	5.0827	4.8407	4.6102	4.3907	4.1814	3.9823	3.7928	3.6121	3.4401	3.2764
Z	6.4350	6.1286	5.8367	5.5589	5.2942	5.0421	4.8021	4.5732	4.3554	4.1481	3.9505	3.7624	3.5834

Sym Code	1997	1996	1995	1994	1993	1992	1991	1990	Code	1989 & Prior
			<u>COMP</u>							
1	0.4623	0.4404	0.4194	0.3994	0.3804	0.3623	0.3451	0.3286	1	0.3129
2	0.4623	0.4403	0.4194	0.3994	0.3804	0.3622	0.3450	0.3286	2	0.3129
3	0.4623	0.4403	0.4194	0.3994	0.3804	0.3622	0.3450	0.3286	3	0.3129
4	0.4623	0.4403	0.4194	0.3994	0.3804	0.3622	0.3450	0.3286	4	0.3129
5	0.4623	0.4404	0.4194	0.3994	0.3804	0.3623	0.3451	0.3286	5	0.3129
6	0.4623	0.4404	0.4194	0.3994	0.3804	0.3623	0.3451	0.3286	6	0.3129
7	0.4919	0.4685	0.4462	0.4249	0.4047	0.3854	0.3671	0.3496	7	0.3129
8	0.4919	0.4685	0.4462	0.4249	0.4047	0.3854	0.3671	0.3496	B	0.3129
A	0.5039	0.4799	0.4570	0.4353	0.4145	0.3948	0.3760	0.3581	J	0.3129
B	0.5046	0.4806	0.4577	0.4359	0.4151	0.3953	0.3766	0.3586	K	0.3329
C	0.5847	0.5568	0.5303	0.5051	0.4810	0.4581	0.4363	0.4155	M	0.3413
D	0.6214	0.5918	0.5636	0.5368	0.5112	0.4869	0.4637	0.4416	N	0.4082
E	0.6436	0.6130	0.5838	0.5560	0.5295	0.5043	0.4803	0.4574	P	0.4415
F	0.6611	0.6296	0.5996	0.5711	0.5439	0.5180	0.4934	0.4698	R	0.4758
G	0.6724	0.6404	0.6099	0.5809	0.5532	0.5269	0.5018	0.4779	S	0.5499
H	0.7336	0.6987	0.6654	0.6337	0.6035	0.5748	0.5475	0.5213	T	0.6307
J	0.7769	0.7399	0.7047	0.6712	0.6391	0.6087	0.5798	0.5521	U	0.7071
K	0.8481	0.8078	0.7693	0.7327	0.6977	0.6645	0.6329	0.6027	V	0.8324
M	0.9066	0.8635	0.8224	0.7833	0.7459	0.7104	0.6766	0.6443	W	0.9445
N	0.9569	0.9114	0.8680	0.8267	0.7872	0.7498	0.7141	0.6801		
P	1.0446	0.9949	0.9475	0.9025	0.8594	0.8185	0.7796	0.7424		
R	1.1323	1.0784	1.0271	0.9782	0.9316	0.8872	0.8451	0.8047		
S	1.3077	1.2455	1.1862	1.1298	1.0758	1.0246	0.9760	0.9294		
T	1.4831	1.4125	1.3453	1.2813	1.2201	1.1621	1.1069	1.0540		
V	1.6585	1.5796	1.5044	1.4328	1.3644	1.2995	1.2378	1.1787		
I	1.9508	1.8580	1.7695	1.6854	1.6049	1.5286	1.4559	1.3865		
L	2.2432	2.1364	2.0347	1.9379	1.8454	1.7576	1.6741	1.5942		
U	2.5355	2.4149	2.2999	2.1905	2.0859	1.9867	1.8923	1.8020		
X	2.8278	2.6933	2.5650	2.4430	2.3264	2.2157	2.1104	2.0097		
Y	3.1202	2.9717	2.8302	2.6956	2.5669	2.4448	2.3286	2.2175		
Z	3.4125	3.2501	3.0953	2.9481	2.8074	2.6738	2.5468	2.4252		



**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 04/22/2010 Renewals 05/31/2010 Rate Gen 04**  
**Vehicle Cost Symbol and Model Year Factors**

\*BI, PIP, MP, UMBI, and UIMBI all vehicles use a factor of 1.0

Sym Code	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
	<u><b>COLL/LTDCOLL</b></u>												
1	0.6321	0.5964	0.5626	0.5308	0.5007	0.4724	0.4456	0.4204	0.3966	0.3742	0.3530	0.3330	0.3142
2	0.6321	0.5964	0.5626	0.5308	0.5007	0.4724	0.4456	0.4204	0.3966	0.3742	0.3530	0.3330	0.3142
3	0.6321	0.5964	0.5626	0.5308	0.5007	0.4724	0.4456	0.4204	0.3966	0.3742	0.3530	0.3330	0.3142
4	0.6321	0.5964	0.5626	0.5308	0.5007	0.4724	0.4456	0.4204	0.3966	0.3742	0.3530	0.3330	0.3142
5	0.8092	0.7634	0.7202	0.6794	0.6410	0.6047	0.5705	0.5382	0.5077	0.4790	0.4519	0.4263	0.4022
6	0.8889	0.8386	0.7911	0.7463	0.7041	0.6642	0.6266	0.5912	0.5577	0.5262	0.4964	0.4683	0.4418
7	0.9236	0.8713	0.8220	0.7755	0.7316	0.6902	0.6511	0.6143	0.5795	0.5467	0.5158	0.4865	0.4590
8	0.9932	0.9369	0.8839	0.8339	0.7867	0.7421	0.7001	0.6605	0.6231	0.5879	0.5546	0.5232	0.4936
A	1.0384	0.9797	0.9242	0.8719	0.8225	0.7760	0.7321	0.6907	0.6516	0.6147	0.5799	0.5470	0.5161
B	1.0774	1.0164	0.9589	0.9046	0.8534	0.8051	0.7595	0.7166	0.6760	0.6378	0.6017	0.5676	0.5354
C	1.1236	1.0600	1.0000	0.9434	0.8900	0.8396	0.7921	0.7473	0.7050	0.6651	0.6275	0.5919	0.5584
D	1.1554	1.0900	1.0283	0.9701	0.9152	0.8634	0.8145	0.7684	0.7250	0.6839	0.6453	0.6087	0.5742
E	1.2005	1.1325	1.0684	1.0079	0.9509	0.8970	0.8463	0.7984	0.7532	0.7106	0.6704	0.6324	0.5966
F	1.2551	1.1840	1.1170	1.0538	0.9941	0.9378	0.8848	0.8347	0.7875	0.7429	0.7009	0.6612	0.6237
G	1.3023	1.2285	1.1590	1.0934	1.0315	0.9731	0.9180	0.8661	0.8171	0.7709	0.7273	0.6860	0.6472
H	1.3430	1.2670	1.1953	1.1276	1.0638	1.0036	0.9468	0.8932	0.8427	0.7950	0.7501	0.7075	0.6675
J	1.3718	1.2942	1.2209	1.1518	1.0866	1.0251	0.9671	0.9124	0.8607	0.8120	0.7661	0.7227	0.6818
K	1.4079	1.3282	1.2530	1.1821	1.1152	1.0520	0.9925	0.9364	0.8834	0.8334	0.7863	0.7417	0.6997
M	1.5538	1.4659	1.3829	1.3046	1.2308	1.1611	1.0954	1.0334	0.9749	0.9198	0.8678	0.8185	0.7722
N	1.6454	1.5523	1.4644	1.3815	1.3033	1.2295	1.1600	1.0943	1.0324	0.9740	0.9189	0.8668	0.8177
P	1.7578	1.6583	1.5644	1.4759	1.3923	1.3135	1.2392	1.1691	1.1029	1.0405	0.9817	0.9260	0.8736
R	1.8701	1.7643	1.6644	1.5702	1.4813	1.3974	1.3184	1.2438	1.1734	1.1070	1.0444	0.9852	0.9294
S	2.0948	1.9763	1.8644	1.7589	1.6593	1.5654	1.4768	1.3933	1.3144	1.2400	1.1699	1.1035	1.0411
T	2.3196	2.1883	2.0644	1.9476	1.8373	1.7333	1.6352	1.5427	1.4554	1.3730	1.2954	1.2219	1.1528
V	2.5443	2.4003	2.2644	2.1362	2.0153	1.9012	1.7936	1.6922	1.5964	1.5061	1.4209	1.3403	1.2644
I	2.8814	2.7183	2.5644	2.4193	2.2823	2.1531	2.0313	1.9164	1.8079	1.7056	1.6092	1.5179	1.4320
L	3.2184	3.0363	2.8644	2.7023	2.5493	2.4050	2.2689	2.1406	2.0194	1.9051	1.7974	1.6954	1.5995
U	3.5555	3.3543	3.1644	2.9853	2.8163	2.6568	2.5065	2.3648	2.2309	2.1046	1.9857	1.8730	1.7670
X	3.8926	3.6723	3.4644	3.2683	3.0833	2.9087	2.7442	2.5889	2.4424	2.3042	2.1739	2.0506	1.9345
Y	4.2297	3.9903	3.7644	3.5513	3.3503	3.1606	2.9818	2.8131	2.6539	2.5037	2.3622	2.2281	2.1020
Z	4.5668	4.3083	4.0644	3.8344	3.6173	3.4125	3.2194	3.0373	2.8654	2.7032	2.5504	2.4057	2.2696

Sym Code	1997	1996	1995	1994	1993	1992	1991	1990	Code	1989 & Prior
<u>COLL/LTDCOLL</u>										
1	0.2964	0.2796	0.2637	0.2488	0.2348	0.2214	0.2089	0.1971	1	0.1859
2	0.2964	0.2796	0.2637	0.2488	0.2348	0.2214	0.2089	0.1971	2	0.1859
3	0.2964	0.2796	0.2637	0.2488	0.2348	0.2214	0.2089	0.1971	3	0.1859
4	0.2964	0.2796	0.2637	0.2488	0.2348	0.2214	0.2089	0.1971	4	0.1859
5	0.3794	0.3579	0.3376	0.3185	0.3005	0.2835	0.2675	0.2524	5	0.1859
6	0.4168	0.3932	0.3709	0.3499	0.3301	0.3114	0.2938	0.2772	6	0.1859
7	0.4330	0.4085	0.3854	0.3636	0.3430	0.3235	0.3053	0.2880	7	0.1859
8	0.4656	0.4393	0.4144	0.3909	0.3689	0.3479	0.3283	0.3097	B	0.1859
A	0.4869	0.4593	0.4333	0.4088	0.3857	0.3638	0.3432	0.3238	J	0.2498
B	0.5051	0.4766	0.4495	0.4241	0.4001	0.3774	0.3561	0.3360	K	0.2819
C	0.5268	0.4970	0.4688	0.4423	0.4173	0.3936	0.3714	0.3504	M	0.3112
D	0.5417	0.5111	0.4821	0.4548	0.4291	0.4047	0.3819	0.3603	N	0.3352
E	0.5628	0.5310	0.5009	0.4726	0.4458	0.4205	0.3968	0.3744	P	0.3611
F	0.5884	0.5551	0.5236	0.4940	0.4661	0.4397	0.4149	0.3914	R	0.3891
G	0.6106	0.5760	0.5433	0.5126	0.4837	0.4562	0.4305	0.4061	S	0.4088
H	0.6297	0.5941	0.5604	0.5287	0.4988	0.4705	0.4439	0.4188	T	0.4705
J	0.6432	0.6068	0.5724	0.5400	0.5095	0.4805	0.4534	0.4278	U	0.5170
K	0.6601	0.6227	0.5874	0.5542	0.5229	0.4932	0.4654	0.4391	V	0.5868
M	0.7285	0.6873	0.6483	0.6117	0.5771	0.5443	0.5136	0.4846	W	0.6492
N	0.7714	0.7278	0.6865	0.6477	0.6111	0.5764	0.5439	0.5131		
P	0.8241	0.7775	0.7334	0.6919	0.6528	0.6157	0.5810	0.5482		
R	0.8768	0.8272	0.7803	0.7362	0.6946	0.6551	0.6182	0.5832		
S	0.9822	0.9266	0.8740	0.8246	0.7780	0.7338	0.6924	0.6533		
T	1.0875	1.0260	0.9678	0.9131	0.8615	0.8125	0.7667	0.7234		
V	1.1929	1.1254	1.0616	1.0015	0.9449	0.8913	0.8410	0.7934		
I	1.3509	1.2745	1.2022	1.1342	1.0701	1.0093	0.9524	0.8986		
L	1.5090	1.4236	1.3428	1.2669	1.1953	1.1274	1.0638	1.0037		
U	1.6670	1.5727	1.4835	1.3996	1.3205	1.2455	1.1753	1.1088		
X	1.8250	1.7218	1.6241	1.5323	1.4457	1.3636	1.2867	1.2139		
Y	1.9831	1.8709	1.7648	1.6650	1.5709	1.4817	1.3981	1.3190		
Z	2.1411	2.0200	1.9054	1.7977	1.6961	1.5997	1.5095	1.4242		



**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 04/22/2010 Renewals 05/31/2010 Rate Gen 04**  
**Vehicle Cost Symbol and Model Year Factors**

\*BI, PIP, MP, UMBI, and UIMBI all vehicles use a factor of 1.0

Sym Code	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
							<u>PD</u>						
1	0.9915	0.9721	0.9530	0.9343	0.9160	0.8980	0.8805	0.8632	0.8463	0.8296	0.8134	0.7975	0.7818
2	0.9957	0.9761	0.9570	0.9382	0.9199	0.9018	0.8842	0.8669	0.8498	0.8331	0.8168	0.8008	0.7851
3	0.9988	0.9792	0.9600	0.9412	0.9228	0.9046	0.8869	0.8696	0.8525	0.8357	0.8194	0.8033	0.7876
4	1.0023	0.9827	0.9634	0.9445	0.9260	0.9078	0.8901	0.8726	0.8555	0.8386	0.8223	0.8062	0.7904
5	1.0076	0.9879	0.9685	0.9495	0.9309	0.9126	0.8948	0.8773	0.8600	0.8431	0.8266	0.8104	0.7946
6	1.0130	0.9932	0.9737	0.9546	0.9359	0.9175	0.8996	0.8820	0.8646	0.8476	0.8311	0.8148	0.7988
7	1.0184	0.9985	0.9789	0.9597	0.9409	0.9224	0.9044	0.8867	0.8693	0.8521	0.8355	0.8191	0.8031
8	1.0239	1.0038	0.9841	0.9648	0.9459	0.9273	0.9092	0.8914	0.8739	0.8567	0.8399	0.8235	0.8074
A	1.0294	1.0092	0.9894	0.9700	0.9510	0.9323	0.9141	0.8962	0.8786	0.8613	0.8445	0.8279	0.8117
B	1.0349	1.0146	0.9947	0.9752	0.9561	0.9373	0.9190	0.9010	0.8833	0.8659	0.8490	0.8324	0.8161
C	1.0404	1.0200	1.0000	0.9804	0.9612	0.9423	0.9239	0.9058	0.8880	0.8705	0.8535	0.8368	0.8204
D	1.0459	1.0254	1.0053	0.9856	0.9663	0.9473	0.9288	0.9106	0.8927	0.8751	0.8580	0.8412	0.8247
E	1.0515	1.0309	1.0107	0.9909	0.9715	0.9524	0.9338	0.9155	0.8975	0.8798	0.8626	0.8458	0.8292
F	1.0572	1.0364	1.0161	0.9962	0.9767	0.9575	0.9388	0.9204	0.9023	0.8845	0.8672	0.8503	0.8336
G	1.0629	1.0420	1.0216	1.0016	0.9820	0.9627	0.9439	0.9254	0.9072	0.8893	0.8719	0.8549	0.8381
H	1.0685	1.0475	1.0270	1.0069	0.9872	0.9677	0.9488	0.9303	0.9120	0.8940	0.8765	0.8594	0.8426
J	1.0742	1.0532	1.0325	1.0123	0.9924	0.9729	0.9539	0.9352	0.9169	0.8988	0.8812	0.8640	0.8471
K	1.0799	1.0588	1.0380	1.0177	0.9977	0.9781	0.9590	0.9402	0.9217	0.9036	0.8859	0.8686	0.8516
M	1.0858	1.0645	1.0436	1.0231	1.0031	0.9834	0.9642	0.9453	0.9267	0.9085	0.8907	0.8733	0.8562
N	1.0858	1.0645	1.0436	1.0231	1.0031	0.9834	0.9642	0.9453	0.9267	0.9085	0.8907	0.8733	0.8562
P	1.0858	1.0645	1.0436	1.0231	1.0031	0.9834	0.9642	0.9453	0.9267	0.9085	0.8907	0.8733	0.8562
R	1.0858	1.0645	1.0436	1.0231	1.0031	0.9834	0.9642	0.9453	0.9267	0.9085	0.8907	0.8733	0.8562
S	1.0858	1.0645	1.0436	1.0231	1.0031	0.9834	0.9642	0.9453	0.9267	0.9085	0.8907	0.8733	0.8562
T	1.0858	1.0645	1.0436	1.0231	1.0031	0.9834	0.9642	0.9453	0.9267	0.9085	0.8907	0.8733	0.8562
V	1.0858	1.0645	1.0436	1.0231	1.0031	0.9834	0.9642	0.9453	0.9267	0.9085	0.8907	0.8733	0.8562
I	1.0858	1.0645	1.0436	1.0231	1.0031	0.9834	0.9642	0.9453	0.9267	0.9085	0.8907	0.8733	0.8562
L	1.0858	1.0645	1.0436	1.0231	1.0031	0.9834	0.9642	0.9453	0.9267	0.9085	0.8907	0.8733	0.8562
U	1.0858	1.0645	1.0436	1.0231	1.0031	0.9834	0.9642	0.9453	0.9267	0.9085	0.8907	0.8733	0.8562
X	1.0858	1.0645	1.0436	1.0231	1.0031	0.9834	0.9642	0.9453	0.9267	0.9085	0.8907	0.8733	0.8562
Y	1.0858	1.0645	1.0436	1.0231	1.0031	0.9834	0.9642	0.9453	0.9267	0.9085	0.8907	0.8733	0.8562
Z	1.0858	1.0645	1.0436	1.0231	1.0031	0.9834	0.9642	0.9453	0.9267	0.9085	0.8907	0.8733	0.8562

Sym Code	1997	1996	1995	1994	1993	1992	1991	1990	Code	1989 & Prior
				<b>PD</b>						
1	0.7665	0.7514	0.7367	0.7223	0.7081	0.6942	0.6806	0.6673	1	0.6541
2	0.7697	0.7546	0.7398	0.7253	0.7111	0.6971	0.6835	0.6701	2	0.6541
3	0.7721	0.7570	0.7421	0.7276	0.7133	0.6993	0.6856	0.6722	3	0.6541
4	0.7749	0.7596	0.7447	0.7302	0.7158	0.7017	0.6881	0.6746	4	0.6541
5	0.7790	0.7637	0.7487	0.7340	0.7196	0.7055	0.6917	0.6781	5	0.6541
6	0.7831	0.7678	0.7527	0.7380	0.7235	0.7092	0.6954	0.6818	6	0.6541
7	0.7873	0.7719	0.7567	0.7419	0.7273	0.7130	0.6991	0.6854	7	0.6569
8	0.7915	0.7760	0.7607	0.7458	0.7312	0.7168	0.7028	0.6891	B	0.6601
A	0.7958	0.7801	0.7648	0.7499	0.7351	0.7207	0.7066	0.6928	J	0.6666
B	0.8000	0.7843	0.7689	0.7539	0.7391	0.7245	0.7104	0.6965	K	0.6737
C	0.8043	0.7885	0.7730	0.7579	0.7430	0.7284	0.7142	0.7002	M	0.6809
D	0.8086	0.7927	0.7771	0.7619	0.7469	0.7323	0.7180	0.7039	N	0.6883
E	0.8129	0.7969	0.7813	0.7660	0.7510	0.7362	0.7218	0.7077	P	0.6956
F	0.8172	0.8012	0.7854	0.7701	0.7550	0.7401	0.7257	0.7115	R	0.7031
G	0.8217	0.8055	0.7897	0.7743	0.7590	0.7441	0.7296	0.7153	S	0.7106
H	0.8260	0.8098	0.7939	0.7784	0.7631	0.7481	0.7335	0.7191	T	0.7163
J	0.8304	0.8141	0.7981	0.7825	0.7671	0.7521	0.7374	0.7230	V	0.7163
K	0.8349	0.8185	0.8024	0.7867	0.7712	0.7561	0.7413	0.7268	U	0.7163
M	0.8394	0.8229	0.8067	0.7909	0.7754	0.7602	0.7453	0.7307	W	0.7163
N	0.8394	0.8229	0.8067	0.7909	0.7754	0.7602	0.7453	0.7307		
P	0.8394	0.8229	0.8067	0.7909	0.7754	0.7602	0.7453	0.7307		
R	0.8394	0.8229	0.8067	0.7909	0.7754	0.7602	0.7453	0.7307		
S	0.8394	0.8229	0.8067	0.7909	0.7754	0.7602	0.7453	0.7307		
T	0.8394	0.8229	0.8067	0.7909	0.7754	0.7602	0.7453	0.7307		
V	0.8394	0.8229	0.8067	0.7909	0.7754	0.7602	0.7453	0.7307		
I	0.8394	0.8229	0.8067	0.7909	0.7754	0.7602	0.7453	0.7307		
L	0.8394	0.8229	0.8067	0.7909	0.7754	0.7602	0.7453	0.7307		
U	0.8394	0.8229	0.8067	0.7909	0.7754	0.7602	0.7453	0.7307		
X	0.8394	0.8229	0.8067	0.7909	0.7754	0.7602	0.7453	0.7307		
Y	0.8394	0.8229	0.8067	0.7909	0.7754	0.7602	0.7453	0.7307		
Z	0.8394	0.8229	0.8067	0.7909	0.7754	0.7602	0.7453	0.7307		





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**Vehicle Cost Symbol and Model Year Factors**

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2011 Symbol factors							
Comprehensive				Collision/Ltd Collision			
Sym	2011	Sym	2011	Sym	2011	Sym	2011
1	0.9154	40	1.7662	1	0.6701	40	1.6083
2	0.9154	41	1.7951	2	0.6701	41	1.6470
3	0.9154	42	1.8283	3	0.6701	42	1.6794
4	0.9154	43	1.8615	4	0.6701	43	1.7117
5	0.9154	44	1.8947	5	0.6701	44	1.7441
6	0.9154	45	1.9322	6	0.8578	45	1.7699
7	0.9154	46	1.9745	7	0.9000	46	1.7988
8	0.9154	47	2.0214	8	0.9422	47	1.8310
10	0.9739	48	2.0683	10	0.9790	48	1.8632
11	0.9739	49	2.1117	11	1.0527	49	1.8930
12	0.9873	50	2.1552	12	1.0798	50	1.9228
13	0.9976	51	2.1986	13	1.1007	51	1.9525
14	0.9983	52	2.2420	14	1.1214	52	1.9823
15	0.9990	53	2.2954	15	1.1420	53	2.0189
16	1.0783	54	2.3756	16	1.1665	54	2.0739
17	1.1576	55	2.4824	17	1.1910	55	2.1472
18	1.1940	56	2.5893	18	1.2079	56	2.2205
19	1.2303	57	2.6665	19	1.2247	57	2.2734
20	1.2523	58	2.7822	20	1.2486	58	2.3528
21	1.2743	59	2.9366	21	1.2725	59	2.4587
22	1.2830	60	3.1103	22	1.2870	60	2.5778
23	1.2916	61	3.2839	23	1.3014	61	2.6969
24	1.3003	62	3.5733	24	1.3159	62	2.8756
25	1.3089	63	3.8627	25	1.3303	63	3.0542
26	1.3164	64	4.1521	26	1.3470	64	3.2329
27	1.3239	65	4.4415	27	1.3637	65	3.4115
28	1.3314	66	5.0203	28	1.3804	66	3.7688
29	1.3718	67	5.5991	29	1.3948	67	4.1261
30	1.4121	68	6.1779	30	1.4092	68	4.4834
31	1.4525	69	6.7567	31	1.4236	69	4.8407
32	1.4740	70	7.3367	32	1.4312	70	5.2007
33	1.4954	71	7.9167	33	1.4389	71	5.5607
34	1.5169	72	8.4967	34	1.4465	72	5.9207
35	1.5383	73	9.0767	35	1.4541	73	6.2807
36	1.6015	74	9.6567	36	1.4712	74	6.6407
37	1.6793	75	10.2367	37	1.4923	75	7.0007
38	1.7083	98	(A)	38	1.5310	98	(B)
39	1.7372			39	1.5697		

Comprehensive

(A) For Vehicles above \$150,000, see the Non Symboled Vehicle Factors Rate Page.  
 For model years not shown, apply a factor of 1.05 for each subsequent model year

Collision/Ltd Collision

(B) For Vehicles above \$150,000, see the Non Symboled Vehicle Factors Rate Page.  
 For model years not shown, apply a factor of 1.06 for each subsequent model year

2011 Symbol factors			
Property Damage			
Sym	2011	Sym	2011
1	1.0113	40	1.1060
2	1.0113	41	1.1075
3	1.0156	42	1.1075
4	1.0188	43	1.1075
5	1.0224	44	1.1075
6	1.0278	45	1.1075
7	1.0306	46	1.1075
8	1.0333	47	1.1075
10	1.0388	48	1.1075
11	1.0443	49	1.1075
12	1.0475	50	1.1075
13	1.0500	51	1.1075
14	1.0528	52	1.1075
15	1.0556	53	1.1075
16	1.0584	54	1.1075
17	1.0612	55	1.1075
18	1.0640	56	1.1075
19	1.0668	57	1.1075
20	1.0697	58	1.1075
21	1.0726	59	1.1075
22	1.0740	60	1.1075
23	1.0755	61	1.1075
24	1.0769	62	1.1075
25	1.0783	63	1.1075
26	1.0802	64	1.1075
27	1.0822	65	1.1075
28	1.0841	66	1.1075
29	1.0860	67	1.1075
30	1.0880	68	1.1075
31	1.0899	69	1.1075
32	1.0914	70	1.1075
33	1.0928	71	1.1075
34	1.0943	72	1.1075
35	1.0957	73	1.1075
36	1.0983	74	1.1075
37	1.1015	75	1.1075
38	1.1030	98	(C)
39	1.1045		

Property Damage

(C) For Vehicles above \$150,000, see the Non Symboled Vehicle Factors Rate Page.  
 For model years not shown, apply a factor of 1.02 for each subsequent model year



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Non-Symboled Vehicle Factors

Model Year 1975 and Prior: For each additional \$1,000 above \$10,000 of the new cost of the vehicle add the Incremental Factor to the Base Factor for that Model Year  
 Model Year 1976-1980: For each additional \$1,000 above \$30,000 of the new cost of the vehicle add the Incremental Factor to the Base Factor for that Model Year  
 Model Year 1981-1989: For each additional \$1,000 above \$65,000 of the new cost of the vehicle add the Incremental Factor to the Base Factor for that Model Year  
 Model Year 1990+: For each additional \$10,000 above \$150,000 of the new cost of the vehicle add the Incremental Factor to the Base Factor for that Model Year

**\*BI, PIP, MP, UMBI, and UIMBI all vehicles use a factor of 1.0**

Coverage	Model Year	Factor	Coverage	Model Year	Incremental Factor
COLL	1975 and Prior	0.1859	COLL	1975 and Prior	0.03
COLL	1976-1980	0.3611	COLL	1976-1980	0.03
COLL	1981-1989	0.6492	COLL	1981-1989	0.03
COLL	1990	1.7242	COLL	1990-2010	0.30
COLL	1991	1.8095	COLL	2011	0.36
COLL	1992	1.8997	COLL	2012	0.38
COLL	1993	1.9961	COLL	2013	0.40
COLL	1994	2.0977	COLL	2014	0.43
COLL	1995	2.2054	COLL	2015	0.45
COLL	1996	2.3200	COLL	2016	0.48
COLL	1997	2.4411	COLL	2017	0.51
COLL	1998	2.5696	COLL	2018	0.54
COLL	1999	2.7057	COLL	2019	0.57
COLL	2000	2.8504	COLL	2020+	0.60
COLL	2001	3.0032	COMP	1975 and Prior	0.05
COLL	2002	3.1654	COMP	1976-1980	0.05
COLL	2003	3.3373	COMP	1981-1989	0.05
COLL	2004	3.5194	COMP	1990-2010	0.50
COLL	2005	3.7125	COMP	2011	0.58
COLL	2006	3.9173	COMP	2012	0.61
COLL	2007	4.1344	COMP	2013	0.64
COLL	2008	4.3644	COMP	2014	0.67
COLL	2009	4.6083	COMP	2015	0.70
COLL	2010	4.8668	COMP	2016	0.74
COLL	2011	5.2007	COMP	2017	0.78
COLL	2012	5.5113	COMP	2018	0.81
COLL	2013	5.8390	COMP	2019	0.86
COLL	2014	6.1954	COMP	2020+	0.90
COLL	2015	6.5612	LTDCOLL	1975 and Prior	0.03
COLL	2016	6.9578	LTDCOLL	1976-1980	0.03
COLL	2017	7.3768	LTDCOLL	1981-1989	0.03
COLL	2018	7.8185	LTDCOLL	1990-2010	0.30
COLL	2019	8.2855	LTDCOLL	2011	0.36
COLL	2020+	8.7484	LTDCOLL	2012	0.38
COMP	1975 and Prior	0.3129	LTDCOLL	2013	0.40
COMP	1976-1980	0.4415	LTDCOLL	2014	0.43
COMP	1981-1989	0.9445	LTDCOLL	2015	0.45
COMP	1990	2.9252	LTDCOLL	2016	0.48
COMP	1991	3.0468	LTDCOLL	2017	0.51
COMP	1992	3.1738	LTDCOLL	2018	0.54
COMP	1993	3.3074	LTDCOLL	2019	0.57
COMP	1994	3.4481	LTDCOLL	2020+	0.60
COMP	1995	3.5953	PD	1975 and Prior	0.00
COMP	1996	3.7501	PD	1976-1980	0.00
COMP	1997	3.9125	PD	1981-1989	0.00
COMP	1998	4.0834	PD	1990+	0.00
COMP	1999	4.2624			
COMP	2000	4.4505			
COMP	2001	4.6481			
COMP	2002	4.8554			
COMP	2003	5.0732			
COMP	2004	5.3021			
COMP	2005	5.5421			
COMP	2006	5.7942			
COMP	2007	6.0589			
COMP	2008	6.3367			
COMP	2009	6.6286			
COMP	2010	6.9350			
COMP	2011	7.3367			
COMP	2012	7.7046			
COMP	2013	8.0893			
COMP	2014	8.4918			
COMP	2015	8.9128			
COMP	2016	9.3635			
COMP	2017	9.8347			
COMP	2018	10.3174			
COMP	2019	10.8428			
COMP	2020+	11.3419			

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Model Year 1975 and Prior: For each additional \$1,000 above \$10,000 of the new cost of the vehicle add the Incremental Factor to the Base Factor for that Model Year  
 Model Year 1976-1980: For each additional \$1,000 above \$30,000 of the new cost of the vehicle add the Incremental Factor to the Base Factor for that Model Year  
 Model Year 1981-1989: For each additional \$1,000 above \$65,000 of the new cost of the vehicle add the Incremental Factor to the Base Factor for that Model Year  
 Model Year 1990+: For each additional \$10,000 above \$150,000 of the new cost of the vehicle add the Incremental Factor to the Base Factor for that Model Year

**\*BI, PIP, MP, UMBI, and UIMBI all vehicles use a factor of 1.0**

Coverage	Model Year	Factor
LTDCOLL	1975 and Prior	0.1859
LTDCOLL	1976-1980	0.3611
LTDCOLL	1981-1989	0.6492
LTDCOLL	1990	1.7242
LTDCOLL	1991	1.8095
LTDCOLL	1992	1.8997
LTDCOLL	1993	1.9961
LTDCOLL	1994	2.0977
LTDCOLL	1995	2.2054
LTDCOLL	1996	2.3200
LTDCOLL	1997	2.4411
LTDCOLL	1998	2.5696
LTDCOLL	1999	2.7057
LTDCOLL	2000	2.8504
LTDCOLL	2001	3.0032
LTDCOLL	2002	3.1654
LTDCOLL	2003	3.3373
LTDCOLL	2004	3.5194
LTDCOLL	2005	3.7125
LTDCOLL	2006	3.9173
LTDCOLL	2007	4.1344
LTDCOLL	2008	4.3644
LTDCOLL	2009	4.6083
LTDCOLL	2010	4.8668
LTDCOLL	2011	5.2007
LTDCOLL	2012	5.5113
LTDCOLL	2013	5.8390
LTDCOLL	2014	6.1954
LTDCOLL	2015	6.5612
LTDCOLL	2016	6.9578
LTDCOLL	2017	7.3768
LTDCOLL	2018	7.8185
LTDCOLL	2019	8.2855
LTDCOLL	2020+	8.7484
PD	1975 and Prior	0.6569
PD	1976-1980	0.6956
PD	1981-1989	0.7163
PD	1990	0.7307
PD	1991	0.7453
PD	1992	0.7602
PD	1993	0.7754
PD	1994	0.7909
PD	1995	0.8067
PD	1996	0.8229
PD	1997	0.8394
PD	1998	0.8562
PD	1999	0.8733
PD	2000	0.8907
PD	2001	0.9085
PD	2002	0.9267
PD	2003	0.9453
PD	2004	0.9642
PD	2005	0.9834
PD	2006	1.0031
PD	2007	1.0231
PD	2008	1.0436
PD	2009	1.0645
PD	2010	1.0858
PD	2011	1.1075
PD	2012	1.1296
PD	2013	1.1522
PD	2014	1.1753
PD	2015	1.1988
PD	2016	1.2228
PD	2017	1.2472
PD	2018	1.2721
PD	2019	1.2976
PD	2020+	1.3236

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**MASSACHUSETTS RATE PAGES EFFECTIVE: NEW BUSINESS 04/22/2010 RENEWALS 05/31/2010 RATE GEN 04**  
[Symbol Groups And Stated Amount](#)

**COST NEW CHART**

[Go to Customization 71-79 & 98](#)

Cost New 1989 & prior	1975 & Prior	1976 – 1980	1981- 1989	Cost New 1990 - 2010	1990 - 2010
\$ 0 – 1,600	1	1	1	\$ 0 – 6,500	1
1,601 – 2,100	2	2	2	6,501 – 8,000	2
2,101 – 2,750	3	3	3	8,001 – 9,000	3
2,751 – 3,700	4	4	4	9,001 – 10,000	4
3,701 – 5,000	5	5	5	10,001 – 11,250	5
5,001 – 6,500	6	6	6	11,251 – 12,500	6
6,501 – 8,000@	7	7	7	12,501 – 13,750	7
8,001 – 10,000		B	B	13,751 – 15,000	8
10,001 – 12,500		J	J	15,001 – 16,250	A
12,501 – 15,000		K	K	16,251 – 17,500	B
15,001 – 17,500		M	M	17,501 – 18,750	C
17,501 – 20,000		N	N	18,751 – 20,000	D
20,001 – 24,000+		P	P	20,001 – 22,000	E
24,001 – 28,000			R	22,001 – 24,000	F
28,001 – 33,000			S	24,001 – 26,000	G
33,001 – 39,000			T	26,001 – 28,000	H
39,001 – 46,000			U	28,001 – 30,000	J
46,001 – 55,000			V	30,001 – 33,000	K
55,001 – 65,000			W	33,001 – 36,000	M
65,001 or above			X	36,001 – 40,000	N
				40,001 – 45,000	P
				45,001 – 50,000	R
				50,001 – 60,000	S
				60,001 – 70,000	T
				70,001 – 80,000	V
				80,001 – 90,000	I
				90,001 – 100,000	L
				100,001 – 110,000	U
				110,001 – 120,000	X
				120,001 – 130,000	Y
				130,001 – 140,000	Z
				140,001 and above	W

@For model years 1975 and prior, the symbol code is 7 and the list price is 6,501 - 10,000.

+For model years 1976 through 1980, the symbol code is P and the list price is 20,001 - 30,000.

2011 symbols			
Cost New Min	Cost New Max	2011 & later	Mid Point 2011 & later
1	3,000	01	1,501
3,001	5,500	02	4,251
5,501	8,000	03	6,751
8,001	9,000	04	8,501
9,001	10,000	05	9,501
10,001	11,000	06	10,501
11,001	12,000	07	11,501
12,001	13,000	08	12,501
13,001	14,000	10	13,501
14,001	15,000	11	14,501
15,001	15,625	12	15,313
15,626	16,250	13	15,938
16,251	16,875	14	16,563
16,876	17,500	15	17,188
17,501	18,125	16	17,813
18,126	18,750	17	18,438
18,751	19,375	18	19,063
19,376	20,000	19	19,688
20,001	20,625	20	20,313
20,626	21,250	21	20,938
21,251	21,875	22	21,563
21,876	22,500	23	22,188
22,501	23,125	24	22,813
23,126	23,750	25	23,438
23,751	24,375	26	24,063
24,376	25,000	27	24,688
25,001	25,625	28	25,313
25,626	26,250	29	25,938
26,251	26,875	30	26,563
26,876	27,500	31	27,188
27,501			
	28,125	32	27,813
28,126			
	28,750	33	28,438
28,751	29,375	34	29,063
29,376	30,000	35	29,688
30,001	31,000	36	30,501
31,001	32,000	37	31,501
32,001	33,000	38	32,501
33,001	34,000	39	33,501
34,001	35,000	40	34,501
35,001	36,000	41	35,501
36,001	37,000	42	36,501

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**MASSACHUSETTS RATE PAGES EFFECTIVE: NEW BUSINESS 04/22/2010 RENEWALS 05/31/2010 RATE GEN 04**

[Symbol Groups And Stated Amount](#)

**2011 CUSTOMIZATION RULE**

**2011 Symbols 01 to 70**

- 1) If customization is \$1,000 or more, add the total amount of customization to the mid-point cost new of the vehicle to develop the customized cost new amount. [GO TO MID POINT](#)
- 2) Apply the new amount to the cost new chart to determine the symbol.

**2011 Symbols 71 to 75 & 98**

- 1) If customization is \$5,000 or more, then do the following:
  - a) Develop symbol/model year factor by multiplying the symbol factor times the model year factor [as shown under Section 4. Symbols.](#)
  - b) Round factor to 3 decimal places
  - c) Increase the factor developed in a) & b) above, by adding the each additional \$10,000 amount for each \$10,000 or fraction thereof. Click on link below to find these factors [Go to 2011 symbol factors](#)
  - d) The result is the customized symbol/model year factor. [Now go to the Rating Steps and calculate the final premium](#)

Cost New Min	Cost New Max	2011 & later	Mid Point 2011 & later
37,001	38,000	43	37,501
38,001	39,000	44	38,501
39,001	40,000	45	39,501
40,001	41,250	46	40,626
41,251	42,500	47	41,876
42,501	43,750	48	43,126
43,751	45,000	49	44,376
45,001	46,250	50	45,626
46,251	47,500	51	46,876
47,501	48,750	52	48,126
48,751	50,000	53	49,376
50,001	52,500	54	51,251
52,501	55,000	55	53,751
55,001	57,500	56	56,251
57,501	60,000	57	58,751
60,001	65,000	58	62,501
65,001	70,000	59	67,501
70,001	75,000	60	72,501
75,001	80,000	61	77,501
80,001	85,000	62	82,501
85,001	90,000	63	87,501
90,001	95,000	64	92,501
95,001	100,000	65	97,501
100,001	110,000	66	105,001
110,001	120,000	67	115,001
120,001	130,000	68	125,001
130,001	140,000	69	135,001
140,001	150,000	70	145,001
*	*	71	
*	*	72	
*	*	73	
*	*	74	
*	*	75	
150,000	& over	98	

\*Symbols 71-75 have no corresponding price ranges and will therefore not be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.



**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
Vehicle Level Discount Factors and Rating Factors

**NEW VEHICLE DISCOUNT**

Vehicle Age	COMP Factor	COLL Factor	LTDCOLL Factor
3 Years or Less	0.9500	0.9500	0.9500
4 or more	1.0000	1.0000	1.0000

**ANTI-THEFT DISCOUNT**

Type of Anti-Theft Device	Factor
No Discount	1.0
Active Disabling Or Active Alarm Devices	0.97
Passive Disabling Or Passive Alarm Devices	0.9
Electronic Homing Device & Active Alarm Or Active Device	0.87
Electronic Homing Device & Passive Alarm Or Passive Device	0.8
Electronic Homing Device Only	0.9

**Number of Owners**

# of Owners	Factor By Coverage									
	<u>BI</u>	<u>COLL</u>	<u>COMP</u>	<u>LTDCOLL</u>	<u>MP</u>	<u>PD</u>	<u>PIP</u>	<u>UIMBI</u>	<u>UMBI</u>	<u>ERS</u>
One	0.95	0.95	0.95	0.95	1.00	0.95	0.95	1.00	1.00	1.00
More than one	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

**Liability & Physical Damage Policy Factors**

Factor By Coverage						
<u>BI</u>	<u>MP</u>	<u>PD</u>	<u>PIP</u>	<u>UIMBI</u>	<u>UMBI</u>	
0.85	1.00	0.85	0.85	1.00	1.00	



**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
[Household Composite Index Factors](#)

\* Policies with 0 drivers get 1 driver rates

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
1	2	1	1.0335	1.0896	0.7648	1.0896	1.0000	0.9842	1.0502	1.0000	1.0000
1	2	2	1.0335	1.0754	0.7671	1.0754	1.0000	0.9869	1.0502	1.0000	1.0000
1	2	3	1.0335	0.9756	0.7694	0.9756	1.0000	0.9490	1.0502	1.0000	1.0000
1	2	4	1.0334	0.9726	0.7717	0.9726	1.0000	0.9595	1.0502	1.0000	1.0000
1	2	5	1.0335	0.9712	0.7741	0.9712	1.0000	0.9693	1.0502	1.0000	1.0000
1	2	6	1.0334	0.9547	0.7765	0.9547	1.0000	0.9813	1.0502	1.0000	1.0000
1	2	7	1.0335	0.9564	0.7789	0.9564	1.0000	0.9843	1.0502	1.0000	1.0000
1	2	8	1.0335	0.9583	0.7813	0.9583	1.0000	0.9870	1.0502	1.0000	1.0000
1	2	9	1.0335	0.9604	0.7837	0.9604	1.0000	0.9895	1.0502	1.0000	1.0000
1	2	10	1.0335	0.9626	0.7861	0.9626	1.0000	0.9917	1.0502	1.0000	1.0000
1	2	11	1.0330	0.9649	0.7918	0.9649	1.0000	0.9938	1.0502	1.0000	1.0000
1	2	12	1.0330	0.9674	0.7987	0.9674	1.0000	0.9956	1.0502	1.0000	1.0000
1	2	13	1.0330	0.9699	0.8060	0.9699	1.0000	0.9972	1.0502	1.0000	1.0000
1	2	14	1.0330	0.9725	0.8136	0.9725	1.0000	0.9987	1.0502	1.0000	1.0000
1	2	15	1.0330	0.9751	0.8217	0.9751	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	16	1.0330	0.9777	0.8302	0.9777	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	17	1.0330	0.9800	0.8391	0.9800	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	18	1.0330	0.9819	0.8484	0.9819	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	19	1.0330	0.9843	0.8582	0.9843	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	20	1.0330	0.9862	0.8685	0.9862	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	21	1.0330	0.9913	0.8792	0.9913	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	22	1.0330	0.9963	0.8905	0.9963	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	23	1.0330	1.0011	0.9022	1.0011	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	24	1.0330	1.0049	0.9144	1.0049	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	25	1.0330	1.0120	0.9272	1.0120	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	26	1.0330	1.0188	0.9406	1.0188	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	27	1.0330	1.0222	0.9545	1.0222	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	28	1.0330	1.0270	0.9691	1.0270	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	29	1.0330	1.0358	0.9842	1.0358	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	30	1.0330	1.0479	1.0000	1.0479	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	31	1.0330	1.0598	1.0000	1.0598	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	32	1.0330	1.0737	1.0000	1.0737	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	33	1.0330	1.0900	1.0000	1.0900	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	34	1.0330	1.0937	1.0000	1.0937	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	35	1.0330	1.0964	1.0000	1.0964	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	36	1.0330	1.0984	1.0000	1.0984	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	37	1.0330	1.1005	1.0000	1.1005	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	38	1.0330	1.1091	1.0000	1.1091	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	39	1.0330	1.1062	1.0000	1.1062	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	40	1.0330	1.1032	1.0000	1.1032	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	41	1.0330	1.1003	1.0000	1.1003	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	42	1.0330	1.0974	1.0000	1.0974	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	43	1.0330	1.0945	1.0000	1.0945	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	44	1.0330	1.0916	1.0000	1.0916	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	45	1.0330	1.0885	1.0000	1.0885	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	46	1.0330	1.0849	1.0000	1.0849	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	47	1.0425	1.0811	1.0000	1.0811	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	48	1.0512	1.0770	1.0000	1.0770	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	49	1.0502	1.0728	1.0000	1.0728	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	50	1.0446	1.0684	1.0000	1.0684	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	51	1.0283	1.0641	1.0000	1.0641	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	52	1.0315	1.0598	1.0000	1.0598	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	53	1.0366	1.0556	1.0000	1.0556	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	54	1.0366	1.0516	1.0000	1.0516	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	55	1.0367	1.0479	1.0000	1.0479	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	56	1.0366	1.0447	1.0000	1.0447	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	57	1.0367	1.0419	1.0000	1.0419	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	58	1.0366	1.0397	1.0000	1.0397	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	59	1.0366	1.0382	1.0000	1.0382	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	60	1.0366	1.0374	1.0000	1.0374	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	61	1.0366	1.0376	1.0000	1.0376	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	62	1.0366	1.0388	1.0000	1.0388	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	63	1.0366	1.0412	1.0000	1.0412	1.0000	1.0000	1.0502	1.0000	1.0000
1	2	64+	1.0366	1.0449	1.0000	1.0449	1.0000	1.0000	1.0502	1.0000	1.0000
1	3	0	1.2778	1.6375	0.8568	1.6375	1.0000	1.1383	1.0502	1.0000	1.0000
1	3	1	1.2775	1.6135	0.8543	1.6135	1.0000	1.1297	1.0502	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
[Household Composite Index Factors](#)

\* Policies with 0 drivers get 1 driver rates

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
1	3	2	1.2776	1.5892	0.8519	1.5892	1.0000	1.1363	1.0502	1.0000	1.0000
1	3	3	1.2777	1.3093	0.8498	1.3093	1.0000	1.0109	1.0502	1.0000	1.0000
1	3	4	1.2776	1.2962	0.8480	1.2962	1.0000	1.0174	1.0502	1.0000	1.0000
1	3	5	1.2776	1.2850	0.8464	1.2850	1.0000	1.0274	1.0502	1.0000	1.0000
1	3	6	1.2776	1.1844	0.8450	1.1844	1.0000	1.0413	1.0502	1.0000	1.0000
1	3	7	1.2776	1.1843	0.8439	1.1843	1.0000	1.0464	1.0502	1.0000	1.0000
1	3	8	1.2777	1.1849	0.8430	1.1849	1.0000	1.0510	1.0502	1.0000	1.0000
1	3	9	1.2777	1.1860	0.8424	1.1860	1.0000	1.0549	1.0502	1.0000	1.0000
1	3	10	1.2828	1.1878	0.8420	1.1878	1.0000	1.0582	1.0502	1.0000	1.0000
1	3	11	1.2840	1.1900	0.8418	1.1900	1.0000	1.0610	1.0502	1.0000	1.0000
1	3	12	1.2840	1.1926	0.8419	1.1926	1.0000	1.0635	1.0502	1.0000	1.0000
1	3	13	1.2840	1.1956	0.8422	1.1956	1.0000	1.0655	1.0502	1.0000	1.0000
1	3	14	1.2840	1.1989	0.8428	1.1989	1.0000	1.0671	1.0502	1.0000	1.0000
1	3	15	1.2840	1.2024	0.8436	1.2024	1.0000	1.0687	1.0502	1.0000	1.0000
1	3	16	1.2840	1.2062	0.8446	1.2062	1.0000	1.0697	1.0502	1.0000	1.0000
1	3	17	1.2840	1.2090	0.8459	1.2090	1.0000	1.0697	1.0502	1.0000	1.0000
1	3	18	1.2840	1.2114	0.8484	1.2114	1.0000	1.0694	1.0502	1.0000	1.0000
1	3	19	1.2840	1.2144	0.8582	1.2144	1.0000	1.0692	1.0502	1.0000	1.0000
1	3	20	1.2840	1.2167	0.8685	1.2167	1.0000	1.0695	1.0502	1.0000	1.0000
1	3	21	1.2840	1.2230	0.8792	1.2230	1.0000	1.0692	1.0502	1.0000	1.0000
1	3	22	1.2840	1.2291	0.8905	1.2291	1.0000	1.0689	1.0502	1.0000	1.0000
1	3	23	1.2840	1.2351	0.9022	1.2351	1.0000	1.0692	1.0502	1.0000	1.0000
1	3	24	1.2840	1.2398	0.9144	1.2398	1.0000	1.0696	1.0502	1.0000	1.0000
1	3	25	1.2840	1.2485	0.9272	1.2485	1.0000	1.0694	1.0502	1.0000	1.0000
1	3	26	1.2840	1.2569	0.9406	1.2569	1.0000	1.0698	1.0502	1.0000	1.0000
1	3	27	1.2840	1.2612	0.9545	1.2612	1.0000	1.0694	1.0502	1.0000	1.0000
1	3	28	1.2840	1.2671	0.9691	1.2671	1.0000	1.0692	1.0502	1.0000	1.0000
1	3	29	1.2840	1.2779	0.9842	1.2779	1.0000	1.0695	1.0502	1.0000	1.0000
1	3	30	1.2840	1.2928	1.0000	1.2928	1.0000	1.0696	1.0502	1.0000	1.0000
1	3	31	1.2840	1.3075	1.0000	1.3075	1.0000	1.0696	1.0502	1.0000	1.0000
1	3	32	1.2840	1.3247	1.0000	1.3247	1.0000	1.0697	1.0502	1.0000	1.0000
1	3	33	1.2840	1.3448	1.0000	1.3448	1.0000	1.0615	1.0502	1.0000	1.0000
1	3	34	1.2840	1.3673	1.0000	1.3673	1.0000	1.0589	1.0502	1.0000	1.0000
1	3	35	1.2840	1.3941	1.0000	1.3941	1.0000	1.0583	1.0502	1.0000	1.0000
1	3	36	1.2840	1.4246	1.0000	1.4246	1.0000	1.0577	1.0502	1.0000	1.0000
1	3	37	1.2840	1.4366	1.0000	1.4366	1.0000	1.0573	1.0502	1.0000	1.0000
1	3	38	1.2840	1.4478	1.0000	1.4478	1.0000	1.0569	1.0502	1.0000	1.0000
1	3	39	1.2840	1.4440	1.0000	1.4440	1.0000	1.0566	1.0502	1.0000	1.0000
1	3	40	1.2840	1.4402	1.0000	1.4402	1.0000	1.0562	1.0502	1.0000	1.0000
1	3	41	1.2840	1.4363	1.0000	1.4363	1.0000	1.0561	1.0502	1.0000	1.0000
1	3	42	1.2840	1.4326	1.0000	1.4326	1.0000	1.0559	1.0502	1.0000	1.0000
1	3	43	1.2840	1.4288	1.0000	1.4288	1.0000	1.0558	1.0502	1.0000	1.0000
1	3	44	1.2840	1.4236	1.0000	1.4236	1.0000	1.0554	1.0502	1.0000	1.0000
1	3	45	1.2840	1.4178	1.0000	1.4178	1.0000	1.0552	1.0502	1.0000	1.0000
1	3	46	1.2840	1.4113	1.0000	1.4113	1.0000	1.0549	1.0502	1.0000	1.0000
1	3	47	1.2960	1.4044	1.0000	1.4044	1.0000	1.0547	1.0502	1.0000	1.0000
1	3	48	1.3023	1.3972	1.0000	1.3972	1.0000	1.0542	1.0502	1.0000	1.0000
1	3	49	1.3151	1.3899	1.0000	1.3899	1.0000	1.0536	1.0502	1.0000	1.0000
1	3	50	1.3090	1.3827	1.0000	1.3827	1.0000	1.0530	1.0502	1.0000	1.0000
1	3	51	1.2878	1.3757	1.0000	1.3757	1.0000	1.0520	1.0502	1.0000	1.0000
1	3	52	1.2877	1.3692	1.0000	1.3692	1.0000	1.0510	1.0502	1.0000	1.0000
1	3	53	1.2877	1.3633	1.0000	1.3633	1.0000	1.0496	1.0502	1.0000	1.0000
1	3	54	1.2878	1.3583	1.0000	1.3583	1.0000	1.0480	1.0502	1.0000	1.0000
1	3	55	1.2878	1.3544	1.0000	1.3544	1.0000	1.0461	1.0502	1.0000	1.0000
1	3	56	1.2878	1.3518	1.0000	1.3518	1.0000	1.0437	1.0502	1.0000	1.0000
1	3	57	1.2878	1.3508	1.0000	1.3508	1.0000	1.0409	1.0502	1.0000	1.0000
1	3	58	1.2877	1.3516	1.0000	1.3516	1.0000	1.0376	1.0502	1.0000	1.0000
1	3	59	1.2878	1.3546	1.0000	1.3546	1.0000	1.0339	1.0502	1.0000	1.0000
1	3	60	1.2878	1.3599	1.0000	1.3599	1.0000	1.0295	1.0502	1.0000	1.0000
1	3	61	1.2878	1.3681	1.0000	1.3681	1.0000	1.0244	1.0502	1.0000	1.0000
1	3	62	1.2877	1.3794	1.0000	1.3794	1.0000	1.0188	1.0502	1.0000	1.0000
1	3	63	1.2877	1.3942	1.0000	1.3942	1.0000	1.0125	1.0502	1.0000	1.0000
1	3	64+	1.2877	1.4131	1.0000	1.4131	1.0000	1.0052	1.0502	1.0000	1.0000
1	4+	0	1.2967	1.6375	0.8568	1.6375	1.0000	1.1383	1.0502	1.0000	1.0000
1	4+	1	1.2964	1.6135	0.8543	1.6135	1.0000	1.1297	1.0502	1.0000	1.0000
1	4+	2	1.2965	1.5892	0.8519	1.5892	1.0000	1.1363	1.0502	1.0000	1.0000



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\* Policies with 0 drivers get 1 driver rates

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
2	1	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	6	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	18	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	22	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	23	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	24	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	25	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	26	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	27	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	28	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	29	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	30	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	31	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	32	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	33	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	34	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	35	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	36	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	37	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	38	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	39	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	40	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	41	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	42	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	43	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	44	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	45	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	46	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	47	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	48	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	49	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	50	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	51	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	52	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	53	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	54	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	55	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	56	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	57	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	58	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	59	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	60	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	61	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	62	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	63	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	64+	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	2	0	1.0335	1.1028	0.7624	1.1028	1.0000	0.9908	1.0502	1.0000	1.0000
2	2	1	1.0335	1.0896	0.7648	1.0896	1.0000	0.9842	1.0502	1.0000	1.0000
2	2	2	1.0335	1.0754	0.7671	1.0754	1.0000	0.9869	1.0502	1.0000	1.0000
2	2	3	1.0335	0.9756	0.7694	0.9756	1.0000	0.9490	1.0502	1.0000	1.0000
2	2	4	1.0334	0.9726	0.7717	0.9726	1.0000	0.9595	1.0502	1.0000	1.0000

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\* Policies with 0 drivers get 1 driver rates

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
2	2	5	1.0335	0.9712	0.7741	0.9712	1.0000	0.9693	1.0502	1.0000	1.0000
2	2	6	1.0334	0.9547	0.7765	0.9547	1.0000	0.9813	1.0502	1.0000	1.0000
2	2	7	1.0335	0.9564	0.7789	0.9564	1.0000	0.9843	1.0502	1.0000	1.0000
2	2	8	1.0335	0.9583	0.7813	0.9583	1.0000	0.9870	1.0502	1.0000	1.0000
2	2	9	1.0335	0.9604	0.7837	0.9604	1.0000	0.9895	1.0502	1.0000	1.0000
2	2	10	1.0335	0.9626	0.7861	0.9626	1.0000	0.9917	1.0502	1.0000	1.0000
2	2	11	1.0330	0.9649	0.7918	0.9649	1.0000	0.9938	1.0502	1.0000	1.0000
2	2	12	1.0330	0.9674	0.7987	0.9674	1.0000	0.9956	1.0502	1.0000	1.0000
2	2	13	1.0330	0.9699	0.8060	0.9699	1.0000	0.9972	1.0502	1.0000	1.0000
2	2	14	1.0330	0.9725	0.8136	0.9725	1.0000	0.9987	1.0502	1.0000	1.0000
2	2	15	1.0330	0.9751	0.8217	0.9751	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	16	1.0330	0.9777	0.8302	0.9777	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	17	1.0330	0.9800	0.8391	0.9800	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	18	1.0330	0.9819	0.8484	0.9819	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	19	1.0330	0.9843	0.8582	0.9843	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	20	1.0330	0.9862	0.8685	0.9862	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	21	1.0330	0.9913	0.8792	0.9913	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	22	1.0330	0.9963	0.8905	0.9963	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	23	1.0330	1.0011	0.9022	1.0011	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	24	1.0330	1.0049	0.9144	1.0049	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	25	1.0330	1.0120	0.9272	1.0120	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	26	1.0330	1.0188	0.9406	1.0188	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	27	1.0330	1.0222	0.9545	1.0222	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	28	1.0330	1.0270	0.9691	1.0270	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	29	1.0330	1.0358	0.9842	1.0358	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	30	1.0330	1.0479	1.0000	1.0479	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	31	1.0330	1.0598	1.0000	1.0598	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	32	1.0330	1.0737	1.0000	1.0737	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	33	1.0330	1.0900	1.0000	1.0900	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	34	1.0330	1.0937	1.0000	1.0937	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	35	1.0330	1.0964	1.0000	1.0964	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	36	1.0330	1.0984	1.0000	1.0984	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	37	1.0330	1.1005	1.0000	1.1005	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	38	1.0330	1.1091	1.0000	1.1091	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	39	1.0330	1.1062	1.0000	1.1062	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	40	1.0330	1.1032	1.0000	1.1032	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	41	1.0330	1.1003	1.0000	1.1003	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	42	1.0330	1.0974	1.0000	1.0974	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	43	1.0330	1.0945	1.0000	1.0945	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	44	1.0330	1.0916	1.0000	1.0916	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	45	1.0330	1.0885	1.0000	1.0885	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	46	1.0330	1.0849	1.0000	1.0849	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	47	1.0425	1.0811	1.0000	1.0811	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	48	1.0512	1.0770	1.0000	1.0770	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	49	1.0502	1.0728	1.0000	1.0728	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	50	1.0446	1.0684	1.0000	1.0684	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	51	1.0283	1.0641	1.0000	1.0641	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	52	1.0315	1.0598	1.0000	1.0598	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	53	1.0366	1.0556	1.0000	1.0556	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	54	1.0366	1.0516	1.0000	1.0516	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	55	1.0367	1.0479	1.0000	1.0479	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	56	1.0366	1.0447	1.0000	1.0447	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	57	1.0367	1.0419	1.0000	1.0419	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	58	1.0366	1.0397	1.0000	1.0397	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	59	1.0366	1.0382	1.0000	1.0382	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	60	1.0366	1.0374	1.0000	1.0374	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	61	1.0366	1.0376	1.0000	1.0376	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	62	1.0366	1.0388	1.0000	1.0388	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	63	1.0366	1.0412	1.0000	1.0412	1.0000	1.0000	1.0502	1.0000	1.0000
2	2	64+	1.0366	1.0449	1.0000	1.0449	1.0000	1.0000	1.0502	1.0000	1.0000
2	3	0	1.2778	1.6375	0.8568	1.6375	1.0000	1.1383	1.0502	1.0000	1.0000
2	3	1	1.2775	1.6135	0.8543	1.6135	1.0000	1.1297	1.0502	1.0000	1.0000
2	3	2	1.2776	1.5892	0.8519	1.5892	1.0000	1.1363	1.0502	1.0000	1.0000
2	3	3	1.2777	1.3093	0.8498	1.3093	1.0000	1.0109	1.0502	1.0000	1.0000
2	3	4	1.2776	1.2962	0.8480	1.2962	1.0000	1.0174	1.0502	1.0000	1.0000
2	3	5	1.2776	1.2850	0.8464	1.2850	1.0000	1.0274	1.0502	1.0000	1.0000

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\* Policies with 0 drivers get 1 driver rates

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
2	3	6	1.2776	1.1844	0.8450	1.1844	1.0000	1.0413	1.0502	1.0000	1.0000
2	3	7	1.2776	1.1843	0.8439	1.1843	1.0000	1.0464	1.0502	1.0000	1.0000
2	3	8	1.2777	1.1849	0.8430	1.1849	1.0000	1.0510	1.0502	1.0000	1.0000
2	3	9	1.2777	1.1860	0.8424	1.1860	1.0000	1.0549	1.0502	1.0000	1.0000
2	3	10	1.2828	1.1878	0.8420	1.1878	1.0000	1.0582	1.0502	1.0000	1.0000
2	3	11	1.2840	1.1900	0.8418	1.1900	1.0000	1.0610	1.0502	1.0000	1.0000
2	3	12	1.2840	1.1926	0.8419	1.1926	1.0000	1.0635	1.0502	1.0000	1.0000
2	3	13	1.2840	1.1956	0.8422	1.1956	1.0000	1.0655	1.0502	1.0000	1.0000
2	3	14	1.2840	1.1989	0.8428	1.1989	1.0000	1.0671	1.0502	1.0000	1.0000
2	3	15	1.2840	1.2024	0.8436	1.2024	1.0000	1.0687	1.0502	1.0000	1.0000
2	3	16	1.2840	1.2062	0.8446	1.2062	1.0000	1.0697	1.0502	1.0000	1.0000
2	3	17	1.2840	1.2090	0.8459	1.2090	1.0000	1.0697	1.0502	1.0000	1.0000
2	3	18	1.2840	1.2114	0.8484	1.2114	1.0000	1.0694	1.0502	1.0000	1.0000
2	3	19	1.2840	1.2144	0.8582	1.2144	1.0000	1.0692	1.0502	1.0000	1.0000
2	3	20	1.2840	1.2167	0.8685	1.2167	1.0000	1.0695	1.0502	1.0000	1.0000
2	3	21	1.2840	1.2230	0.8792	1.2230	1.0000	1.0692	1.0502	1.0000	1.0000
2	3	22	1.2840	1.2291	0.8905	1.2291	1.0000	1.0689	1.0502	1.0000	1.0000
2	3	23	1.2840	1.2351	0.9022	1.2351	1.0000	1.0692	1.0502	1.0000	1.0000
2	3	24	1.2840	1.2398	0.9144	1.2398	1.0000	1.0696	1.0502	1.0000	1.0000
2	3	25	1.2840	1.2485	0.9272	1.2485	1.0000	1.0694	1.0502	1.0000	1.0000
2	3	26	1.2840	1.2569	0.9406	1.2569	1.0000	1.0698	1.0502	1.0000	1.0000
2	3	27	1.2840	1.2612	0.9545	1.2612	1.0000	1.0694	1.0502	1.0000	1.0000
2	3	28	1.2840	1.2671	0.9691	1.2671	1.0000	1.0692	1.0502	1.0000	1.0000
2	3	29	1.2840	1.2779	0.9842	1.2779	1.0000	1.0695	1.0502	1.0000	1.0000
2	3	30	1.2840	1.2928	1.0000	1.2928	1.0000	1.0696	1.0502	1.0000	1.0000
2	3	31	1.2840	1.3075	1.0000	1.3075	1.0000	1.0696	1.0502	1.0000	1.0000
2	3	32	1.2840	1.3247	1.0000	1.3247	1.0000	1.0697	1.0502	1.0000	1.0000
2	3	33	1.2840	1.3448	1.0000	1.3448	1.0000	1.0615	1.0502	1.0000	1.0000
2	3	34	1.2840	1.3673	1.0000	1.3673	1.0000	1.0589	1.0502	1.0000	1.0000
2	3	35	1.2840	1.3941	1.0000	1.3941	1.0000	1.0583	1.0502	1.0000	1.0000
2	3	36	1.2840	1.4246	1.0000	1.4246	1.0000	1.0577	1.0502	1.0000	1.0000
2	3	37	1.2840	1.4366	1.0000	1.4366	1.0000	1.0573	1.0502	1.0000	1.0000
2	3	38	1.2840	1.4478	1.0000	1.4478	1.0000	1.0569	1.0502	1.0000	1.0000
2	3	39	1.2840	1.4440	1.0000	1.4440	1.0000	1.0566	1.0502	1.0000	1.0000
2	3	40	1.2840	1.4402	1.0000	1.4402	1.0000	1.0562	1.0502	1.0000	1.0000
2	3	41	1.2840	1.4363	1.0000	1.4363	1.0000	1.0561	1.0502	1.0000	1.0000
2	3	42	1.2840	1.4326	1.0000	1.4326	1.0000	1.0559	1.0502	1.0000	1.0000
2	3	43	1.2840	1.4288	1.0000	1.4288	1.0000	1.0558	1.0502	1.0000	1.0000
2	3	44	1.2840	1.4236	1.0000	1.4236	1.0000	1.0554	1.0502	1.0000	1.0000
2	3	45	1.2840	1.4178	1.0000	1.4178	1.0000	1.0552	1.0502	1.0000	1.0000
2	3	46	1.2840	1.4113	1.0000	1.4113	1.0000	1.0549	1.0502	1.0000	1.0000
2	3	47	1.2960	1.4044	1.0000	1.4044	1.0000	1.0547	1.0502	1.0000	1.0000
2	3	48	1.3023	1.3972	1.0000	1.3972	1.0000	1.0542	1.0502	1.0000	1.0000
2	3	49	1.3151	1.3899	1.0000	1.3899	1.0000	1.0536	1.0502	1.0000	1.0000
2	3	50	1.3090	1.3827	1.0000	1.3827	1.0000	1.0530	1.0502	1.0000	1.0000
2	3	51	1.2878	1.3757	1.0000	1.3757	1.0000	1.0520	1.0502	1.0000	1.0000
2	3	52	1.2877	1.3692	1.0000	1.3692	1.0000	1.0510	1.0502	1.0000	1.0000
2	3	53	1.2877	1.3633	1.0000	1.3633	1.0000	1.0496	1.0502	1.0000	1.0000
2	3	54	1.2878	1.3583	1.0000	1.3583	1.0000	1.0480	1.0502	1.0000	1.0000
2	3	55	1.2878	1.3544	1.0000	1.3544	1.0000	1.0461	1.0502	1.0000	1.0000
2	3	56	1.2878	1.3518	1.0000	1.3518	1.0000	1.0437	1.0502	1.0000	1.0000
2	3	57	1.2878	1.3508	1.0000	1.3508	1.0000	1.0409	1.0502	1.0000	1.0000
2	3	58	1.2877	1.3516	1.0000	1.3516	1.0000	1.0376	1.0502	1.0000	1.0000
2	3	59	1.2878	1.3546	1.0000	1.3546	1.0000	1.0339	1.0502	1.0000	1.0000
2	3	60	1.2878	1.3599	1.0000	1.3599	1.0000	1.0295	1.0502	1.0000	1.0000
2	3	61	1.2878	1.3681	1.0000	1.3681	1.0000	1.0244	1.0502	1.0000	1.0000
2	3	62	1.2877	1.3794	1.0000	1.3794	1.0000	1.0188	1.0502	1.0000	1.0000
2	3	63	1.2877	1.3942	1.0000	1.3942	1.0000	1.0125	1.0502	1.0000	1.0000
2	3	64+	1.2877	1.4131	1.0000	1.4131	1.0000	1.0052	1.0502	1.0000	1.0000
2	4+	0	1.2967	1.6375	0.8568	1.6375	1.0000	1.1383	1.0502	1.0000	1.0000
2	4+	1	1.2964	1.6135	0.8543	1.6135	1.0000	1.1297	1.0502	1.0000	1.0000
2	4+	2	1.2965	1.5892	0.8519	1.5892	1.0000	1.1363	1.0502	1.0000	1.0000
2	4+	3	1.2964	1.3093	0.8498	1.3093	1.0000	1.0109	1.0502	1.0000	1.0000
2	4+	4	1.2964	1.2962	0.8480	1.2962	1.0000	1.0174	1.0502	1.0000	1.0000
2	4+	5	1.2964	1.2850	0.8464	1.2850	1.0000	1.0274	1.0502	1.0000	1.0000
2	4+	6	1.2964	1.1844	0.8450	1.1844	1.0000	1.0413	1.0502	1.0000	1.0000





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\* Policies with 0 drivers get 1 driver rates

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
3	1	8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	18	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	22	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	23	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	24	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	25	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	26	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	27	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	28	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	29	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	30	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	31	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	32	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	33	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	34	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	35	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	36	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	37	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	38	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	39	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	40	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	41	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	42	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	43	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	44	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	45	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	46	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	47	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	48	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	49	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	50	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	51	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	52	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	53	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	54	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	55	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	56	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	57	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	58	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	59	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	60	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	61	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	62	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	63	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1	64+	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	2	0	1.0335	1.1028	0.7624	1.1028	1.0000	0.9908	1.0502	1.0000	1.0000
3	2	1	1.0335	1.0896	0.7648	1.0896	1.0000	0.9842	1.0502	1.0000	1.0000
3	2	2	1.0335	1.0754	0.7671	1.0754	1.0000	0.9869	1.0502	1.0000	1.0000
3	2	3	1.0335	0.9756	0.7694	0.9756	1.0000	0.9490	1.0502	1.0000	1.0000
3	2	4	1.0334	0.9726	0.7717	0.9726	1.0000	0.9595	1.0502	1.0000	1.0000
3	2	5	1.0335	0.9712	0.7741	0.9712	1.0000	0.9693	1.0502	1.0000	1.0000
3	2	6	1.0334	0.9547	0.7765	0.9547	1.0000	0.9813	1.0502	1.0000	1.0000
3	2	7	1.0335	0.9564	0.7789	0.9564	1.0000	0.9843	1.0502	1.0000	1.0000
3	2	8	1.0335	0.9583	0.7813	0.9583	1.0000	0.9870	1.0502	1.0000	1.0000

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\* Policies with 0 drivers get 1 driver rates

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
3	2	9	1.0335	0.9604	0.7837	0.9604	1.0000	0.9895	1.0502	1.0000	1.0000
3	2	10	1.0335	0.9626	0.7861	0.9626	1.0000	0.9917	1.0502	1.0000	1.0000
3	2	11	1.0330	0.9649	0.7918	0.9649	1.0000	0.9938	1.0502	1.0000	1.0000
3	2	12	1.0330	0.9674	0.7987	0.9674	1.0000	0.9956	1.0502	1.0000	1.0000
3	2	13	1.0330	0.9699	0.8060	0.9699	1.0000	0.9972	1.0502	1.0000	1.0000
3	2	14	1.0330	0.9725	0.8136	0.9725	1.0000	0.9987	1.0502	1.0000	1.0000
3	2	15	1.0330	0.9751	0.8217	0.9751	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	16	1.0330	0.9777	0.8302	0.9777	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	17	1.0330	0.9800	0.8391	0.9800	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	18	1.0330	0.9819	0.8484	0.9819	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	19	1.0330	0.9843	0.8582	0.9843	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	20	1.0330	0.9862	0.8685	0.9862	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	21	1.0330	0.9913	0.8792	0.9913	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	22	1.0330	0.9963	0.8905	0.9963	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	23	1.0330	1.0011	0.9022	1.0011	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	24	1.0330	1.0049	0.9144	1.0049	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	25	1.0330	1.0120	0.9272	1.0120	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	26	1.0330	1.0188	0.9406	1.0188	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	27	1.0330	1.0222	0.9545	1.0222	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	28	1.0330	1.0270	0.9691	1.0270	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	29	1.0330	1.0358	0.9842	1.0358	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	30	1.0330	1.0479	1.0000	1.0479	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	31	1.0330	1.0598	1.0000	1.0598	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	32	1.0330	1.0737	1.0000	1.0737	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	33	1.0330	1.0900	1.0000	1.0900	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	34	1.0330	1.0937	1.0000	1.0937	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	35	1.0330	1.0964	1.0000	1.0964	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	36	1.0330	1.0984	1.0000	1.0984	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	37	1.0330	1.1005	1.0000	1.1005	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	38	1.0330	1.1091	1.0000	1.1091	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	39	1.0330	1.1062	1.0000	1.1062	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	40	1.0330	1.1032	1.0000	1.1032	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	41	1.0330	1.1003	1.0000	1.1003	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	42	1.0330	1.0974	1.0000	1.0974	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	43	1.0330	1.0945	1.0000	1.0945	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	44	1.0330	1.0916	1.0000	1.0916	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	45	1.0330	1.0885	1.0000	1.0885	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	46	1.0330	1.0849	1.0000	1.0849	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	47	1.0425	1.0811	1.0000	1.0811	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	48	1.0512	1.0770	1.0000	1.0770	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	49	1.0502	1.0728	1.0000	1.0728	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	50	1.0446	1.0684	1.0000	1.0684	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	51	1.0283	1.0641	1.0000	1.0641	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	52	1.0315	1.0598	1.0000	1.0598	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	53	1.0366	1.0556	1.0000	1.0556	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	54	1.0366	1.0516	1.0000	1.0516	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	55	1.0367	1.0479	1.0000	1.0479	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	56	1.0366	1.0447	1.0000	1.0447	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	57	1.0367	1.0419	1.0000	1.0419	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	58	1.0366	1.0397	1.0000	1.0397	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	59	1.0366	1.0382	1.0000	1.0382	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	60	1.0366	1.0374	1.0000	1.0374	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	61	1.0366	1.0376	1.0000	1.0376	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	62	1.0366	1.0388	1.0000	1.0388	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	63	1.0366	1.0412	1.0000	1.0412	1.0000	1.0000	1.0502	1.0000	1.0000
3	2	64+	1.0366	1.0449	1.0000	1.0449	1.0000	1.0000	1.0502	1.0000	1.0000
3	3	0	1.2778	1.6375	0.8568	1.6375	1.0000	1.1383	1.0502	1.0000	1.0000
3	3	1	1.2775	1.6135	0.8543	1.6135	1.0000	1.1297	1.0502	1.0000	1.0000
3	3	2	1.2776	1.5892	0.8519	1.5892	1.0000	1.1363	1.0502	1.0000	1.0000
3	3	3	1.2777	1.3093	0.8498	1.3093	1.0000	1.0109	1.0502	1.0000	1.0000
3	3	4	1.2776	1.2962	0.8480	1.2962	1.0000	1.0174	1.0502	1.0000	1.0000
3	3	5	1.2776	1.2850	0.8464	1.2850	1.0000	1.0274	1.0502	1.0000	1.0000
3	3	6	1.2776	1.1844	0.8450	1.1844	1.0000	1.0413	1.0502	1.0000	1.0000
3	3	7	1.2776	1.1843	0.8439	1.1843	1.0000	1.0464	1.0502	1.0000	1.0000
3	3	8	1.2777	1.1849	0.8430	1.1849	1.0000	1.0510	1.0502	1.0000	1.0000
3	3	9	1.2777	1.1860	0.8424	1.1860	1.0000	1.0549	1.0502	1.0000	1.0000

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\* Policies with 0 drivers get 1 driver rates

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
3	3	10	1.2828	1.1878	0.8420	1.1878	1.0000	1.0582	1.0502	1.0000	1.0000
3	3	11	1.2840	1.1900	0.8418	1.1900	1.0000	1.0610	1.0502	1.0000	1.0000
3	3	12	1.2840	1.1926	0.8419	1.1926	1.0000	1.0635	1.0502	1.0000	1.0000
3	3	13	1.2840	1.1956	0.8422	1.1956	1.0000	1.0655	1.0502	1.0000	1.0000
3	3	14	1.2840	1.1989	0.8428	1.1989	1.0000	1.0671	1.0502	1.0000	1.0000
3	3	15	1.2840	1.2024	0.8436	1.2024	1.0000	1.0687	1.0502	1.0000	1.0000
3	3	16	1.2840	1.2062	0.8446	1.2062	1.0000	1.0697	1.0502	1.0000	1.0000
3	3	17	1.2840	1.2090	0.8459	1.2090	1.0000	1.0697	1.0502	1.0000	1.0000
3	3	18	1.2840	1.2114	0.8484	1.2114	1.0000	1.0694	1.0502	1.0000	1.0000
3	3	19	1.2840	1.2144	0.8582	1.2144	1.0000	1.0692	1.0502	1.0000	1.0000
3	3	20	1.2840	1.2167	0.8685	1.2167	1.0000	1.0695	1.0502	1.0000	1.0000
3	3	21	1.2840	1.2230	0.8792	1.2230	1.0000	1.0692	1.0502	1.0000	1.0000
3	3	22	1.2840	1.2291	0.8905	1.2291	1.0000	1.0689	1.0502	1.0000	1.0000
3	3	23	1.2840	1.2351	0.9022	1.2351	1.0000	1.0692	1.0502	1.0000	1.0000
3	3	24	1.2840	1.2398	0.9144	1.2398	1.0000	1.0696	1.0502	1.0000	1.0000
3	3	25	1.2840	1.2485	0.9272	1.2485	1.0000	1.0694	1.0502	1.0000	1.0000
3	3	26	1.2840	1.2569	0.9406	1.2569	1.0000	1.0698	1.0502	1.0000	1.0000
3	3	27	1.2840	1.2612	0.9545	1.2612	1.0000	1.0694	1.0502	1.0000	1.0000
3	3	28	1.2840	1.2671	0.9691	1.2671	1.0000	1.0692	1.0502	1.0000	1.0000
3	3	29	1.2840	1.2779	0.9842	1.2779	1.0000	1.0695	1.0502	1.0000	1.0000
3	3	30	1.2840	1.2928	1.0000	1.2928	1.0000	1.0696	1.0502	1.0000	1.0000
3	3	31	1.2840	1.3075	1.0000	1.3075	1.0000	1.0696	1.0502	1.0000	1.0000
3	3	32	1.2840	1.3247	1.0000	1.3247	1.0000	1.0697	1.0502	1.0000	1.0000
3	3	33	1.2840	1.3448	1.0000	1.3448	1.0000	1.0615	1.0502	1.0000	1.0000
3	3	34	1.2840	1.3673	1.0000	1.3673	1.0000	1.0589	1.0502	1.0000	1.0000
3	3	35	1.2840	1.3941	1.0000	1.3941	1.0000	1.0583	1.0502	1.0000	1.0000
3	3	36	1.2840	1.4246	1.0000	1.4246	1.0000	1.0577	1.0502	1.0000	1.0000
3	3	37	1.2840	1.4366	1.0000	1.4366	1.0000	1.0573	1.0502	1.0000	1.0000
3	3	38	1.2840	1.4478	1.0000	1.4478	1.0000	1.0569	1.0502	1.0000	1.0000
3	3	39	1.2840	1.4440	1.0000	1.4440	1.0000	1.0566	1.0502	1.0000	1.0000
3	3	40	1.2840	1.4402	1.0000	1.4402	1.0000	1.0562	1.0502	1.0000	1.0000
3	3	41	1.2840	1.4363	1.0000	1.4363	1.0000	1.0561	1.0502	1.0000	1.0000
3	3	42	1.2840	1.4326	1.0000	1.4326	1.0000	1.0559	1.0502	1.0000	1.0000
3	3	43	1.2840	1.4288	1.0000	1.4288	1.0000	1.0558	1.0502	1.0000	1.0000
3	3	44	1.2840	1.4236	1.0000	1.4236	1.0000	1.0554	1.0502	1.0000	1.0000
3	3	45	1.2840	1.4178	1.0000	1.4178	1.0000	1.0552	1.0502	1.0000	1.0000
3	3	46	1.2840	1.4113	1.0000	1.4113	1.0000	1.0549	1.0502	1.0000	1.0000
3	3	47	1.2960	1.4044	1.0000	1.4044	1.0000	1.0547	1.0502	1.0000	1.0000
3	3	48	1.3023	1.3972	1.0000	1.3972	1.0000	1.0542	1.0502	1.0000	1.0000
3	3	49	1.3151	1.3899	1.0000	1.3899	1.0000	1.0536	1.0502	1.0000	1.0000
3	3	50	1.3090	1.3827	1.0000	1.3827	1.0000	1.0530	1.0502	1.0000	1.0000
3	3	51	1.2878	1.3757	1.0000	1.3757	1.0000	1.0520	1.0502	1.0000	1.0000
3	3	52	1.2877	1.3692	1.0000	1.3692	1.0000	1.0510	1.0502	1.0000	1.0000
3	3	53	1.2877	1.3633	1.0000	1.3633	1.0000	1.0496	1.0502	1.0000	1.0000
3	3	54	1.2878	1.3583	1.0000	1.3583	1.0000	1.0480	1.0502	1.0000	1.0000
3	3	55	1.2878	1.3544	1.0000	1.3544	1.0000	1.0461	1.0502	1.0000	1.0000
3	3	56	1.2878	1.3518	1.0000	1.3518	1.0000	1.0437	1.0502	1.0000	1.0000
3	3	57	1.2878	1.3508	1.0000	1.3508	1.0000	1.0409	1.0502	1.0000	1.0000
3	3	58	1.2877	1.3516	1.0000	1.3516	1.0000	1.0376	1.0502	1.0000	1.0000
3	3	59	1.2878	1.3546	1.0000	1.3546	1.0000	1.0339	1.0502	1.0000	1.0000
3	3	60	1.2878	1.3599	1.0000	1.3599	1.0000	1.0295	1.0502	1.0000	1.0000
3	3	61	1.2878	1.3681	1.0000	1.3681	1.0000	1.0244	1.0502	1.0000	1.0000
3	3	62	1.2877	1.3794	1.0000	1.3794	1.0000	1.0188	1.0502	1.0000	1.0000
3	3	63	1.2877	1.3942	1.0000	1.3942	1.0000	1.0125	1.0502	1.0000	1.0000
3	3	64+	1.2877	1.4131	1.0000	1.4131	1.0000	1.0052	1.0502	1.0000	1.0000
3	4+	0	1.2967	1.6375	0.8568	1.6375	1.0000	1.1383	1.0502	1.0000	1.0000
3	4+	1	1.2964	1.6135	0.8543	1.6135	1.0000	1.1297	1.0502	1.0000	1.0000
3	4+	2	1.2965	1.5892	0.8519	1.5892	1.0000	1.1363	1.0502	1.0000	1.0000
3	4+	3	1.2964	1.3093	0.8498	1.3093	1.0000	1.0109	1.0502	1.0000	1.0000
3	4+	4	1.2964	1.2962	0.8480	1.2962	1.0000	1.0174	1.0502	1.0000	1.0000
3	4+	5	1.2964	1.2850	0.8464	1.2850	1.0000	1.0274	1.0502	1.0000	1.0000
3	4+	6	1.2964	1.1844	0.8450	1.1844	1.0000	1.0413	1.0502	1.0000	1.0000
3	4+	7	1.2965	1.1843	0.8439	1.1843	1.0000	1.0464	1.0502	1.0000	1.0000
3	4+	8	1.2965	1.1849	0.8430	1.1849	1.0000	1.0510	1.0502	1.0000	1.0000
3	4+	9	1.2966	1.1860	0.8424	1.1860	1.0000	1.0549	1.0502	1.0000	1.0000
3	4+	10	1.3034	1.1878	0.8420	1.1878	1.0000	1.0582	1.0502	1.0000	1.0000



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\* Policies with 0 drivers get 1 driver rates

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage									
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI	
4+	1	12	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	18	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	22	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	23	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	24	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	25	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	26	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	27	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	28	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	29	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	30	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	31	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	32	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	33	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	34	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	35	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	36	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	37	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	38	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	39	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	40	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	41	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	42	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	43	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	44	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	45	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	46	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	47	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	48	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	49	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	50	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	51	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	52	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	53	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	54	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	55	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	56	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	57	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	58	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	59	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	60	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	61	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	62	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	63	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	1	64+	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4+	2	0	1.0335	1.1028	0.7624	1.1028	1.0000	0.9908	1.0502	1.0000	1.0000	1.0000
4+	2	1	1.0335	1.0896	0.7648	1.0896	1.0000	0.9842	1.0502	1.0000	1.0000	1.0000
4+	2	2	1.0335	1.0754	0.7671	1.0754	1.0000	0.9869	1.0502	1.0000	1.0000	1.0000
4+	2	3	1.0335	0.9756	0.7694	0.9756	1.0000	0.9490	1.0502	1.0000	1.0000	1.0000
4+	2	4	1.0334	0.9726	0.7717	0.9726	1.0000	0.9595	1.0502	1.0000	1.0000	1.0000
4+	2	5	1.0335	0.9712	0.7741	0.9712	1.0000	0.9693	1.0502	1.0000	1.0000	1.0000
4+	2	6	1.0334	0.9547	0.7765	0.9547	1.0000	0.9813	1.0502	1.0000	1.0000	1.0000
4+	2	7	1.0335	0.9564	0.7789	0.9564	1.0000	0.9843	1.0502	1.0000	1.0000	1.0000
4+	2	8	1.0335	0.9583	0.7813	0.9583	1.0000	0.9870	1.0502	1.0000	1.0000	1.0000
4+	2	9	1.0335	0.9604	0.7837	0.9604	1.0000	0.9895	1.0502	1.0000	1.0000	1.0000
4+	2	10	1.0335	0.9626	0.7861	0.9626	1.0000	0.9917	1.0502	1.0000	1.0000	1.0000
4+	2	11	1.0330	0.9649	0.7918	0.9649	1.0000	0.9938	1.0502	1.0000	1.0000	1.0000
4+	2	12	1.0330	0.9674	0.7987	0.9674	1.0000	0.9956	1.0502	1.0000	1.0000	1.0000

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\* Policies with 0 drivers get 1 driver rates

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
4+	2	13	1.0330	0.9699	0.8060	0.9699	1.0000	0.9972	1.0502	1.0000	1.0000
4+	2	14	1.0330	0.9725	0.8136	0.9725	1.0000	0.9987	1.0502	1.0000	1.0000
4+	2	15	1.0330	0.9751	0.8217	0.9751	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	16	1.0330	0.9777	0.8302	0.9777	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	17	1.0330	0.9800	0.8391	0.9800	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	18	1.0330	0.9819	0.8484	0.9819	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	19	1.0330	0.9843	0.8582	0.9843	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	20	1.0330	0.9862	0.8685	0.9862	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	21	1.0330	0.9913	0.8792	0.9913	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	22	1.0330	0.9963	0.8905	0.9963	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	23	1.0330	1.0011	0.9022	1.0011	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	24	1.0330	1.0049	0.9144	1.0049	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	25	1.0330	1.0120	0.9272	1.0120	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	26	1.0330	1.0188	0.9406	1.0188	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	27	1.0330	1.0222	0.9545	1.0222	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	28	1.0330	1.0270	0.9691	1.0270	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	29	1.0330	1.0358	0.9842	1.0358	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	30	1.0330	1.0479	1.0000	1.0479	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	31	1.0330	1.0598	1.0000	1.0598	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	32	1.0330	1.0737	1.0000	1.0737	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	33	1.0330	1.0900	1.0000	1.0900	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	34	1.0330	1.0937	1.0000	1.0937	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	35	1.0330	1.0964	1.0000	1.0964	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	36	1.0330	1.0984	1.0000	1.0984	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	37	1.0330	1.1005	1.0000	1.1005	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	38	1.0330	1.1091	1.0000	1.1091	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	39	1.0330	1.1062	1.0000	1.1062	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	40	1.0330	1.1032	1.0000	1.1032	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	41	1.0330	1.1003	1.0000	1.1003	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	42	1.0330	1.0974	1.0000	1.0974	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	43	1.0330	1.0945	1.0000	1.0945	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	44	1.0330	1.0916	1.0000	1.0916	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	45	1.0330	1.0885	1.0000	1.0885	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	46	1.0330	1.0849	1.0000	1.0849	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	47	1.0425	1.0811	1.0000	1.0811	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	48	1.0512	1.0770	1.0000	1.0770	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	49	1.0502	1.0728	1.0000	1.0728	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	50	1.0446	1.0684	1.0000	1.0684	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	51	1.0283	1.0641	1.0000	1.0641	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	52	1.0315	1.0598	1.0000	1.0598	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	53	1.0366	1.0556	1.0000	1.0556	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	54	1.0366	1.0516	1.0000	1.0516	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	55	1.0367	1.0479	1.0000	1.0479	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	56	1.0366	1.0447	1.0000	1.0447	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	57	1.0367	1.0419	1.0000	1.0419	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	58	1.0366	1.0397	1.0000	1.0397	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	59	1.0366	1.0382	1.0000	1.0382	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	60	1.0366	1.0374	1.0000	1.0374	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	61	1.0366	1.0376	1.0000	1.0376	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	62	1.0366	1.0388	1.0000	1.0388	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	63	1.0366	1.0412	1.0000	1.0412	1.0000	1.0000	1.0502	1.0000	1.0000
4+	2	64+	1.0366	1.0449	1.0000	1.0449	1.0000	1.0000	1.0502	1.0000	1.0000
4+	3	0	1.2778	1.6375	0.8568	1.6375	1.0000	1.1383	1.0502	1.0000	1.0000
4+	3	1	1.2775	1.6135	0.8543	1.6135	1.0000	1.1297	1.0502	1.0000	1.0000
4+	3	2	1.2776	1.5892	0.8519	1.5892	1.0000	1.1363	1.0502	1.0000	1.0000
4+	3	3	1.2777	1.3093	0.8498	1.3093	1.0000	1.0109	1.0502	1.0000	1.0000
4+	3	4	1.2776	1.2962	0.8480	1.2962	1.0000	1.0174	1.0502	1.0000	1.0000
4+	3	5	1.2776	1.2850	0.8464	1.2850	1.0000	1.0274	1.0502	1.0000	1.0000
4+	3	6	1.2776	1.1844	0.8450	1.1844	1.0000	1.0413	1.0502	1.0000	1.0000
4+	3	7	1.2776	1.1843	0.8439	1.1843	1.0000	1.0464	1.0502	1.0000	1.0000
4+	3	8	1.2777	1.1849	0.8430	1.1849	1.0000	1.0510	1.0502	1.0000	1.0000
4+	3	9	1.2777	1.1860	0.8424	1.1860	1.0000	1.0549	1.0502	1.0000	1.0000
4+	3	10	1.2828	1.1878	0.8420	1.1878	1.0000	1.0582	1.0502	1.0000	1.0000
4+	3	11	1.2840	1.1900	0.8418	1.1900	1.0000	1.0610	1.0502	1.0000	1.0000
4+	3	12	1.2840	1.1926	0.8419	1.1926	1.0000	1.0635	1.0502	1.0000	1.0000
4+	3	13	1.2840	1.1956	0.8422	1.1956	1.0000	1.0655	1.0502	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
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\* Policies with 0 drivers get 1 driver rates

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
4+	3	14	1.2840	1.1989	0.8428	1.1989	1.0000	1.0671	1.0502	1.0000	1.0000
4+	3	15	1.2840	1.2024	0.8436	1.2024	1.0000	1.0687	1.0502	1.0000	1.0000
4+	3	16	1.2840	1.2062	0.8446	1.2062	1.0000	1.0697	1.0502	1.0000	1.0000
4+	3	17	1.2840	1.2090	0.8459	1.2090	1.0000	1.0697	1.0502	1.0000	1.0000
4+	3	18	1.2840	1.2114	0.8484	1.2114	1.0000	1.0694	1.0502	1.0000	1.0000
4+	3	19	1.2840	1.2144	0.8582	1.2144	1.0000	1.0692	1.0502	1.0000	1.0000
4+	3	20	1.2840	1.2167	0.8685	1.2167	1.0000	1.0695	1.0502	1.0000	1.0000
4+	3	21	1.2840	1.2230	0.8792	1.2230	1.0000	1.0692	1.0502	1.0000	1.0000
4+	3	22	1.2840	1.2291	0.8905	1.2291	1.0000	1.0689	1.0502	1.0000	1.0000
4+	3	23	1.2840	1.2351	0.9022	1.2351	1.0000	1.0692	1.0502	1.0000	1.0000
4+	3	24	1.2840	1.2398	0.9144	1.2398	1.0000	1.0696	1.0502	1.0000	1.0000
4+	3	25	1.2840	1.2485	0.9272	1.2485	1.0000	1.0694	1.0502	1.0000	1.0000
4+	3	26	1.2840	1.2569	0.9406	1.2569	1.0000	1.0698	1.0502	1.0000	1.0000
4+	3	27	1.2840	1.2612	0.9545	1.2612	1.0000	1.0694	1.0502	1.0000	1.0000
4+	3	28	1.2840	1.2671	0.9691	1.2671	1.0000	1.0692	1.0502	1.0000	1.0000
4+	3	29	1.2840	1.2779	0.9842	1.2779	1.0000	1.0695	1.0502	1.0000	1.0000
4+	3	30	1.2840	1.2928	1.0000	1.2928	1.0000	1.0696	1.0502	1.0000	1.0000
4+	3	31	1.2840	1.3075	1.0000	1.3075	1.0000	1.0696	1.0502	1.0000	1.0000
4+	3	32	1.2840	1.3247	1.0000	1.3247	1.0000	1.0697	1.0502	1.0000	1.0000
4+	3	33	1.2840	1.3448	1.0000	1.3448	1.0000	1.0615	1.0502	1.0000	1.0000
4+	3	34	1.2840	1.3673	1.0000	1.3673	1.0000	1.0589	1.0502	1.0000	1.0000
4+	3	35	1.2840	1.3941	1.0000	1.3941	1.0000	1.0583	1.0502	1.0000	1.0000
4+	3	36	1.2840	1.4246	1.0000	1.4246	1.0000	1.0577	1.0502	1.0000	1.0000
4+	3	37	1.2840	1.4366	1.0000	1.4366	1.0000	1.0573	1.0502	1.0000	1.0000
4+	3	38	1.2840	1.4478	1.0000	1.4478	1.0000	1.0569	1.0502	1.0000	1.0000
4+	3	39	1.2840	1.4440	1.0000	1.4440	1.0000	1.0566	1.0502	1.0000	1.0000
4+	3	40	1.2840	1.4402	1.0000	1.4402	1.0000	1.0562	1.0502	1.0000	1.0000
4+	3	41	1.2840	1.4363	1.0000	1.4363	1.0000	1.0561	1.0502	1.0000	1.0000
4+	3	42	1.2840	1.4326	1.0000	1.4326	1.0000	1.0559	1.0502	1.0000	1.0000
4+	3	43	1.2840	1.4288	1.0000	1.4288	1.0000	1.0558	1.0502	1.0000	1.0000
4+	3	44	1.2840	1.4236	1.0000	1.4236	1.0000	1.0554	1.0502	1.0000	1.0000
4+	3	45	1.2840	1.4178	1.0000	1.4178	1.0000	1.0552	1.0502	1.0000	1.0000
4+	3	46	1.2840	1.4113	1.0000	1.4113	1.0000	1.0549	1.0502	1.0000	1.0000
4+	3	47	1.2960	1.4044	1.0000	1.4044	1.0000	1.0547	1.0502	1.0000	1.0000
4+	3	48	1.3023	1.3972	1.0000	1.3972	1.0000	1.0542	1.0502	1.0000	1.0000
4+	3	49	1.3151	1.3899	1.0000	1.3899	1.0000	1.0536	1.0502	1.0000	1.0000
4+	3	50	1.3090	1.3827	1.0000	1.3827	1.0000	1.0530	1.0502	1.0000	1.0000
4+	3	51	1.2878	1.3757	1.0000	1.3757	1.0000	1.0520	1.0502	1.0000	1.0000
4+	3	52	1.2877	1.3692	1.0000	1.3692	1.0000	1.0510	1.0502	1.0000	1.0000
4+	3	53	1.2877	1.3633	1.0000	1.3633	1.0000	1.0496	1.0502	1.0000	1.0000
4+	3	54	1.2878	1.3583	1.0000	1.3583	1.0000	1.0480	1.0502	1.0000	1.0000
4+	3	55	1.2878	1.3544	1.0000	1.3544	1.0000	1.0461	1.0502	1.0000	1.0000
4+	3	56	1.2878	1.3518	1.0000	1.3518	1.0000	1.0437	1.0502	1.0000	1.0000
4+	3	57	1.2878	1.3508	1.0000	1.3508	1.0000	1.0409	1.0502	1.0000	1.0000
4+	3	58	1.2877	1.3516	1.0000	1.3516	1.0000	1.0376	1.0502	1.0000	1.0000
4+	3	59	1.2878	1.3546	1.0000	1.3546	1.0000	1.0339	1.0502	1.0000	1.0000
4+	3	60	1.2878	1.3599	1.0000	1.3599	1.0000	1.0295	1.0502	1.0000	1.0000
4+	3	61	1.2878	1.3681	1.0000	1.3681	1.0000	1.0244	1.0502	1.0000	1.0000
4+	3	62	1.2877	1.3794	1.0000	1.3794	1.0000	1.0188	1.0502	1.0000	1.0000
4+	3	63	1.2877	1.3942	1.0000	1.3942	1.0000	1.0125	1.0502	1.0000	1.0000
4+	3	64+	1.2877	1.4131	1.0000	1.4131	1.0000	1.0052	1.0502	1.0000	1.0000
4+	4+	0	1.2967	1.6375	0.8568	1.6375	1.0000	1.1383	1.0502	1.0000	1.0000
4+	4+	1	1.2964	1.6135	0.8543	1.6135	1.0000	1.1297	1.0502	1.0000	1.0000
4+	4+	2	1.2965	1.5892	0.8519	1.5892	1.0000	1.1363	1.0502	1.0000	1.0000
4+	4+	3	1.2964	1.3093	0.8498	1.3093	1.0000	1.0109	1.0502	1.0000	1.0000
4+	4+	4	1.2964	1.2962	0.8480	1.2962	1.0000	1.0174	1.0502	1.0000	1.0000
4+	4+	5	1.2964	1.2850	0.8464	1.2850	1.0000	1.0274	1.0502	1.0000	1.0000
4+	4+	6	1.2964	1.1844	0.8450	1.1844	1.0000	1.0413	1.0502	1.0000	1.0000
4+	4+	7	1.2965	1.1843	0.8439	1.1843	1.0000	1.0464	1.0502	1.0000	1.0000
4+	4+	8	1.2965	1.1849	0.8430	1.1849	1.0000	1.0510	1.0502	1.0000	1.0000
4+	4+	9	1.2966	1.1860	0.8424	1.1860	1.0000	1.0549	1.0502	1.0000	1.0000
4+	4+	10	1.3034	1.1878	0.8420	1.1878	1.0000	1.0582	1.0502	1.0000	1.0000
4+	4+	11	1.3046	1.1900	0.8418	1.1900	1.0000	1.0610	1.0502	1.0000	1.0000
4+	4+	12	1.3046	1.1926	0.8419	1.1926	1.0000	1.0635	1.0502	1.0000	1.0000
4+	4+	13	1.3046	1.1956	0.8422	1.1956	1.0000	1.0655	1.0502	1.0000	1.0000
4+	4+	14	1.3046	1.1989	0.8428	1.1989	1.0000	1.0671	1.0502	1.0000	1.0000



**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
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\* Policies with 0 drivers get 1 driver rates

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
4+	4+	15	1.3046	1.2024	0.8436	1.2024	1.0000	1.0687	1.0502	1.0000	1.0000
4+	4+	16	1.3046	1.2062	0.8446	1.2062	1.0000	1.0697	1.0502	1.0000	1.0000
4+	4+	17	1.3046	1.2090	0.8459	1.2090	1.0000	1.0697	1.0502	1.0000	1.0000
4+	4+	18	1.3046	1.2114	0.8484	1.2114	1.0000	1.0694	1.0502	1.0000	1.0000
4+	4+	19	1.3046	1.2144	0.8582	1.2144	1.0000	1.0692	1.0502	1.0000	1.0000
4+	4+	20	1.3046	1.2167	0.8685	1.2167	1.0000	1.0695	1.0502	1.0000	1.0000
4+	4+	21	1.3046	1.2230	0.8792	1.2230	1.0000	1.0692	1.0502	1.0000	1.0000
4+	4+	22	1.3046	1.2291	0.8905	1.2291	1.0000	1.0689	1.0502	1.0000	1.0000
4+	4+	23	1.3046	1.2351	0.9022	1.2351	1.0000	1.0692	1.0502	1.0000	1.0000
4+	4+	24	1.3046	1.2398	0.9144	1.2398	1.0000	1.0696	1.0502	1.0000	1.0000
4+	4+	25	1.3046	1.2485	0.9272	1.2485	1.0000	1.0694	1.0502	1.0000	1.0000
4+	4+	26	1.3046	1.2569	0.9406	1.2569	1.0000	1.0698	1.0502	1.0000	1.0000
4+	4+	27	1.3046	1.2612	0.9545	1.2612	1.0000	1.0694	1.0502	1.0000	1.0000
4+	4+	28	1.3046	1.2671	0.9691	1.2671	1.0000	1.0692	1.0502	1.0000	1.0000
4+	4+	29	1.3046	1.2779	0.9842	1.2779	1.0000	1.0695	1.0502	1.0000	1.0000
4+	4+	30	1.3046	1.2928	1.0000	1.2928	1.0000	1.0696	1.0502	1.0000	1.0000
4+	4+	31	1.3046	1.3075	1.0000	1.3075	1.0000	1.0696	1.0502	1.0000	1.0000
4+	4+	32	1.3046	1.3247	1.0000	1.3247	1.0000	1.0697	1.0502	1.0000	1.0000
4+	4+	33	1.3046	1.3448	1.0000	1.3448	1.0000	1.0730	1.0502	1.0000	1.0000
4+	4+	34	1.3046	1.3673	1.0000	1.3673	1.0000	1.0859	1.0502	1.0000	1.0000
4+	4+	35	1.3046	1.3941	1.0000	1.3941	1.0000	1.1019	1.0502	1.0000	1.0000
4+	4+	36	1.3046	1.4246	1.0000	1.4246	1.0000	1.1185	1.0502	1.0000	1.0000
4+	4+	37	1.3046	1.4366	1.0000	1.4366	1.0000	1.1352	1.0502	1.0000	1.0000
4+	4+	38	1.3046	1.4478	1.0000	1.4478	1.0000	1.1394	1.0502	1.0000	1.0000
4+	4+	39	1.3046	1.4440	1.0000	1.4440	1.0000	1.1433	1.0502	1.0000	1.0000
4+	4+	40	1.3046	1.4402	1.0000	1.4402	1.0000	1.1474	1.0502	1.0000	1.0000
4+	4+	41	1.3046	1.4363	1.0000	1.4363	1.0000	1.1519	1.0502	1.0000	1.0000
4+	4+	42	1.3046	1.4326	1.0000	1.4326	1.0000	1.1564	1.0502	1.0000	1.0000
4+	4+	43	1.3046	1.4288	1.0000	1.4288	1.0000	1.1611	1.0502	1.0000	1.0000
4+	4+	44	1.3046	1.4236	1.0000	1.4236	1.0000	1.1657	1.0502	1.0000	1.0000
4+	4+	45	1.3046	1.4178	1.0000	1.4178	1.0000	1.1706	1.0502	1.0000	1.0000
4+	4+	46	1.3046	1.4113	1.0000	1.4113	1.0000	1.1755	1.0502	1.0000	1.0000
4+	4+	47	1.3148	1.4044	1.0000	1.4044	1.0000	1.1805	1.0502	1.0000	1.0000
4+	4+	48	1.3209	1.3972	1.0000	1.3972	1.0000	1.1854	1.0502	1.0000	1.0000
4+	4+	49	1.3242	1.3899	1.0000	1.3899	1.0000	1.1903	1.0502	1.0000	1.0000
4+	4+	50	1.3259	1.3827	1.0000	1.3827	1.0000	1.1952	1.0502	1.0000	1.0000
4+	4+	51	1.3145	1.3757	1.0000	1.3757	1.0000	1.1999	1.0502	1.0000	1.0000
4+	4+	52	1.3143	1.3692	1.0000	1.3692	1.0000	1.2046	1.0502	1.0000	1.0000
4+	4+	53	1.3144	1.3633	1.0000	1.3633	1.0000	1.2089	1.0502	1.0000	1.0000
4+	4+	54	1.3144	1.3583	1.0000	1.3583	1.0000	1.2131	1.0502	1.0000	1.0000
4+	4+	55	1.3144	1.3544	1.0000	1.3544	1.0000	1.2169	1.0502	1.0000	1.0000
4+	4+	56	1.3145	1.3518	1.0000	1.3518	1.0000	1.2203	1.0502	1.0000	1.0000
4+	4+	57	1.3145	1.3508	1.0000	1.3508	1.0000	1.2231	1.0502	1.0000	1.0000
4+	4+	58	1.3143	1.3516	1.0000	1.3516	1.0000	1.2255	1.0502	1.0000	1.0000
4+	4+	59	1.3144	1.3546	1.0000	1.3546	1.0000	1.2273	1.0502	1.0000	1.0000
4+	4+	60	1.3144	1.3599	1.0000	1.3599	1.0000	1.2283	1.0502	1.0000	1.0000
4+	4+	61	1.3144	1.3681	1.0000	1.3681	1.0000	1.2285	1.0502	1.0000	1.0000
4+	4+	62	1.3143	1.3794	1.0000	1.3794	1.0000	1.2279	1.0502	1.0000	1.0000
4+	4+	63	1.3144	1.3942	1.0000	1.3942	1.0000	1.2266	1.0502	1.0000	1.0000
4+	4+	64+	1.3144	1.4131	1.0000	1.4131	1.0000	1.2238	1.0502	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
Multi-Car Discount Factors

\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver* Count	Assigned Driver's Years Experience	Factor By Coverage									
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI	
1	**	**	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1	0	0.9539	0.8213	1.0000	0.8213	1.0000	0.8320	0.9737	1.0000	1.0000	1.0000
2	1	1	0.9538	0.8217	1.0000	0.8217	1.0000	0.8274	0.9700	1.0000	1.0000	1.0000
2	1	2	0.9427	0.8175	1.0000	0.8175	1.0000	0.8184	0.9664	1.0000	1.0000	1.0000
2	1	3	0.8447	0.8630	1.0000	0.8630	1.0000	0.8276	0.9627	1.0000	1.0000	1.0000
2	1	4	0.8337	0.8650	1.0000	0.8650	1.0000	0.8249	0.9591	1.0000	1.0000	1.0000
2	1	5	0.8252	0.8668	1.0000	0.8668	1.0000	0.8144	0.9554	1.0000	1.0000	1.0000
2	1	6	0.8039	0.8820	1.0000	0.8820	1.0000	0.8148	0.9518	1.0000	1.0000	1.0000
2	1	7	0.7993	0.8820	1.0000	0.8820	1.0000	0.8145	0.9481	1.0000	1.0000	1.0000
2	1	8	0.7962	0.8820	1.0000	0.8820	1.0000	0.8142	0.9444	1.0000	1.0000	1.0000
2	1	9	0.7944	0.8820	1.0000	0.8820	1.0000	0.8139	0.9408	1.0000	1.0000	1.0000
2	1	10	0.7981	0.8820	1.0000	0.8820	1.0000	0.8135	0.9371	1.0000	1.0000	1.0000
2	1	11	0.7989	0.8820	1.0000	0.8820	1.0000	0.8131	0.9335	1.0000	1.0000	1.0000
2	1	12	0.7989	0.8820	1.0000	0.8820	1.0000	0.8127	0.9298	1.0000	1.0000	1.0000
2	1	13	0.7989	0.8820	1.0000	0.8820	1.0000	0.8122	0.9262	1.0000	1.0000	1.0000
2	1	14	0.7989	0.8820	1.0000	0.8820	1.0000	0.8117	0.9225	1.0000	1.0000	1.0000
2	1	15	0.7989	0.8820	1.0000	0.8820	1.0000	0.8112	0.9201	1.0000	1.0000	1.0000
2	1	16	0.7989	0.8820	1.0000	0.8820	1.0000	0.8105	0.9186	1.0000	1.0000	1.0000
2	1	17	0.7989	0.8820	1.0000	0.8820	1.0000	0.8099	0.9174	1.0000	1.0000	1.0000
2	1	18	0.7989	0.8820	1.0000	0.8820	1.0000	0.8100	0.9160	1.0000	1.0000	1.0000
2	1	19	0.7989	0.8820	1.0000	0.8820	1.0000	0.8099	0.9142	1.0000	1.0000	1.0000
2	1	20	0.7989	0.8820	1.0000	0.8820	1.0000	0.8099	0.9114	1.0000	1.0000	1.0000
2	1	21	0.7989	0.8793	1.0000	0.8793	1.0000	0.8099	0.9075	1.0000	1.0000	1.0000
2	1	22	0.7989	0.8766	1.0000	0.8766	1.0000	0.8099	0.9022	1.0000	1.0000	1.0000
2	1	23	0.7989	0.8739	1.0000	0.8739	1.0000	0.8099	0.8955	1.0000	1.0000	1.0000
2	1	24	0.7989	0.8712	1.0000	0.8712	1.0000	0.8100	0.8872	1.0000	1.0000	1.0000
2	1	25	0.7989	0.8685	1.0000	0.8685	1.0000	0.8100	0.8823	1.0000	1.0000	1.0000
2	1	26	0.7989	0.8659	1.0000	0.8659	1.0000	0.8100	0.8786	1.0000	1.0000	1.0000
2	1	27	0.7989	0.8632	1.0000	0.8632	1.0000	0.8100	0.8750	1.0000	1.0000	1.0000
2	1	28	0.7989	0.8606	1.0000	0.8606	1.0000	0.8100	0.8713	1.0000	1.0000	1.0000
2	1	29	0.7989	0.8580	1.0000	0.8580	1.0000	0.8100	0.8677	1.0000	1.0000	1.0000
2	1	30	0.7989	0.8553	1.0000	0.8553	1.0000	0.8100	0.8640	1.0000	1.0000	1.0000
2	1	31	0.7989	0.8527	1.0000	0.8527	1.0000	0.8100	0.8603	1.0000	1.0000	1.0000
2	1	32	0.7989	0.8501	1.0000	0.8501	1.0000	0.8009	0.8567	1.0000	1.0000	1.0000
2	1	33	0.7989	0.8475	1.0000	0.8475	1.0000	0.7920	0.8530	1.0000	1.0000	1.0000
2	1	34	0.7989	0.8449	1.0000	0.8449	1.0000	0.7894	0.8494	1.0000	1.0000	1.0000
2	1	35	0.7989	0.8423	1.0000	0.8423	1.0000	0.7881	0.8457	1.0000	1.0000	1.0000
2	1	36	0.7989	0.8410	1.0000	0.8410	1.0000	0.7871	0.8421	1.0000	1.0000	1.0000
2	1	37	0.7989	0.8395	1.0000	0.8395	1.0000	0.7861	0.8384	1.0000	1.0000	1.0000
2	1	38	0.7989	0.8377	1.0000	0.8377	1.0000	0.7852	0.8348	1.0000	1.0000	1.0000
2	1	39	0.7989	0.8345	1.0000	0.8345	1.0000	0.7838	0.8311	1.0000	1.0000	1.0000
2	1	40	0.7989	0.8307	1.0000	0.8307	1.0000	0.7824	0.8274	1.0000	1.0000	1.0000
2	1	41	0.7989	0.8269	1.0000	0.8269	1.0000	0.7812	0.8238	1.0000	1.0000	1.0000
2	1	42	0.7989	0.8221	1.0000	0.8221	1.0000	0.7798	0.8201	1.0000	1.0000	1.0000
2	1	43	0.7989	0.8176	1.0000	0.8176	1.0000	0.7786	0.8165	1.0000	1.0000	1.0000
2	1	44	0.7989	0.8135	1.0000	0.8135	1.0000	0.7775	0.8128	1.0000	1.0000	1.0000
2	1	45	0.7989	0.8085	1.0000	0.8085	1.0000	0.7762	0.8092	1.0000	1.0000	1.0000
2	1	46	0.7989	0.8031	1.0000	0.8031	1.0000	0.7748	0.8055	1.0000	1.0000	1.0000
2	1	47	0.7989	0.7987	1.0000	0.7987	1.0000	0.7738	0.8019	1.0000	1.0000	1.0000
2	1	48	0.7913	0.7943	1.0000	0.7943	1.0000	0.7727	0.8019	1.0000	1.0000	1.0000
2	1	49	0.7768	0.7885	1.0000	0.7885	1.0000	0.7712	0.8015	1.0000	1.0000	1.0000
2	1	50	0.7675	0.7837	1.0000	0.7837	1.0000	0.7700	0.8011	1.0000	1.0000	1.0000
2	1	51	0.7428	0.7793	1.0000	0.7793	1.0000	0.7689	0.8036	1.0000	1.0000	1.0000
2	1	52	0.7382	0.7745	1.0000	0.7745	1.0000	0.7675	0.8027	1.0000	1.0000	1.0000
2	1	53	0.7464	0.7693	1.0000	0.7693	1.0000	0.7659	0.8021	1.0000	1.0000	1.0000
2	1	54	0.7554	0.7631	1.0000	0.7631	1.0000	0.7642	0.8020	1.0000	1.0000	1.0000
2	1	55	0.7648	0.7597	1.0000	0.7597	1.0000	0.7629	0.8013	1.0000	1.0000	1.0000
2	1	56	0.7747	0.7562	1.0000	0.7562	1.0000	0.7615	0.8001	1.0000	1.0000	1.0000
2	1	57	0.7846	0.7516	1.0000	0.7516	1.0000	0.7595	0.8009	1.0000	1.0000	1.0000
2	1	58	0.7941	0.7489	1.0000	0.7489	1.0000	0.7580	0.8014	1.0000	1.0000	1.0000
2	1	59	0.8030	0.7458	1.0000	0.7458	1.0000	0.7556	0.8040	1.0000	1.0000	1.0000
2	1	60	0.8107	0.7421	1.0000	0.7421	1.0000	0.7533	0.8014	1.0000	1.0000	1.0000
2	1	61	0.8166	0.7428	1.0000	0.7428	1.0000	0.7522	0.8020	1.0000	1.0000	1.0000
2	1	62	0.8201	0.7407	1.0000	0.7407	1.0000	0.7503	0.8069	1.0000	1.0000	1.0000
2	1	63	0.8206	0.7414	1.0000	0.7414	1.0000	0.7487	0.8123	1.0000	1.0000	1.0000
2	1	64+	0.8174	0.7466	1.0000	0.7466	1.0000	0.7481	0.8137	1.0000	1.0000	1.0000
2	2	0	0.9086	0.7508	1.0000	0.7508	1.0000	0.8184	0.7311	1.0000	1.0000	1.0000
2	2	1	0.8972	0.7512	1.0000	0.7512	1.0000	0.8139	0.7318	1.0000	1.0000	1.0000
2	2	2	0.8795	0.7474	1.0000	0.7474	1.0000	0.8051	0.7325	1.0000	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
Multi-Car Discount Factors

\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver* Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
2	2	3	0.7881	0.7890	1.0000	0.7890	1.0000	0.8141	0.7332	1.0000	1.0000
2	2	4	0.7779	0.7908	1.0000	0.7908	1.0000	0.8114	0.7339	1.0000	1.0000
2	2	5	0.7699	0.7925	1.0000	0.7925	1.0000	0.8012	0.7346	1.0000	1.0000
2	2	6	0.7500	0.8216	1.0000	0.8216	1.0000	0.8015	0.7353	1.0000	1.0000
2	2	7	0.7457	0.8209	1.0000	0.8209	1.0000	0.8013	0.7359	1.0000	1.0000
2	2	8	0.7429	0.8203	1.0000	0.8203	1.0000	0.8010	0.7366	1.0000	1.0000
2	2	9	0.7411	0.8197	1.0000	0.8197	1.0000	0.8006	0.7373	1.0000	1.0000
2	2	10	0.7436	0.8191	1.0000	0.8191	1.0000	0.8003	0.7380	1.0000	1.0000
2	2	11	0.7447	0.8184	1.0000	0.8184	1.0000	0.7999	0.7387	1.0000	1.0000
2	2	12	0.7447	0.8178	1.0000	0.8178	1.0000	0.7994	0.7391	1.0000	1.0000
2	2	13	0.7447	0.8172	1.0000	0.8172	1.0000	0.7990	0.7394	1.0000	1.0000
2	2	14	0.7447	0.8166	1.0000	0.8166	1.0000	0.7985	0.7394	1.0000	1.0000
2	2	15	0.7447	0.8159	1.0000	0.8159	1.0000	0.7980	0.7394	1.0000	1.0000
2	2	16	0.7447	0.8153	1.0000	0.8153	1.0000	0.7983	0.7394	1.0000	1.0000
2	2	17	0.7447	0.8150	1.0000	0.8150	1.0000	0.7983	0.7394	1.0000	1.0000
2	2	18	0.7447	0.8149	1.0000	0.8149	1.0000	0.7983	0.7394	1.0000	1.0000
2	2	19	0.7447	0.8144	1.0000	0.8144	1.0000	0.7983	0.7394	1.0000	1.0000
2	2	20	0.7447	0.8144	1.0000	0.8144	1.0000	0.7983	0.7394	1.0000	1.0000
2	2	21	0.7447	0.8144	1.0000	0.8144	1.0000	0.7983	0.7394	1.0000	1.0000
2	2	22	0.7447	0.8144	1.0000	0.8144	1.0000	0.7983	0.7394	1.0000	1.0000
2	2	23	0.7447	0.8144	1.0000	0.8144	1.0000	0.7983	0.7394	1.0000	1.0000
2	2	24	0.7447	0.8144	1.0000	0.8144	1.0000	0.7984	0.7394	1.0000	1.0000
2	2	25	0.7447	0.8144	1.0000	0.8144	1.0000	0.7984	0.7435	1.0000	1.0000
2	2	26	0.7447	0.8130	1.0000	0.8130	1.0000	0.7984	0.7490	1.0000	1.0000
2	2	27	0.7447	0.8137	1.0000	0.8137	1.0000	0.7984	0.7497	1.0000	1.0000
2	2	28	0.7447	0.8129	1.0000	0.8129	1.0000	0.7984	0.7504	1.0000	1.0000
2	2	29	0.7447	0.8086	1.0000	0.8086	1.0000	0.7984	0.7511	1.0000	1.0000
2	2	30	0.7447	0.8012	1.0000	0.8012	1.0000	0.7984	0.7518	1.0000	1.0000
2	2	31	0.7447	0.7937	1.0000	0.7937	1.0000	0.7984	0.7525	1.0000	1.0000
2	2	32	0.7447	0.7845	1.0000	0.7845	1.0000	0.7984	0.7532	1.0000	1.0000
2	2	33	0.7447	0.7732	1.0000	0.7732	1.0000	0.7914	0.7539	1.0000	1.0000
2	2	34	0.7447	0.7706	1.0000	0.7706	1.0000	0.7891	0.7546	1.0000	1.0000
2	2	35	0.7447	0.7683	1.0000	0.7683	1.0000	0.7881	0.7553	1.0000	1.0000
2	2	36	0.7447	0.7657	1.0000	0.7657	1.0000	0.7871	0.7559	1.0000	1.0000
2	2	37	0.7447	0.7629	1.0000	0.7629	1.0000	0.7861	0.7566	1.0000	1.0000
2	2	38	0.7447	0.7553	1.0000	0.7553	1.0000	0.7852	0.7573	1.0000	1.0000
2	2	39	0.7447	0.7544	1.0000	0.7544	1.0000	0.7838	0.7580	1.0000	1.0000
2	2	40	0.7447	0.7530	1.0000	0.7530	1.0000	0.7824	0.7587	1.0000	1.0000
2	2	41	0.7447	0.7515	1.0000	0.7515	1.0000	0.7812	0.7594	1.0000	1.0000
2	2	42	0.7447	0.7491	1.0000	0.7491	1.0000	0.7798	0.7601	1.0000	1.0000
2	2	43	0.7447	0.7470	1.0000	0.7470	1.0000	0.7786	0.7608	1.0000	1.0000
2	2	44	0.7447	0.7452	1.0000	0.7452	1.0000	0.7775	0.7615	1.0000	1.0000
2	2	45	0.7447	0.7428	1.0000	0.7428	1.0000	0.7762	0.7622	1.0000	1.0000
2	2	46	0.7447	0.7402	1.0000	0.7402	1.0000	0.7748	0.7628	1.0000	1.0000
2	2	47	0.7379	0.7388	1.0000	0.7388	1.0000	0.7738	0.7635	1.0000	1.0000
2	2	48	0.7249	0.7375	1.0000	0.7375	1.0000	0.7727	0.7635	1.0000	1.0000
2	2	49	0.7123	0.7350	1.0000	0.7350	1.0000	0.7712	0.7632	1.0000	1.0000
2	2	50	0.7050	0.7335	1.0000	0.7335	1.0000	0.7700	0.7629	1.0000	1.0000
2	2	51	0.7108	0.7324	1.0000	0.7324	1.0000	0.7689	0.7652	1.0000	1.0000
2	2	52	0.7157	0.7308	1.0000	0.7308	1.0000	0.7675	0.7643	1.0000	1.0000
2	2	53	0.7200	0.7288	1.0000	0.7288	1.0000	0.7659	0.7638	1.0000	1.0000
2	2	54	0.7287	0.7257	1.0000	0.7257	1.0000	0.7642	0.7637	1.0000	1.0000
2	2	55	0.7378	0.7250	1.0000	0.7250	1.0000	0.7629	0.7630	1.0000	1.0000
2	2	56	0.7474	0.7239	1.0000	0.7239	1.0000	0.7615	0.7618	1.0000	1.0000
2	2	57	0.7569	0.7214	1.0000	0.7214	1.0000	0.7595	0.7626	1.0000	1.0000
2	2	58	0.7661	0.7204	1.0000	0.7204	1.0000	0.7580	0.7631	1.0000	1.0000
2	2	59	0.7746	0.7184	1.0000	0.7184	1.0000	0.7556	0.7656	1.0000	1.0000
2	2	60	0.7820	0.7154	1.0000	0.7154	1.0000	0.7533	0.7631	1.0000	1.0000
2	2	61	0.7877	0.7158	1.0000	0.7158	1.0000	0.7522	0.7637	1.0000	1.0000
2	2	62	0.7911	0.7130	1.0000	0.7130	1.0000	0.7503	0.7683	1.0000	1.0000
2	2	63	0.7916	0.7121	1.0000	0.7121	1.0000	0.7487	0.7735	1.0000	1.0000
2	2	64+	0.7885	0.7145	1.0000	0.7145	1.0000	0.7481	0.7749	1.0000	1.0000
2	3	0	0.8934	0.7097	1.0000	0.7097	1.0000	0.9104	0.9272	1.0000	1.0000
2	3	1	0.8760	0.7101	1.0000	0.7101	1.0000	0.9060	0.9237	1.0000	1.0000
2	3	2	0.8588	0.7065	1.0000	0.7065	1.0000	0.8964	0.9202	1.0000	1.0000
2	3	3	0.7696	0.7458	1.0000	0.7458	1.0000	0.9043	0.9167	1.0000	1.0000
2	3	4	0.7595	0.7475	1.0000	0.7475	1.0000	0.9041	0.9132	1.0000	1.0000
2	3	5	0.7518	0.7491	1.0000	0.7491	1.0000	0.8928	0.9098	1.0000	1.0000
2	3	6	0.7323	0.7766	1.0000	0.7766	1.0000	0.8929	0.9063	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
Multi-Car Discount Factors

\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver* Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
2	3	7	0.7282	0.7760	1.0000	0.7760	1.0000	0.8925	0.9028	1.0000	1.0000
2	3	8	0.7253	0.7754	1.0000	0.7754	1.0000	0.8920	0.8993	1.0000	1.0000
2	3	9	0.7236	0.7748	1.0000	0.7748	1.0000	0.8916	0.8958	1.0000	1.0000
2	3	10	0.7271	0.7742	1.0000	0.7742	1.0000	0.8912	0.8923	1.0000	1.0000
2	3	11	0.7271	0.7736	1.0000	0.7736	1.0000	0.8909	0.8889	1.0000	1.0000
2	3	12	0.7271	0.7730	1.0000	0.7730	1.0000	0.8904	0.8854	1.0000	1.0000
2	3	13	0.7271	0.7724	1.0000	0.7724	1.0000	0.8899	0.8819	1.0000	1.0000
2	3	14	0.7271	0.7718	1.0000	0.7718	1.0000	0.8894	0.8784	1.0000	1.0000
2	3	15	0.7271	0.7713	1.0000	0.7713	1.0000	0.8888	0.8761	1.0000	1.0000
2	3	16	0.7271	0.7707	1.0000	0.7707	1.0000	0.8877	0.8747	1.0000	1.0000
2	3	17	0.7271	0.7707	1.0000	0.7707	1.0000	0.8876	0.8735	1.0000	1.0000
2	3	18	0.7271	0.7707	1.0000	0.7707	1.0000	0.8879	0.8723	1.0000	1.0000
2	3	19	0.7271	0.7707	1.0000	0.7707	1.0000	0.8880	0.8705	1.0000	1.0000
2	3	20	0.7271	0.7707	1.0000	0.7707	1.0000	0.8876	0.8679	1.0000	1.0000
2	3	21	0.7271	0.7707	1.0000	0.7707	1.0000	0.8880	0.8641	1.0000	1.0000
2	3	22	0.7271	0.7707	1.0000	0.7707	1.0000	0.8881	0.8591	1.0000	1.0000
2	3	23	0.7271	0.7707	1.0000	0.7707	1.0000	0.8879	0.8527	1.0000	1.0000
2	3	24	0.7271	0.7707	1.0000	0.7707	1.0000	0.8875	0.8448	1.0000	1.0000
2	3	25	0.7271	0.7707	1.0000	0.7707	1.0000	0.8877	0.8401	1.0000	1.0000
2	3	26	0.7271	0.7707	1.0000	0.7707	1.0000	0.8875	0.8366	1.0000	1.0000
2	3	27	0.7271	0.7707	1.0000	0.7707	1.0000	0.8879	0.8332	1.0000	1.0000
2	3	28	0.7271	0.7707	1.0000	0.7707	1.0000	0.8882	0.8297	1.0000	1.0000
2	3	29	0.7271	0.7707	1.0000	0.7707	1.0000	0.8879	0.8262	1.0000	1.0000
2	3	30	0.7271	0.7707	1.0000	0.7707	1.0000	0.8880	0.8227	1.0000	1.0000
2	3	31	0.7271	0.7707	1.0000	0.7707	1.0000	0.8851	0.8192	1.0000	1.0000
2	3	32	0.7271	0.7707	1.0000	0.7707	1.0000	0.8710	0.8158	1.0000	1.0000
2	3	33	0.7271	0.7707	1.0000	0.7707	1.0000	0.8676	0.8123	1.0000	1.0000
2	3	34	0.7271	0.7605	1.0000	0.7605	1.0000	0.8663	0.8088	1.0000	1.0000
2	3	35	0.7271	0.7464	1.0000	0.7464	1.0000	0.8651	0.8053	1.0000	1.0000
2	3	36	0.7271	0.7303	1.0000	0.7303	1.0000	0.8638	0.8018	1.0000	1.0000
2	3	37	0.7271	0.7234	1.0000	0.7234	1.0000	0.8626	0.7984	1.0000	1.0000
2	3	38	0.7271	0.7163	1.0000	0.7163	1.0000	0.8614	0.7949	1.0000	1.0000
2	3	39	0.7271	0.7160	1.0000	0.7160	1.0000	0.8602	0.7914	1.0000	1.0000
2	3	40	0.7271	0.7152	1.0000	0.7152	1.0000	0.8590	0.7879	1.0000	1.0000
2	3	41	0.7271	0.7138	1.0000	0.7138	1.0000	0.8578	0.7844	1.0000	1.0000
2	3	42	0.7271	0.7118	1.0000	0.7118	1.0000	0.8566	0.7809	1.0000	1.0000
2	3	43	0.7271	0.7094	1.0000	0.7094	1.0000	0.8555	0.7775	1.0000	1.0000
2	3	44	0.7271	0.7072	1.0000	0.7072	1.0000	0.8544	0.7740	1.0000	1.0000
2	3	45	0.7271	0.7050	1.0000	0.7050	1.0000	0.8534	0.7705	1.0000	1.0000
2	3	46	0.7271	0.7029	1.0000	0.7029	1.0000	0.8523	0.7670	1.0000	1.0000
2	3	47	0.7204	0.7007	1.0000	0.7007	1.0000	0.8513	0.7635	1.0000	1.0000
2	3	48	0.7101	0.6986	1.0000	0.6986	1.0000	0.8503	0.7635	1.0000	1.0000
2	3	49	0.6958	0.6964	1.0000	0.6964	1.0000	0.8494	0.7632	1.0000	1.0000
2	3	50	0.6963	0.6943	1.0000	0.6943	1.0000	0.8485	0.7629	1.0000	1.0000
2	3	51	0.7025	0.6921	1.0000	0.6921	1.0000	0.8476	0.7652	1.0000	1.0000
2	3	52	0.7095	0.6900	1.0000	0.6900	1.0000	0.8468	0.7643	1.0000	1.0000
2	3	53	0.7174	0.6879	1.0000	0.6879	1.0000	0.8461	0.7638	1.0000	1.0000
2	3	54	0.7260	0.6858	1.0000	0.6858	1.0000	0.8454	0.7637	1.0000	1.0000
2	3	55	0.7351	0.6837	1.0000	0.6837	1.0000	0.8447	0.7630	1.0000	1.0000
2	3	56	0.7446	0.6816	1.0000	0.6816	1.0000	0.8441	0.7618	1.0000	1.0000
2	3	57	0.7541	0.6795	1.0000	0.6795	1.0000	0.8435	0.7626	1.0000	1.0000
2	3	58	0.7633	0.6774	1.0000	0.6774	1.0000	0.8430	0.7631	1.0000	1.0000
2	3	59	0.7718	0.6753	1.0000	0.6753	1.0000	0.8426	0.7656	1.0000	1.0000
2	3	60	0.7792	0.6732	1.0000	0.6732	1.0000	0.8422	0.7631	1.0000	1.0000
2	3	61	0.7848	0.6711	1.0000	0.6711	1.0000	0.8419	0.7637	1.0000	1.0000
2	3	62	0.7882	0.6691	1.0000	0.6691	1.0000	0.8416	0.7683	1.0000	1.0000
2	3	63	0.7887	0.6670	1.0000	0.6670	1.0000	0.8414	0.7735	1.0000	1.0000
2	3	64+	0.7857	0.6650	1.0000	0.6650	1.0000	0.8413	0.7749	1.0000	1.0000
2	4+	0	0.8981	0.7097	1.0000	0.7097	1.0000	0.9104	0.9272	1.0000	1.0000
2	4+	1	0.8826	0.7101	1.0000	0.7101	1.0000	0.9060	0.9237	1.0000	1.0000
2	4+	2	0.8652	0.7065	1.0000	0.7065	1.0000	0.8964	0.9202	1.0000	1.0000
2	4+	3	0.7754	0.7458	1.0000	0.7458	1.0000	0.9043	0.9167	1.0000	1.0000
2	4+	4	0.7653	0.7475	1.0000	0.7475	1.0000	0.9041	0.9132	1.0000	1.0000
2	4+	5	0.7574	0.7491	1.0000	0.7491	1.0000	0.8928	0.9098	1.0000	1.0000
2	4+	6	0.7378	0.7766	1.0000	0.7766	1.0000	0.8929	0.9063	1.0000	1.0000
2	4+	7	0.7336	0.7760	1.0000	0.7760	1.0000	0.8925	0.9028	1.0000	1.0000
2	4+	8	0.7308	0.7754	1.0000	0.7754	1.0000	0.8920	0.8993	1.0000	1.0000
2	4+	9	0.7293	0.7748	1.0000	0.7748	1.0000	0.8916	0.8958	1.0000	1.0000
2	4+	10	0.7319	0.7742	1.0000	0.7742	1.0000	0.8912	0.8923	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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Vehicle Count	Driver* Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
2	4+	11	0.7319	0.7736	1.0000	0.7736	1.0000	0.8909	0.8889	1.0000	1.0000
2	4+	12	0.7319	0.7730	1.0000	0.7730	1.0000	0.8904	0.8854	1.0000	1.0000
2	4+	13	0.7319	0.7724	1.0000	0.7724	1.0000	0.8899	0.8819	1.0000	1.0000
2	4+	14	0.7319	0.7718	1.0000	0.7718	1.0000	0.8894	0.8784	1.0000	1.0000
2	4+	15	0.7319	0.7713	1.0000	0.7713	1.0000	0.8888	0.8761	1.0000	1.0000
2	4+	16	0.7319	0.7707	1.0000	0.7707	1.0000	0.8877	0.8747	1.0000	1.0000
2	4+	17	0.7319	0.7707	1.0000	0.7707	1.0000	0.8876	0.8735	1.0000	1.0000
2	4+	18	0.7319	0.7707	1.0000	0.7707	1.0000	0.8879	0.8723	1.0000	1.0000
2	4+	19	0.7319	0.7707	1.0000	0.7707	1.0000	0.8880	0.8705	1.0000	1.0000
2	4+	20	0.7319	0.7707	1.0000	0.7707	1.0000	0.8876	0.8679	1.0000	1.0000
2	4+	21	0.7319	0.7707	1.0000	0.7707	1.0000	0.8880	0.8641	1.0000	1.0000
2	4+	22	0.7319	0.7707	1.0000	0.7707	1.0000	0.8881	0.8591	1.0000	1.0000
2	4+	23	0.7319	0.7707	1.0000	0.7707	1.0000	0.8879	0.8527	1.0000	1.0000
2	4+	24	0.7319	0.7707	1.0000	0.7707	1.0000	0.8875	0.8448	1.0000	1.0000
2	4+	25	0.7319	0.7707	1.0000	0.7707	1.0000	0.8877	0.8401	1.0000	1.0000
2	4+	26	0.7319	0.7707	1.0000	0.7707	1.0000	0.8875	0.8366	1.0000	1.0000
2	4+	27	0.7319	0.7707	1.0000	0.7707	1.0000	0.8879	0.8332	1.0000	1.0000
2	4+	28	0.7319	0.7707	1.0000	0.7707	1.0000	0.8882	0.8297	1.0000	1.0000
2	4+	29	0.7319	0.7707	1.0000	0.7707	1.0000	0.8879	0.8262	1.0000	1.0000
2	4+	30	0.7319	0.7707	1.0000	0.7707	1.0000	0.8880	0.8227	1.0000	1.0000
2	4+	31	0.7319	0.7707	1.0000	0.7707	1.0000	0.8851	0.8192	1.0000	1.0000
2	4+	32	0.7319	0.7707	1.0000	0.7707	1.0000	0.8850	0.8158	1.0000	1.0000
2	4+	33	0.7319	0.7707	1.0000	0.7707	1.0000	0.8850	0.8123	1.0000	1.0000
2	4+	34	0.7319	0.7605	1.0000	0.7605	1.0000	0.8850	0.8088	1.0000	1.0000
2	4+	35	0.7319	0.7464	1.0000	0.7464	1.0000	0.8850	0.8053	1.0000	1.0000
2	4+	36	0.7319	0.7303	1.0000	0.7303	1.0000	0.8780	0.8018	1.0000	1.0000
2	4+	37	0.7319	0.7234	1.0000	0.7234	1.0000	0.8666	0.7984	1.0000	1.0000
2	4+	38	0.7319	0.7163	1.0000	0.7163	1.0000	0.8651	0.7949	1.0000	1.0000
2	4+	39	0.7319	0.7160	1.0000	0.7160	1.0000	0.8639	0.7914	1.0000	1.0000
2	4+	40	0.7319	0.7152	1.0000	0.7152	1.0000	0.8627	0.7879	1.0000	1.0000
2	4+	41	0.7319	0.7138	1.0000	0.7138	1.0000	0.8615	0.7844	1.0000	1.0000
2	4+	42	0.7319	0.7118	1.0000	0.7118	1.0000	0.8604	0.7809	1.0000	1.0000
2	4+	43	0.7319	0.7094	1.0000	0.7094	1.0000	0.8592	0.7775	1.0000	1.0000
2	4+	44	0.7319	0.7072	1.0000	0.7072	1.0000	0.8581	0.7740	1.0000	1.0000
2	4+	45	0.7319	0.7050	1.0000	0.7050	1.0000	0.8570	0.7705	1.0000	1.0000
2	4+	46	0.7319	0.7029	1.0000	0.7029	1.0000	0.8560	0.7670	1.0000	1.0000
2	4+	47	0.7262	0.7007	1.0000	0.7007	1.0000	0.8550	0.7635	1.0000	1.0000
2	4+	48	0.7160	0.6986	1.0000	0.6986	1.0000	0.8540	0.7635	1.0000	1.0000
2	4+	49	0.7065	0.6964	1.0000	0.6964	1.0000	0.8531	0.7632	1.0000	1.0000
2	4+	50	0.7028	0.6943	1.0000	0.6943	1.0000	0.8522	0.7629	1.0000	1.0000
2	4+	51	0.7036	0.6921	1.0000	0.6921	1.0000	0.8513	0.7652	1.0000	1.0000
2	4+	52	0.7106	0.6900	1.0000	0.6900	1.0000	0.8505	0.7643	1.0000	1.0000
2	4+	53	0.7185	0.6879	1.0000	0.6879	1.0000	0.8497	0.7638	1.0000	1.0000
2	4+	54	0.7272	0.6858	1.0000	0.6858	1.0000	0.8490	0.7637	1.0000	1.0000
2	4+	55	0.7363	0.6837	1.0000	0.6837	1.0000	0.8483	0.7630	1.0000	1.0000
2	4+	56	0.7458	0.6816	1.0000	0.6816	1.0000	0.8477	0.7618	1.0000	1.0000
2	4+	57	0.7553	0.6795	1.0000	0.6795	1.0000	0.8472	0.7626	1.0000	1.0000
2	4+	58	0.7645	0.6774	1.0000	0.6774	1.0000	0.8467	0.7631	1.0000	1.0000
2	4+	59	0.7730	0.6753	1.0000	0.6753	1.0000	0.8462	0.7656	1.0000	1.0000
2	4+	60	0.7804	0.6732	1.0000	0.6732	1.0000	0.8458	0.7631	1.0000	1.0000
2	4+	61	0.7861	0.6711	1.0000	0.6711	1.0000	0.8455	0.7637	1.0000	1.0000
2	4+	62	0.7895	0.6691	1.0000	0.6691	1.0000	0.8452	0.7683	1.0000	1.0000
2	4+	63	0.7900	0.6670	1.0000	0.6670	1.0000	0.8451	0.7735	1.0000	1.0000
2	4+	64+	0.7869	0.6650	1.0000	0.6650	1.0000	0.8449	0.7749	1.0000	1.0000
3	1	0	0.9804	0.8313	1.0000	0.8313	1.0000	0.7747	0.9737	1.0000	1.0000
3	1	1	0.9804	0.8317	1.0000	0.8317	1.0000	0.7647	0.9700	1.0000	1.0000
3	1	2	0.9804	0.8275	1.0000	0.8275	1.0000	0.7530	0.9664	1.0000	1.0000
3	1	3	0.9125	0.8736	1.0000	0.8736	1.0000	0.7910	0.9627	1.0000	1.0000
3	1	4	0.9005	0.8755	1.0000	0.8755	1.0000	0.7825	0.9591	1.0000	1.0000
3	1	5	0.8913	0.8774	1.0000	0.8774	1.0000	0.7632	0.9554	1.0000	1.0000
3	1	6	0.8684	0.8825	1.0000	0.8825	1.0000	0.7548	0.9518	1.0000	1.0000
3	1	7	0.8635	0.8825	1.0000	0.8825	1.0000	0.7544	0.9481	1.0000	1.0000
3	1	8	0.8600	0.8825	1.0000	0.8825	1.0000	0.7541	0.9444	1.0000	1.0000
3	1	9	0.8581	0.8825	1.0000	0.8825	1.0000	0.7537	0.9408	1.0000	1.0000
3	1	10	0.8632	0.8825	1.0000	0.8825	1.0000	0.7533	0.9371	1.0000	1.0000
3	1	11	0.8640	0.8825	1.0000	0.8825	1.0000	0.7529	0.9335	1.0000	1.0000
3	1	12	0.8640	0.8825	1.0000	0.8825	1.0000	0.7524	0.9298	1.0000	1.0000
3	1	13	0.8640	0.8825	1.0000	0.8825	1.0000	0.7520	0.9262	1.0000	1.0000
3	1	14	0.8640	0.8825	1.0000	0.8825	1.0000	0.7515	0.9225	1.0000	1.0000

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			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
3	1	15	0.8640	0.8825	1.0000	0.8825	1.0000	0.7509	0.9201	1.0000	1.0000
3	1	16	0.8640	0.8825	1.0000	0.8825	1.0000	0.7502	0.9186	1.0000	1.0000
3	1	17	0.8640	0.8825	1.0000	0.8825	1.0000	0.7496	0.9174	1.0000	1.0000
3	1	18	0.8640	0.8825	1.0000	0.8825	1.0000	0.7496	0.9160	1.0000	1.0000
3	1	19	0.8640	0.8825	1.0000	0.8825	1.0000	0.7496	0.9142	1.0000	1.0000
3	1	20	0.8640	0.8825	1.0000	0.8825	1.0000	0.7496	0.9114	1.0000	1.0000
3	1	21	0.8640	0.8798	1.0000	0.8798	1.0000	0.7496	0.9075	1.0000	1.0000
3	1	22	0.8640	0.8771	1.0000	0.8771	1.0000	0.7496	0.9022	1.0000	1.0000
3	1	23	0.8640	0.8744	1.0000	0.8744	1.0000	0.7496	0.8955	1.0000	1.0000
3	1	24	0.8640	0.8717	1.0000	0.8717	1.0000	0.7496	0.8872	1.0000	1.0000
3	1	25	0.8640	0.8691	1.0000	0.8691	1.0000	0.7496	0.8823	1.0000	1.0000
3	1	26	0.8640	0.8664	1.0000	0.8664	1.0000	0.7496	0.8786	1.0000	1.0000
3	1	27	0.8640	0.8638	1.0000	0.8638	1.0000	0.7497	0.8750	1.0000	1.0000
3	1	28	0.8640	0.8611	1.0000	0.8611	1.0000	0.7497	0.8713	1.0000	1.0000
3	1	29	0.8640	0.8585	1.0000	0.8585	1.0000	0.7497	0.8677	1.0000	1.0000
3	1	30	0.8640	0.8558	1.0000	0.8558	1.0000	0.7497	0.8640	1.0000	1.0000
3	1	31	0.8640	0.8532	1.0000	0.8532	1.0000	0.7467	0.8603	1.0000	1.0000
3	1	32	0.8640	0.8506	1.0000	0.8506	1.0000	0.7369	0.8567	1.0000	1.0000
3	1	33	0.8640	0.8480	1.0000	0.8480	1.0000	0.7282	0.8530	1.0000	1.0000
3	1	34	0.8640	0.8454	1.0000	0.8454	1.0000	0.7251	0.8494	1.0000	1.0000
3	1	35	0.8640	0.8428	1.0000	0.8428	1.0000	0.7233	0.8457	1.0000	1.0000
3	1	36	0.8640	0.8410	1.0000	0.8410	1.0000	0.7214	0.8421	1.0000	1.0000
3	1	37	0.8640	0.8386	1.0000	0.8386	1.0000	0.7196	0.8384	1.0000	1.0000
3	1	38	0.8640	0.8355	1.0000	0.8355	1.0000	0.7177	0.8348	1.0000	1.0000
3	1	39	0.8640	0.8337	1.0000	0.8337	1.0000	0.7157	0.8311	1.0000	1.0000
3	1	40	0.8640	0.8303	1.0000	0.8303	1.0000	0.7136	0.8274	1.0000	1.0000
3	1	41	0.8640	0.8267	1.0000	0.8267	1.0000	0.7116	0.8238	1.0000	1.0000
3	1	42	0.8640	0.8237	1.0000	0.8237	1.0000	0.7095	0.8201	1.0000	1.0000
3	1	43	0.8640	0.8177	1.0000	0.8177	1.0000	0.7074	0.8165	1.0000	1.0000
3	1	44	0.8640	0.8150	1.0000	0.8150	1.0000	0.7052	0.8128	1.0000	1.0000
3	1	45	0.8640	0.8107	1.0000	0.8107	1.0000	0.7028	0.8092	1.0000	1.0000
3	1	46	0.8640	0.8045	1.0000	0.8045	1.0000	0.6995	0.8055	1.0000	1.0000
3	1	47	0.8640	0.7997	1.0000	0.7997	1.0000	0.6969	0.8019	1.0000	1.0000
3	1	48	0.8558	0.7944	1.0000	0.7944	1.0000	0.6947	0.8019	1.0000	1.0000
3	1	49	0.8402	0.7898	1.0000	0.7898	1.0000	0.6916	0.8015	1.0000	1.0000
3	1	50	0.8214	0.7839	1.0000	0.7839	1.0000	0.6891	0.8011	1.0000	1.0000
3	1	51	0.7950	0.7802	1.0000	0.7802	1.0000	0.6871	0.8036	1.0000	1.0000
3	1	52	0.7778	0.7744	1.0000	0.7744	1.0000	0.6830	0.8027	1.0000	1.0000
3	1	53	0.7678	0.7691	1.0000	0.7691	1.0000	0.6800	0.8021	1.0000	1.0000
3	1	54	0.7770	0.7649	1.0000	0.7649	1.0000	0.6768	0.8020	1.0000	1.0000
3	1	55	0.7868	0.7622	1.0000	0.7622	1.0000	0.6752	0.8013	1.0000	1.0000
3	1	56	0.7969	0.7591	1.0000	0.7591	1.0000	0.6719	0.8001	1.0000	1.0000
3	1	57	0.8071	0.7545	1.0000	0.7545	1.0000	0.6683	0.8009	1.0000	1.0000
3	1	58	0.8169	0.7506	1.0000	0.7506	1.0000	0.6640	0.8014	1.0000	1.0000
3	1	59	0.8260	0.7530	1.0000	0.7530	1.0000	0.6627	0.8040	1.0000	1.0000
3	1	60	0.8339	0.7501	1.0000	0.7501	1.0000	0.6587	0.8014	1.0000	1.0000
3	1	61	0.8399	0.7443	1.0000	0.7443	1.0000	0.6539	0.8020	1.0000	1.0000
3	1	62	0.8435	0.7467	1.0000	0.7467	1.0000	0.6504	0.8069	1.0000	1.0000
3	1	63	0.8441	0.7440	1.0000	0.7440	1.0000	0.6414	0.8123	1.0000	1.0000
3	1	64+	0.8408	0.7472	1.0000	0.7472	1.0000	0.6390	0.8137	1.0000	1.0000
3	2	0	0.9262	0.7478	1.0000	0.7478	1.0000	0.7607	0.7311	1.0000	1.0000
3	2	1	0.9224	0.7481	1.0000	0.7481	1.0000	0.7509	0.7318	1.0000	1.0000
3	2	2	0.9038	0.7443	1.0000	0.7443	1.0000	0.7393	0.7325	1.0000	1.0000
3	2	3	0.8100	0.7858	1.0000	0.7858	1.0000	0.7767	0.7332	1.0000	1.0000
3	2	4	0.7996	0.7876	1.0000	0.7876	1.0000	0.7683	0.7339	1.0000	1.0000
3	2	5	0.7912	0.7893	1.0000	0.7893	1.0000	0.7494	0.7346	1.0000	1.0000
3	2	6	0.7710	0.8182	1.0000	0.8182	1.0000	0.7411	0.7353	1.0000	1.0000
3	2	7	0.7665	0.8176	1.0000	0.8176	1.0000	0.7408	0.7359	1.0000	1.0000
3	2	8	0.7636	0.8170	1.0000	0.8170	1.0000	0.7405	0.7366	1.0000	1.0000
3	2	9	0.7618	0.8163	1.0000	0.8163	1.0000	0.7401	0.7373	1.0000	1.0000
3	2	10	0.7661	0.8157	1.0000	0.8157	1.0000	0.7397	0.7380	1.0000	1.0000
3	2	11	0.7672	0.8151	1.0000	0.8151	1.0000	0.7393	0.7387	1.0000	1.0000
3	2	12	0.7672	0.8145	1.0000	0.8145	1.0000	0.7388	0.7391	1.0000	1.0000
3	2	13	0.7672	0.8138	1.0000	0.8138	1.0000	0.7384	0.7394	1.0000	1.0000
3	2	14	0.7672	0.8132	1.0000	0.8132	1.0000	0.7379	0.7394	1.0000	1.0000
3	2	15	0.7672	0.8126	1.0000	0.8126	1.0000	0.7374	0.7394	1.0000	1.0000
3	2	16	0.7672	0.8120	1.0000	0.8120	1.0000	0.7376	0.7394	1.0000	1.0000
3	2	17	0.7672	0.8116	1.0000	0.8116	1.0000	0.7376	0.7394	1.0000	1.0000
3	2	18	0.7672	0.8116	1.0000	0.8116	1.0000	0.7376	0.7394	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
Multi-Car Discount Factors

\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver* Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
3	2	19	0.7672	0.8111	1.0000	0.8111	1.0000	0.7376	0.7394	1.0000	1.0000
3	2	20	0.7672	0.8110	1.0000	0.8110	1.0000	0.7376	0.7394	1.0000	1.0000
3	2	21	0.7672	0.8110	1.0000	0.8110	1.0000	0.7376	0.7394	1.0000	1.0000
3	2	22	0.7672	0.8110	1.0000	0.8110	1.0000	0.7376	0.7394	1.0000	1.0000
3	2	23	0.7672	0.8110	1.0000	0.8110	1.0000	0.7376	0.7394	1.0000	1.0000
3	2	24	0.7672	0.8110	1.0000	0.8110	1.0000	0.7376	0.7394	1.0000	1.0000
3	2	25	0.7672	0.8110	1.0000	0.8110	1.0000	0.7376	0.7435	1.0000	1.0000
3	2	26	0.7672	0.8110	1.0000	0.8110	1.0000	0.7376	0.7490	1.0000	1.0000
3	2	27	0.7672	0.8110	1.0000	0.8110	1.0000	0.7376	0.7497	1.0000	1.0000
3	2	28	0.7672	0.8110	1.0000	0.8110	1.0000	0.7376	0.7504	1.0000	1.0000
3	2	29	0.7672	0.8090	1.0000	0.8090	1.0000	0.7376	0.7511	1.0000	1.0000
3	2	30	0.7672	0.8017	1.0000	0.8017	1.0000	0.7376	0.7518	1.0000	1.0000
3	2	31	0.7672	0.7942	1.0000	0.7942	1.0000	0.7376	0.7525	1.0000	1.0000
3	2	32	0.7672	0.7849	1.0000	0.7849	1.0000	0.7346	0.7532	1.0000	1.0000
3	2	33	0.7672	0.7737	1.0000	0.7737	1.0000	0.7262	0.7539	1.0000	1.0000
3	2	34	0.7672	0.7711	1.0000	0.7711	1.0000	0.7235	0.7546	1.0000	1.0000
3	2	35	0.7672	0.7687	1.0000	0.7687	1.0000	0.7219	0.7553	1.0000	1.0000
3	2	36	0.7672	0.7657	1.0000	0.7657	1.0000	0.7203	0.7559	1.0000	1.0000
3	2	37	0.7672	0.7621	1.0000	0.7621	1.0000	0.7188	0.7566	1.0000	1.0000
3	2	38	0.7672	0.7533	1.0000	0.7533	1.0000	0.7171	0.7573	1.0000	1.0000
3	2	39	0.7672	0.7537	1.0000	0.7537	1.0000	0.7153	0.7580	1.0000	1.0000
3	2	40	0.7672	0.7526	1.0000	0.7526	1.0000	0.7134	0.7587	1.0000	1.0000
3	2	41	0.7672	0.7513	1.0000	0.7513	1.0000	0.7115	0.7594	1.0000	1.0000
3	2	42	0.7672	0.7506	1.0000	0.7506	1.0000	0.7095	0.7601	1.0000	1.0000
3	2	43	0.7672	0.7471	1.0000	0.7471	1.0000	0.7074	0.7608	1.0000	1.0000
3	2	44	0.7672	0.7466	1.0000	0.7466	1.0000	0.7052	0.7615	1.0000	1.0000
3	2	45	0.7672	0.7448	1.0000	0.7448	1.0000	0.7028	0.7622	1.0000	1.0000
3	2	46	0.7672	0.7416	1.0000	0.7416	1.0000	0.6995	0.7628	1.0000	1.0000
3	2	47	0.7603	0.7397	1.0000	0.7397	1.0000	0.6969	0.7635	1.0000	1.0000
3	2	48	0.7468	0.7376	1.0000	0.7376	1.0000	0.6947	0.7635	1.0000	1.0000
3	2	49	0.7338	0.7362	1.0000	0.7362	1.0000	0.6916	0.7632	1.0000	1.0000
3	2	50	0.7213	0.7337	1.0000	0.7337	1.0000	0.6891	0.7629	1.0000	1.0000
3	2	51	0.7311	0.7332	1.0000	0.7332	1.0000	0.6871	0.7652	1.0000	1.0000
3	2	52	0.7361	0.7307	1.0000	0.7307	1.0000	0.6830	0.7643	1.0000	1.0000
3	2	53	0.7407	0.7286	1.0000	0.7286	1.0000	0.6800	0.7638	1.0000	1.0000
3	2	54	0.7495	0.7274	1.0000	0.7274	1.0000	0.6768	0.7637	1.0000	1.0000
3	2	55	0.7589	0.7273	1.0000	0.7273	1.0000	0.6752	0.7630	1.0000	1.0000
3	2	56	0.7688	0.7267	1.0000	0.7267	1.0000	0.6719	0.7618	1.0000	1.0000
3	2	57	0.7785	0.7242	1.0000	0.7242	1.0000	0.6683	0.7626	1.0000	1.0000
3	2	58	0.7881	0.7219	1.0000	0.7219	1.0000	0.6640	0.7631	1.0000	1.0000
3	2	59	0.7968	0.7253	1.0000	0.7253	1.0000	0.6627	0.7656	1.0000	1.0000
3	2	60	0.8044	0.7230	1.0000	0.7230	1.0000	0.6587	0.7631	1.0000	1.0000
3	2	61	0.8103	0.7174	1.0000	0.7174	1.0000	0.6539	0.7637	1.0000	1.0000
3	2	62	0.8137	0.7188	1.0000	0.7188	1.0000	0.6504	0.7683	1.0000	1.0000
3	2	63	0.8143	0.7146	1.0000	0.7146	1.0000	0.6414	0.7735	1.0000	1.0000
3	2	64+	0.8111	0.7151	1.0000	0.7151	1.0000	0.6390	0.7749	1.0000	1.0000
3	3	0	0.9765	0.7165	1.0000	0.7165	1.0000	0.9337	0.9272	1.0000	1.0000
3	3	1	0.9764	0.7169	1.0000	0.7169	1.0000	0.9229	0.9237	1.0000	1.0000
3	3	2	0.9749	0.7132	1.0000	0.7132	1.0000	0.9090	0.9202	1.0000	1.0000
3	3	3	0.8737	0.7530	1.0000	0.7530	1.0000	0.9524	0.9167	1.0000	1.0000
3	3	4	0.8622	0.7547	1.0000	0.7547	1.0000	0.9452	0.9132	1.0000	1.0000
3	3	5	0.8534	0.7563	1.0000	0.7563	1.0000	0.9220	0.9098	1.0000	1.0000
3	3	6	0.8314	0.7840	1.0000	0.7840	1.0000	0.9123	0.9063	1.0000	1.0000
3	3	7	0.8267	0.7834	1.0000	0.7834	1.0000	0.9121	0.9028	1.0000	1.0000
3	3	8	0.8234	0.7828	1.0000	0.7828	1.0000	0.9121	0.8993	1.0000	1.0000
3	3	9	0.8227	0.7822	1.0000	0.7822	1.0000	0.9119	0.8958	1.0000	1.0000
3	3	10	0.8266	0.7816	1.0000	0.7816	1.0000	0.9116	0.8923	1.0000	1.0000
3	3	11	0.8266	0.7810	1.0000	0.7810	1.0000	0.9113	0.8889	1.0000	1.0000
3	3	12	0.8266	0.7804	1.0000	0.7804	1.0000	0.9108	0.8854	1.0000	1.0000
3	3	13	0.8266	0.7799	1.0000	0.7799	1.0000	0.9104	0.8819	1.0000	1.0000
3	3	14	0.8266	0.7793	1.0000	0.7793	1.0000	0.9099	0.8784	1.0000	1.0000
3	3	15	0.8266	0.7787	1.0000	0.7787	1.0000	0.9091	0.8761	1.0000	1.0000
3	3	16	0.8266	0.7781	1.0000	0.7781	1.0000	0.9084	0.8747	1.0000	1.0000
3	3	17	0.8266	0.7781	1.0000	0.7781	1.0000	0.9083	0.8735	1.0000	1.0000
3	3	18	0.8266	0.7781	1.0000	0.7781	1.0000	0.9085	0.8723	1.0000	1.0000
3	3	19	0.8266	0.7781	1.0000	0.7781	1.0000	0.9087	0.8705	1.0000	1.0000
3	3	20	0.8266	0.7781	1.0000	0.7781	1.0000	0.9084	0.8679	1.0000	1.0000
3	3	21	0.8266	0.7781	1.0000	0.7781	1.0000	0.9087	0.8641	1.0000	1.0000
3	3	22	0.8266	0.7781	1.0000	0.7781	1.0000	0.9090	0.8591	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
[Multi-Car Discount Factors](#)

\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver* Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
3	3	23	0.8266	0.7781	1.0000	0.7781	1.0000	0.9087	0.8527	1.0000	1.0000
3	3	24	0.8266	0.7781	1.0000	0.7781	1.0000	0.9084	0.8448	1.0000	1.0000
3	3	25	0.8266	0.7781	1.0000	0.7781	1.0000	0.9086	0.8401	1.0000	1.0000
3	3	26	0.8266	0.7781	1.0000	0.7781	1.0000	0.9082	0.8366	1.0000	1.0000
3	3	27	0.8266	0.7781	1.0000	0.7781	1.0000	0.9085	0.8332	1.0000	1.0000
3	3	28	0.8266	0.7781	1.0000	0.7781	1.0000	0.9087	0.8297	1.0000	1.0000
3	3	29	0.8266	0.7781	1.0000	0.7781	1.0000	0.9085	0.8262	1.0000	1.0000
3	3	30	0.8266	0.7781	1.0000	0.7781	1.0000	0.9084	0.8227	1.0000	1.0000
3	3	31	0.8266	0.7781	1.0000	0.7781	1.0000	0.9001	0.8192	1.0000	1.0000
3	3	32	0.8266	0.7781	1.0000	0.7781	1.0000	0.8876	0.8158	1.0000	1.0000
3	3	33	0.8266	0.7781	1.0000	0.7781	1.0000	0.8834	0.8123	1.0000	1.0000
3	3	34	0.8266	0.7678	1.0000	0.7678	1.0000	0.8813	0.8088	1.0000	1.0000
3	3	35	0.8266	0.7536	1.0000	0.7536	1.0000	0.8792	0.8053	1.0000	1.0000
3	3	36	0.8266	0.7373	1.0000	0.7373	1.0000	0.8771	0.8018	1.0000	1.0000
3	3	37	0.8266	0.7303	1.0000	0.7303	1.0000	0.8749	0.7984	1.0000	1.0000
3	3	38	0.8266	0.7231	1.0000	0.7231	1.0000	0.8726	0.7949	1.0000	1.0000
3	3	39	0.8266	0.7229	1.0000	0.7229	1.0000	0.8703	0.7914	1.0000	1.0000
3	3	40	0.8266	0.7221	1.0000	0.7221	1.0000	0.8679	0.7879	1.0000	1.0000
3	3	41	0.8266	0.7206	1.0000	0.7206	1.0000	0.8655	0.7844	1.0000	1.0000
3	3	42	0.8266	0.7187	1.0000	0.7187	1.0000	0.8630	0.7809	1.0000	1.0000
3	3	43	0.8266	0.7162	1.0000	0.7162	1.0000	0.8604	0.7775	1.0000	1.0000
3	3	44	0.8266	0.7140	1.0000	0.7140	1.0000	0.8578	0.7740	1.0000	1.0000
3	3	45	0.8266	0.7118	1.0000	0.7118	1.0000	0.8551	0.7705	1.0000	1.0000
3	3	46	0.8266	0.7096	1.0000	0.7096	1.0000	0.8524	0.7670	1.0000	1.0000
3	3	47	0.8190	0.7074	1.0000	0.7074	1.0000	0.8497	0.7635	1.0000	1.0000
3	3	48	0.8073	0.7053	1.0000	0.7053	1.0000	0.8468	0.7635	1.0000	1.0000
3	3	49	0.7849	0.7031	1.0000	0.7031	1.0000	0.8439	0.7632	1.0000	1.0000
3	3	50	0.7778	0.7009	1.0000	0.7009	1.0000	0.8410	0.7629	1.0000	1.0000
3	3	51	0.7847	0.6988	1.0000	0.6988	1.0000	0.8380	0.7652	1.0000	1.0000
3	3	52	0.7925	0.6966	1.0000	0.6966	1.0000	0.8349	0.7643	1.0000	1.0000
3	3	53	0.8013	0.6945	1.0000	0.6945	1.0000	0.8318	0.7638	1.0000	1.0000
3	3	54	0.8109	0.6924	1.0000	0.6924	1.0000	0.8286	0.7637	1.0000	1.0000
3	3	55	0.8211	0.6902	1.0000	0.6902	1.0000	0.8254	0.7630	1.0000	1.0000
3	3	56	0.8317	0.6881	1.0000	0.6881	1.0000	0.8221	0.7618	1.0000	1.0000
3	3	57	0.8423	0.6860	1.0000	0.6860	1.0000	0.8188	0.7626	1.0000	1.0000
3	3	58	0.8526	0.6839	1.0000	0.6839	1.0000	0.8154	0.7631	1.0000	1.0000
3	3	59	0.8621	0.6818	1.0000	0.6818	1.0000	0.8120	0.7656	1.0000	1.0000
3	3	60	0.8703	0.6797	1.0000	0.6797	1.0000	0.8085	0.7631	1.0000	1.0000
3	3	61	0.8766	0.6776	1.0000	0.6776	1.0000	0.8049	0.7637	1.0000	1.0000
3	3	62	0.8804	0.6755	1.0000	0.6755	1.0000	0.8013	0.7683	1.0000	1.0000
3	3	63	0.8810	0.6734	1.0000	0.6734	1.0000	0.7976	0.7735	1.0000	1.0000
3	3	64+	0.8776	0.6713	1.0000	0.6713	1.0000	0.7939	0.7749	1.0000	1.0000
3	4+	0	0.9804	0.7165	1.0000	0.7165	1.0000	0.9337	0.9272	1.0000	1.0000
3	4+	1	0.9804	0.7169	1.0000	0.7169	1.0000	0.9229	0.9237	1.0000	1.0000
3	4+	2	0.9804	0.7132	1.0000	0.7132	1.0000	0.9090	0.9202	1.0000	1.0000
3	4+	3	0.8795	0.7530	1.0000	0.7530	1.0000	0.9524	0.9167	1.0000	1.0000
3	4+	4	0.8681	0.7547	1.0000	0.7547	1.0000	0.9452	0.9132	1.0000	1.0000
3	4+	5	0.8591	0.7563	1.0000	0.7563	1.0000	0.9220	0.9098	1.0000	1.0000
3	4+	6	0.8370	0.7840	1.0000	0.7840	1.0000	0.9123	0.9063	1.0000	1.0000
3	4+	7	0.8321	0.7834	1.0000	0.7834	1.0000	0.9121	0.9028	1.0000	1.0000
3	4+	8	0.8289	0.7828	1.0000	0.7828	1.0000	0.9121	0.8993	1.0000	1.0000
3	4+	9	0.8290	0.7822	1.0000	0.7822	1.0000	0.9119	0.8958	1.0000	1.0000
3	4+	10	0.8320	0.7816	1.0000	0.7816	1.0000	0.9116	0.8923	1.0000	1.0000
3	4+	11	0.8320	0.7810	1.0000	0.7810	1.0000	0.9113	0.8889	1.0000	1.0000
3	4+	12	0.8320	0.7804	1.0000	0.7804	1.0000	0.9108	0.8854	1.0000	1.0000
3	4+	13	0.8320	0.7799	1.0000	0.7799	1.0000	0.9104	0.8819	1.0000	1.0000
3	4+	14	0.8320	0.7793	1.0000	0.7793	1.0000	0.9099	0.8784	1.0000	1.0000
3	4+	15	0.8320	0.7787	1.0000	0.7787	1.0000	0.9091	0.8761	1.0000	1.0000
3	4+	16	0.8320	0.7781	1.0000	0.7781	1.0000	0.9085	0.8747	1.0000	1.0000
3	4+	17	0.8320	0.7781	1.0000	0.7781	1.0000	0.9085	0.8735	1.0000	1.0000
3	4+	18	0.8320	0.7781	1.0000	0.7781	1.0000	0.9088	0.8723	1.0000	1.0000
3	4+	19	0.8320	0.7781	1.0000	0.7781	1.0000	0.9090	0.8705	1.0000	1.0000
3	4+	20	0.8320	0.7781	1.0000	0.7781	1.0000	0.9087	0.8679	1.0000	1.0000
3	4+	21	0.8320	0.7781	1.0000	0.7781	1.0000	0.9089	0.8641	1.0000	1.0000
3	4+	22	0.8320	0.7781	1.0000	0.7781	1.0000	0.9092	0.8591	1.0000	1.0000
3	4+	23	0.8320	0.7781	1.0000	0.7781	1.0000	0.9090	0.8527	1.0000	1.0000
3	4+	24	0.8320	0.7781	1.0000	0.7781	1.0000	0.9086	0.8448	1.0000	1.0000
3	4+	25	0.8320	0.7781	1.0000	0.7781	1.0000	0.9088	0.8401	1.0000	1.0000
3	4+	26	0.8320	0.7781	1.0000	0.7781	1.0000	0.9085	0.8366	1.0000	1.0000



**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
Multi-Car Discount Factors

\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver* Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
3	4+	27	0.8320	0.7781	1.0000	0.7781	1.0000	0.9088	0.8332	1.0000	1.0000
3	4+	28	0.8320	0.7781	1.0000	0.7781	1.0000	0.9089	0.8297	1.0000	1.0000
3	4+	29	0.8320	0.7781	1.0000	0.7781	1.0000	0.9088	0.8262	1.0000	1.0000
3	4+	30	0.8320	0.7781	1.0000	0.7781	1.0000	0.9087	0.8227	1.0000	1.0000
3	4+	31	0.8320	0.7781	1.0000	0.7781	1.0000	0.9087	0.8192	1.0000	1.0000
3	4+	32	0.8320	0.7781	1.0000	0.7781	1.0000	0.9086	0.8158	1.0000	1.0000
3	4+	33	0.8320	0.7781	1.0000	0.7781	1.0000	0.9086	0.8123	1.0000	1.0000
3	4+	34	0.8320	0.7678	1.0000	0.7678	1.0000	0.9022	0.8088	1.0000	1.0000
3	4+	35	0.8320	0.7536	1.0000	0.7536	1.0000	0.8896	0.8053	1.0000	1.0000
3	4+	36	0.8320	0.7373	1.0000	0.7373	1.0000	0.8769	0.8018	1.0000	1.0000
3	4+	37	0.8320	0.7303	1.0000	0.7303	1.0000	0.8646	0.7984	1.0000	1.0000
3	4+	38	0.8320	0.7231	1.0000	0.7231	1.0000	0.8621	0.7949	1.0000	1.0000
3	4+	39	0.8320	0.7229	1.0000	0.7229	1.0000	0.8598	0.7914	1.0000	1.0000
3	4+	40	0.8320	0.7221	1.0000	0.7221	1.0000	0.8574	0.7879	1.0000	1.0000
3	4+	41	0.8320	0.7206	1.0000	0.7206	1.0000	0.8550	0.7844	1.0000	1.0000
3	4+	42	0.8320	0.7187	1.0000	0.7187	1.0000	0.8525	0.7809	1.0000	1.0000
3	4+	43	0.8320	0.7162	1.0000	0.7162	1.0000	0.8500	0.7775	1.0000	1.0000
3	4+	44	0.8320	0.7140	1.0000	0.7140	1.0000	0.8475	0.7740	1.0000	1.0000
3	4+	45	0.8320	0.7118	1.0000	0.7118	1.0000	0.8448	0.7705	1.0000	1.0000
3	4+	46	0.8320	0.7096	1.0000	0.7096	1.0000	0.8421	0.7670	1.0000	1.0000
3	4+	47	0.8255	0.7074	1.0000	0.7074	1.0000	0.8394	0.7635	1.0000	1.0000
3	4+	48	0.8139	0.7053	1.0000	0.7053	1.0000	0.8366	0.7635	1.0000	1.0000
3	4+	49	0.7970	0.7031	1.0000	0.7031	1.0000	0.8337	0.7632	1.0000	1.0000
3	4+	50	0.7899	0.7009	1.0000	0.7009	1.0000	0.8308	0.7629	1.0000	1.0000
3	4+	51	0.7907	0.6988	1.0000	0.6988	1.0000	0.8279	0.7652	1.0000	1.0000
3	4+	52	0.7987	0.6966	1.0000	0.6966	1.0000	0.8248	0.7643	1.0000	1.0000
3	4+	53	0.8075	0.6945	1.0000	0.6945	1.0000	0.8218	0.7638	1.0000	1.0000
3	4+	54	0.8172	0.6924	1.0000	0.6924	1.0000	0.8186	0.7637	1.0000	1.0000
3	4+	55	0.8275	0.6902	1.0000	0.6902	1.0000	0.8155	0.7630	1.0000	1.0000
3	4+	56	0.8382	0.6881	1.0000	0.6881	1.0000	0.8122	0.7618	1.0000	1.0000
3	4+	57	0.8489	0.6860	1.0000	0.6860	1.0000	0.8089	0.7626	1.0000	1.0000
3	4+	58	0.8592	0.6839	1.0000	0.6839	1.0000	0.8056	0.7631	1.0000	1.0000
3	4+	59	0.8688	0.6818	1.0000	0.6818	1.0000	0.8022	0.7656	1.0000	1.0000
3	4+	60	0.8771	0.6797	1.0000	0.6797	1.0000	0.7987	0.7631	1.0000	1.0000
3	4+	61	0.8835	0.6776	1.0000	0.6776	1.0000	0.7952	0.7637	1.0000	1.0000
3	4+	62	0.8873	0.6755	1.0000	0.6755	1.0000	0.7916	0.7683	1.0000	1.0000
3	4+	63	0.8879	0.6734	1.0000	0.6734	1.0000	0.7880	0.7735	1.0000	1.0000
3	4+	64+	0.8844	0.6713	1.0000	0.6713	1.0000	0.7843	0.7749	1.0000	1.0000
4+	1	0	0.9804	0.8186	1.0000	0.8186	1.0000	0.7462	0.9737	1.0000	1.0000
4+	1	1	0.9804	0.8189	1.0000	0.8189	1.0000	0.7320	0.9700	1.0000	1.0000
4+	1	2	0.9804	0.8148	1.0000	0.8148	1.0000	0.7229	0.9664	1.0000	1.0000
4+	1	3	0.9713	0.8602	1.0000	0.8602	1.0000	0.7348	0.9627	1.0000	1.0000
4+	1	4	0.9713	0.8621	1.0000	0.8621	1.0000	0.7347	0.9591	1.0000	1.0000
4+	1	5	0.9675	0.8640	1.0000	0.8640	1.0000	0.7224	0.9554	1.0000	1.0000
4+	1	6	0.9425	0.8743	1.0000	0.8743	1.0000	0.7218	0.9518	1.0000	1.0000
4+	1	7	0.9372	0.8743	1.0000	0.8743	1.0000	0.7233	0.9481	1.0000	1.0000
4+	1	8	0.9336	0.8743	1.0000	0.8743	1.0000	0.7246	0.9444	1.0000	1.0000
4+	1	9	0.9314	0.8743	1.0000	0.8743	1.0000	0.7257	0.9408	1.0000	1.0000
4+	1	10	0.9379	0.8743	1.0000	0.8743	1.0000	0.7266	0.9371	1.0000	1.0000
4+	1	11	0.9388	0.8743	1.0000	0.8743	1.0000	0.7275	0.9335	1.0000	1.0000
4+	1	12	0.9388	0.8743	1.0000	0.8743	1.0000	0.7282	0.9298	1.0000	1.0000
4+	1	13	0.9388	0.8743	1.0000	0.8743	1.0000	0.7286	0.9262	1.0000	1.0000
4+	1	14	0.9388	0.8743	1.0000	0.8743	1.0000	0.7292	0.9225	1.0000	1.0000
4+	1	15	0.9388	0.8743	1.0000	0.8743	1.0000	0.7297	0.9201	1.0000	1.0000
4+	1	16	0.9388	0.8743	1.0000	0.8743	1.0000	0.7296	0.9186	1.0000	1.0000
4+	1	17	0.9388	0.8743	1.0000	0.8743	1.0000	0.7297	0.9174	1.0000	1.0000
4+	1	18	0.9388	0.8743	1.0000	0.8743	1.0000	0.7297	0.9160	1.0000	1.0000
4+	1	19	0.9388	0.8743	1.0000	0.8743	1.0000	0.7297	0.9142	1.0000	1.0000
4+	1	20	0.9388	0.8743	1.0000	0.8743	1.0000	0.7297	0.9114	1.0000	1.0000
4+	1	21	0.9388	0.8716	1.0000	0.8716	1.0000	0.7297	0.9075	1.0000	1.0000
4+	1	22	0.9388	0.8690	1.0000	0.8690	1.0000	0.7297	0.9022	1.0000	1.0000
4+	1	23	0.9388	0.8663	1.0000	0.8663	1.0000	0.7297	0.8955	1.0000	1.0000
4+	1	24	0.9388	0.8636	1.0000	0.8636	1.0000	0.7297	0.8872	1.0000	1.0000
4+	1	25	0.9388	0.8610	1.0000	0.8610	1.0000	0.7297	0.8823	1.0000	1.0000
4+	1	26	0.9388	0.8584	1.0000	0.8584	1.0000	0.7297	0.8786	1.0000	1.0000
4+	1	27	0.9388	0.8557	1.0000	0.8557	1.0000	0.7297	0.8750	1.0000	1.0000
4+	1	28	0.9388	0.8531	1.0000	0.8531	1.0000	0.7297	0.8713	1.0000	1.0000
4+	1	29	0.9388	0.8505	1.0000	0.8505	1.0000	0.7297	0.8677	1.0000	1.0000
4+	1	30	0.9388	0.8479	1.0000	0.8479	1.0000	0.7297	0.8640	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
[Multi-Car Discount Factors](#)

\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver* Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
4+	1	31	0.9388	0.8453	1.0000	0.8453	1.0000	0.7297	0.8603	1.0000	1.0000
4+	1	32	0.9388	0.8427	1.0000	0.8427	1.0000	0.7297	0.8567	1.0000	1.0000
4+	1	33	0.9388	0.8401	1.0000	0.8401	1.0000	0.7171	0.8530	1.0000	1.0000
4+	1	34	0.9388	0.8375	1.0000	0.8375	1.0000	0.7142	0.8494	1.0000	1.0000
4+	1	35	0.9388	0.8350	1.0000	0.8350	1.0000	0.7125	0.8457	1.0000	1.0000
4+	1	36	0.9388	0.8354	1.0000	0.8354	1.0000	0.7105	0.8421	1.0000	1.0000
4+	1	37	0.9388	0.8324	1.0000	0.8324	1.0000	0.7091	0.8384	1.0000	1.0000
4+	1	38	0.9388	0.8297	1.0000	0.8297	1.0000	0.7076	0.8348	1.0000	1.0000
4+	1	39	0.9388	0.8282	1.0000	0.8282	1.0000	0.7057	0.8311	1.0000	1.0000
4+	1	40	0.9388	0.8244	1.0000	0.8244	1.0000	0.7041	0.8274	1.0000	1.0000
4+	1	41	0.9388	0.8219	1.0000	0.8219	1.0000	0.7020	0.8238	1.0000	1.0000
4+	1	42	0.9388	0.8183	1.0000	0.8183	1.0000	0.6999	0.8201	1.0000	1.0000
4+	1	43	0.9388	0.8135	1.0000	0.8135	1.0000	0.6979	0.8165	1.0000	1.0000
4+	1	44	0.9388	0.8100	1.0000	0.8100	1.0000	0.6956	0.8128	1.0000	1.0000
4+	1	45	0.9388	0.8068	1.0000	0.8068	1.0000	0.6932	0.8092	1.0000	1.0000
4+	1	46	0.9388	0.8022	1.0000	0.8022	1.0000	0.6909	0.8055	1.0000	1.0000
4+	1	47	0.9388	0.7932	1.0000	0.7932	1.0000	0.6892	0.8019	1.0000	1.0000
4+	1	48	0.9299	0.7911	1.0000	0.7911	1.0000	0.6863	0.8019	1.0000	1.0000
4+	1	49	0.9129	0.7864	1.0000	0.7864	1.0000	0.6830	0.8015	1.0000	1.0000
4+	1	50	0.8925	0.7805	1.0000	0.7805	1.0000	0.6801	0.8011	1.0000	1.0000
4+	1	51	0.8638	0.7759	1.0000	0.7759	1.0000	0.6773	0.8036	1.0000	1.0000
4+	1	52	0.8451	0.7719	1.0000	0.7719	1.0000	0.6740	0.8027	1.0000	1.0000
4+	1	53	0.8500	0.7685	1.0000	0.7685	1.0000	0.6707	0.8021	1.0000	1.0000
4+	1	54	0.8602	0.7629	1.0000	0.7629	1.0000	0.6679	0.8020	1.0000	1.0000
4+	1	55	0.8711	0.7610	1.0000	0.7610	1.0000	0.6638	0.8013	1.0000	1.0000
4+	1	56	0.8823	0.7590	1.0000	0.7590	1.0000	0.6593	0.8001	1.0000	1.0000
4+	1	57	0.8935	0.7571	1.0000	0.7571	1.0000	0.6555	0.8009	1.0000	1.0000
4+	1	58	0.9044	0.7552	1.0000	0.7552	1.0000	0.6524	0.8014	1.0000	1.0000
4+	1	59	0.9144	0.7455	1.0000	0.7455	1.0000	0.6486	0.8040	1.0000	1.0000
4+	1	60	0.9232	0.7488	1.0000	0.7488	1.0000	0.6441	0.8014	1.0000	1.0000
4+	1	61	0.9299	0.7348	1.0000	0.7348	1.0000	0.6395	0.8020	1.0000	1.0000
4+	1	62	0.9339	0.7439	1.0000	0.7439	1.0000	0.6348	0.8069	1.0000	1.0000
4+	1	63	0.9345	0.7329	1.0000	0.7329	1.0000	0.6301	0.8123	1.0000	1.0000
4+	1	64+	0.9309	0.7342	1.0000	0.7342	1.0000	0.6248	0.8137	1.0000	1.0000
4+	2	0	0.9804	0.7408	1.0000	0.7408	1.0000	0.7531	0.7311	1.0000	1.0000
4+	2	1	0.9804	0.7412	1.0000	0.7412	1.0000	0.7438	0.7318	1.0000	1.0000
4+	2	2	0.9804	0.7374	1.0000	0.7374	1.0000	0.7325	0.7325	1.0000	1.0000
4+	2	3	0.8893	0.7785	1.0000	0.7785	1.0000	0.7743	0.7332	1.0000	1.0000
4+	2	4	0.8777	0.7802	1.0000	0.7802	1.0000	0.7657	0.7339	1.0000	1.0000
4+	2	5	0.8685	0.7819	1.0000	0.7819	1.0000	0.7452	0.7346	1.0000	1.0000
4+	2	6	0.8463	0.8106	1.0000	0.8106	1.0000	0.7355	0.7353	1.0000	1.0000
4+	2	7	0.8414	0.8100	1.0000	0.8100	1.0000	0.7348	0.7359	1.0000	1.0000
4+	2	8	0.8382	0.8094	1.0000	0.8094	1.0000	0.7341	0.7366	1.0000	1.0000
4+	2	9	0.8362	0.8088	1.0000	0.8088	1.0000	0.7334	0.7373	1.0000	1.0000
4+	2	10	0.8422	0.8081	1.0000	0.8081	1.0000	0.7327	0.7380	1.0000	1.0000
4+	2	11	0.8434	0.8075	1.0000	0.8075	1.0000	0.7320	0.7387	1.0000	1.0000
4+	2	12	0.8434	0.8069	1.0000	0.8069	1.0000	0.7314	0.7391	1.0000	1.0000
4+	2	13	0.8434	0.8063	1.0000	0.8063	1.0000	0.7307	0.7394	1.0000	1.0000
4+	2	14	0.8434	0.8057	1.0000	0.8057	1.0000	0.7302	0.7394	1.0000	1.0000
4+	2	15	0.8434	0.8051	1.0000	0.8051	1.0000	0.7297	0.7394	1.0000	1.0000
4+	2	16	0.8434	0.8044	1.0000	0.8044	1.0000	0.7296	0.7394	1.0000	1.0000
4+	2	17	0.8434	0.8041	1.0000	0.8041	1.0000	0.7297	0.7394	1.0000	1.0000
4+	2	18	0.8434	0.8041	1.0000	0.8041	1.0000	0.7297	0.7394	1.0000	1.0000
4+	2	19	0.8434	0.8035	1.0000	0.8035	1.0000	0.7297	0.7394	1.0000	1.0000
4+	2	20	0.8434	0.8035	1.0000	0.8035	1.0000	0.7297	0.7394	1.0000	1.0000
4+	2	21	0.8434	0.8035	1.0000	0.8035	1.0000	0.7297	0.7394	1.0000	1.0000
4+	2	22	0.8434	0.8035	1.0000	0.8035	1.0000	0.7297	0.7394	1.0000	1.0000
4+	2	23	0.8434	0.8035	1.0000	0.8035	1.0000	0.7297	0.7394	1.0000	1.0000
4+	2	24	0.8434	0.8035	1.0000	0.8035	1.0000	0.7297	0.7394	1.0000	1.0000
4+	2	25	0.8434	0.8035	1.0000	0.8035	1.0000	0.7297	0.7435	1.0000	1.0000
4+	2	26	0.8434	0.8035	1.0000	0.8035	1.0000	0.7297	0.7490	1.0000	1.0000
4+	2	27	0.8434	0.8035	1.0000	0.8035	1.0000	0.7297	0.7497	1.0000	1.0000
4+	2	28	0.8434	0.8035	1.0000	0.8035	1.0000	0.7297	0.7504	1.0000	1.0000
4+	2	29	0.8434	0.8015	1.0000	0.8015	1.0000	0.7297	0.7511	1.0000	1.0000
4+	2	30	0.8434	0.7943	1.0000	0.7943	1.0000	0.7297	0.7518	1.0000	1.0000
4+	2	31	0.8434	0.7868	1.0000	0.7868	1.0000	0.7297	0.7525	1.0000	1.0000
4+	2	32	0.8434	0.7776	1.0000	0.7776	1.0000	0.7297	0.7532	1.0000	1.0000
4+	2	33	0.8434	0.7665	1.0000	0.7665	1.0000	0.7171	0.7539	1.0000	1.0000
4+	2	34	0.8434	0.7639	1.0000	0.7639	1.0000	0.7142	0.7546	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver* Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
4+	2	35	0.8434	0.7616	1.0000	0.7616	1.0000	0.7125	0.7553	1.0000	1.0000
4+	2	36	0.8434	0.7606	1.0000	0.7606	1.0000	0.7105	0.7559	1.0000	1.0000
4+	2	37	0.8434	0.7564	1.0000	0.7564	1.0000	0.7091	0.7566	1.0000	1.0000
4+	2	38	0.8434	0.7480	1.0000	0.7480	1.0000	0.7076	0.7573	1.0000	1.0000
4+	2	39	0.8434	0.7487	1.0000	0.7487	1.0000	0.7057	0.7580	1.0000	1.0000
4+	2	40	0.8434	0.7473	1.0000	0.7473	1.0000	0.7041	0.7587	1.0000	1.0000
4+	2	41	0.8434	0.7469	1.0000	0.7469	1.0000	0.7020	0.7594	1.0000	1.0000
4+	2	42	0.8434	0.7457	1.0000	0.7457	1.0000	0.6999	0.7601	1.0000	1.0000
4+	2	43	0.8434	0.7432	1.0000	0.7432	1.0000	0.6979	0.7608	1.0000	1.0000
4+	2	44	0.8434	0.7420	1.0000	0.7420	1.0000	0.6956	0.7615	1.0000	1.0000
4+	2	45	0.8434	0.7412	1.0000	0.7412	1.0000	0.6932	0.7622	1.0000	1.0000
4+	2	46	0.8434	0.7394	1.0000	0.7394	1.0000	0.6909	0.7628	1.0000	1.0000
4+	2	47	0.8358	0.7337	1.0000	0.7337	1.0000	0.6892	0.7635	1.0000	1.0000
4+	2	48	0.8210	0.7345	1.0000	0.7345	1.0000	0.6863	0.7635	1.0000	1.0000
4+	2	49	0.8067	0.7330	1.0000	0.7330	1.0000	0.6830	0.7632	1.0000	1.0000
4+	2	50	0.8029	0.7305	1.0000	0.7305	1.0000	0.6801	0.7629	1.0000	1.0000
4+	2	51	0.8094	0.7292	1.0000	0.7292	1.0000	0.6773	0.7652	1.0000	1.0000
4+	2	52	0.8150	0.7284	1.0000	0.7284	1.0000	0.6740	0.7643	1.0000	1.0000
4+	2	53	0.8200	0.7280	1.0000	0.7280	1.0000	0.6707	0.7638	1.0000	1.0000
4+	2	54	0.8298	0.7255	1.0000	0.7255	1.0000	0.6679	0.7637	1.0000	1.0000
4+	2	55	0.8403	0.7262	1.0000	0.7262	1.0000	0.6638	0.7630	1.0000	1.0000
4+	2	56	0.8511	0.7266	1.0000	0.7266	1.0000	0.6593	0.7618	1.0000	1.0000
4+	2	57	0.8619	0.7267	1.0000	0.7267	1.0000	0.6555	0.7626	1.0000	1.0000
4+	2	58	0.8725	0.7264	1.0000	0.7264	1.0000	0.6524	0.7631	1.0000	1.0000
4+	2	59	0.8822	0.7181	1.0000	0.7181	1.0000	0.6486	0.7656	1.0000	1.0000
4+	2	60	0.8905	0.7217	1.0000	0.7217	1.0000	0.6441	0.7631	1.0000	1.0000
4+	2	61	0.8971	0.7081	1.0000	0.7081	1.0000	0.6395	0.7637	1.0000	1.0000
4+	2	62	0.9009	0.7161	1.0000	0.7161	1.0000	0.6348	0.7683	1.0000	1.0000
4+	2	63	0.9015	0.7039	1.0000	0.7039	1.0000	0.6301	0.7735	1.0000	1.0000
4+	2	64+	0.8980	0.7026	1.0000	0.7026	1.0000	0.6248	0.7749	1.0000	1.0000
4+	3	0	0.9804	0.7283	1.0000	0.7283	1.0000	0.8708	0.9272	1.0000	1.0000
4+	3	1	0.9804	0.7286	1.0000	0.7286	1.0000	0.8620	0.9237	1.0000	1.0000
4+	3	2	0.9804	0.7249	1.0000	0.7249	1.0000	0.8499	0.9202	1.0000	1.0000
4+	3	3	0.9593	0.7653	1.0000	0.7653	1.0000	0.8932	0.9167	1.0000	1.0000
4+	3	4	0.9593	0.7670	1.0000	0.7670	1.0000	0.8877	0.9132	1.0000	1.0000
4+	3	5	0.9505	0.7687	1.0000	0.7687	1.0000	0.8657	0.9098	1.0000	1.0000
4+	3	6	0.9259	0.7969	1.0000	0.7969	1.0000	0.8593	0.9063	1.0000	1.0000
4+	3	7	0.9206	0.7963	1.0000	0.7963	1.0000	0.8597	0.9028	1.0000	1.0000
4+	3	8	0.9171	0.7957	1.0000	0.7957	1.0000	0.8600	0.8993	1.0000	1.0000
4+	3	9	0.9163	0.7951	1.0000	0.7951	1.0000	0.8603	0.8958	1.0000	1.0000
4+	3	10	0.9207	0.7945	1.0000	0.7945	1.0000	0.8606	0.8923	1.0000	1.0000
4+	3	11	0.9207	0.7939	1.0000	0.7939	1.0000	0.8608	0.8889	1.0000	1.0000
4+	3	12	0.9207	0.7933	1.0000	0.7933	1.0000	0.8607	0.8854	1.0000	1.0000
4+	3	13	0.9207	0.7926	1.0000	0.7926	1.0000	0.8602	0.8819	1.0000	1.0000
4+	3	14	0.9207	0.7920	1.0000	0.7920	1.0000	0.8596	0.8784	1.0000	1.0000
4+	3	15	0.9207	0.7914	1.0000	0.7914	1.0000	0.8587	0.8761	1.0000	1.0000
4+	3	16	0.9207	0.7908	1.0000	0.7908	1.0000	0.8578	0.8747	1.0000	1.0000
4+	3	17	0.9207	0.7908	1.0000	0.7908	1.0000	0.8577	0.8735	1.0000	1.0000
4+	3	18	0.9207	0.7908	1.0000	0.7908	1.0000	0.8579	0.8723	1.0000	1.0000
4+	3	19	0.9207	0.7908	1.0000	0.7908	1.0000	0.8581	0.8705	1.0000	1.0000
4+	3	20	0.9207	0.7908	1.0000	0.7908	1.0000	0.8578	0.8679	1.0000	1.0000
4+	3	21	0.9207	0.7908	1.0000	0.7908	1.0000	0.8580	0.8641	1.0000	1.0000
4+	3	22	0.9207	0.7908	1.0000	0.7908	1.0000	0.8583	0.8591	1.0000	1.0000
4+	3	23	0.9207	0.7908	1.0000	0.7908	1.0000	0.8581	0.8527	1.0000	1.0000
4+	3	24	0.9207	0.7908	1.0000	0.7908	1.0000	0.8577	0.8448	1.0000	1.0000
4+	3	25	0.9207	0.7908	1.0000	0.7908	1.0000	0.8579	0.8401	1.0000	1.0000
4+	3	26	0.9207	0.7908	1.0000	0.7908	1.0000	0.8576	0.8366	1.0000	1.0000
4+	3	27	0.9207	0.7908	1.0000	0.7908	1.0000	0.8579	0.8332	1.0000	1.0000
4+	3	28	0.9207	0.7908	1.0000	0.7908	1.0000	0.8581	0.8297	1.0000	1.0000
4+	3	29	0.9207	0.7908	1.0000	0.7908	1.0000	0.8579	0.8262	1.0000	1.0000
4+	3	30	0.9207	0.7908	1.0000	0.7908	1.0000	0.8602	0.8227	1.0000	1.0000
4+	3	31	0.9207	0.7908	1.0000	0.7908	1.0000	0.8500	0.8192	1.0000	1.0000
4+	3	32	0.9207	0.7908	1.0000	0.7908	1.0000	0.8381	0.8158	1.0000	1.0000
4+	3	33	0.9207	0.7908	1.0000	0.7908	1.0000	0.8342	0.8123	1.0000	1.0000
4+	3	34	0.9207	0.7804	1.0000	0.7804	1.0000	0.8322	0.8088	1.0000	1.0000
4+	3	35	0.9207	0.7660	1.0000	0.7660	1.0000	0.8302	0.8053	1.0000	1.0000
4+	3	36	0.9207	0.7494	1.0000	0.7494	1.0000	0.8282	0.8018	1.0000	1.0000
4+	3	37	0.9207	0.7423	1.0000	0.7423	1.0000	0.8261	0.7984	1.0000	1.0000
4+	3	38	0.9207	0.7350	1.0000	0.7350	1.0000	0.8240	0.7949	1.0000	1.0000

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\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver* Count	Assigned Driver's Years Experience	Factor By Coverage								
			BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
4+	3	39	0.9207	0.7348	1.0000	0.7348	1.0000	0.8218	0.7914	1.0000	1.0000
4+	3	40	0.9207	0.7339	1.0000	0.7339	1.0000	0.8195	0.7879	1.0000	1.0000
4+	3	41	0.9207	0.7325	1.0000	0.7325	1.0000	0.8172	0.7844	1.0000	1.0000
4+	3	42	0.9207	0.7304	1.0000	0.7304	1.0000	0.8149	0.7809	1.0000	1.0000
4+	3	43	0.9207	0.7279	1.0000	0.7279	1.0000	0.8125	0.7775	1.0000	1.0000
4+	3	44	0.9207	0.7257	1.0000	0.7257	1.0000	0.8100	0.7740	1.0000	1.0000
4+	3	45	0.9207	0.7235	1.0000	0.7235	1.0000	0.8075	0.7705	1.0000	1.0000
4+	3	46	0.9207	0.7213	1.0000	0.7213	1.0000	0.8049	0.7670	1.0000	1.0000
4+	3	47	0.9122	0.7190	1.0000	0.7190	1.0000	0.8023	0.7635	1.0000	1.0000
4+	3	48	0.8991	0.7168	1.0000	0.7168	1.0000	0.7996	0.7635	1.0000	1.0000
4+	3	49	0.8742	0.7146	1.0000	0.7146	1.0000	0.7969	0.7632	1.0000	1.0000
4+	3	50	0.8627	0.7124	1.0000	0.7124	1.0000	0.7941	0.7629	1.0000	1.0000
4+	3	51	0.8702	0.7102	1.0000	0.7102	1.0000	0.7913	0.7652	1.0000	1.0000
4+	3	52	0.8789	0.7081	1.0000	0.7081	1.0000	0.7884	0.7643	1.0000	1.0000
4+	3	53	0.8888	0.7059	1.0000	0.7059	1.0000	0.7855	0.7638	1.0000	1.0000
4+	3	54	0.8994	0.7037	1.0000	0.7037	1.0000	0.7825	0.7637	1.0000	1.0000
4+	3	55	0.9107	0.7015	1.0000	0.7015	1.0000	0.7794	0.7630	1.0000	1.0000
4+	3	56	0.9225	0.6994	1.0000	0.6994	1.0000	0.7763	0.7618	1.0000	1.0000
4+	3	57	0.9342	0.6972	1.0000	0.6972	1.0000	0.7732	0.7626	1.0000	1.0000
4+	3	58	0.9456	0.6951	1.0000	0.6951	1.0000	0.7700	0.7631	1.0000	1.0000
4+	3	59	0.9561	0.6930	1.0000	0.6930	1.0000	0.7667	0.7656	1.0000	1.0000
4+	3	60	0.9652	0.6908	1.0000	0.6908	1.0000	0.7634	0.7631	1.0000	1.0000
4+	3	61	0.9722	0.6887	1.0000	0.6887	1.0000	0.7601	0.7637	1.0000	1.0000
4+	3	62	0.9765	0.6866	1.0000	0.6866	1.0000	0.7566	0.7683	1.0000	1.0000
4+	3	63	0.9771	0.6845	1.0000	0.6845	1.0000	0.7532	0.7735	1.0000	1.0000
4+	3	64+	0.9733	0.6824	1.0000	0.6824	1.0000	0.7497	0.7749	1.0000	1.0000
4+	4+	0	0.9804	0.7283	1.0000	0.7283	1.0000	0.8708	0.9272	1.0000	1.0000
4+	4+	1	0.9804	0.7286	1.0000	0.7286	1.0000	0.8620	0.9237	1.0000	1.0000
4+	4+	2	0.9804	0.7249	1.0000	0.7249	1.0000	0.8499	0.9202	1.0000	1.0000
4+	4+	3	0.9495	0.7653	1.0000	0.7653	1.0000	0.8932	0.9167	1.0000	1.0000
4+	4+	4	0.9461	0.7670	1.0000	0.7670	1.0000	0.8877	0.9132	1.0000	1.0000
4+	4+	5	0.9367	0.7687	1.0000	0.7687	1.0000	0.8657	0.9098	1.0000	1.0000
4+	4+	6	0.9125	0.7969	1.0000	0.7969	1.0000	0.8593	0.9063	1.0000	1.0000
4+	4+	7	0.9072	0.7963	1.0000	0.7963	1.0000	0.8597	0.9028	1.0000	1.0000
4+	4+	8	0.9037	0.7957	1.0000	0.7957	1.0000	0.8600	0.8993	1.0000	1.0000
4+	4+	9	0.9041	0.7951	1.0000	0.7951	1.0000	0.8603	0.8958	1.0000	1.0000
4+	4+	10	0.9073	0.7945	1.0000	0.7945	1.0000	0.8606	0.8923	1.0000	1.0000
4+	4+	11	0.9073	0.7939	1.0000	0.7939	1.0000	0.8608	0.8889	1.0000	1.0000
4+	4+	12	0.9073	0.7933	1.0000	0.7933	1.0000	0.8607	0.8854	1.0000	1.0000
4+	4+	13	0.9073	0.7926	1.0000	0.7926	1.0000	0.8611	0.8819	1.0000	1.0000
4+	4+	14	0.9073	0.7920	1.0000	0.7920	1.0000	0.8617	0.8784	1.0000	1.0000
4+	4+	15	0.9073	0.7914	1.0000	0.7914	1.0000	0.8620	0.8761	1.0000	1.0000
4+	4+	16	0.9073	0.7908	1.0000	0.7908	1.0000	0.8623	0.8747	1.0000	1.0000
4+	4+	17	0.9073	0.7908	1.0000	0.7908	1.0000	0.8624	0.8735	1.0000	1.0000
4+	4+	18	0.9073	0.7908	1.0000	0.7908	1.0000	0.8626	0.8723	1.0000	1.0000
4+	4+	19	0.9073	0.7908	1.0000	0.7908	1.0000	0.8628	0.8705	1.0000	1.0000
4+	4+	20	0.9073	0.7908	1.0000	0.7908	1.0000	0.8625	0.8679	1.0000	1.0000
4+	4+	21	0.9073	0.7908	1.0000	0.7908	1.0000	0.8627	0.8641	1.0000	1.0000
4+	4+	22	0.9073	0.7908	1.0000	0.7908	1.0000	0.8630	0.8591	1.0000	1.0000
4+	4+	23	0.9073	0.7908	1.0000	0.7908	1.0000	0.8628	0.8527	1.0000	1.0000
4+	4+	24	0.9073	0.7908	1.0000	0.7908	1.0000	0.8624	0.8448	1.0000	1.0000
4+	4+	25	0.9073	0.7908	1.0000	0.7908	1.0000	0.8626	0.8401	1.0000	1.0000
4+	4+	26	0.9073	0.7908	1.0000	0.7908	1.0000	0.8623	0.8366	1.0000	1.0000
4+	4+	27	0.9073	0.7908	1.0000	0.7908	1.0000	0.8626	0.8332	1.0000	1.0000
4+	4+	28	0.9073	0.7908	1.0000	0.7908	1.0000	0.8628	0.8297	1.0000	1.0000
4+	4+	29	0.9073	0.7908	1.0000	0.7908	1.0000	0.8626	0.8262	1.0000	1.0000
4+	4+	30	0.9073	0.7908	1.0000	0.7908	1.0000	0.8625	0.8227	1.0000	1.0000
4+	4+	31	0.9073	0.7908	1.0000	0.7908	1.0000	0.8625	0.8192	1.0000	1.0000
4+	4+	32	0.9073	0.7908	1.0000	0.7908	1.0000	0.8624	0.8158	1.0000	1.0000
4+	4+	33	0.9073	0.7908	1.0000	0.7908	1.0000	0.8624	0.8123	1.0000	1.0000
4+	4+	34	0.9073	0.7804	1.0000	0.7804	1.0000	0.8564	0.8088	1.0000	1.0000
4+	4+	35	0.9073	0.7660	1.0000	0.7660	1.0000	0.8444	0.8053	1.0000	1.0000
4+	4+	36	0.9073	0.7494	1.0000	0.7494	1.0000	0.8323	0.8018	1.0000	1.0000
4+	4+	37	0.9073	0.7423	1.0000	0.7423	1.0000	0.8207	0.7984	1.0000	1.0000
4+	4+	38	0.9073	0.7350	1.0000	0.7350	1.0000	0.8183	0.7949	1.0000	1.0000
4+	4+	39	0.9073	0.7348	1.0000	0.7348	1.0000	0.8161	0.7914	1.0000	1.0000
4+	4+	40	0.9073	0.7339	1.0000	0.7339	1.0000	0.8139	0.7879	1.0000	1.0000
4+	4+	41	0.9073	0.7325	1.0000	0.7325	1.0000	0.8116	0.7844	1.0000	1.0000
4+	4+	42	0.9073	0.7304	1.0000	0.7304	1.0000	0.8092	0.7809	1.0000	1.0000

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4+	4+	43	0.9073	0.7279	1.0000	0.7279	1.0000	0.8068	0.7775	1.0000	1.0000
4+	4+	44	0.9073	0.7257	1.0000	0.7257	1.0000	0.8044	0.7740	1.0000	1.0000
4+	4+	45	0.9073	0.7235	1.0000	0.7235	1.0000	0.8019	0.7705	1.0000	1.0000
4+	4+	46	0.9073	0.7213	1.0000	0.7213	1.0000	0.7994	0.7670	1.0000	1.0000
4+	4+	47	0.9003	0.7190	1.0000	0.7190	1.0000	0.7967	0.7635	1.0000	1.0000
4+	4+	48	0.8876	0.7168	1.0000	0.7168	1.0000	0.7941	0.7635	1.0000	1.0000
4+	4+	49	0.8692	0.7146	1.0000	0.7146	1.0000	0.7914	0.7632	1.0000	1.0000
4+	4+	50	0.8529	0.7124	1.0000	0.7124	1.0000	0.7886	0.7629	1.0000	1.0000
4+	4+	51	0.8538	0.7102	1.0000	0.7102	1.0000	0.7858	0.7652	1.0000	1.0000
4+	4+	52	0.8623	0.7081	1.0000	0.7081	1.0000	0.7829	0.7643	1.0000	1.0000
4+	4+	53	0.8720	0.7059	1.0000	0.7059	1.0000	0.7800	0.7638	1.0000	1.0000
4+	4+	54	0.8824	0.7037	1.0000	0.7037	1.0000	0.7771	0.7637	1.0000	1.0000
4+	4+	55	0.8935	0.7015	1.0000	0.7015	1.0000	0.7740	0.7630	1.0000	1.0000
4+	4+	56	0.9050	0.6994	1.0000	0.6994	1.0000	0.7710	0.7618	1.0000	1.0000
4+	4+	57	0.9165	0.6972	1.0000	0.6972	1.0000	0.7678	0.7626	1.0000	1.0000
4+	4+	58	0.9277	0.6951	1.0000	0.6951	1.0000	0.7646	0.7631	1.0000	1.0000
4+	4+	59	0.9381	0.6930	1.0000	0.6930	1.0000	0.7614	0.7656	1.0000	1.0000
4+	4+	60	0.9470	0.6908	1.0000	0.6908	1.0000	0.7581	0.7631	1.0000	1.0000
4+	4+	61	0.9539	0.6887	1.0000	0.6887	1.0000	0.7548	0.7637	1.0000	1.0000
4+	4+	62	0.9581	0.6866	1.0000	0.6866	1.0000	0.7514	0.7683	1.0000	1.0000
4+	4+	63	0.9587	0.6845	1.0000	0.6845	1.0000	0.7480	0.7735	1.0000	1.0000
4+	4+	64+	0.9549	0.6824	1.0000	0.6824	1.0000	0.7445	0.7749	1.0000	1.0000



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[Term Factors](#)

<b>Term Factors</b>	
<b>Length of Term</b>	<b>Factor</b>
6 Months	0.50
1 Year	1.00

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY  
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Policy Level 2 Discount Factors

**Sponsored Marketing Discount**

Discount Present	Factor
Yes	0.95
No	1.00

**Marketing Partnership Discount**

Discount Present	Factor
Yes	0.97
No	1.00

**Associate Discount**

Discount Present	Factor
Yes	0.95
No	1.00

**Military Discount**

Discount Present	Factor
Yes	0.95
No	1.00





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**Transition Factor Calculation**

Oper	Step	BI	PD	PIP	UMBI
	<a href="#">Territory and Class Transition Factor</a>	x	x	x	x
*	<a href="#">Annual Mileage and Use of the Automobile Transition Factor</a>	x	x	x	x
*	1/Model Year and Vehicle Cost Symbol Factor	x	x	x	x
*	1/Vehicle Classification Symbol Factor	x	x	x	x
*	1/Number of Owners Factor	x	x	x	x
*	1/Years Experience Factor	x	x	x	x
*	<a href="#">Merit and Years Experience Transition Factor</a>	x	x	x	x
*	1/Good Student Discount Factor	x	x	x	
*	<a href="#">Multi-Car Discount Transition Factor</a>	x	x	x	x
*	1/Household Composite Index (HCI) Factor	x	x	x	x
*	1/Military Discount Factor	x	x	x	
*	1/Associate Discount Factor	x	x	x	x
*	1/Sponsored Marketing Discount Factor	x	x	x	x
*	1/Multi-Line Factor	x	x	x	x
*	1/Liability & Physical Damage Policy Factor	x	x	x	x
*	1/Risk Tier Factor	x	x	x	x
	Uncapped Transition Factor	=	=	=	=
	Total Transition Factor = Min (1,000, Uncapped Transition Factor)	=	=	=	=

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**Base Rate Transition Factors**

Rate Class	Territory	BI-Compulsory				
		BI-Optional	Only	PD	PIP	UMBI
10	001	0.9247	0.8372	0.6345	0.7454	1.5340
10	002	0.9265	0.8402	0.6276	0.7679	1.5340
10	003	0.8886	0.8049	0.6431	0.7276	1.5340
10	004	0.8411	0.7630	0.6438	0.7013	1.4384
10	005	0.8195	0.7446	0.6199	0.6378	1.4384
10	006	0.8060	0.7378	0.6267	0.6619	1.4384
10	007	0.8170	0.7420	0.6224	0.5989	1.4384
10	008	0.7768	0.7062	0.6035	0.6408	1.4384
10	009	0.7650	0.6952	0.5908	0.5963	1.3953
10	010	0.7491	0.6813	0.6460	0.5886	1.3953
10	011	0.7439	0.6692	0.6050	0.6416	1.3953
10	012	0.7564	0.6874	0.5900	0.5832	1.3953
10	013	0.7359	0.6694	0.6080	0.5896	1.3953
10	014	0.7385	0.6687	0.5672	0.5886	1.3645
10	015	0.7372	0.6645	0.5686	0.5846	1.3350
10	016	0.7242	0.6372	0.5691	0.5880	1.3350
10	017	0.7351	0.6682	0.6092	0.7756	1.3953
10	018	0.7283	0.6486	0.5685	0.5901	1.3350
10	019	0.7343	0.6589	0.6492	0.5854	1.3645
10	020	0.7304	0.6501	0.5674	0.5878	1.3350
10	021	0.7267	0.6395	0.5677	0.5849	1.3350
10	022	0.7259	0.6373	0.6126	0.5902	1.3350
10	023	0.7708	0.7015	0.6262	0.6122	1.3953
10	024	0.7413	0.6728	0.5838	0.5925	1.3953
10	025	0.7341	0.6563	0.6210	0.5844	1.3953
10	026	0.7322	0.6581	0.6532	0.5875	1.3645
10	027	0.9652	0.8687	0.6685	0.7122	1.6129
10	040	0.7378	0.6733	0.7442	0.5851	1.3645
10	041	0.7365	0.6722	0.6003	0.5854	1.3645
10	042	0.7385	0.6702	0.6465	0.5847	1.3350
10	043	0.7368	0.6651	0.5784	0.5902	1.3350
10	044	0.7282	0.6452	0.5680	0.5860	1.3350
10	045	0.7375	0.6682	0.6062	0.5861	1.3350
15	001	0.9247	0.8372	0.6345	0.7454	1.5340
15	002	0.9265	0.8402	0.6276	0.7679	1.5340
15	003	0.8886	0.8049	0.6431	0.7276	1.5340
15	004	0.8411	0.7630	0.6438	0.7013	1.4384
15	005	0.8195	0.7446	0.6199	0.6378	1.4384
15	006	0.8060	0.7378	0.6267	0.6619	1.4384
15	007	0.8170	0.7420	0.6224	0.5989	1.4384
15	008	0.7768	0.7062	0.6035	0.6408	1.4384
15	009	0.7650	0.6952	0.5908	0.5963	1.3953
15	010	0.7491	0.6813	0.6460	0.5886	1.3953
15	011	0.7439	0.6692	0.6050	0.6416	1.3953
15	012	0.7564	0.6874	0.5900	0.5832	1.3953
15	013	0.7359	0.6694	0.6080	0.5896	1.3953
15	014	0.7385	0.6687	0.5672	0.5886	1.3645
15	015	0.7372	0.6645	0.5686	0.5846	1.3350
15	016	0.7242	0.6372	0.5691	0.5880	1.3350
15	017	0.7351	0.6682	0.6092	0.7756	1.3953
15	018	0.7283	0.6486	0.5685	0.5901	1.3350
15	019	0.7343	0.6589	0.6492	0.5854	1.3645
15	020	0.7304	0.6501	0.5674	0.5878	1.3350
15	021	0.7267	0.6395	0.5677	0.5849	1.3350
15	022	0.7259	0.6373	0.6126	0.5902	1.3350
15	023	0.7708	0.7015	0.6262	0.6122	1.3953
15	024	0.7413	0.6728	0.5838	0.5925	1.3953
15	025	0.7341	0.6563	0.6210	0.5844	1.3953
15	026	0.7322	0.6581	0.6532	0.5875	1.3645
15	027	0.9652	0.8687	0.6685	0.7122	1.6129
15	040	0.7378	0.6733	0.7442	0.5851	1.3645
15	041	0.7365	0.6722	0.6003	0.5854	1.3645
15	042	0.7385	0.6702	0.6465	0.5847	1.3350
15	043	0.7368	0.6651	0.5784	0.5902	1.3350
15	044	0.7282	0.6452	0.5680	0.5860	1.3350
15	045	0.7375	0.6682	0.6062	0.5861	1.3350

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Base Rate Transition Factors

Rate Class	Territory	BI-Compulsory				
		BI-Optional	Only	PD	PIP	UMBI
17	001	1.0640	0.9329	0.8695	0.8879	1.5340
17	002	1.0650	0.9341	0.8851	0.9459	1.5340
17	003	1.0143	0.8919	0.8840	0.8475	1.5340
17	004	0.9089	0.7950	0.8930	0.8610	1.4384
17	005	0.9359	0.8229	0.8698	0.7458	1.4384
17	006	0.9623	0.8433	0.8403	0.8147	1.4384
17	007	0.9552	0.8399	0.8272	0.7192	1.4384
17	008	0.9534	0.8382	0.8433	0.7760	1.4384
17	009	0.8888	0.7792	0.8115	0.7095	1.3953
17	010	1.0457	0.9264	0.8932	0.7356	1.3953
17	011	1.0683	0.9414	0.8989	0.9325	1.3953
17	012	1.1348	0.9979	0.8054	0.7445	1.3953
17	013	1.0562	0.9268	0.7937	0.7183	1.3953
17	014	0.8857	0.7764	0.8101	0.7171	1.3645
17	015	0.8873	0.7798	0.8400	0.7187	1.3350
17	016	0.8884	0.7860	0.8338	0.7189	1.3350
17	017	0.9058	0.8003	0.9503	0.9928	1.3953
17	018	0.8870	0.7823	0.9103	0.7175	1.3350
17	019	0.8886	0.7816	0.9813	0.7177	1.3645
17	020	0.8869	0.7797	0.8428	0.7193	1.3350
17	021	0.8862	0.7820	0.8746	0.7191	1.3350
17	022	0.8877	0.7822	0.7878	0.7187	1.3350
17	023	1.2241	1.0697	1.1569	0.9679	1.3953
17	024	1.1177	0.9893	0.8886	0.7453	1.3953
17	025	0.9670	0.8448	1.0793	0.8725	1.3953
17	026	0.8881	0.7859	0.9720	0.7199	1.3645
17	027	1.0089	0.8883	0.8859	0.9162	1.6129
17	040	0.8857	0.7804	1.1322	0.7175	1.3645
17	041	0.8849	0.7778	0.8717	0.7174	1.3645
17	042	0.8873	0.7798	1.0082	0.7185	1.3350
17	043	0.8863	0.7786	0.8171	0.7180	1.3350
17	044	0.8901	0.7869	0.9008	0.7171	1.3350
17	045	0.8844	0.7752	0.8333	0.7167	1.3350
18	001	0.9151	0.7994	0.6530	0.7267	1.5340
18	002	0.9398	0.8187	0.6138	0.8067	1.5340
18	003	0.9152	0.8052	0.6570	0.7268	1.5340
18	004	0.8358	0.7313	0.6264	0.6976	1.4384
18	005	0.8976	0.7900	0.6006	0.6847	1.4384
18	006	0.8068	0.7089	0.6036	0.6732	1.4384
18	007	0.8738	0.7708	0.6204	0.6447	1.4384
18	008	0.8115	0.7134	0.6115	0.6730	1.4384
18	009	0.7922	0.6977	0.5737	0.6302	1.3953
18	010	0.8640	0.7572	0.6264	0.6350	1.3953
18	011	0.8576	0.7570	0.6072	0.7358	1.3953
18	012	0.8691	0.7645	0.5715	0.6673	1.3953
18	013	0.7970	0.7019	0.5608	0.6225	1.3953
18	014	0.7810	0.6890	0.5606	0.6279	1.3645
18	015	0.7785	0.6861	0.5617	0.6195	1.3350
18	016	0.7808	0.6951	0.5625	0.6262	1.3350
18	017	0.7820	0.6919	0.5916	0.8227	1.3953
18	018	0.7804	0.6870	0.5606	0.6252	1.3350
18	019	0.7827	0.6930	0.6311	0.6281	1.3645
18	020	0.7813	0.6869	0.5620	0.6242	1.3350
18	021	0.7802	0.6874	0.5622	0.6218	1.3350
18	022	0.7782	0.6848	0.5885	0.6256	1.3350
18	023	1.0316	0.9149	0.7461	0.8518	1.3953
18	024	0.8128	0.7173	0.5697	0.6295	1.3953
18	025	0.7814	0.6865	0.6323	0.6628	1.3953
18	026	0.7923	0.7033	0.6866	0.6224	1.3645
18	027	0.9187	0.8124	0.6410	0.7234	1.6129
18	040	0.7790	0.6892	0.7499	0.6232	1.3645
18	041	0.7825	0.6890	0.6143	0.6230	1.3645
18	042	0.7805	0.6906	0.7154	0.6266	1.3350
18	043	0.7812	0.6879	0.5612	0.6209	1.3350
18	044	0.7814	0.6953	0.6117	0.6259	1.3350
18	045	0.7822	0.6863	0.5612	0.6199	1.3350
20	001	0.9947	0.8885	0.6855	0.8002	1.5340
20	002	0.9959	0.8876	0.7445	0.8460	1.5340
20	003	0.9643	0.8611	0.7244	0.7811	1.5340

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Base Rate Transition Factors

Rate Class	Territory	BI-Compulsory				
		BI-Optional	Only	PD	PIP	UMBI
20	004	0.8754	0.7817	0.7589	0.8023	1.4384
20	005	0.9544	0.8530	0.7573	0.7430	1.4384
20	006	0.9422	0.8435	0.7536	0.7782	1.4384
20	007	1.0355	0.9245	0.7737	0.7344	1.4384
20	008	0.9654	0.8624	0.7547	0.7740	1.4384
20	009	0.9060	0.8094	0.7612	0.6859	1.3953
20	010	0.9447	0.8468	0.7794	0.6903	1.3953
20	011	0.8702	0.7794	0.7811	0.7271	1.3953
20	012	0.8556	0.7665	0.6668	0.6846	1.3953
20	013	0.8554	0.7665	0.6669	0.6846	1.3953
20	014	0.8566	0.7653	0.6662	0.6868	1.3645
20	015	0.8535	0.7640	0.6656	0.6878	1.3350
20	016	0.8569	0.7670	0.6671	0.6823	1.3350
20	017	0.8539	0.7630	0.6912	0.8279	1.3953
20	018	0.8585	0.7676	0.6654	0.6874	1.3350
20	019	0.8572	0.7642	0.6663	0.6853	1.3645
20	020	0.8542	0.7655	0.6668	0.6845	1.3350
20	021	0.8556	0.7644	0.6668	0.6825	1.3350
20	022	0.8572	0.7660	0.6684	0.6848	1.3350
20	023	0.8540	0.7648	0.8290	0.6880	1.3953
20	024	0.8572	0.7664	0.6661	0.6879	1.3953
20	025	0.8561	0.7664	0.6657	0.6879	1.3953
20	026	0.8541	0.7635	0.6677	0.6821	1.3645
20	027	0.9305	0.8321	0.6919	0.8185	1.6129
20	040	0.8551	0.7654	0.8256	0.6847	1.3645
20	041	0.8571	0.7668	0.7766	0.6846	1.3645
20	042	0.8534	0.7644	0.8049	0.6879	1.3350
20	043	0.8547	0.7653	0.6675	0.6878	1.3350
20	044	0.8567	0.7672	0.6675	0.6862	1.3350
20	045	0.8560	0.7658	0.6671	0.6877	1.3350
21	001	0.7606	0.6733	0.5792	0.6394	1.5340
21	002	0.7863	0.7006	0.5680	0.6966	1.5340
21	003	0.7707	0.6812	0.5754	0.6298	1.5340
21	004	0.7835	0.6964	0.5806	0.6633	1.4384
21	005	0.8027	0.7132	0.5924	0.6215	1.4384
21	006	0.8354	0.7414	0.5809	0.6967	1.4384
21	007	0.8382	0.7439	0.6018	0.6298	1.4384
21	008	0.8057	0.7149	0.5794	0.6812	1.4384
21	009	0.7242	0.6420	0.5507	0.5777	1.3953
21	010	0.8099	0.7181	0.6017	0.6157	1.3953
21	011	0.8258	0.7315	0.5675	0.7212	1.3953
21	012	0.8166	0.7257	0.5339	0.6496	1.3953
21	013	0.7110	0.6305	0.5274	0.5812	1.3953
21	014	0.7113	0.6311	0.5216	0.5758	1.3645
21	015	0.7107	0.6307	0.5217	0.5797	1.3350
21	016	0.7120	0.6305	0.5214	0.5778	1.3350
21	017	0.7136	0.6337	0.5212	0.7165	1.3953
21	018	0.7126	0.6304	0.5210	0.5813	1.3350
21	019	0.7141	0.6310	0.5278	0.5780	1.3645
21	020	0.7114	0.6314	0.5215	0.5804	1.3350
21	021	0.7140	0.6303	0.5216	0.5753	1.3350
21	022	0.7139	0.6298	0.5212	0.5776	1.3350
21	023	0.8177	0.7264	0.6400	0.6905	1.3953
21	024	0.7109	0.6321	0.5217	0.5788	1.3953
21	025	0.7275	0.6438	0.5841	0.6405	1.3953
21	026	0.7128	0.6317	0.5479	0.5752	1.3645
21	027	0.7633	0.6763	0.5615	0.6130	1.6129
21	040	0.7124	0.6298	0.6664	0.5760	1.3645
21	041	0.7094	0.6312	0.5601	0.5756	1.3645
21	042	0.7110	0.6308	0.6525	0.5763	1.3350
21	043	0.7119	0.6308	0.5216	0.5798	1.3350
21	044	0.7129	0.6311	0.5266	0.5793	1.3350
21	045	0.7134	0.6309	0.5276	0.5790	1.3350
25	001	0.9981	0.8911	0.6861	0.7969	1.5340
25	002	0.9963	0.8880	0.7447	0.8493	1.5340
25	003	0.9657	0.8618	0.7230	0.7850	1.5340
25	004	0.8744	0.7805	0.7584	0.7992	1.4384
25	005	0.9553	0.8533	0.7572	0.7403	1.4384
25	006	0.9429	0.8445	0.7540	0.7764	1.4384
25	007	1.0373	0.9256	0.7743	0.7336	1.4384
25	008	0.9647	0.8618	0.7558	0.7697	1.4384
25	009	0.9052	0.8083	0.7627	0.6880	1.3953
25	010	0.9443	0.8457	0.7786	0.6862	1.3953

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**Base Rate Transition Factors**

Rate Class	Territory	BI-Compulsory				
		BI-Optional	Only	PD	PIP	UMBI
25	011	0.8703	0.7791	0.7826	0.7278	1.3953
25	012	0.8549	0.7654	0.6662	0.6852	1.3953
25	013	0.8548	0.7654	0.6671	0.6853	1.3953
25	014	0.8567	0.7649	0.6658	0.6865	1.3645
25	015	0.8542	0.7644	0.6664	0.6841	1.3350
25	016	0.8577	0.7678	0.6664	0.6864	1.3350
25	017	0.8542	0.7629	0.6905	0.8283	1.3953
25	018	0.8571	0.7665	0.6663	0.6851	1.3350
25	019	0.8590	0.7657	0.6677	0.6860	1.3645
25	020	0.8558	0.7668	0.6665	0.6878	1.3350
25	021	0.8569	0.7653	0.6662	0.6835	1.3350
25	022	0.8576	0.7661	0.6685	0.6827	1.3350
25	023	0.8552	0.7658	0.8285	0.6870	1.3953
25	024	0.8569	0.7656	0.6659	0.6873	1.3953
25	025	0.8558	0.7659	0.6665	0.6842	1.3953
25	026	0.8549	0.7642	0.6669	0.6862	1.3645
25	027	0.9291	0.8312	0.6935	0.8192	1.6129
25	040	0.8568	0.7667	0.8249	0.6880	1.3645
25	041	0.8573	0.7665	0.7759	0.6853	1.3645
25	042	0.8525	0.7632	0.8054	0.6846	1.3350
25	043	0.8556	0.7659	0.6661	0.6845	1.3350
25	044	0.8579	0.7682	0.6668	0.6885	1.3350
25	045	0.8551	0.7645	0.6675	0.6844	1.3350
26	001	0.7607	0.6730	0.5801	0.6347	1.5340
26	002	0.7871	0.7006	0.5683	0.6900	1.5340
26	003	0.7726	0.6835	0.5732	0.6282	1.5340
26	004	0.7807	0.6932	0.5798	0.6632	1.4384
26	005	0.8013	0.7108	0.5926	0.6260	1.4384
26	006	0.8378	0.7434	0.5831	0.6980	1.4384
26	007	0.8365	0.7415	0.6029	0.6264	1.4384
26	008	0.8050	0.7147	0.5805	0.6778	1.4384
26	009	0.7225	0.6404	0.5510	0.5773	1.3953
26	010	0.8097	0.7181	0.5998	0.6157	1.3953
26	011	0.8248	0.7305	0.5666	0.7263	1.3953
26	012	0.8174	0.7262	0.5349	0.6466	1.3953
26	013	0.7113	0.6301	0.5284	0.5790	1.3953
26	014	0.7116	0.6318	0.5203	0.5823	1.3645
26	015	0.7115	0.6313	0.5212	0.5807	1.3350
26	016	0.7127	0.6309	0.5215	0.5764	1.3350
26	017	0.7116	0.6319	0.5218	0.7102	1.3953
26	018	0.7125	0.6308	0.5212	0.5787	1.3350
26	019	0.7130	0.6301	0.5291	0.5758	1.3645
26	020	0.7120	0.6324	0.5214	0.5804	1.3350
26	021	0.7146	0.6303	0.5209	0.5777	1.3350
26	022	0.7153	0.6308	0.5211	0.5759	1.3350
26	023	0.8182	0.7266	0.6412	0.6869	1.3953
26	024	0.7131	0.6335	0.5213	0.5805	1.3953
26	025	0.7273	0.6438	0.5844	0.6353	1.3953
26	026	0.7129	0.6316	0.5472	0.5776	1.3645
26	027	0.7626	0.6770	0.5602	0.6054	1.6129
26	040	0.7145	0.6313	0.6670	0.5829	1.3645
26	041	0.7106	0.6318	0.5597	0.5781	1.3645
26	042	0.7127	0.6322	0.6531	0.5833	1.3350
26	043	0.7137	0.6322	0.5210	0.5808	1.3350
26	044	0.7144	0.6324	0.5256	0.5755	1.3350
26	045	0.7129	0.6299	0.5275	0.5827	1.3350
30	001	0.7913	0.7149	0.6134	0.8322	1.5340
30	002	0.9206	0.8380	0.5794	0.7699	1.5340
30	003	0.8221	0.7429	0.6173	0.6781	1.5340
30	004	0.7588	0.6899	0.5926	0.6970	1.4384
30	005	0.6913	0.6244	0.5929	0.6233	1.4384
30	006	0.7916	0.7120	0.5650	0.6516	1.4384
30	007	0.6945	0.6320	0.5551	0.6148	1.4384
30	008	0.7479	0.6784	0.5474	0.7107	1.4384
30	009	0.7058	0.6395	0.5341	0.6152	1.3953
30	010	0.7266	0.6616	0.5393	0.6479	1.3953
30	011	0.8044	0.7271	0.5758	0.7816	1.3953
30	012	0.6887	0.6173	0.5323	0.6213	1.3953
30	013	0.6933	0.6271	0.5322	0.6173	1.3953
30	014	0.6921	0.6268	0.5334	0.6160	1.3645
30	015	0.6910	0.6235	0.5330	0.6104	1.3350
30	016	0.6817	0.5967	0.5308	0.6182	1.3350
30	017	0.6907	0.6282	0.5499	0.9361	1.3953

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**Base Rate Transition Factors**

Rate Class	Territory	BI-Compulsory				UMBI
		BI-Optional	Only	PD	PIP	
30	018	0.6833	0.6086	0.5321	0.6185	1.3350
30	019	0.7163	0.6406	0.5809	0.6620	1.3645
30	020	0.6837	0.6060	0.5313	0.6168	1.3350
30	021	0.6893	0.6133	0.5321	0.6169	1.3350
30	022	0.6866	0.6109	0.5586	0.6144	1.3350
30	023	0.7875	0.7099	0.6135	0.7700	1.3953
30	024	0.7556	0.6843	0.5337	0.6813	1.3953
30	025	0.6893	0.6177	0.5657	0.6730	1.3953
30	026	0.6905	0.6147	0.6193	0.6154	1.3645
30	027	0.9261	0.8355	0.6555	0.8177	1.6129
30	040	0.6945	0.6308	0.7398	0.6158	1.3645
30	041	0.6954	0.6287	0.5595	0.6099	1.3645
30	042	0.6902	0.6241	0.7113	0.6143	1.3350
30	043	0.6890	0.6234	0.5322	0.6171	1.3350
30	044	0.6773	0.5907	0.5346	0.6099	1.3350
30	045	0.6909	0.6234	0.5666	0.6176	1.3350

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[Merit Transition Factors](#)

\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
01	0	0.9539	1.0083	0.9982	1.0000
01	1	0.9539	1.0076	0.9982	1.0000
01	2	0.9539	1.0068	0.9982	1.0000
01	3	0.9539	1.0061	0.9982	1.0000
01	4	0.9539	1.0053	0.9982	1.0000
01	5	0.9539	1.0046	0.9982	1.0000
01	6	1.0205	1.0739	1.0679	1.0000
01	7	1.0205	1.0731	1.0679	1.0000
01	8	1.0205	1.0723	1.0679	1.0000
01	9	1.0205	1.0715	1.0679	1.0000
01	10	1.0205	1.0707	1.0679	1.0000
01	11	1.0205	1.0699	1.0679	1.0000
01	12	1.0205	1.0691	1.0679	1.0000
01	13	1.0205	1.0683	1.0679	1.0000
01	14	1.0205	1.0675	1.0679	1.0000
01	15	1.0205	1.0667	1.0679	1.0000
01	16	1.0205	1.0659	1.0679	1.0000
01	17	1.0205	1.0651	1.0679	1.0000
01	18	1.0205	1.0643	1.0679	1.0000
01	19	1.0205	1.0635	1.0679	1.0000
01	20	1.0205	1.0627	1.0679	1.0000
01	21	1.0205	1.0620	1.0679	1.0000
01	22	1.0205	1.0611	1.0679	1.0000
01	23	1.0205	1.0603	1.0679	1.0000
01	24	1.0205	1.0595	1.0679	1.0000
01	25	1.0205	1.0587	1.0679	1.0000
01	26	1.0205	1.0580	1.0679	1.0000
01	27	1.0205	1.0572	1.0679	1.0000
01	28	1.0205	1.0564	1.0679	1.0000
01	29	1.0205	1.0556	1.0679	1.0000
01	30	1.0205	1.0548	1.0679	1.0000
01	31	1.0205	1.0540	1.0679	1.0000
01	32	1.0205	1.0532	1.0679	1.0000
01	33	1.0205	1.0524	1.0679	1.0000
01	34	1.0205	1.0517	1.0679	1.0000
01	35	1.0205	1.0509	1.0679	1.0000
01	36	1.0205	1.0501	1.0679	1.0000
01	37	1.0205	1.0493	1.0679	1.0000
01	38	1.0205	1.0485	1.0679	1.0000
01	39	1.0205	1.0477	1.0679	1.0000
01	40	1.0205	1.0470	1.0679	1.0000
01	41	1.0205	1.0462	1.0679	1.0000
01	42	1.0205	1.0454	1.0679	1.0000
01	43	1.0205	1.0446	1.0679	1.0000
01	44	1.0205	1.0438	1.0679	1.0000
01	45	1.0205	1.0431	1.0679	1.0000
01	46	1.0205	1.0422	1.0679	1.0000
01	47	1.0205	1.0415	1.0679	1.0000
01	48	1.0205	1.0407	1.0679	1.0000
01	49	1.0205	1.0400	1.0679	1.0000
01	50	1.0205	1.0391	1.0679	1.0000
01	51	1.0205	1.0384	1.0679	1.0000
01	52	1.0205	1.0376	1.0679	1.0000
01	53	1.0205	1.0369	1.0679	1.0000
01	54	1.0205	1.0360	1.0679	1.0000
01	55	1.0205	1.0353	1.0679	1.0000
01	56	1.0205	1.0345	1.0679	1.0000
01	57	1.0205	1.0337	1.0679	1.0000
01	58	1.0205	1.0330	1.0679	1.0000
01	59	1.0205	1.0322	1.0679	1.0000
01	60	1.0205	1.0314	1.0679	1.0000
01	61	1.0205	1.0307	1.0679	1.0000
01	62	1.0205	1.0299	1.0679	1.0000
01	63	1.0205	1.0291	1.0679	1.0000
01	64+	1.0205	1.0283	1.0679	1.0000
02	0	0.9627	1.0123	1.0125	1.0000
02	1	0.9627	1.0108	1.0125	1.0000
02	2	0.9627	1.0093	1.0125	1.0000
02	3	0.9627	1.0078	1.0125	1.0000



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\*\*Merit Code 97 Excellent Driver Discount  
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Merit Code	Years Experience	BI	PD	PIP	UMBI
02	4	0.9627	1.0063	1.0125	1.0000
02	5	0.9627	1.0048	1.0125	1.0000
02	6	1.0882	1.1342	1.1446	1.0000
02	7	1.0882	1.1325	1.1446	1.0000
02	8	1.0882	1.1308	1.1446	1.0000
02	9	1.0882	1.1291	1.1446	1.0000
02	10	1.0882	1.1274	1.1446	1.0000
02	11	1.0882	1.1257	1.1446	1.0000
02	12	1.0882	1.1241	1.1446	1.0000
02	13	1.0882	1.1223	1.1446	1.0000
02	14	1.0882	1.1207	1.1446	1.0000
02	15	1.0882	1.1190	1.1446	1.0000
02	16	1.0882	1.1173	1.1446	1.0000
02	17	1.0882	1.1157	1.1446	1.0000
02	18	1.0882	1.1140	1.1446	1.0000
02	19	1.0882	1.1123	1.1446	1.0000
02	20	1.0882	1.1107	1.1446	1.0000
02	21	1.0882	1.1090	1.1446	1.0000
02	22	1.0882	1.1074	1.1446	1.0000
02	23	1.0882	1.1057	1.1446	1.0000
02	24	1.0882	1.1040	1.1446	1.0000
02	25	1.0882	1.1024	1.1446	1.0000
02	26	1.0882	1.1008	1.1446	1.0000
02	27	1.0882	1.0991	1.1446	1.0000
02	28	1.0882	1.0975	1.1446	1.0000
02	29	1.0882	1.0958	1.1446	1.0000
02	30	1.0882	1.0942	1.1446	1.0000
02	31	1.0882	1.0926	1.1446	1.0000
02	32	1.0882	1.0910	1.1446	1.0000
02	33	1.0882	1.0893	1.1446	1.0000
02	34	1.0882	1.0877	1.1446	1.0000
02	35	1.0882	1.0860	1.1446	1.0000
02	36	1.0882	1.0844	1.1446	1.0000
02	37	1.0882	1.0828	1.1446	1.0000
02	38	1.0882	1.0812	1.1446	1.0000
02	39	1.0882	1.0796	1.1446	1.0000
02	40	1.0882	1.0779	1.1446	1.0000
02	41	1.0882	1.0763	1.1446	1.0000
02	42	1.0882	1.0747	1.1446	1.0000
02	43	1.0882	1.0731	1.1446	1.0000
02	44	1.0882	1.0715	1.1446	1.0000
02	45	1.0882	1.0700	1.1446	1.0000
02	46	1.0882	1.0684	1.1446	1.0000
02	47	1.0882	1.0668	1.1446	1.0000
02	48	1.0882	1.0651	1.1446	1.0000
02	49	1.0882	1.0636	1.1446	1.0000
02	50	1.0882	1.0620	1.1446	1.0000
02	51	1.0882	1.0604	1.1446	1.0000
02	52	1.0882	1.0588	1.1446	1.0000
02	53	1.0882	1.0573	1.1446	1.0000
02	54	1.0882	1.0557	1.1446	1.0000
02	55	1.0882	1.0541	1.1446	1.0000
02	56	1.0882	1.0525	1.1446	1.0000
02	57	1.0882	1.0509	1.1446	1.0000
02	58	1.0882	1.0494	1.1446	1.0000
02	59	1.0882	1.0478	1.1446	1.0000
02	60	1.0882	1.0463	1.1446	1.0000
02	61	1.0882	1.0447	1.1446	1.0000
02	62	1.0882	1.0431	1.1446	1.0000
02	63	1.0882	1.0416	1.1446	1.0000
02	64+	1.0882	1.0400	1.1446	1.0000
03	0	0.9619	1.0128	1.0226	1.0000
03	1	0.9619	1.0106	1.0226	1.0000
03	2	0.9619	1.0082	1.0226	1.0000
03	3	0.9619	1.0060	1.0226	1.0000
03	4	0.9619	1.0038	1.0226	1.0000
03	5	0.9619	1.0016	1.0226	1.0000
03	6	1.1386	1.1828	1.2105	1.0000
03	7	1.1386	1.1802	1.2105	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
03	8	1.1386	1.1775	1.2105	1.0000
03	9	1.1386	1.1749	1.2105	1.0000
03	10	1.1386	1.1723	1.2105	1.0000
03	11	1.1386	1.1696	1.2105	1.0000
03	12	1.1386	1.1670	1.2105	1.0000
03	13	1.1386	1.1644	1.2105	1.0000
03	14	1.1386	1.1618	1.2105	1.0000
03	15	1.1386	1.1592	1.2105	1.0000
03	16	1.1386	1.1566	1.2105	1.0000
03	17	1.1386	1.1540	1.2105	1.0000
03	18	1.1386	1.1514	1.2105	1.0000
03	19	1.1386	1.1489	1.2105	1.0000
03	20	1.1386	1.1462	1.2105	1.0000
03	21	1.1386	1.1437	1.2105	1.0000
03	22	1.1386	1.1411	1.2105	1.0000
03	23	1.1386	1.1386	1.2105	1.0000
03	24	1.1386	1.1360	1.2105	1.0000
03	25	1.1386	1.1335	1.2105	1.0000
03	26	1.1386	1.1310	1.2105	1.0000
03	27	1.1386	1.1284	1.2105	1.0000
03	28	1.1386	1.1259	1.2105	1.0000
03	29	1.1386	1.1234	1.2105	1.0000
03	30	1.1386	1.1209	1.2105	1.0000
03	31	1.1386	1.1184	1.2105	1.0000
03	32	1.1386	1.1158	1.2105	1.0000
03	33	1.1386	1.1133	1.2105	1.0000
03	34	1.1386	1.1109	1.2105	1.0000
03	35	1.1386	1.1084	1.2105	1.0000
03	36	1.1386	1.1059	1.2105	1.0000
03	37	1.1386	1.1034	1.2105	1.0000
03	38	1.1386	1.1009	1.2105	1.0000
03	39	1.1386	1.0985	1.2105	1.0000
03	40	1.1386	1.0960	1.2105	1.0000
03	41	1.1386	1.0936	1.2105	1.0000
03	42	1.1386	1.0911	1.2105	1.0000
03	43	1.1386	1.0887	1.2105	1.0000
03	44	1.1386	1.0862	1.2105	1.0000
03	45	1.1386	1.0838	1.2105	1.0000
03	46	1.1386	1.0814	1.2105	1.0000
03	47	1.1386	1.0789	1.2105	1.0000
03	48	1.1386	1.0765	1.2105	1.0000
03	49	1.1386	1.0742	1.2105	1.0000
03	50	1.1386	1.0717	1.2105	1.0000
03	51	1.1386	1.0693	1.2105	1.0000
03	52	1.1386	1.0670	1.2105	1.0000
03	53	1.1386	1.0645	1.2105	1.0000
03	54	1.1386	1.0622	1.2105	1.0000
03	55	1.1386	1.0598	1.2105	1.0000
03	56	1.1386	1.0574	1.2105	1.0000
03	57	1.1386	1.0550	1.2105	1.0000
03	58	1.1386	1.0527	1.2105	1.0000
03	59	1.1386	1.0503	1.2105	1.0000
03	60	1.1386	1.0480	1.2105	1.0000
03	61	1.1386	1.0456	1.2105	1.0000
03	62	1.1386	1.0433	1.2105	1.0000
03	63	1.1386	1.0409	1.2105	1.0000
03	64+	1.1386	1.0386	1.2105	1.0000
04	0	0.9708	1.0106	1.0289	1.0000
04	1	0.9701	1.0075	1.0289	1.0000
04	2	0.9694	1.0046	1.0289	1.0000
04	3	0.9687	1.0015	1.0289	1.0000
04	4	0.9680	0.9985	1.0289	1.0000
04	5	0.9673	0.9956	1.0289	1.0000
04	6	1.1896	1.2217	1.2663	1.0000
04	7	1.1888	1.2180	1.2663	1.0000
04	8	1.1879	1.2143	1.2663	1.0000
04	9	1.1870	1.2107	1.2663	1.0000
04	10	1.1862	1.2071	1.2663	1.0000
04	11	1.1854	1.2036	1.2663	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
04	12	1.1845	1.1999	1.2663	1.0000
04	13	1.1836	1.1964	1.2663	1.0000
04	14	1.1827	1.1928	1.2663	1.0000
04	15	1.1819	1.1892	1.2663	1.0000
04	16	1.1811	1.1857	1.2663	1.0000
04	17	1.1802	1.1821	1.2663	1.0000
04	18	1.1793	1.1786	1.2663	1.0000
04	19	1.1785	1.1751	1.2663	1.0000
04	20	1.1776	1.1716	1.2663	1.0000
04	21	1.1767	1.1681	1.2663	1.0000
04	22	1.1760	1.1646	1.2663	1.0000
04	23	1.1751	1.1611	1.2663	1.0000
04	24	1.1742	1.1577	1.2663	1.0000
04	25	1.1734	1.1542	1.2663	1.0000
04	26	1.1725	1.1507	1.2663	1.0000
04	27	1.1716	1.1474	1.2663	1.0000
04	28	1.1708	1.1439	1.2663	1.0000
04	29	1.1699	1.1405	1.2663	1.0000
04	30	1.1691	1.1371	1.2663	1.0000
04	31	1.1682	1.1337	1.2663	1.0000
04	32	1.1675	1.1303	1.2663	1.0000
04	33	1.1666	1.1269	1.2663	1.0000
04	34	1.1658	1.1236	1.2663	1.0000
04	35	1.1649	1.1202	1.2663	1.0000
04	36	1.1641	1.1169	1.2663	1.0000
04	37	1.1632	1.1136	1.2663	1.0000
04	38	1.1624	1.1103	1.2663	1.0000
04	39	1.1615	1.1069	1.2663	1.0000
04	40	1.1607	1.1036	1.2663	1.0000
04	41	1.1598	1.1003	1.2663	1.0000
04	42	1.1590	1.0970	1.2663	1.0000
04	43	1.1582	1.0938	1.2663	1.0000
04	44	1.1573	1.0905	1.2663	1.0000
04	45	1.1565	1.0873	1.2663	1.0000
04	46	1.1557	1.0840	1.2663	1.0000
04	47	1.1548	1.0808	1.2663	1.0000
04	48	1.1540	1.0775	1.2663	1.0000
04	49	1.1532	1.0743	1.2663	1.0000
04	50	1.1523	1.0711	1.2663	1.0000
04	51	1.1514	1.0679	1.2663	1.0000
04	52	1.1506	1.0648	1.2663	1.0000
04	53	1.1498	1.0616	1.2663	1.0000
04	54	1.1489	1.0584	1.2663	1.0000
04	55	1.1481	1.0552	1.2663	1.0000
04	56	1.1473	1.0521	1.2663	1.0000
04	57	1.1465	1.0490	1.2663	1.0000
04	58	1.1456	1.0458	1.2663	1.0000
04	59	1.1448	1.0427	1.2663	1.0000
04	60	1.1440	1.0396	1.2663	1.0000
04	61	1.1431	1.0365	1.2663	1.0000
04	62	1.1423	1.0334	1.2663	1.0000
04	63	1.1415	1.0303	1.2663	1.0000
04	64+	1.1407	1.0272	1.2663	1.0000
05	0	0.9936	1.0063	1.0318	1.0000
05	1	0.9914	1.0026	1.0318	1.0000
05	2	0.9893	0.9988	1.0318	1.0000
05	3	0.9871	0.9951	1.0318	1.0000
05	4	0.9850	0.9914	1.0318	1.0000
05	5	0.9829	0.9877	1.0318	1.0000
05	6	1.2483	1.2524	1.3132	1.0000
05	7	1.2456	1.2477	1.3132	1.0000
05	8	1.2429	1.2431	1.3132	1.0000
05	9	1.2403	1.2384	1.3132	1.0000
05	10	1.2375	1.2338	1.3132	1.0000
05	11	1.2349	1.2292	1.3132	1.0000
05	12	1.2322	1.2246	1.3132	1.0000
05	13	1.2296	1.2200	1.3132	1.0000
05	14	1.2270	1.2155	1.3132	1.0000
05	15	1.2243	1.2110	1.3132	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
05	16	1.2216	1.2065	1.3132	1.0000
05	17	1.2190	1.2019	1.3132	1.0000
05	18	1.2164	1.1975	1.3132	1.0000
05	19	1.2138	1.1930	1.3132	1.0000
05	20	1.2112	1.1885	1.3132	1.0000
05	21	1.2086	1.1841	1.3132	1.0000
05	22	1.2060	1.1797	1.3132	1.0000
05	23	1.2033	1.1753	1.3132	1.0000
05	24	1.2008	1.1710	1.3132	1.0000
05	25	1.1982	1.1666	1.3132	1.0000
05	26	1.1956	1.1623	1.3132	1.0000
05	27	1.1930	1.1579	1.3132	1.0000
05	28	1.1905	1.1536	1.3132	1.0000
05	29	1.1879	1.1493	1.3132	1.0000
05	30	1.1853	1.1450	1.3132	1.0000
05	31	1.1828	1.1407	1.3132	1.0000
05	32	1.1802	1.1364	1.3132	1.0000
05	33	1.1777	1.1322	1.3132	1.0000
05	34	1.1751	1.1280	1.3132	1.0000
05	35	1.1726	1.1238	1.3132	1.0000
05	36	1.1701	1.1196	1.3132	1.0000
05	37	1.1676	1.1154	1.3132	1.0000
05	38	1.1650	1.1113	1.3132	1.0000
05	39	1.1626	1.1071	1.3132	1.0000
05	40	1.1600	1.1030	1.3132	1.0000
05	41	1.1576	1.0989	1.3132	1.0000
05	42	1.1550	1.0948	1.3132	1.0000
05	43	1.1526	1.0907	1.3132	1.0000
05	44	1.1501	1.0866	1.3132	1.0000
05	45	1.1476	1.0826	1.3132	1.0000
05	46	1.1451	1.0786	1.3132	1.0000
05	47	1.1427	1.0745	1.3132	1.0000
05	48	1.1402	1.0705	1.3132	1.0000
05	49	1.1378	1.0666	1.3132	1.0000
05	50	1.1353	1.0625	1.3132	1.0000
05	51	1.1328	1.0586	1.3132	1.0000
05	52	1.1304	1.0547	1.3132	1.0000
05	53	1.1280	1.0507	1.3132	1.0000
05	54	1.1255	1.0468	1.3132	1.0000
05	55	1.1232	1.0429	1.3132	1.0000
05	56	1.1207	1.0390	1.3132	1.0000
05	57	1.1183	1.0351	1.3132	1.0000
05	58	1.1159	1.0313	1.3132	1.0000
05	59	1.1135	1.0274	1.3132	1.0000
05	60	1.1111	1.0236	1.3132	1.0000
05	61	1.1087	1.0198	1.3132	1.0000
05	62	1.1063	1.0160	1.3132	1.0000
05	63	1.1039	1.0122	1.3132	1.0000
05	64+	1.1015	1.0084	1.3132	1.0000
06	0	1.0138	1.0008	1.0317	1.0000
06	1	1.0102	0.9963	1.0317	1.0000
06	2	1.0066	0.9919	1.0317	1.0000
06	3	1.0030	0.9874	1.0317	1.0000
06	4	0.9994	0.9830	1.0317	1.0000
06	5	0.9958	0.9786	1.0317	1.0000
06	6	1.3002	1.2765	1.3518	1.0000
06	7	1.2955	1.2709	1.3518	1.0000
06	8	1.2909	1.2651	1.3518	1.0000
06	9	1.2863	1.2595	1.3518	1.0000
06	10	1.2817	1.2539	1.3518	1.0000
06	11	1.2771	1.2483	1.3518	1.0000
06	12	1.2725	1.2427	1.3518	1.0000
06	13	1.2679	1.2371	1.3518	1.0000
06	14	1.2635	1.2316	1.3518	1.0000
06	15	1.2589	1.2261	1.3518	1.0000
06	16	1.2544	1.2206	1.3518	1.0000
06	17	1.2499	1.2151	1.3518	1.0000
06	18	1.2454	1.2097	1.3518	1.0000
06	19	1.2409	1.2043	1.3518	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
06	20	1.2365	1.1989	1.3518	1.0000
06	21	1.2321	1.1935	1.3518	1.0000
06	22	1.2277	1.1882	1.3518	1.0000
06	23	1.2233	1.1829	1.3518	1.0000
06	24	1.2189	1.1776	1.3518	1.0000
06	25	1.2145	1.1723	1.3518	1.0000
06	26	1.2102	1.1671	1.3518	1.0000
06	27	1.2059	1.1619	1.3518	1.0000
06	28	1.2015	1.1567	1.3518	1.0000
06	29	1.1972	1.1515	1.3518	1.0000
06	30	1.1929	1.1464	1.3518	1.0000
06	31	1.1887	1.1412	1.3518	1.0000
06	32	1.1844	1.1362	1.3518	1.0000
06	33	1.1802	1.1310	1.3518	1.0000
06	34	1.1760	1.1260	1.3518	1.0000
06	35	1.1718	1.1209	1.3518	1.0000
06	36	1.1676	1.1159	1.3518	1.0000
06	37	1.1634	1.1109	1.3518	1.0000
06	38	1.1592	1.1060	1.3518	1.0000
06	39	1.1550	1.1010	1.3518	1.0000
06	40	1.1509	1.0961	1.3518	1.0000
06	41	1.1468	1.0912	1.3518	1.0000
06	42	1.1427	1.0863	1.3518	1.0000
06	43	1.1386	1.0815	1.3518	1.0000
06	44	1.1345	1.0766	1.3518	1.0000
06	45	1.1305	1.0718	1.3518	1.0000
06	46	1.1264	1.0670	1.3518	1.0000
06	47	1.1224	1.0622	1.3518	1.0000
06	48	1.1184	1.0575	1.3518	1.0000
06	49	1.1144	1.0527	1.3518	1.0000
06	50	1.1103	1.0480	1.3518	1.0000
06	51	1.1064	1.0434	1.3518	1.0000
06	52	1.1024	1.0387	1.3518	1.0000
06	53	1.0985	1.0341	1.3518	1.0000
06	54	1.0945	1.0294	1.3518	1.0000
06	55	1.0906	1.0248	1.3518	1.0000
06	56	1.0867	1.0202	1.3518	1.0000
06	57	1.0828	1.0157	1.3518	1.0000
06	58	1.0789	1.0111	1.3518	1.0000
06	59	1.0751	1.0066	1.3518	1.0000
06	60	1.0712	1.0021	1.3518	1.0000
06	61	1.0674	0.9976	1.3518	1.0000
06	62	1.0636	0.9932	1.3518	1.0000
06	63	1.0597	0.9887	1.3518	1.0000
06	64+	1.0560	0.9843	1.3518	1.0000
07	0	1.0318	0.9946	1.0287	1.0000
07	1	1.0267	0.9894	1.0287	1.0000
07	2	1.0215	0.9842	1.0287	1.0000
07	3	1.0164	0.9791	1.0287	1.0000
07	4	1.0113	0.9740	1.0287	1.0000
07	5	1.0062	0.9689	1.0287	1.0000
07	6	1.3459	1.2957	1.3829	1.0000
07	7	1.3391	1.2889	1.3829	1.0000
07	8	1.3324	1.2822	1.3829	1.0000
07	9	1.3257	1.2755	1.3829	1.0000
07	10	1.3191	1.2688	1.3829	1.0000
07	11	1.3125	1.2622	1.3829	1.0000
07	12	1.3059	1.2557	1.3829	1.0000
07	13	1.2994	1.2491	1.3829	1.0000
07	14	1.2929	1.2426	1.3829	1.0000
07	15	1.2864	1.2361	1.3829	1.0000
07	16	1.2800	1.2296	1.3829	1.0000
07	17	1.2736	1.2232	1.3829	1.0000
07	18	1.2672	1.2168	1.3829	1.0000
07	19	1.2608	1.2105	1.3829	1.0000
07	20	1.2545	1.2042	1.3829	1.0000
07	21	1.2482	1.1979	1.3829	1.0000
07	22	1.2420	1.1917	1.3829	1.0000
07	23	1.2358	1.1855	1.3829	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
07	24	1.2296	1.1792	1.3829	1.0000
07	25	1.2234	1.1731	1.3829	1.0000
07	26	1.2173	1.1670	1.3829	1.0000
07	27	1.2112	1.1609	1.3829	1.0000
07	28	1.2052	1.1549	1.3829	1.0000
07	29	1.1991	1.1488	1.3829	1.0000
07	30	1.1931	1.1428	1.3829	1.0000
07	31	1.1872	1.1369	1.3829	1.0000
07	32	1.1812	1.1309	1.3829	1.0000
07	33	1.1753	1.1250	1.3829	1.0000
07	34	1.1694	1.1192	1.3829	1.0000
07	35	1.1636	1.1133	1.3829	1.0000
07	36	1.1577	1.1075	1.3829	1.0000
07	37	1.1519	1.1017	1.3829	1.0000
07	38	1.1461	1.0960	1.3829	1.0000
07	39	1.1404	1.0903	1.3829	1.0000
07	40	1.1347	1.0846	1.3829	1.0000
07	41	1.1290	1.0789	1.3829	1.0000
07	42	1.1234	1.0733	1.3829	1.0000
07	43	1.1178	1.0677	1.3829	1.0000
07	44	1.1122	1.0621	1.3829	1.0000
07	45	1.1066	1.0566	1.3829	1.0000
07	46	1.1011	1.0511	1.3829	1.0000
07	47	1.0956	1.0456	1.3829	1.0000
07	48	1.0901	1.0401	1.3829	1.0000
07	49	1.0846	1.0347	1.3829	1.0000
07	50	1.0792	1.0293	1.3829	1.0000
07	51	1.0738	1.0239	1.3829	1.0000
07	52	1.0684	1.0186	1.3829	1.0000
07	53	1.0631	1.0133	1.3829	1.0000
07	54	1.0577	1.0080	1.3829	1.0000
07	55	1.0525	1.0027	1.3829	1.0000
07	56	1.0472	0.9975	1.3829	1.0000
07	57	1.0419	0.9923	1.3829	1.0000
07	58	1.0367	0.9871	1.3829	1.0000
07	59	1.0316	0.9820	1.3829	1.0000
07	60	1.0264	0.9769	1.3829	1.0000
07	61	1.0212	0.9718	1.3829	1.0000
07	62	1.0161	0.9667	1.3829	1.0000
07	63	1.0110	0.9617	1.3829	1.0000
07	64+	1.0060	0.9566	1.3829	1.0000
08	0	1.0475	0.9882	1.0233	1.0000
08	1	1.0408	0.9823	1.0233	1.0000
08	2	1.0341	0.9764	1.0233	1.0000
08	3	1.0274	0.9706	1.0233	1.0000
08	4	1.0208	0.9648	1.0233	1.0000
08	5	1.0143	0.9591	1.0233	1.0000
08	6	1.3857	1.3109	1.4071	1.0000
08	7	1.3767	1.3031	1.4071	1.0000
08	8	1.3679	1.2953	1.4071	1.0000
08	9	1.3591	1.2876	1.4071	1.0000
08	10	1.3504	1.2800	1.4071	1.0000
08	11	1.3417	1.2723	1.4071	1.0000
08	12	1.3330	1.2647	1.4071	1.0000
08	13	1.3245	1.2572	1.4071	1.0000
08	14	1.3159	1.2497	1.4071	1.0000
08	15	1.3075	1.2422	1.4071	1.0000
08	16	1.2991	1.2348	1.4071	1.0000
08	17	1.2908	1.2275	1.4071	1.0000
08	18	1.2824	1.2202	1.4071	1.0000
08	19	1.2742	1.2129	1.4071	1.0000
08	20	1.2660	1.2057	1.4071	1.0000
08	21	1.2579	1.1985	1.4071	1.0000
08	22	1.2498	1.1914	1.4071	1.0000
08	23	1.2417	1.1843	1.4071	1.0000
08	24	1.2337	1.1772	1.4071	1.0000
08	25	1.2258	1.1702	1.4071	1.0000
08	26	1.2180	1.1632	1.4071	1.0000
08	27	1.2101	1.1563	1.4071	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
08	28	1.2023	1.1494	1.4071	1.0000
08	29	1.1946	1.1426	1.4071	1.0000
08	30	1.1869	1.1357	1.4071	1.0000
08	31	1.1793	1.1290	1.4071	1.0000
08	32	1.1717	1.1222	1.4071	1.0000
08	33	1.1642	1.1156	1.4071	1.0000
08	34	1.1567	1.1089	1.4071	1.0000
08	35	1.1492	1.1023	1.4071	1.0000
08	36	1.1418	1.0957	1.4071	1.0000
08	37	1.1345	1.0892	1.4071	1.0000
08	38	1.1272	1.0827	1.4071	1.0000
08	39	1.1200	1.0763	1.4071	1.0000
08	40	1.1128	1.0698	1.4071	1.0000
08	41	1.1056	1.0635	1.4071	1.0000
08	42	1.0985	1.0571	1.4071	1.0000
08	43	1.0915	1.0508	1.4071	1.0000
08	44	1.0844	1.0446	1.4071	1.0000
08	45	1.0775	1.0383	1.4071	1.0000
08	46	1.0706	1.0321	1.4071	1.0000
08	47	1.0637	1.0260	1.4071	1.0000
08	48	1.0568	1.0199	1.4071	1.0000
08	49	1.0500	1.0138	1.4071	1.0000
08	50	1.0433	1.0077	1.4071	1.0000
08	51	1.0366	1.0018	1.4071	1.0000
08	52	1.0299	0.9958	1.4071	1.0000
08	53	1.0233	0.9898	1.4071	1.0000
08	54	1.0167	0.9839	1.4071	1.0000
08	55	1.0101	0.9781	1.4071	1.0000
08	56	1.0037	0.9722	1.4071	1.0000
08	57	0.9972	0.9665	1.4071	1.0000
08	58	0.9908	0.9607	1.4071	1.0000
08	59	0.9844	0.9550	1.4071	1.0000
08	60	0.9781	0.9493	1.4071	1.0000
08	61	0.9718	0.9436	1.4071	1.0000
08	62	0.9656	0.9380	1.4071	1.0000
08	63	0.9594	0.9324	1.4071	1.0000
08	64+	0.9532	0.9269	1.4071	1.0000
09	0	1.0611	0.9822	1.0157	1.0000
09	1	1.0528	0.9757	1.0157	1.0000
09	2	1.0445	0.9691	1.0157	1.0000
09	3	1.0363	0.9626	1.0157	1.0000
09	4	1.0282	0.9562	1.0157	1.0000
09	5	1.0201	0.9498	1.0157	1.0000
09	6	1.4199	1.3236	1.4250	1.0000
09	7	1.4089	1.3147	1.4250	1.0000
09	8	1.3978	1.3058	1.4250	1.0000
09	9	1.3868	1.2971	1.4250	1.0000
09	10	1.3759	1.2884	1.4250	1.0000
09	11	1.3651	1.2798	1.4250	1.0000
09	12	1.3544	1.2712	1.4250	1.0000
09	13	1.3438	1.2627	1.4250	1.0000
09	14	1.3332	1.2542	1.4250	1.0000
09	15	1.3228	1.2458	1.4250	1.0000
09	16	1.3123	1.2375	1.4250	1.0000
09	17	1.3021	1.2292	1.4250	1.0000
09	18	1.2918	1.2210	1.4250	1.0000
09	19	1.2817	1.2128	1.4250	1.0000
09	20	1.2716	1.2046	1.4250	1.0000
09	21	1.2617	1.1965	1.4250	1.0000
09	22	1.2517	1.1885	1.4250	1.0000
09	23	1.2419	1.1806	1.4250	1.0000
09	24	1.2322	1.1727	1.4250	1.0000
09	25	1.2225	1.1648	1.4250	1.0000
09	26	1.2129	1.1570	1.4250	1.0000
09	27	1.2034	1.1493	1.4250	1.0000
09	28	1.1939	1.1416	1.4250	1.0000
09	29	1.1845	1.1339	1.4250	1.0000
09	30	1.1753	1.1263	1.4250	1.0000
09	31	1.1660	1.1187	1.4250	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
09	32	1.1569	1.1113	1.4250	1.0000
09	33	1.1478	1.1038	1.4250	1.0000
09	34	1.1388	1.0964	1.4250	1.0000
09	35	1.1299	1.0891	1.4250	1.0000
09	36	1.1210	1.0818	1.4250	1.0000
09	37	1.1122	1.0745	1.4250	1.0000
09	38	1.1034	1.0673	1.4250	1.0000
09	39	1.0948	1.0602	1.4250	1.0000
09	40	1.0862	1.0531	1.4250	1.0000
09	41	1.0777	1.0460	1.4250	1.0000
09	42	1.0692	1.0390	1.4250	1.0000
09	43	1.0608	1.0320	1.4250	1.0000
09	44	1.0525	1.0251	1.4250	1.0000
09	45	1.0442	1.0182	1.4250	1.0000
09	46	1.0360	1.0114	1.4250	1.0000
09	47	1.0279	1.0046	1.4250	1.0000
09	48	1.0198	0.9979	1.4250	1.0000
09	49	1.0118	0.9912	1.4250	1.0000
09	50	1.0039	0.9846	1.4250	1.0000
09	51	0.9960	0.9780	1.4250	1.0000
09	52	0.9882	0.9714	1.4250	1.0000
09	53	0.9804	0.9649	1.4250	1.0000
09	54	0.9727	0.9584	1.4250	1.0000
09	55	0.9651	0.9520	1.4250	1.0000
09	56	0.9575	0.9456	1.4250	1.0000
09	57	0.9500	0.9393	1.4250	1.0000
09	58	0.9425	0.9330	1.4250	1.0000
09	59	0.9351	0.9268	1.4250	1.0000
09	60	0.9278	0.9206	1.4250	1.0000
09	61	0.9205	0.9144	1.4250	1.0000
09	62	0.9133	0.9082	1.4250	1.0000
09	63	0.9061	0.9021	1.4250	1.0000
09	64+	0.8990	0.8961	1.4250	1.0000
10	0	1.0728	0.9771	1.0062	1.0000
10	1	1.0628	0.9698	1.0062	1.0000
10	2	1.0529	0.9626	1.0062	1.0000
10	3	1.0432	0.9554	1.0062	1.0000
10	4	1.0335	0.9483	1.0062	1.0000
10	5	1.0239	0.9413	1.0062	1.0000
10	6	1.4493	1.3346	1.4374	1.0000
10	7	1.4358	1.3247	1.4374	1.0000
10	8	1.4225	1.3148	1.4374	1.0000
10	9	1.4093	1.3051	1.4374	1.0000
10	10	1.3963	1.2953	1.4374	1.0000
10	11	1.3833	1.2857	1.4374	1.0000
10	12	1.3705	1.2762	1.4374	1.0000
10	13	1.3578	1.2667	1.4374	1.0000
10	14	1.3452	1.2572	1.4374	1.0000
10	15	1.3327	1.2479	1.4374	1.0000
10	16	1.3204	1.2385	1.4374	1.0000
10	17	1.3081	1.2293	1.4374	1.0000
10	18	1.2960	1.2202	1.4374	1.0000
10	19	1.2840	1.2111	1.4374	1.0000
10	20	1.2721	1.2021	1.4374	1.0000
10	21	1.2603	1.1931	1.4374	1.0000
10	22	1.2486	1.1843	1.4374	1.0000
10	23	1.2371	1.1754	1.4374	1.0000
10	24	1.2256	1.1667	1.4374	1.0000
10	25	1.2142	1.1580	1.4374	1.0000
10	26	1.2030	1.1494	1.4374	1.0000
10	27	1.1918	1.1408	1.4374	1.0000
10	28	1.1807	1.1323	1.4374	1.0000
10	29	1.1698	1.1239	1.4374	1.0000
10	30	1.1590	1.1156	1.4374	1.0000
10	31	1.1482	1.1072	1.4374	1.0000
10	32	1.1376	1.0990	1.4374	1.0000
10	33	1.1270	1.0908	1.4374	1.0000
10	34	1.1166	1.0827	1.4374	1.0000
10	35	1.1062	1.0747	1.4374	1.0000



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\*\*Merit Code 97 Excellent Driver Discount  
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Merit Code	Years Experience	BI	PD	PIP	UMBI
10	36	1.0960	1.0666	1.4374	1.0000
10	37	1.0858	1.0587	1.4374	1.0000
10	38	1.0758	1.0508	1.4374	1.0000
10	39	1.0658	1.0430	1.4374	1.0000
10	40	1.0559	1.0352	1.4374	1.0000
10	41	1.0461	1.0275	1.4374	1.0000
10	42	1.0364	1.0199	1.4374	1.0000
10	43	1.0268	1.0123	1.4374	1.0000
10	44	1.0173	1.0047	1.4374	1.0000
10	45	1.0079	0.9973	1.4374	1.0000
10	46	0.9985	0.9899	1.4374	1.0000
10	47	0.9893	0.9825	1.4374	1.0000
10	48	0.9801	0.9752	1.4374	1.0000
10	49	0.9710	0.9679	1.4374	1.0000
10	50	0.9620	0.9607	1.4374	1.0000
10	51	0.9531	0.9535	1.4374	1.0000
10	52	0.9443	0.9465	1.4374	1.0000
10	53	0.9355	0.9394	1.4374	1.0000
10	54	0.9269	0.9324	1.4374	1.0000
10	55	0.9183	0.9255	1.4374	1.0000
10	56	0.9098	0.9186	1.4374	1.0000
10	57	0.9013	0.9117	1.4374	1.0000
10	58	0.8930	0.9050	1.4374	1.0000
10	59	0.8847	0.8982	1.4374	1.0000
10	60	0.8765	0.8916	1.4374	1.0000
10	61	0.8684	0.8849	1.4374	1.0000
10	62	0.8603	0.8783	1.4374	1.0000
10	63	0.8523	0.8718	1.4374	1.0000
10	64+	0.8444	0.8653	1.4374	1.0000
11	0	1.0825	0.9732	0.9948	1.0000
11	1	1.0709	0.9653	0.9948	1.0000
11	2	1.0595	0.9574	0.9948	1.0000
11	3	1.0482	0.9495	0.9948	1.0000
11	4	1.0370	0.9417	0.9948	1.0000
11	5	1.0259	0.9340	0.9948	1.0000
11	6	1.4738	1.3452	1.4445	1.0000
11	7	1.4580	1.3341	1.4445	1.0000
11	8	1.4424	1.3232	1.4445	1.0000
11	9	1.4270	1.3124	1.4445	1.0000
11	10	1.4118	1.3017	1.4445	1.0000
11	11	1.3967	1.2910	1.4445	1.0000
11	12	1.3818	1.2804	1.4445	1.0000
11	13	1.3670	1.2699	1.4445	1.0000
11	14	1.3524	1.2596	1.4445	1.0000
11	15	1.3379	1.2493	1.4445	1.0000
11	16	1.3236	1.2390	1.4445	1.0000
11	17	1.3095	1.2289	1.4445	1.0000
11	18	1.2955	1.2188	1.4445	1.0000
11	19	1.2817	1.2089	1.4445	1.0000
11	20	1.2679	1.1990	1.4445	1.0000
11	21	1.2544	1.1891	1.4445	1.0000
11	22	1.2410	1.1794	1.4445	1.0000
11	23	1.2278	1.1698	1.4445	1.0000
11	24	1.2146	1.1602	1.4445	1.0000
11	25	1.2017	1.1507	1.4445	1.0000
11	26	1.1888	1.1413	1.4445	1.0000
11	27	1.1761	1.1319	1.4445	1.0000
11	28	1.1636	1.1227	1.4445	1.0000
11	29	1.1511	1.1135	1.4445	1.0000
11	30	1.1388	1.1044	1.4445	1.0000
11	31	1.1266	1.0953	1.4445	1.0000
11	32	1.1146	1.0864	1.4445	1.0000
11	33	1.1027	1.0775	1.4445	1.0000
11	34	1.0909	1.0687	1.4445	1.0000
11	35	1.0793	1.0599	1.4445	1.0000
11	36	1.0677	1.0513	1.4445	1.0000
11	37	1.0563	1.0427	1.4445	1.0000
11	38	1.0450	1.0341	1.4445	1.0000
11	39	1.0338	1.0256	1.4445	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
11	40	1.0228	1.0172	1.4445	1.0000
11	41	1.0119	1.0089	1.4445	1.0000
11	42	1.0011	1.0006	1.4445	1.0000
11	43	0.9904	0.9925	1.4445	1.0000
11	44	0.9798	0.9843	1.4445	1.0000
11	45	0.9693	0.9763	1.4445	1.0000
11	46	0.9589	0.9683	1.4445	1.0000
11	47	0.9487	0.9604	1.4445	1.0000
11	48	0.9386	0.9525	1.4445	1.0000
11	49	0.9285	0.9447	1.4445	1.0000
11	50	0.9186	0.9370	1.4445	1.0000
11	51	0.9088	0.9293	1.4445	1.0000
11	52	0.8991	0.9217	1.4445	1.0000
11	53	0.8895	0.9142	1.4445	1.0000
11	54	0.8800	0.9067	1.4445	1.0000
11	55	0.8706	0.8993	1.4445	1.0000
11	56	0.8613	0.8919	1.4445	1.0000
11	57	0.8521	0.8846	1.4445	1.0000
11	58	0.8430	0.8774	1.4445	1.0000
11	59	0.8339	0.8702	1.4445	1.0000
11	60	0.8250	0.8631	1.4445	1.0000
11	61	0.8162	0.8560	1.4445	1.0000
11	62	0.8075	0.8490	1.4445	1.0000
11	63	0.7989	0.8420	1.4445	1.0000
11	64+	0.7903	0.8351	1.4445	1.0000
12	0	1.0906	0.9711	0.9820	1.0000
12	1	1.0773	0.9624	0.9820	1.0000
12	2	1.0643	0.9538	0.9820	1.0000
12	3	1.0515	0.9453	0.9820	1.0000
12	4	1.0387	0.9368	0.9820	1.0000
12	5	1.0261	0.9285	0.9820	1.0000
12	6	1.4939	1.3561	1.4471	1.0000
12	7	1.4759	1.3440	1.4471	1.0000
12	8	1.4580	1.3320	1.4471	1.0000
12	9	1.4403	1.3201	1.4471	1.0000
12	10	1.4229	1.3083	1.4471	1.0000
12	11	1.4057	1.2966	1.4471	1.0000
12	12	1.3887	1.2851	1.4471	1.0000
12	13	1.3719	1.2736	1.4471	1.0000
12	14	1.3553	1.2622	1.4471	1.0000
12	15	1.3389	1.2509	1.4471	1.0000
12	16	1.3227	1.2398	1.4471	1.0000
12	17	1.3066	1.2287	1.4471	1.0000
12	18	1.2909	1.2178	1.4471	1.0000
12	19	1.2752	1.2069	1.4471	1.0000
12	20	1.2598	1.1961	1.4471	1.0000
12	21	1.2446	1.1854	1.4471	1.0000
12	22	1.2295	1.1748	1.4471	1.0000
12	23	1.2146	1.1644	1.4471	1.0000
12	24	1.1999	1.1540	1.4471	1.0000
12	25	1.1854	1.1437	1.4471	1.0000
12	26	1.1711	1.1335	1.4471	1.0000
12	27	1.1569	1.1234	1.4471	1.0000
12	28	1.1429	1.1133	1.4471	1.0000
12	29	1.1290	1.1034	1.4471	1.0000
12	30	1.1154	1.0935	1.4471	1.0000
12	31	1.1019	1.0838	1.4471	1.0000
12	32	1.0886	1.0741	1.4471	1.0000
12	33	1.0754	1.0645	1.4471	1.0000
12	34	1.0624	1.0550	1.4471	1.0000
12	35	1.0495	1.0456	1.4471	1.0000
12	36	1.0368	1.0363	1.4471	1.0000
12	37	1.0243	1.0270	1.4471	1.0000
12	38	1.0119	1.0178	1.4471	1.0000
12	39	0.9996	1.0088	1.4471	1.0000
12	40	0.9875	0.9998	1.4471	1.0000
12	41	0.9756	0.9908	1.4471	1.0000
12	42	0.9638	0.9820	1.4471	1.0000
12	43	0.9521	0.9732	1.4471	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
12	44	0.9406	0.9646	1.4471	1.0000
12	45	0.9292	0.9559	1.4471	1.0000
12	46	0.9180	0.9474	1.4471	1.0000
12	47	0.9069	0.9389	1.4471	1.0000
12	48	0.8959	0.9306	1.4471	1.0000
12	49	0.8850	0.9223	1.4471	1.0000
12	50	0.8743	0.9140	1.4471	1.0000
12	51	0.8637	0.9059	1.4471	1.0000
12	52	0.8533	0.8978	1.4471	1.0000
12	53	0.8430	0.8898	1.4471	1.0000
12	54	0.8328	0.8818	1.4471	1.0000
12	55	0.8227	0.8740	1.4471	1.0000
12	56	0.8127	0.8661	1.4471	1.0000
12	57	0.8029	0.8584	1.4471	1.0000
12	58	0.7932	0.8508	1.4471	1.0000
12	59	0.7836	0.8432	1.4471	1.0000
12	60	0.7741	0.8356	1.4471	1.0000
12	61	0.7647	0.8282	1.4471	1.0000
12	62	0.7555	0.8208	1.4471	1.0000
12	63	0.7463	0.8135	1.4471	1.0000
12	64+	0.7373	0.8062	1.4471	1.0000
13	0	1.0969	0.9710	0.9678	1.0000
13	1	1.0821	0.9616	0.9678	1.0000
13	2	1.0675	0.9523	0.9678	1.0000
13	3	1.0531	0.9431	0.9678	1.0000
13	4	1.0388	0.9340	0.9678	1.0000
13	5	1.0247	0.9249	0.9678	1.0000
13	6	1.5100	1.3682	1.4456	1.0000
13	7	1.4896	1.3550	1.4456	1.0000
13	8	1.4695	1.3419	1.4456	1.0000
13	9	1.4496	1.3289	1.4456	1.0000
13	10	1.4300	1.3161	1.4456	1.0000
13	11	1.4107	1.3033	1.4456	1.0000
13	12	1.3916	1.2907	1.4456	1.0000
13	13	1.3728	1.2783	1.4456	1.0000
13	14	1.3543	1.2659	1.4456	1.0000
13	15	1.3359	1.2537	1.4456	1.0000
13	16	1.3179	1.2416	1.4456	1.0000
13	17	1.3001	1.2296	1.4456	1.0000
13	18	1.2825	1.2177	1.4456	1.0000
13	19	1.2652	1.2059	1.4456	1.0000
13	20	1.2481	1.1942	1.4456	1.0000
13	21	1.2312	1.1827	1.4456	1.0000
13	22	1.2146	1.1713	1.4456	1.0000
13	23	1.1982	1.1600	1.4456	1.0000
13	24	1.1820	1.1488	1.4456	1.0000
13	25	1.1660	1.1376	1.4456	1.0000
13	26	1.1502	1.1266	1.4456	1.0000
13	27	1.1347	1.1158	1.4456	1.0000
13	28	1.1194	1.1050	1.4456	1.0000
13	29	1.1042	1.0943	1.4456	1.0000
13	30	1.0893	1.0837	1.4456	1.0000
13	31	1.0746	1.0732	1.4456	1.0000
13	32	1.0601	1.0629	1.4456	1.0000
13	33	1.0458	1.0526	1.4456	1.0000
13	34	1.0316	1.0424	1.4456	1.0000
13	35	1.0177	1.0323	1.4456	1.0000
13	36	1.0039	1.0224	1.4456	1.0000
13	37	0.9904	1.0125	1.4456	1.0000
13	38	0.9770	1.0027	1.4456	1.0000
13	39	0.9638	0.9930	1.4456	1.0000
13	40	0.9508	0.9834	1.4456	1.0000
13	41	0.9379	0.9739	1.4456	1.0000
13	42	0.9252	0.9645	1.4456	1.0000
13	43	0.9127	0.9552	1.4456	1.0000
13	44	0.9004	0.9459	1.4456	1.0000
13	45	0.8882	0.9368	1.4456	1.0000
13	46	0.8762	0.9277	1.4456	1.0000
13	47	0.8644	0.9188	1.4456	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
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Merit Code	Years Experience	BI	PD	PIP	UMBI
13	48	0.8527	0.9099	1.4456	1.0000
13	49	0.8412	0.9011	1.4456	1.0000
13	50	0.8298	0.8924	1.4456	1.0000
13	51	0.8186	0.8838	1.4456	1.0000
13	52	0.8075	0.8752	1.4456	1.0000
13	53	0.7966	0.8668	1.4456	1.0000
13	54	0.7858	0.8584	1.4456	1.0000
13	55	0.7752	0.8501	1.4456	1.0000
13	56	0.7647	0.8418	1.4456	1.0000
13	57	0.7544	0.8337	1.4456	1.0000
13	58	0.7442	0.8257	1.4456	1.0000
13	59	0.7342	0.8177	1.4456	1.0000
13	60	0.7242	0.8098	1.4456	1.0000
13	61	0.7144	0.8020	1.4456	1.0000
13	62	0.7048	0.7942	1.4456	1.0000
13	63	0.6953	0.7865	1.4456	1.0000
13	64+	0.6859	0.7789	1.4456	1.0000
14	0	1.1017	0.9734	0.9524	1.0000
14	1	1.0853	0.9633	0.9524	1.0000
14	2	1.0691	0.9532	0.9524	1.0000
14	3	1.0531	0.9433	0.9524	1.0000
14	4	1.0374	0.9335	0.9524	1.0000
14	5	1.0219	0.9238	0.9524	1.0000
14	6	1.5223	1.3824	1.4403	1.0000
14	7	1.4995	1.3680	1.4403	1.0000
14	8	1.4772	1.3538	1.4403	1.0000
14	9	1.4551	1.3397	1.4403	1.0000
14	10	1.4335	1.3257	1.4403	1.0000
14	11	1.4120	1.3119	1.4403	1.0000
14	12	1.3909	1.2983	1.4403	1.0000
14	13	1.3702	1.2848	1.4403	1.0000
14	14	1.3498	1.2714	1.4403	1.0000
14	15	1.3296	1.2582	1.4403	1.0000
14	16	1.3098	1.2451	1.4403	1.0000
14	17	1.2902	1.2322	1.4403	1.0000
14	18	1.2710	1.2193	1.4403	1.0000
14	19	1.2520	1.2066	1.4403	1.0000
14	20	1.2333	1.1941	1.4403	1.0000
14	21	1.2149	1.1817	1.4403	1.0000
14	22	1.1968	1.1694	1.4403	1.0000
14	23	1.1789	1.1572	1.4403	1.0000
14	24	1.1613	1.1452	1.4403	1.0000
14	25	1.1440	1.1332	1.4403	1.0000
14	26	1.1269	1.1214	1.4403	1.0000
14	27	1.1101	1.1098	1.4403	1.0000
14	28	1.0935	1.0982	1.4403	1.0000
14	29	1.0772	1.0868	1.4403	1.0000
14	30	1.0611	1.0755	1.4403	1.0000
14	31	1.0453	1.0643	1.4403	1.0000
14	32	1.0297	1.0532	1.4403	1.0000
14	33	1.0143	1.0423	1.4403	1.0000
14	34	0.9992	1.0314	1.4403	1.0000
14	35	0.9843	1.0207	1.4403	1.0000
14	36	0.9696	1.0101	1.4403	1.0000
14	37	0.9551	0.9995	1.4403	1.0000
14	38	0.9408	0.9892	1.4403	1.0000
14	39	0.9268	0.9789	1.4403	1.0000
14	40	0.9130	0.9687	1.4403	1.0000
14	41	0.8993	0.9586	1.4403	1.0000
14	42	0.8859	0.9486	1.4403	1.0000
14	43	0.8727	0.9388	1.4403	1.0000
14	44	0.8597	0.9290	1.4403	1.0000
14	45	0.8468	0.9193	1.4403	1.0000
14	46	0.8342	0.9098	1.4403	1.0000
14	47	0.8218	0.9003	1.4403	1.0000
14	48	0.8095	0.8909	1.4403	1.0000
14	49	0.7974	0.8817	1.4403	1.0000
14	50	0.7855	0.8725	1.4403	1.0000
14	51	0.7738	0.8634	1.4403	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
14	52	0.7622	0.8544	1.4403	1.0000
14	53	0.7509	0.8455	1.4403	1.0000
14	54	0.7396	0.8367	1.4403	1.0000
14	55	0.7286	0.8280	1.4403	1.0000
14	56	0.7177	0.8194	1.4403	1.0000
14	57	0.7070	0.8109	1.4403	1.0000
14	58	0.6965	0.8024	1.4403	1.0000
14	59	0.6861	0.7941	1.4403	1.0000
14	60	0.6758	0.7858	1.4403	1.0000
14	61	0.6658	0.7776	1.4403	1.0000
14	62	0.6558	0.7696	1.4403	1.0000
14	63	0.6460	0.7616	1.4403	1.0000
14	64+	0.6364	0.7536	1.4403	1.0000
15	0	1.1051	0.9787	0.9360	1.0000
15	1	1.0870	0.9678	0.9360	1.0000
15	2	1.0693	0.9570	0.9360	1.0000
15	3	1.0518	0.9463	0.9360	1.0000
15	4	1.0346	0.9358	0.9360	1.0000
15	5	1.0177	0.9254	0.9360	1.0000
15	6	1.5311	1.3995	1.4316	1.0000
15	7	1.5061	1.3839	1.4316	1.0000
15	8	1.4815	1.3685	1.4316	1.0000
15	9	1.4573	1.3532	1.4316	1.0000
15	10	1.4335	1.3381	1.4316	1.0000
15	11	1.4101	1.3232	1.4316	1.0000
15	12	1.3871	1.3085	1.4316	1.0000
15	13	1.3644	1.2939	1.4316	1.0000
15	14	1.3421	1.2795	1.4316	1.0000
15	15	1.3202	1.2652	1.4316	1.0000
15	16	1.2986	1.2511	1.4316	1.0000
15	17	1.2774	1.2372	1.4316	1.0000
15	18	1.2565	1.2234	1.4316	1.0000
15	19	1.2360	1.2098	1.4316	1.0000
15	20	1.2158	1.1963	1.4316	1.0000
15	21	1.1960	1.1829	1.4316	1.0000
15	22	1.1764	1.1697	1.4316	1.0000
15	23	1.1572	1.1567	1.4316	1.0000
15	24	1.1383	1.1438	1.4316	1.0000
15	25	1.1197	1.1311	1.4316	1.0000
15	26	1.1014	1.1185	1.4316	1.0000
15	27	1.0834	1.1060	1.4316	1.0000
15	28	1.0657	1.0937	1.4316	1.0000
15	29	1.0484	1.0815	1.4316	1.0000
15	30	1.0312	1.0694	1.4316	1.0000
15	31	1.0144	1.0575	1.4316	1.0000
15	32	0.9978	1.0457	1.4316	1.0000
15	33	0.9815	1.0341	1.4316	1.0000
15	34	0.9655	1.0226	1.4316	1.0000
15	35	0.9497	1.0112	1.4316	1.0000
15	36	0.9342	0.9999	1.4316	1.0000
15	37	0.9189	0.9887	1.4316	1.0000
15	38	0.9039	0.9777	1.4316	1.0000
15	39	0.8892	0.9668	1.4316	1.0000
15	40	0.8746	0.9561	1.4316	1.0000
15	41	0.8604	0.9454	1.4316	1.0000
15	42	0.8463	0.9349	1.4316	1.0000
15	43	0.8325	0.9245	1.4316	1.0000
15	44	0.8189	0.9141	1.4316	1.0000
15	45	0.8055	0.9040	1.4316	1.0000
15	46	0.7923	0.8939	1.4316	1.0000
15	47	0.7794	0.8839	1.4316	1.0000
15	48	0.7667	0.8741	1.4316	1.0000
15	49	0.7541	0.8643	1.4316	1.0000
15	50	0.7418	0.8547	1.4316	1.0000
15	51	0.7297	0.8452	1.4316	1.0000
15	52	0.7178	0.8358	1.4316	1.0000
15	53	0.7061	0.8264	1.4316	1.0000
15	54	0.6945	0.8172	1.4316	1.0000
15	55	0.6832	0.8081	1.4316	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
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Merit Code	Years Experience	BI	PD	PIP	UMBI
15	56	0.6720	0.7991	1.4316	1.0000
15	57	0.6611	0.7902	1.4316	1.0000
15	58	0.6503	0.7814	1.4316	1.0000
15	59	0.6396	0.7727	1.4316	1.0000
15	60	0.6292	0.7641	1.4316	1.0000
15	61	0.6189	0.7556	1.4316	1.0000
15	62	0.6088	0.7471	1.4316	1.0000
15	63	0.5989	0.7388	1.4316	1.0000
15	64+	0.5891	0.7306	1.4316	1.0000
16	0	1.1071	0.9873	0.9188	1.0000
16	1	1.0874	0.9756	0.9188	1.0000
16	2	1.0681	0.9640	0.9188	1.0000
16	3	1.0492	0.9525	0.9188	1.0000
16	4	1.0306	0.9412	0.9188	1.0000
16	5	1.0123	0.9300	0.9188	1.0000
16	6	1.5367	1.4203	1.4200	1.0000
16	7	1.5094	1.4034	1.4200	1.0000
16	8	1.4826	1.3867	1.4200	1.0000
16	9	1.4564	1.3702	1.4200	1.0000
16	10	1.4305	1.3539	1.4200	1.0000
16	11	1.4051	1.3378	1.4200	1.0000
16	12	1.3802	1.3219	1.4200	1.0000
16	13	1.3557	1.3062	1.4200	1.0000
16	14	1.3317	1.2907	1.4200	1.0000
16	15	1.3080	1.2754	1.4200	1.0000
16	16	1.2848	1.2602	1.4200	1.0000
16	17	1.2620	1.2452	1.4200	1.0000
16	18	1.2397	1.2305	1.4200	1.0000
16	19	1.2176	1.2158	1.4200	1.0000
16	20	1.1960	1.2014	1.4200	1.0000
16	21	1.1748	1.1871	1.4200	1.0000
16	22	1.1540	1.1730	1.4200	1.0000
16	23	1.1335	1.1591	1.4200	1.0000
16	24	1.1134	1.1453	1.4200	1.0000
16	25	1.0937	1.1317	1.4200	1.0000
16	26	1.0742	1.1182	1.4200	1.0000
16	27	1.0552	1.1049	1.4200	1.0000
16	28	1.0365	1.0918	1.4200	1.0000
16	29	1.0181	1.0789	1.4200	1.0000
16	30	1.0000	1.0660	1.4200	1.0000
16	31	0.9823	1.0533	1.4200	1.0000
16	32	0.9649	1.0408	1.4200	1.0000
16	33	0.9477	1.0285	1.4200	1.0000
16	34	0.9309	1.0163	1.4200	1.0000
16	35	0.9144	1.0042	1.4200	1.0000
16	36	0.8982	0.9922	1.4200	1.0000
16	37	0.8822	0.9804	1.4200	1.0000
16	38	0.8666	0.9688	1.4200	1.0000
16	39	0.8512	0.9573	1.4200	1.0000
16	40	0.8361	0.9459	1.4200	1.0000
16	41	0.8213	0.9347	1.4200	1.0000
16	42	0.8067	0.9236	1.4200	1.0000
16	43	0.7924	0.9126	1.4200	1.0000
16	44	0.7784	0.9017	1.4200	1.0000
16	45	0.7645	0.8910	1.4200	1.0000
16	46	0.7510	0.8804	1.4200	1.0000
16	47	0.7377	0.8700	1.4200	1.0000
16	48	0.7246	0.8596	1.4200	1.0000
16	49	0.7117	0.8494	1.4200	1.0000
16	50	0.6991	0.8393	1.4200	1.0000
16	51	0.6867	0.8293	1.4200	1.0000
16	52	0.6745	0.8195	1.4200	1.0000
16	53	0.6625	0.8098	1.4200	1.0000
16	54	0.6508	0.8001	1.4200	1.0000
16	55	0.6392	0.7906	1.4200	1.0000
16	56	0.6279	0.7812	1.4200	1.0000
16	57	0.6168	0.7720	1.4200	1.0000
16	58	0.6058	0.7628	1.4200	1.0000
16	59	0.5951	0.7537	1.4200	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
16	60	0.5845	0.7448	1.4200	1.0000
16	61	0.5741	0.7359	1.4200	1.0000
16	62	0.5640	0.7272	1.4200	1.0000
16	63	0.5540	0.7185	1.4200	1.0000
16	64+	0.5441	0.7100	1.4200	1.0000
17	0	1.1078	0.9997	0.9008	1.0000
17	1	1.0865	0.9871	0.9008	1.0000
17	2	1.0657	0.9747	0.9008	1.0000
17	3	1.0454	0.9624	0.9008	1.0000
17	4	1.0253	0.9502	0.9008	1.0000
17	5	1.0057	0.9382	0.9008	1.0000
17	6	1.5393	1.4456	1.4057	1.0000
17	7	1.5098	1.4273	1.4057	1.0000
17	8	1.4809	1.4093	1.4057	1.0000
17	9	1.4525	1.3915	1.4057	1.0000
17	10	1.4247	1.3739	1.4057	1.0000
17	11	1.3975	1.3566	1.4057	1.0000
17	12	1.3707	1.3395	1.4057	1.0000
17	13	1.3445	1.3226	1.4057	1.0000
17	14	1.3187	1.3059	1.4057	1.0000
17	15	1.2935	1.2894	1.4057	1.0000
17	16	1.2687	1.2731	1.4057	1.0000
17	17	1.2444	1.2571	1.4057	1.0000
17	18	1.2206	1.2412	1.4057	1.0000
17	19	1.1972	1.2255	1.4057	1.0000
17	20	1.1743	1.2101	1.4057	1.0000
17	21	1.1518	1.1948	1.4057	1.0000
17	22	1.1298	1.1797	1.4057	1.0000
17	23	1.1081	1.1649	1.4057	1.0000
17	24	1.0869	1.1501	1.4057	1.0000
17	25	1.0661	1.1356	1.4057	1.0000
17	26	1.0457	1.1213	1.4057	1.0000
17	27	1.0257	1.1071	1.4057	1.0000
17	28	1.0060	1.0931	1.4057	1.0000
17	29	0.9868	1.0794	1.4057	1.0000
17	30	0.9679	1.0657	1.4057	1.0000
17	31	0.9494	1.0523	1.4057	1.0000
17	32	0.9312	1.0390	1.4057	1.0000
17	33	0.9133	1.0259	1.4057	1.0000
17	34	0.8959	1.0130	1.4057	1.0000
17	35	0.8787	1.0002	1.4057	1.0000
17	36	0.8619	0.9875	1.4057	1.0000
17	37	0.8454	0.9751	1.4057	1.0000
17	38	0.8292	0.9628	1.4057	1.0000
17	39	0.8133	0.9506	1.4057	1.0000
17	40	0.7978	0.9386	1.4057	1.0000
17	41	0.7825	0.9268	1.4057	1.0000
17	42	0.7675	0.9151	1.4057	1.0000
17	43	0.7528	0.9035	1.4057	1.0000
17	44	0.7384	0.8921	1.4057	1.0000
17	45	0.7243	0.8809	1.4057	1.0000
17	46	0.7104	0.8698	1.4057	1.0000
17	47	0.6968	0.8588	1.4057	1.0000
17	48	0.6835	0.8479	1.4057	1.0000
17	49	0.6704	0.8372	1.4057	1.0000
17	50	0.6575	0.8267	1.4057	1.0000
17	51	0.6449	0.8162	1.4057	1.0000
17	52	0.6326	0.8059	1.4057	1.0000
17	53	0.6205	0.7958	1.4057	1.0000
17	54	0.6086	0.7857	1.4057	1.0000
17	55	0.5969	0.7758	1.4057	1.0000
17	56	0.5855	0.7660	1.4057	1.0000
17	57	0.5743	0.7563	1.4057	1.0000
17	58	0.5633	0.7468	1.4057	1.0000
17	59	0.5525	0.7374	1.4057	1.0000
17	60	0.5420	0.7281	1.4057	1.0000
17	61	0.5316	0.7189	1.4057	1.0000
17	62	0.5214	0.7098	1.4057	1.0000
17	63	0.5114	0.7008	1.4057	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
17	64+	0.5016	0.6920	1.4057	1.0000
18	0	1.1072	1.0165	0.8823	1.0000
18	1	1.0845	1.0029	0.8823	1.0000
18	2	1.0622	0.9895	0.8823	1.0000
18	3	1.0404	0.9763	0.8823	1.0000
18	4	1.0190	0.9632	0.8823	1.0000
18	5	0.9981	0.9504	0.8823	1.0000
18	6	1.5392	1.4763	1.3891	1.0000
18	7	1.5075	1.4566	1.3891	1.0000
18	8	1.4765	1.4372	1.3891	1.0000
18	9	1.4462	1.4180	1.3891	1.0000
18	10	1.4165	1.3990	1.3891	1.0000
18	11	1.3874	1.3803	1.3891	1.0000
18	12	1.3588	1.3619	1.3891	1.0000
18	13	1.3309	1.3437	1.3891	1.0000
18	14	1.3036	1.3257	1.3891	1.0000
18	15	1.2768	1.3080	1.3891	1.0000
18	16	1.2505	1.2905	1.3891	1.0000
18	17	1.2249	1.2733	1.3891	1.0000
18	18	1.1997	1.2563	1.3891	1.0000
18	19	1.1751	1.2395	1.3891	1.0000
18	20	1.1509	1.2230	1.3891	1.0000
18	21	1.1273	1.2066	1.3891	1.0000
18	22	1.1041	1.1905	1.3891	1.0000
18	23	1.0814	1.1746	1.3891	1.0000
18	24	1.0592	1.1589	1.3891	1.0000
18	25	1.0374	1.1435	1.3891	1.0000
18	26	1.0161	1.1282	1.3891	1.0000
18	27	0.9952	1.1131	1.3891	1.0000
18	28	0.9748	1.0982	1.3891	1.0000
18	29	0.9547	1.0836	1.3891	1.0000
18	30	0.9351	1.0691	1.3891	1.0000
18	31	0.9159	1.0548	1.3891	1.0000
18	32	0.8971	1.0407	1.3891	1.0000
18	33	0.8787	1.0268	1.3891	1.0000
18	34	0.8606	1.0131	1.3891	1.0000
18	35	0.8429	0.9996	1.3891	1.0000
18	36	0.8256	0.9862	1.3891	1.0000
18	37	0.8086	0.9730	1.3891	1.0000
18	38	0.7920	0.9600	1.3891	1.0000
18	39	0.7757	0.9472	1.3891	1.0000
18	40	0.7598	0.9346	1.3891	1.0000
18	41	0.7442	0.9221	1.3891	1.0000
18	42	0.7289	0.9098	1.3891	1.0000
18	43	0.7139	0.8976	1.3891	1.0000
18	44	0.6992	0.8856	1.3891	1.0000
18	45	0.6849	0.8738	1.3891	1.0000
18	46	0.6708	0.8621	1.3891	1.0000
18	47	0.6570	0.8506	1.3891	1.0000
18	48	0.6435	0.8392	1.3891	1.0000
18	49	0.6303	0.8280	1.3891	1.0000
18	50	0.6173	0.8170	1.3891	1.0000
18	51	0.6047	0.8060	1.3891	1.0000
18	52	0.5922	0.7953	1.3891	1.0000
18	53	0.5801	0.7846	1.3891	1.0000
18	54	0.5681	0.7742	1.3891	1.0000
18	55	0.5565	0.7638	1.3891	1.0000
18	56	0.5450	0.7536	1.3891	1.0000
18	57	0.5338	0.7436	1.3891	1.0000
18	58	0.5229	0.7336	1.3891	1.0000
18	59	0.5121	0.7238	1.3891	1.0000
18	60	0.5016	0.7141	1.3891	1.0000
18	61	0.4913	0.7046	1.3891	1.0000
18	62	0.4812	0.6952	1.3891	1.0000
18	63	0.4713	0.6859	1.3891	1.0000
18	64+	0.4616	0.6768	1.3891	1.0000
19	0	1.1056	1.0381	0.8632	1.0000
19	1	1.0813	1.0235	0.8632	1.0000
19	2	1.0576	1.0090	0.8632	1.0000



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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
19	3	1.0344	0.9948	0.8632	1.0000
19	4	1.0117	0.9808	0.8632	1.0000
19	5	0.9895	0.9669	0.8632	1.0000
19	6	1.5364	1.5135	1.3704	1.0000
19	7	1.5027	1.4922	1.3704	1.0000
19	8	1.4697	1.4712	1.3704	1.0000
19	9	1.4375	1.4504	1.3704	1.0000
19	10	1.4059	1.4300	1.3704	1.0000
19	11	1.3751	1.4098	1.3704	1.0000
19	12	1.3449	1.3899	1.3704	1.0000
19	13	1.3154	1.3704	1.3704	1.0000
19	14	1.2865	1.3511	1.3704	1.0000
19	15	1.2583	1.3320	1.3704	1.0000
19	16	1.2307	1.3132	1.3704	1.0000
19	17	1.2037	1.2947	1.3704	1.0000
19	18	1.1772	1.2765	1.3704	1.0000
19	19	1.1514	1.2585	1.3704	1.0000
19	20	1.1261	1.2407	1.3704	1.0000
19	21	1.1014	1.2233	1.3704	1.0000
19	22	1.0772	1.2060	1.3704	1.0000
19	23	1.0536	1.1890	1.3704	1.0000
19	24	1.0304	1.1722	1.3704	1.0000
19	25	1.0078	1.1557	1.3704	1.0000
19	26	0.9857	1.1394	1.3704	1.0000
19	27	0.9641	1.1234	1.3704	1.0000
19	28	0.9429	1.1075	1.3704	1.0000
19	29	0.9222	1.0919	1.3704	1.0000
19	30	0.9020	1.0765	1.3704	1.0000
19	31	0.8822	1.0614	1.3704	1.0000
19	32	0.8628	1.0464	1.3704	1.0000
19	33	0.8439	1.0316	1.3704	1.0000
19	34	0.8253	1.0171	1.3704	1.0000
19	35	0.8072	1.0028	1.3704	1.0000
19	36	0.7895	0.9886	1.3704	1.0000
19	37	0.7722	0.9747	1.3704	1.0000
19	38	0.7552	0.9610	1.3704	1.0000
19	39	0.7387	0.9474	1.3704	1.0000
19	40	0.7224	0.9341	1.3704	1.0000
19	41	0.7066	0.9209	1.3704	1.0000
19	42	0.6911	0.9079	1.3704	1.0000
19	43	0.6759	0.8951	1.3704	1.0000
19	44	0.6611	0.8825	1.3704	1.0000
19	45	0.6466	0.8701	1.3704	1.0000
19	46	0.6324	0.8578	1.3704	1.0000
19	47	0.6185	0.8457	1.3704	1.0000
19	48	0.6049	0.8338	1.3704	1.0000
19	49	0.5916	0.8220	1.3704	1.0000
19	50	0.5787	0.8105	1.3704	1.0000
19	51	0.5660	0.7990	1.3704	1.0000
19	52	0.5535	0.7878	1.3704	1.0000
19	53	0.5414	0.7767	1.3704	1.0000
19	54	0.5295	0.7657	1.3704	1.0000
19	55	0.5179	0.7549	1.3704	1.0000
19	56	0.5065	0.7443	1.3704	1.0000
19	57	0.4954	0.7338	1.3704	1.0000
19	58	0.4845	0.7235	1.3704	1.0000
19	59	0.4739	0.7133	1.3704	1.0000
19	60	0.4635	0.7032	1.3704	1.0000
19	61	0.4533	0.6933	1.3704	1.0000
19	62	0.4434	0.6835	1.3704	1.0000
19	63	0.4336	0.6739	1.3704	1.0000
19	64+	0.4241	0.6644	1.3704	1.0000
20	0	1.1029	1.0653	0.8437	1.0000
20	1	1.0772	1.0495	0.8437	1.0000
20	2	1.0520	1.0339	0.8437	1.0000
20	3	1.0275	1.0186	0.8437	1.0000
20	4	1.0035	1.0035	0.8437	1.0000
20	5	0.9800	0.9886	0.8437	1.0000
20	6	1.5315	1.5583	1.3499	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
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Merit Code	Years Experience	BI	PD	PIP	UMBI
20	7	1.4957	1.5352	1.3499	1.0000
20	8	1.4608	1.5124	1.3499	1.0000
20	9	1.4267	1.4900	1.3499	1.0000
20	10	1.3933	1.4679	1.3499	1.0000
20	11	1.3608	1.4461	1.3499	1.0000
20	12	1.3290	1.4247	1.3499	1.0000
20	13	1.2980	1.4035	1.3499	1.0000
20	14	1.2677	1.3827	1.3499	1.0000
20	15	1.2381	1.3622	1.3499	1.0000
20	16	1.2092	1.3420	1.3499	1.0000
20	17	1.1810	1.3221	1.3499	1.0000
20	18	1.1534	1.3025	1.3499	1.0000
20	19	1.1265	1.2832	1.3499	1.0000
20	20	1.1002	1.2641	1.3499	1.0000
20	21	1.0745	1.2454	1.3499	1.0000
20	22	1.0494	1.2269	1.3499	1.0000
20	23	1.0249	1.2087	1.3499	1.0000
20	24	1.0010	1.1908	1.3499	1.0000
20	25	0.9776	1.1731	1.3499	1.0000
20	26	0.9548	1.1557	1.3499	1.0000
20	27	0.9325	1.1386	1.3499	1.0000
20	28	0.9107	1.1217	1.3499	1.0000
20	29	0.8894	1.1051	1.3499	1.0000
20	30	0.8687	1.0887	1.3499	1.0000
20	31	0.8484	1.0725	1.3499	1.0000
20	32	0.8286	1.0566	1.3499	1.0000
20	33	0.8092	1.0409	1.3499	1.0000
20	34	0.7903	1.0255	1.3499	1.0000
20	35	0.7719	1.0103	1.3499	1.0000
20	36	0.7539	0.9953	1.3499	1.0000
20	37	0.7363	0.9805	1.3499	1.0000
20	38	0.7191	0.9660	1.3499	1.0000
20	39	0.7023	0.9517	1.3499	1.0000
20	40	0.6859	0.9376	1.3499	1.0000
20	41	0.6699	0.9237	1.3499	1.0000
20	42	0.6542	0.9100	1.3499	1.0000
20	43	0.6390	0.8965	1.3499	1.0000
20	44	0.6240	0.8832	1.3499	1.0000
20	45	0.6095	0.8701	1.3499	1.0000
20	46	0.5952	0.8572	1.3499	1.0000
20	47	0.5813	0.8444	1.3499	1.0000
20	48	0.5678	0.8319	1.3499	1.0000
20	49	0.5545	0.8196	1.3499	1.0000
20	50	0.5416	0.8074	1.3499	1.0000
20	51	0.5289	0.7955	1.3499	1.0000
20	52	0.5166	0.7837	1.3499	1.0000
20	53	0.5045	0.7720	1.3499	1.0000
20	54	0.4927	0.7606	1.3499	1.0000
20	55	0.4812	0.7493	1.3499	1.0000
20	56	0.4700	0.7382	1.3499	1.0000
20	57	0.4590	0.7272	1.3499	1.0000
20	58	0.4483	0.7164	1.3499	1.0000
20	59	0.4378	0.7058	1.3499	1.0000
20	60	0.4276	0.6953	1.3499	1.0000
20	61	0.4176	0.6850	1.3499	1.0000
20	62	0.4079	0.6749	1.3499	1.0000
20	63	0.3984	0.6649	1.3499	1.0000
20	64+	0.3891	0.6550	1.3499	1.0000
21	0	1.1004	1.0922	0.8262	1.0000
21	1	1.0733	1.0752	0.8262	1.0000
21	2	1.0468	1.0585	0.8262	1.0000
21	3	1.0210	1.0420	0.8262	1.0000
21	4	0.9959	1.0258	0.8262	1.0000
21	5	0.9713	1.0098	0.8262	1.0000
21	6	1.5269	1.6022	1.3315	1.0000
21	7	1.4892	1.5773	1.3315	1.0000
21	8	1.4526	1.5527	1.3315	1.0000
21	9	1.4168	1.5286	1.3315	1.0000
21	10	1.3819	1.5048	1.3315	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
21	11	1.3479	1.4815	1.3315	1.0000
21	12	1.3147	1.4584	1.3315	1.0000
21	13	1.2823	1.4357	1.3315	1.0000
21	14	1.2508	1.4134	1.3315	1.0000
21	15	1.2200	1.3915	1.3315	1.0000
21	16	1.1900	1.3698	1.3315	1.0000
21	17	1.1607	1.3485	1.3315	1.0000
21	18	1.1321	1.3276	1.3315	1.0000
21	19	1.1043	1.3069	1.3315	1.0000
21	20	1.0772	1.2866	1.3315	1.0000
21	21	1.0507	1.2666	1.3315	1.0000
21	22	1.0248	1.2470	1.3315	1.0000
21	23	0.9997	1.2276	1.3315	1.0000
21	24	0.9751	1.2085	1.3315	1.0000
21	25	0.9511	1.1897	1.3315	1.0000
21	26	0.9278	1.1713	1.3315	1.0000
21	27	0.9050	1.1530	1.3315	1.0000
21	28	0.8827	1.1352	1.3315	1.0000
21	29	0.8611	1.1175	1.3315	1.0000
21	30	0.8399	1.1002	1.3315	1.0000
21	31	0.8193	1.0831	1.3315	1.0000
21	32	0.7992	1.0663	1.3315	1.0000
21	33	0.7796	1.0497	1.3315	1.0000
21	34	0.7604	1.0334	1.3315	1.0000
21	35	0.7418	1.0174	1.3315	1.0000
21	36	0.7236	1.0016	1.3315	1.0000
21	37	0.7058	0.9860	1.3315	1.0000
21	38	0.6885	0.9707	1.3315	1.0000
21	39	0.6716	0.9556	1.3315	1.0000
21	40	0.6551	0.9408	1.3315	1.0000
21	41	0.6391	0.9262	1.3315	1.0000
21	42	0.6234	0.9118	1.3315	1.0000
21	43	0.6081	0.8977	1.3315	1.0000
21	44	0.5932	0.8838	1.3315	1.0000
21	45	0.5787	0.8701	1.3315	1.0000
21	46	0.5645	0.8566	1.3315	1.0000
21	47	0.5507	0.8433	1.3315	1.0000
21	48	0.5372	0.8302	1.3315	1.0000
21	49	0.5240	0.8173	1.3315	1.0000
21	50	0.5112	0.8046	1.3315	1.0000
21	51	0.4987	0.7922	1.3315	1.0000
21	52	0.4864	0.7799	1.3315	1.0000
21	53	0.4745	0.7678	1.3315	1.0000
21	54	0.4629	0.7559	1.3315	1.0000
21	55	0.4516	0.7442	1.3315	1.0000
21	56	0.4405	0.7326	1.3315	1.0000
21	57	0.4297	0.7212	1.3315	1.0000
21	58	0.4192	0.7101	1.3315	1.0000
21	59	0.4090	0.6991	1.3315	1.0000
21	60	0.3990	0.6882	1.3315	1.0000
21	61	0.3892	0.6776	1.3315	1.0000
21	62	0.3797	0.6671	1.3315	1.0000
21	63	0.3704	0.6567	1.3315	1.0000
21	64+	0.3613	0.6465	1.3315	1.0000
22	0	1.0980	1.1189	0.8103	1.0000
22	1	1.0696	1.1007	0.8103	1.0000
22	2	1.0420	1.0828	0.8103	1.0000
22	3	1.0150	1.0652	0.8103	1.0000
22	4	0.9888	1.0478	0.8103	1.0000
22	5	0.9632	1.0308	0.8103	1.0000
22	6	1.5226	1.6454	1.3148	1.0000
22	7	1.4833	1.6186	1.3148	1.0000
22	8	1.4450	1.5923	1.3148	1.0000
22	9	1.4077	1.5664	1.3148	1.0000
22	10	1.3714	1.5409	1.3148	1.0000
22	11	1.3360	1.5159	1.3148	1.0000
22	12	1.3016	1.4913	1.3148	1.0000
22	13	1.2681	1.4671	1.3148	1.0000
22	14	1.2354	1.4432	1.3148	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
22	15	1.2036	1.4198	1.3148	1.0000
22	16	1.1726	1.3967	1.3148	1.0000
22	17	1.1425	1.3741	1.3148	1.0000
22	18	1.1131	1.3518	1.3148	1.0000
22	19	1.0845	1.3298	1.3148	1.0000
22	20	1.0566	1.3083	1.3148	1.0000
22	21	1.0294	1.2870	1.3148	1.0000
22	22	1.0030	1.2662	1.3148	1.0000
22	23	0.9773	1.2457	1.3148	1.0000
22	24	0.9522	1.2255	1.3148	1.0000
22	25	0.9278	1.2056	1.3148	1.0000
22	26	0.9040	1.1861	1.3148	1.0000
22	27	0.8808	1.1668	1.3148	1.0000
22	28	0.8582	1.1480	1.3148	1.0000
22	29	0.8362	1.1293	1.3148	1.0000
22	30	0.8148	1.1111	1.3148	1.0000
22	31	0.7940	1.0931	1.3148	1.0000
22	32	0.7736	1.0754	1.3148	1.0000
22	33	0.7538	1.0580	1.3148	1.0000
22	34	0.7346	1.0409	1.3148	1.0000
22	35	0.7158	1.0240	1.3148	1.0000
22	36	0.6975	1.0075	1.3148	1.0000
22	37	0.6797	0.9912	1.3148	1.0000
22	38	0.6623	0.9751	1.3148	1.0000
22	39	0.6454	0.9594	1.3148	1.0000
22	40	0.6289	0.9439	1.3148	1.0000
22	41	0.6129	0.9286	1.3148	1.0000
22	42	0.5972	0.9136	1.3148	1.0000
22	43	0.5820	0.8988	1.3148	1.0000
22	44	0.5671	0.8843	1.3148	1.0000
22	45	0.5527	0.8700	1.3148	1.0000
22	46	0.5386	0.8560	1.3148	1.0000
22	47	0.5249	0.8422	1.3148	1.0000
22	48	0.5115	0.8286	1.3148	1.0000
22	49	0.4985	0.8152	1.3148	1.0000
22	50	0.4858	0.8021	1.3148	1.0000
22	51	0.4734	0.7891	1.3148	1.0000
22	52	0.4614	0.7764	1.3148	1.0000
22	53	0.4497	0.7639	1.3148	1.0000
22	54	0.4382	0.7515	1.3148	1.0000
22	55	0.4271	0.7394	1.3148	1.0000
22	56	0.4163	0.7275	1.3148	1.0000
22	57	0.4057	0.7158	1.3148	1.0000
22	58	0.3954	0.7042	1.3148	1.0000
22	59	0.3853	0.6929	1.3148	1.0000
22	60	0.3756	0.6817	1.3148	1.0000
22	61	0.3660	0.6708	1.3148	1.0000
22	62	0.3568	0.6600	1.3148	1.0000
22	63	0.3477	0.6493	1.3148	1.0000
22	64+	0.3389	0.6389	1.3148	1.0000
23	0	1.0958	1.1453	0.7958	1.0000
23	1	1.0662	1.1259	0.7958	1.0000
23	2	1.0374	1.1068	0.7958	1.0000
23	3	1.0094	1.0880	0.7958	1.0000
23	4	0.9822	1.0695	0.7958	1.0000
23	5	0.9557	1.0514	0.7958	1.0000
23	6	1.5186	1.6878	1.2996	1.0000
23	7	1.4778	1.6591	1.2996	1.0000
23	8	1.4380	1.6310	1.2996	1.0000
23	9	1.3993	1.6034	1.2996	1.0000
23	10	1.3617	1.5762	1.2996	1.0000
23	11	1.3252	1.5496	1.2996	1.0000
23	12	1.2896	1.5233	1.2996	1.0000
23	13	1.2550	1.4975	1.2996	1.0000
23	14	1.2214	1.4722	1.2996	1.0000
23	15	1.1887	1.4473	1.2996	1.0000
23	16	1.1569	1.4228	1.2996	1.0000
23	17	1.1260	1.3988	1.2996	1.0000
23	18	1.0959	1.3752	1.2996	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
23	19	1.0666	1.3520	1.2996	1.0000
23	20	1.0381	1.3291	1.2996	1.0000
23	21	1.0104	1.3067	1.2996	1.0000
23	22	0.9835	1.2847	1.2996	1.0000
23	23	0.9573	1.2630	1.2996	1.0000
23	24	0.9318	1.2417	1.2996	1.0000
23	25	0.9070	1.2208	1.2996	1.0000
23	26	0.8828	1.2002	1.2996	1.0000
23	27	0.8594	1.1800	1.2996	1.0000
23	28	0.8366	1.1602	1.2996	1.0000
23	29	0.8143	1.1406	1.2996	1.0000
23	30	0.7927	1.1214	1.2996	1.0000
23	31	0.7717	1.1026	1.2996	1.0000
23	32	0.7512	1.0840	1.2996	1.0000
23	33	0.7313	1.0658	1.2996	1.0000
23	34	0.7120	1.0479	1.2996	1.0000
23	35	0.6931	1.0303	1.2996	1.0000
23	36	0.6748	1.0130	1.2996	1.0000
23	37	0.6570	0.9960	1.2996	1.0000
23	38	0.6396	0.9793	1.2996	1.0000
23	39	0.6227	0.9629	1.2996	1.0000
23	40	0.6063	0.9467	1.2996	1.0000
23	41	0.5903	0.9309	1.2996	1.0000
23	42	0.5747	0.9153	1.2996	1.0000
23	43	0.5596	0.8999	1.2996	1.0000
23	44	0.5448	0.8849	1.2996	1.0000
23	45	0.5305	0.8700	1.2996	1.0000
23	46	0.5165	0.8555	1.2996	1.0000
23	47	0.5029	0.8412	1.2996	1.0000
23	48	0.4897	0.8271	1.2996	1.0000
23	49	0.4768	0.8133	1.2996	1.0000
23	50	0.4643	0.7997	1.2996	1.0000
23	51	0.4521	0.7863	1.2996	1.0000
23	52	0.4403	0.7732	1.2996	1.0000
23	53	0.4287	0.7602	1.2996	1.0000
23	54	0.4175	0.7475	1.2996	1.0000
23	55	0.4066	0.7351	1.2996	1.0000
23	56	0.3959	0.7228	1.2996	1.0000
23	57	0.3855	0.7107	1.2996	1.0000
23	58	0.3755	0.6989	1.2996	1.0000
23	59	0.3656	0.6872	1.2996	1.0000
23	60	0.3561	0.6758	1.2996	1.0000
23	61	0.3468	0.6645	1.2996	1.0000
23	62	0.3377	0.6535	1.2996	1.0000
23	63	0.3289	0.6426	1.2996	1.0000
23	64+	0.3203	0.6319	1.2996	1.0000
24	0	1.0937	1.1715	0.7826	1.0000
24	1	1.0630	1.1508	0.7826	1.0000
24	2	1.0331	1.1304	0.7826	1.0000
24	3	1.0041	1.1105	0.7826	1.0000
24	4	0.9760	1.0909	0.7826	1.0000
24	5	0.9487	1.0716	0.7826	1.0000
24	6	1.5150	1.7294	1.2857	1.0000
24	7	1.4726	1.6989	1.2857	1.0000
24	8	1.4315	1.6690	1.2857	1.0000
24	9	1.3916	1.6395	1.2857	1.0000
24	10	1.3529	1.6107	1.2857	1.0000
24	11	1.3152	1.5823	1.2857	1.0000
24	12	1.2786	1.5545	1.2857	1.0000
24	13	1.2431	1.5272	1.2857	1.0000
24	14	1.2086	1.5003	1.2857	1.0000
24	15	1.1751	1.4740	1.2857	1.0000
24	16	1.1426	1.4481	1.2857	1.0000
24	17	1.1110	1.4227	1.2857	1.0000
24	18	1.0802	1.3978	1.2857	1.0000
24	19	1.0504	1.3733	1.2857	1.0000
24	20	1.0214	1.3493	1.2857	1.0000
24	21	0.9933	1.3256	1.2857	1.0000
24	22	0.9659	1.3025	1.2857	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
24	23	0.9393	1.2797	1.2857	1.0000
24	24	0.9135	1.2573	1.2857	1.0000
24	25	0.8884	1.2353	1.2857	1.0000
24	26	0.8640	1.2138	1.2857	1.0000
24	27	0.8403	1.1926	1.2857	1.0000
24	28	0.8173	1.1718	1.2857	1.0000
24	29	0.7949	1.1514	1.2857	1.0000
24	30	0.7731	1.1313	1.2857	1.0000
24	31	0.7520	1.1116	1.2857	1.0000
24	32	0.7314	1.0923	1.2857	1.0000
24	33	0.7115	1.0733	1.2857	1.0000
24	34	0.6921	1.0546	1.2857	1.0000
24	35	0.6732	1.0363	1.2857	1.0000
24	36	0.6549	1.0183	1.2857	1.0000
24	37	0.6371	1.0006	1.2857	1.0000
24	38	0.6197	0.9832	1.2857	1.0000
24	39	0.6029	0.9662	1.2857	1.0000
24	40	0.5865	0.9494	1.2857	1.0000
24	41	0.5706	0.9330	1.2857	1.0000
24	42	0.5552	0.9168	1.2857	1.0000
24	43	0.5401	0.9009	1.2857	1.0000
24	44	0.5255	0.8853	1.2857	1.0000
24	45	0.5113	0.8700	1.2857	1.0000
24	46	0.4975	0.8550	1.2857	1.0000
24	47	0.4840	0.8402	1.2857	1.0000
24	48	0.4709	0.8257	1.2857	1.0000
24	49	0.4582	0.8114	1.2857	1.0000
24	50	0.4459	0.7974	1.2857	1.0000
24	51	0.4339	0.7837	1.2857	1.0000
24	52	0.4222	0.7702	1.2857	1.0000
24	53	0.4108	0.7569	1.2857	1.0000
24	54	0.3998	0.7439	1.2857	1.0000
24	55	0.3891	0.7311	1.2857	1.0000
24	56	0.3786	0.7185	1.2857	1.0000
24	57	0.3685	0.7061	1.2857	1.0000
24	58	0.3586	0.6940	1.2857	1.0000
24	59	0.3490	0.6820	1.2857	1.0000
24	60	0.3396	0.6703	1.2857	1.0000
24	61	0.3305	0.6588	1.2857	1.0000
24	62	0.3217	0.6475	1.2857	1.0000
24	63	0.3131	0.6364	1.2857	1.0000
24	64+	0.3047	0.6255	1.2857	1.0000
25	0	1.0917	1.1975	0.7704	1.0000
25	1	1.0599	1.1755	0.7704	1.0000
25	2	1.0291	1.1539	0.7704	1.0000
25	3	0.9992	1.1327	0.7704	1.0000
25	4	0.9702	1.1119	0.7704	1.0000
25	5	0.9421	1.0915	0.7704	1.0000
25	6	1.5115	1.7703	1.2729	1.0000
25	7	1.4679	1.7379	1.2729	1.0000
25	8	1.4255	1.7061	1.2729	1.0000
25	9	1.3844	1.6750	1.2729	1.0000
25	10	1.3446	1.6443	1.2729	1.0000
25	11	1.3060	1.6143	1.2729	1.0000
25	12	1.2685	1.5849	1.2729	1.0000
25	13	1.2322	1.5561	1.2729	1.0000
25	14	1.1969	1.5277	1.2729	1.0000
25	15	1.1627	1.4999	1.2729	1.0000
25	16	1.1295	1.4726	1.2729	1.0000
25	17	1.0973	1.4459	1.2729	1.0000
25	18	1.0660	1.4196	1.2729	1.0000
25	19	1.0357	1.3939	1.2729	1.0000
25	20	1.0062	1.3686	1.2729	1.0000
25	21	0.9777	1.3439	1.2729	1.0000
25	22	0.9500	1.3196	1.2729	1.0000
25	23	0.9231	1.2957	1.2729	1.0000
25	24	0.8970	1.2723	1.2729	1.0000
25	25	0.8716	1.2493	1.2729	1.0000
25	26	0.8470	1.2268	1.2729	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
25	27	0.8232	1.2046	1.2729	1.0000
25	28	0.8000	1.1829	1.2729	1.0000
25	29	0.7775	1.1616	1.2729	1.0000
25	30	0.7556	1.1407	1.2729	1.0000
25	31	0.7344	1.1202	1.2729	1.0000
25	32	0.7138	1.1001	1.2729	1.0000
25	33	0.6938	1.0803	1.2729	1.0000
25	34	0.6744	1.0609	1.2729	1.0000
25	35	0.6556	1.0419	1.2729	1.0000
25	36	0.6373	1.0232	1.2729	1.0000
25	37	0.6195	1.0049	1.2729	1.0000
25	38	0.6022	0.9869	1.2729	1.0000
25	39	0.5855	0.9693	1.2729	1.0000
25	40	0.5692	0.9520	1.2729	1.0000
25	41	0.5534	0.9349	1.2729	1.0000
25	42	0.5380	0.9183	1.2729	1.0000
25	43	0.5231	0.9019	1.2729	1.0000
25	44	0.5086	0.8858	1.2729	1.0000
25	45	0.4945	0.8700	1.2729	1.0000
25	46	0.4808	0.8545	1.2729	1.0000
25	47	0.4675	0.8393	1.2729	1.0000
25	48	0.4546	0.8244	1.2729	1.0000
25	49	0.4421	0.8098	1.2729	1.0000
25	50	0.4299	0.7954	1.2729	1.0000
25	51	0.4181	0.7813	1.2729	1.0000
25	52	0.4066	0.7674	1.2729	1.0000
25	53	0.3954	0.7538	1.2729	1.0000
25	54	0.3845	0.7404	1.2729	1.0000
25	55	0.3740	0.7273	1.2729	1.0000
25	56	0.3637	0.7145	1.2729	1.0000
25	57	0.3538	0.7018	1.2729	1.0000
25	58	0.3441	0.6894	1.2729	1.0000
25	59	0.3347	0.6772	1.2729	1.0000
25	60	0.3255	0.6653	1.2729	1.0000
25	61	0.3166	0.6535	1.2729	1.0000
25	62	0.3080	0.6420	1.2729	1.0000
25	63	0.2996	0.6307	1.2729	1.0000
25	64+	0.2914	0.6196	1.2729	1.0000
26	0	1.0898	1.2233	0.7593	1.0000
26	1	1.0570	1.1999	0.7593	1.0000
26	2	1.0253	1.1770	0.7593	1.0000
26	3	0.9946	1.1546	0.7593	1.0000
26	4	0.9648	1.1327	0.7593	1.0000
26	5	0.9360	1.1111	0.7593	1.0000
26	6	1.5083	1.8106	1.2611	1.0000
26	7	1.4634	1.7762	1.2611	1.0000
26	8	1.4199	1.7426	1.2611	1.0000
26	9	1.3778	1.7096	1.2611	1.0000
26	10	1.3370	1.6773	1.2611	1.0000
26	11	1.2974	1.6456	1.2611	1.0000
26	12	1.2592	1.6146	1.2611	1.0000
26	13	1.2220	1.5841	1.2611	1.0000
26	14	1.1861	1.5543	1.2611	1.0000
26	15	1.1512	1.5251	1.2611	1.0000
26	16	1.1174	1.4964	1.2611	1.0000
26	17	1.0847	1.4683	1.2611	1.0000
26	18	1.0530	1.4408	1.2611	1.0000
26	19	1.0222	1.4138	1.2611	1.0000
26	20	0.9924	1.3874	1.2611	1.0000
26	21	0.9635	1.3615	1.2611	1.0000
26	22	0.9355	1.3360	1.2611	1.0000
26	23	0.9083	1.3111	1.2611	1.0000
26	24	0.8820	1.2866	1.2611	1.0000
26	25	0.8565	1.2627	1.2611	1.0000
26	26	0.8317	1.2392	1.2611	1.0000
26	27	0.8077	1.2162	1.2611	1.0000
26	28	0.7844	1.1935	1.2611	1.0000
26	29	0.7618	1.1714	1.2611	1.0000
26	30	0.7399	1.1497	1.2611	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
26	31	0.7187	1.1284	1.2611	1.0000
26	32	0.6981	1.1075	1.2611	1.0000
26	33	0.6781	1.0870	1.2611	1.0000
26	34	0.6587	1.0670	1.2611	1.0000
26	35	0.6398	1.0473	1.2611	1.0000
26	36	0.6216	1.0279	1.2611	1.0000
26	37	0.6039	1.0090	1.2611	1.0000
26	38	0.5867	0.9904	1.2611	1.0000
26	39	0.5700	0.9722	1.2611	1.0000
26	40	0.5538	0.9543	1.2611	1.0000
26	41	0.5381	0.9368	1.2611	1.0000
26	42	0.5228	0.9196	1.2611	1.0000
26	43	0.5080	0.9028	1.2611	1.0000
26	44	0.4937	0.8862	1.2611	1.0000
26	45	0.4797	0.8700	1.2611	1.0000
26	46	0.4662	0.8541	1.2611	1.0000
26	47	0.4531	0.8385	1.2611	1.0000
26	48	0.4403	0.8232	1.2611	1.0000
26	49	0.4279	0.8082	1.2611	1.0000
26	50	0.4159	0.7934	1.2611	1.0000
26	51	0.4042	0.7790	1.2611	1.0000
26	52	0.3929	0.7648	1.2611	1.0000
26	53	0.3819	0.7509	1.2611	1.0000
26	54	0.3712	0.7373	1.2611	1.0000
26	55	0.3608	0.7239	1.2611	1.0000
26	56	0.3508	0.7107	1.2611	1.0000
26	57	0.3410	0.6978	1.2611	1.0000
26	58	0.3315	0.6852	1.2611	1.0000
26	59	0.3223	0.6728	1.2611	1.0000
26	60	0.3133	0.6606	1.2611	1.0000
26	61	0.3046	0.6487	1.2611	1.0000
26	62	0.2961	0.6370	1.2611	1.0000
26	63	0.2879	0.6254	1.2611	1.0000
26	64+	0.2800	0.6142	1.2611	1.0000
27	0	1.0881	1.2488	0.7489	1.0000
27	1	1.0543	1.2241	0.7489	1.0000
27	2	1.0217	1.1999	0.7489	1.0000
27	3	0.9902	1.1763	0.7489	1.0000
27	4	0.9597	1.1531	0.7489	1.0000
27	5	0.9302	1.1304	0.7489	1.0000
27	6	1.5053	1.8501	1.2503	1.0000
27	7	1.4592	1.8138	1.2503	1.0000
27	8	1.4147	1.7783	1.2503	1.0000
27	9	1.3716	1.7435	1.2503	1.0000
27	10	1.3299	1.7095	1.2503	1.0000
27	11	1.2895	1.6761	1.2503	1.0000
27	12	1.2505	1.6435	1.2503	1.0000
27	13	1.2127	1.6115	1.2503	1.0000
27	14	1.1761	1.5802	1.2503	1.0000
27	15	1.1407	1.5496	1.2503	1.0000
27	16	1.1064	1.5195	1.2503	1.0000
27	17	1.0732	1.4901	1.2503	1.0000
27	18	1.0410	1.4613	1.2503	1.0000
27	19	1.0099	1.4331	1.2503	1.0000
27	20	0.9798	1.4055	1.2503	1.0000
27	21	0.9506	1.3784	1.2503	1.0000
27	22	0.9223	1.3519	1.2503	1.0000
27	23	0.8949	1.3259	1.2503	1.0000
27	24	0.8684	1.3004	1.2503	1.0000
27	25	0.8427	1.2755	1.2503	1.0000
27	26	0.8178	1.2511	1.2503	1.0000
27	27	0.7937	1.2272	1.2503	1.0000
27	28	0.7703	1.2037	1.2503	1.0000
27	29	0.7477	1.1808	1.2503	1.0000
27	30	0.7257	1.1583	1.2503	1.0000
27	31	0.7045	1.1362	1.2503	1.0000
27	32	0.6838	1.1146	1.2503	1.0000
27	33	0.6638	1.0934	1.2503	1.0000
27	34	0.6445	1.0727	1.2503	1.0000



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Merit Code	Years Experience	BI	PD	PIP	UMBI
27	35	0.6257	1.0523	1.2503	1.0000
27	36	0.6075	1.0324	1.2503	1.0000
27	37	0.5898	1.0129	1.2503	1.0000
27	38	0.5727	0.9938	1.2503	1.0000
27	39	0.5561	0.9750	1.2503	1.0000
27	40	0.5401	0.9566	1.2503	1.0000
27	41	0.5245	0.9386	1.2503	1.0000
27	42	0.5093	0.9209	1.2503	1.0000
27	43	0.4947	0.9036	1.2503	1.0000
27	44	0.4804	0.8866	1.2503	1.0000
27	45	0.4666	0.8700	1.2503	1.0000
27	46	0.4532	0.8537	1.2503	1.0000
27	47	0.4402	0.8377	1.2503	1.0000
27	48	0.4276	0.8220	1.2503	1.0000
27	49	0.4154	0.8067	1.2503	1.0000
27	50	0.4035	0.7916	1.2503	1.0000
27	51	0.3920	0.7769	1.2503	1.0000
27	52	0.3809	0.7624	1.2503	1.0000
27	53	0.3700	0.7482	1.2503	1.0000
27	54	0.3595	0.7343	1.2503	1.0000
27	55	0.3493	0.7206	1.2503	1.0000
27	56	0.3394	0.7073	1.2503	1.0000
27	57	0.3298	0.6941	1.2503	1.0000
27	58	0.3205	0.6813	1.2503	1.0000
27	59	0.3114	0.6687	1.2503	1.0000
27	60	0.3026	0.6563	1.2503	1.0000
27	61	0.2941	0.6442	1.2503	1.0000
27	62	0.2858	0.6323	1.2503	1.0000
27	63	0.2778	0.6206	1.2503	1.0000
27	64+	0.2700	0.6092	1.2503	1.0000
28	0	1.0864	1.2740	0.7394	1.0000
28	1	1.0518	1.2480	0.7394	1.0000
28	2	1.0184	1.2225	0.7394	1.0000
28	3	0.9861	1.1976	0.7394	1.0000
28	4	0.9549	1.1733	0.7394	1.0000
28	5	0.9248	1.1494	0.7394	1.0000
28	6	1.5025	1.8890	1.2402	1.0000
28	7	1.4554	1.8507	1.2402	1.0000
28	8	1.4098	1.8134	1.2402	1.0000
28	9	1.3658	1.7767	1.2402	1.0000
28	10	1.3233	1.7410	1.2402	1.0000
28	11	1.2821	1.7060	1.2402	1.0000
28	12	1.2424	1.6717	1.2402	1.0000
28	13	1.2040	1.6382	1.2402	1.0000
28	14	1.1668	1.6054	1.2402	1.0000
28	15	1.1309	1.5733	1.2402	1.0000
28	16	1.0961	1.5419	1.2402	1.0000
28	17	1.0625	1.5112	1.2402	1.0000
28	18	1.0300	1.4811	1.2402	1.0000
28	19	0.9985	1.4517	1.2402	1.0000
28	20	0.9681	1.4229	1.2402	1.0000
28	21	0.9387	1.3948	1.2402	1.0000
28	22	0.9102	1.3672	1.2402	1.0000
28	23	0.8826	1.3402	1.2402	1.0000
28	24	0.8559	1.3138	1.2402	1.0000
28	25	0.8301	1.2879	1.2402	1.0000
28	26	0.8051	1.2626	1.2402	1.0000
28	27	0.7809	1.2378	1.2402	1.0000
28	28	0.7575	1.2135	1.2402	1.0000
28	29	0.7348	1.1897	1.2402	1.0000
28	30	0.7128	1.1665	1.2402	1.0000
28	31	0.6916	1.1437	1.2402	1.0000
28	32	0.6710	1.1214	1.2402	1.0000
28	33	0.6510	1.0995	1.2402	1.0000
28	34	0.6317	1.0781	1.2402	1.0000
28	35	0.6129	1.0572	1.2402	1.0000
28	36	0.5948	1.0367	1.2402	1.0000
28	37	0.5772	1.0166	1.2402	1.0000
28	38	0.5602	0.9969	1.2402	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
28	39	0.5437	0.9776	1.2402	1.0000
28	40	0.5277	0.9588	1.2402	1.0000
28	41	0.5122	0.9403	1.2402	1.0000
28	42	0.4972	0.9221	1.2402	1.0000
28	43	0.4827	0.9044	1.2402	1.0000
28	44	0.4686	0.8870	1.2402	1.0000
28	45	0.4549	0.8700	1.2402	1.0000
28	46	0.4416	0.8533	1.2402	1.0000
28	47	0.4288	0.8370	1.2402	1.0000
28	48	0.4163	0.8210	1.2402	1.0000
28	49	0.4043	0.8053	1.2402	1.0000
28	50	0.3926	0.7899	1.2402	1.0000
28	51	0.3812	0.7749	1.2402	1.0000
28	52	0.3702	0.7601	1.2402	1.0000
28	53	0.3595	0.7457	1.2402	1.0000
28	54	0.3491	0.7315	1.2402	1.0000
28	55	0.3391	0.7176	1.2402	1.0000
28	56	0.3294	0.7040	1.2402	1.0000
28	57	0.3199	0.6907	1.2402	1.0000
28	58	0.3107	0.6776	1.2402	1.0000
28	59	0.3018	0.6648	1.2402	1.0000
28	60	0.2932	0.6523	1.2402	1.0000
28	61	0.2848	0.6400	1.2402	1.0000
28	62	0.2767	0.6279	1.2402	1.0000
28	63	0.2688	0.6161	1.2402	1.0000
28	64+	0.2612	0.6045	1.2402	1.0000
29	0	1.0848	1.2991	0.7305	1.0000
29	1	1.0493	1.2717	0.7305	1.0000
29	2	1.0152	1.2449	0.7305	1.0000
29	3	0.9822	1.2187	0.7305	1.0000
29	4	0.9504	1.1931	0.7305	1.0000
29	5	0.9197	1.1681	0.7305	1.0000
29	6	1.4998	1.9272	1.2309	1.0000
29	7	1.4517	1.8870	1.2309	1.0000
29	8	1.4052	1.8477	1.2309	1.0000
29	9	1.3604	1.8093	1.2309	1.0000
29	10	1.3171	1.7718	1.2309	1.0000
29	11	1.2752	1.7351	1.2309	1.0000
29	12	1.2349	1.6993	1.2309	1.0000
29	13	1.1959	1.6642	1.2309	1.0000
29	14	1.1582	1.6300	1.2309	1.0000
29	15	1.1218	1.5964	1.2309	1.0000
29	16	1.0866	1.5637	1.2309	1.0000
29	17	1.0526	1.5317	1.2309	1.0000
29	18	1.0198	1.5004	1.2309	1.0000
29	19	0.9881	1.4698	1.2309	1.0000
29	20	0.9574	1.4398	1.2309	1.0000
29	21	0.9277	1.4106	1.2309	1.0000
29	22	0.8990	1.3819	1.2309	1.0000
29	23	0.8713	1.3540	1.2309	1.0000
29	24	0.8445	1.3266	1.2309	1.0000
29	25	0.8186	1.2998	1.2309	1.0000
29	26	0.7935	1.2736	1.2309	1.0000
29	27	0.7692	1.2479	1.2309	1.0000
29	28	0.7457	1.2228	1.2309	1.0000
29	29	0.7230	1.1983	1.2309	1.0000
29	30	0.7011	1.1743	1.2309	1.0000
29	31	0.6798	1.1508	1.2309	1.0000
29	32	0.6592	1.1278	1.2309	1.0000
29	33	0.6393	1.1053	1.2309	1.0000
29	34	0.6200	1.0833	1.2309	1.0000
29	35	0.6014	1.0618	1.2309	1.0000
29	36	0.5833	1.0407	1.2309	1.0000
29	37	0.5658	1.0201	1.2309	1.0000
29	38	0.5489	0.9999	1.2309	1.0000
29	39	0.5325	0.9801	1.2309	1.0000
29	40	0.5166	0.9608	1.2309	1.0000
29	41	0.5012	0.9419	1.2309	1.0000
29	42	0.4863	0.9233	1.2309	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
29	43	0.4719	0.9052	1.2309	1.0000
29	44	0.4579	0.8874	1.2309	1.0000
29	45	0.4444	0.8700	1.2309	1.0000
29	46	0.4312	0.8530	1.2309	1.0000
29	47	0.4185	0.8363	1.2309	1.0000
29	48	0.4062	0.8200	1.2309	1.0000
29	49	0.3943	0.8040	1.2309	1.0000
29	50	0.3827	0.7883	1.2309	1.0000
29	51	0.3715	0.7730	1.2309	1.0000
29	52	0.3606	0.7580	1.2309	1.0000
29	53	0.3501	0.7433	1.2309	1.0000
29	54	0.3399	0.7289	1.2309	1.0000
29	55	0.3300	0.7148	1.2309	1.0000
29	56	0.3204	0.7010	1.2309	1.0000
29	57	0.3111	0.6874	1.2309	1.0000
29	58	0.3021	0.6742	1.2309	1.0000
29	59	0.2933	0.6612	1.2309	1.0000
29	60	0.2848	0.6485	1.2309	1.0000
29	61	0.2766	0.6360	1.2309	1.0000
29	62	0.2686	0.6238	1.2309	1.0000
29	63	0.2609	0.6119	1.2309	1.0000
29	64+	0.2534	0.6002	1.2309	1.0000
30	0	1.0833	1.3240	0.7222	1.0000
30	1	1.0470	1.2951	0.7222	1.0000
30	2	1.0121	1.2670	0.7222	1.0000
30	3	0.9785	1.2395	0.7222	1.0000
30	4	0.9461	1.2127	0.7222	1.0000
30	5	0.9149	1.1866	0.7222	1.0000
30	6	1.4973	1.9648	1.2222	1.0000
30	7	1.4482	1.9226	1.2222	1.0000
30	8	1.4009	1.8814	1.2222	1.0000
30	9	1.3553	1.8412	1.2222	1.0000
30	10	1.3112	1.8019	1.2222	1.0000
30	11	1.2688	1.7636	1.2222	1.0000
30	12	1.2278	1.7261	1.2222	1.0000
30	13	1.1883	1.6896	1.2222	1.0000
30	14	1.1501	1.6538	1.2222	1.0000
30	15	1.1133	1.6189	1.2222	1.0000
30	16	1.0778	1.5849	1.2222	1.0000
30	17	1.0435	1.5516	1.2222	1.0000
30	18	1.0103	1.5190	1.2222	1.0000
30	19	0.9784	1.4873	1.2222	1.0000
30	20	0.9474	1.4562	1.2222	1.0000
30	21	0.9176	1.4259	1.2222	1.0000
30	22	0.8888	1.3962	1.2222	1.0000
30	23	0.8609	1.3672	1.2222	1.0000
30	24	0.8340	1.3389	1.2222	1.0000
30	25	0.8079	1.3112	1.2222	1.0000
30	26	0.7828	1.2841	1.2222	1.0000
30	27	0.7585	1.2577	1.2222	1.0000
30	28	0.7350	1.2318	1.2222	1.0000
30	29	0.7123	1.2065	1.2222	1.0000
30	30	0.6903	1.1818	1.2222	1.0000
30	31	0.6691	1.1577	1.2222	1.0000
30	32	0.6485	1.1340	1.2222	1.0000
30	33	0.6286	1.1109	1.2222	1.0000
30	34	0.6094	1.0883	1.2222	1.0000
30	35	0.5908	1.0662	1.2222	1.0000
30	36	0.5728	1.0446	1.2222	1.0000
30	37	0.5554	1.0234	1.2222	1.0000
30	38	0.5386	1.0027	1.2222	1.0000
30	39	0.5223	0.9825	1.2222	1.0000
30	40	0.5065	0.9627	1.2222	1.0000
30	41	0.4912	0.9433	1.2222	1.0000
30	42	0.4764	0.9244	1.2222	1.0000
30	43	0.4621	0.9059	1.2222	1.0000
30	44	0.4483	0.8877	1.2222	1.0000
30	45	0.4348	0.8700	1.2222	1.0000
30	46	0.4219	0.8526	1.2222	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
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Merit Code	Years Experience	BI	PD	PIP	UMBI
30	47	0.4093	0.8357	1.2222	1.0000
30	48	0.3971	0.8190	1.2222	1.0000
30	49	0.3853	0.8028	1.2222	1.0000
30	50	0.3738	0.7868	1.2222	1.0000
30	51	0.3628	0.7712	1.2222	1.0000
30	52	0.3520	0.7560	1.2222	1.0000
30	53	0.3416	0.7411	1.2222	1.0000
30	54	0.3316	0.7264	1.2222	1.0000
30	55	0.3218	0.7121	1.2222	1.0000
30	56	0.3124	0.6981	1.2222	1.0000
30	57	0.3032	0.6844	1.2222	1.0000
30	58	0.2943	0.6710	1.2222	1.0000
30	59	0.2857	0.6579	1.2222	1.0000
30	60	0.2774	0.6450	1.2222	1.0000
30	61	0.2693	0.6324	1.2222	1.0000
30	62	0.2614	0.6201	1.2222	1.0000
30	63	0.2538	0.6080	1.2222	1.0000
30	64+	0.2465	0.5961	1.2222	1.0000
31	0	1.0818	1.3486	0.7145	1.0000
31	1	1.0448	1.3183	0.7145	1.0000
31	2	1.0093	1.2888	0.7145	1.0000
31	3	0.9750	1.2600	0.7145	1.0000
31	4	0.9421	1.2320	0.7145	1.0000
31	5	0.9103	1.2047	0.7145	1.0000
31	6	1.4950	2.0018	1.2140	1.0000
31	7	1.4450	1.9576	1.2140	1.0000
31	8	1.3969	1.9145	1.2140	1.0000
31	9	1.3505	1.8724	1.2140	1.0000
31	10	1.3058	1.8314	1.2140	1.0000
31	11	1.2627	1.7914	1.2140	1.0000
31	12	1.2212	1.7524	1.2140	1.0000
31	13	1.1812	1.7143	1.2140	1.0000
31	14	1.1426	1.6771	1.2140	1.0000
31	15	1.1054	1.6409	1.2140	1.0000
31	16	1.0695	1.6054	1.2140	1.0000
31	17	1.0350	1.5709	1.2140	1.0000
31	18	1.0015	1.5371	1.2140	1.0000
31	19	0.9693	1.5042	1.2140	1.0000
31	20	0.9382	1.4720	1.2140	1.0000
31	21	0.9082	1.4406	1.2140	1.0000
31	22	0.8792	1.4100	1.2140	1.0000
31	23	0.8512	1.3800	1.2140	1.0000
31	24	0.8242	1.3508	1.2140	1.0000
31	25	0.7981	1.3222	1.2140	1.0000
31	26	0.7729	1.2943	1.2140	1.0000
31	27	0.7486	1.2671	1.2140	1.0000
31	28	0.7251	1.2404	1.2140	1.0000
31	29	0.7024	1.2144	1.2140	1.0000
31	30	0.6804	1.1890	1.2140	1.0000
31	31	0.6592	1.1642	1.2140	1.0000
31	32	0.6387	1.1399	1.2140	1.0000
31	33	0.6189	1.1162	1.2140	1.0000
31	34	0.5997	1.0930	1.2140	1.0000
31	35	0.5812	1.0704	1.2140	1.0000
31	36	0.5633	1.0482	1.2140	1.0000
31	37	0.5459	1.0266	1.2140	1.0000
31	38	0.5292	1.0054	1.2140	1.0000
31	39	0.5130	0.9848	1.2140	1.0000
31	40	0.4973	0.9645	1.2140	1.0000
31	41	0.4821	0.9448	1.2140	1.0000
31	42	0.4674	0.9254	1.2140	1.0000
31	43	0.4532	0.9066	1.2140	1.0000
31	44	0.4395	0.8881	1.2140	1.0000
31	45	0.4262	0.8700	1.2140	1.0000
31	46	0.4133	0.8523	1.2140	1.0000
31	47	0.4009	0.8350	1.2140	1.0000
31	48	0.3888	0.8181	1.2140	1.0000
31	49	0.3771	0.8016	1.2140	1.0000
31	50	0.3658	0.7854	1.2140	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
31	51	0.3549	0.7696	1.2140	1.0000
31	52	0.3443	0.7541	1.2140	1.0000
31	53	0.3340	0.7390	1.2140	1.0000
31	54	0.3241	0.7241	1.2140	1.0000
31	55	0.3144	0.7096	1.2140	1.0000
31	56	0.3051	0.6955	1.2140	1.0000
31	57	0.2961	0.6816	1.2140	1.0000
31	58	0.2873	0.6680	1.2140	1.0000
31	59	0.2788	0.6547	1.2140	1.0000
31	60	0.2706	0.6417	1.2140	1.0000
31	61	0.2627	0.6290	1.2140	1.0000
31	62	0.2549	0.6165	1.2140	1.0000
31	63	0.2475	0.6043	1.2140	1.0000
31	64+	0.2402	0.5924	1.2140	1.0000
32	0	1.0804	1.3730	0.7072	1.0000
32	1	1.0427	1.3413	0.7072	1.0000
32	2	1.0065	1.3104	0.7072	1.0000
32	3	0.9717	1.2804	0.7072	1.0000
32	4	0.9382	1.2511	0.7072	1.0000
32	5	0.9060	1.2225	0.7072	1.0000
32	6	1.4928	2.0381	1.2064	1.0000
32	7	1.4419	1.9920	1.2064	1.0000
32	8	1.3930	1.9469	1.2064	1.0000
32	9	1.3460	1.9031	1.2064	1.0000
32	10	1.3007	1.8603	1.2064	1.0000
32	11	1.2571	1.8186	1.2064	1.0000
32	12	1.2151	1.7781	1.2064	1.0000
32	13	1.1746	1.7385	1.2064	1.0000
32	14	1.1356	1.6998	1.2064	1.0000
32	15	1.0981	1.6622	1.2064	1.0000
32	16	1.0619	1.6255	1.2064	1.0000
32	17	1.0270	1.5897	1.2064	1.0000
32	18	0.9933	1.5547	1.2064	1.0000
32	19	0.9609	1.5206	1.2064	1.0000
32	20	0.9296	1.4874	1.2064	1.0000
32	21	0.8995	1.4549	1.2064	1.0000
32	22	0.8704	1.4233	1.2064	1.0000
32	23	0.8423	1.3924	1.2064	1.0000
32	24	0.8152	1.3623	1.2064	1.0000
32	25	0.7891	1.3328	1.2064	1.0000
32	26	0.7638	1.3041	1.2064	1.0000
32	27	0.7395	1.2761	1.2064	1.0000
32	28	0.7159	1.2487	1.2064	1.0000
32	29	0.6932	1.2220	1.2064	1.0000
32	30	0.6713	1.1959	1.2064	1.0000
32	31	0.6501	1.1705	1.2064	1.0000
32	32	0.6296	1.1456	1.2064	1.0000
32	33	0.6099	1.1213	1.2064	1.0000
32	34	0.5908	1.0975	1.2064	1.0000
32	35	0.5723	1.0744	1.2064	1.0000
32	36	0.5545	1.0517	1.2064	1.0000
32	37	0.5372	1.0296	1.2064	1.0000
32	38	0.5206	1.0080	1.2064	1.0000
32	39	0.5044	0.9869	1.2064	1.0000
32	40	0.4889	0.9663	1.2064	1.0000
32	41	0.4738	0.9461	1.2064	1.0000
32	42	0.4592	0.9264	1.2064	1.0000
32	43	0.4451	0.9072	1.2064	1.0000
32	44	0.4315	0.8884	1.2064	1.0000
32	45	0.4183	0.8700	1.2064	1.0000
32	46	0.4056	0.8520	1.2064	1.0000
32	47	0.3932	0.8344	1.2064	1.0000
32	48	0.3813	0.8173	1.2064	1.0000
32	49	0.3697	0.8005	1.2064	1.0000
32	50	0.3585	0.7841	1.2064	1.0000
32	51	0.3477	0.7680	1.2064	1.0000
32	52	0.3372	0.7523	1.2064	1.0000
32	53	0.3271	0.7370	1.2064	1.0000
32	54	0.3173	0.7220	1.2064	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
32	55	0.3078	0.7073	1.2064	1.0000
32	56	0.2985	0.6930	1.2064	1.0000
32	57	0.2896	0.6789	1.2064	1.0000
32	58	0.2810	0.6652	1.2064	1.0000
32	59	0.2726	0.6517	1.2064	1.0000
32	60	0.2645	0.6386	1.2064	1.0000
32	61	0.2567	0.6258	1.2064	1.0000
32	62	0.2491	0.6132	1.2064	1.0000
32	63	0.2417	0.6009	1.2064	1.0000
32	64+	0.2346	0.5888	1.2064	1.0000
33	0	1.0791	1.3972	0.7004	1.0000
33	1	1.0407	1.3640	0.7004	1.0000
33	2	1.0039	1.3318	0.7004	1.0000
33	3	0.9685	1.3004	0.7004	1.0000
33	4	0.9346	1.2699	0.7004	1.0000
33	5	0.9019	1.2401	0.7004	1.0000
33	6	1.4906	2.0739	1.1993	1.0000
33	7	1.4390	2.0257	1.1993	1.0000
33	8	1.3894	1.9788	1.1993	1.0000
33	9	1.3417	1.9331	1.1993	1.0000
33	10	1.2958	1.8886	1.1993	1.0000
33	11	1.2517	1.8453	1.1993	1.0000
33	12	1.2093	1.8031	1.1993	1.0000
33	13	1.1684	1.7620	1.1993	1.0000
33	14	1.1290	1.7219	1.1993	1.0000
33	15	1.0911	1.6829	1.1993	1.0000
33	16	1.0547	1.6449	1.1993	1.0000
33	17	1.0195	1.6078	1.1993	1.0000
33	18	0.9857	1.5717	1.1993	1.0000
33	19	0.9531	1.5366	1.1993	1.0000
33	20	0.9216	1.5023	1.1993	1.0000
33	21	0.8913	1.4688	1.1993	1.0000
33	22	0.8621	1.4362	1.1993	1.0000
33	23	0.8340	1.4044	1.1993	1.0000
33	24	0.8068	1.3733	1.1993	1.0000
33	25	0.7806	1.3431	1.1993	1.0000
33	26	0.7554	1.3136	1.1993	1.0000
33	27	0.7310	1.2848	1.1993	1.0000
33	28	0.7075	1.2567	1.1993	1.0000
33	29	0.6848	1.2293	1.1993	1.0000
33	30	0.6629	1.2026	1.1993	1.0000
33	31	0.6417	1.1765	1.1993	1.0000
33	32	0.6213	1.1510	1.1993	1.0000
33	33	0.6016	1.1261	1.1993	1.0000
33	34	0.5825	1.1019	1.1993	1.0000
33	35	0.5641	1.0782	1.1993	1.0000
33	36	0.5464	1.0551	1.1993	1.0000
33	37	0.5292	1.0325	1.1993	1.0000
33	38	0.5126	1.0105	1.1993	1.0000
33	39	0.4966	0.9890	1.1993	1.0000
33	40	0.4811	0.9680	1.1993	1.0000
33	41	0.4661	0.9474	1.1993	1.0000
33	42	0.4517	0.9274	1.1993	1.0000
33	43	0.4377	0.9078	1.1993	1.0000
33	44	0.4242	0.8887	1.1993	1.0000
33	45	0.4111	0.8700	1.1993	1.0000
33	46	0.3984	0.8517	1.1993	1.0000
33	47	0.3862	0.8339	1.1993	1.0000
33	48	0.3744	0.8165	1.1993	1.0000
33	49	0.3629	0.7994	1.1993	1.0000
33	50	0.3519	0.7828	1.1993	1.0000
33	51	0.3412	0.7665	1.1993	1.0000
33	52	0.3308	0.7506	1.1993	1.0000
33	53	0.3208	0.7351	1.1993	1.0000
33	54	0.3111	0.7199	1.1993	1.0000
33	55	0.3017	0.7051	1.1993	1.0000
33	56	0.2926	0.6906	1.1993	1.0000
33	57	0.2838	0.6764	1.1993	1.0000
33	58	0.2752	0.6625	1.1993	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
33	59	0.2670	0.6490	1.1993	1.0000
33	60	0.2590	0.6357	1.1993	1.0000
33	61	0.2513	0.6227	1.1993	1.0000
33	62	0.2438	0.6101	1.1993	1.0000
33	63	0.2365	0.5977	1.1993	1.0000
33	64+	0.2295	0.5855	1.1993	1.0000
34	0	1.0778	1.4212	0.6940	1.0000
34	1	1.0388	1.3866	0.6940	1.0000
34	2	1.0014	1.3529	0.6940	1.0000
34	3	0.9655	1.3202	0.6940	1.0000
34	4	0.9311	1.2884	0.6940	1.0000
34	5	0.8981	1.2575	0.6940	1.0000
34	6	1.4886	2.1091	1.1925	1.0000
34	7	1.4363	2.0589	1.1925	1.0000
34	8	1.3860	2.0100	1.1925	1.0000
34	9	1.3377	1.9626	1.1925	1.0000
34	10	1.2913	1.9163	1.1925	1.0000
34	11	1.2467	1.8713	1.1925	1.0000
34	12	1.2038	1.8276	1.1925	1.0000
34	13	1.1625	1.7850	1.1925	1.0000
34	14	1.1228	1.7435	1.1925	1.0000
34	15	1.0847	1.7031	1.1925	1.0000
34	16	1.0479	1.6638	1.1925	1.0000
34	17	1.0125	1.6256	1.1925	1.0000
34	18	0.9785	1.5883	1.1925	1.0000
34	19	0.9457	1.5520	1.1925	1.0000
34	20	0.9142	1.5167	1.1925	1.0000
34	21	0.8837	1.4822	1.1925	1.0000
34	22	0.8544	1.4486	1.1925	1.0000
34	23	0.8262	1.4159	1.1925	1.0000
34	24	0.7990	1.3840	1.1925	1.0000
34	25	0.7728	1.3530	1.1925	1.0000
34	26	0.7475	1.3227	1.1925	1.0000
34	27	0.7231	1.2932	1.1925	1.0000
34	28	0.6996	1.2644	1.1925	1.0000
34	29	0.6769	1.2363	1.1925	1.0000
34	30	0.6550	1.2090	1.1925	1.0000
34	31	0.6339	1.1823	1.1925	1.0000
34	32	0.6135	1.1562	1.1925	1.0000
34	33	0.5939	1.1308	1.1925	1.0000
34	34	0.5749	1.1061	1.1925	1.0000
34	35	0.5566	1.0819	1.1925	1.0000
34	36	0.5389	1.0583	1.1925	1.0000
34	37	0.5218	1.0353	1.1925	1.0000
34	38	0.5053	1.0128	1.1925	1.0000
34	39	0.4894	0.9909	1.1925	1.0000
34	40	0.4740	0.9695	1.1925	1.0000
34	41	0.4591	0.9486	1.1925	1.0000
34	42	0.4447	0.9283	1.1925	1.0000
34	43	0.4308	0.9084	1.1925	1.0000
34	44	0.4174	0.8890	1.1925	1.0000
34	45	0.4045	0.8700	1.1925	1.0000
34	46	0.3919	0.8515	1.1925	1.0000
34	47	0.3798	0.8334	1.1925	1.0000
34	48	0.3681	0.8157	1.1925	1.0000
34	49	0.3567	0.7985	1.1925	1.0000
34	50	0.3458	0.7816	1.1925	1.0000
34	51	0.3352	0.7651	1.1925	1.0000
34	52	0.3249	0.7491	1.1925	1.0000
34	53	0.3150	0.7333	1.1925	1.0000
34	54	0.3054	0.7180	1.1925	1.0000
34	55	0.2961	0.7030	1.1925	1.0000
34	56	0.2871	0.6883	1.1925	1.0000
34	57	0.2784	0.6740	1.1925	1.0000
34	58	0.2700	0.6600	1.1925	1.0000
34	59	0.2618	0.6463	1.1925	1.0000
34	60	0.2540	0.6330	1.1925	1.0000
34	61	0.2463	0.6199	1.1925	1.0000
34	62	0.2389	0.6071	1.1925	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
34	63	0.2318	0.5946	1.1925	1.0000
34	64+	0.2248	0.5824	1.1925	1.0000
35	0	1.0767	1.4450	0.6880	1.0000
35	1	1.0370	1.4088	0.6880	1.0000
35	2	0.9991	1.3738	0.6880	1.0000
35	3	0.9627	1.3397	0.6880	1.0000
35	4	0.9278	1.3067	0.6880	1.0000
35	5	0.8944	1.2746	0.6880	1.0000
35	6	1.4868	2.1437	1.1862	1.0000
35	7	1.4337	2.0915	1.1862	1.0000
35	8	1.3828	2.0407	1.1862	1.0000
35	9	1.3339	1.9914	1.1862	1.0000
35	10	1.2870	1.9435	1.1862	1.0000
35	11	1.2419	1.8969	1.1862	1.0000
35	12	1.1986	1.8515	1.1862	1.0000
35	13	1.1570	1.8075	1.1862	1.0000
35	14	1.1170	1.7646	1.1862	1.0000
35	15	1.0785	1.7229	1.1862	1.0000
35	16	1.0416	1.6823	1.1862	1.0000
35	17	1.0060	1.6428	1.1862	1.0000
35	18	0.9718	1.6044	1.1862	1.0000
35	19	0.9388	1.5670	1.1862	1.0000
35	20	0.9071	1.5306	1.1862	1.0000
35	21	0.8766	1.4952	1.1862	1.0000
35	22	0.8473	1.4607	1.1862	1.0000
35	23	0.8190	1.4271	1.1862	1.0000
35	24	0.7917	1.3944	1.1862	1.0000
35	25	0.7654	1.3625	1.1862	1.0000
35	26	0.7401	1.3315	1.1862	1.0000
35	27	0.7158	1.3012	1.1862	1.0000
35	28	0.6923	1.2718	1.1862	1.0000
35	29	0.6696	1.2431	1.1862	1.0000
35	30	0.6477	1.2151	1.1862	1.0000
35	31	0.6267	1.1878	1.1862	1.0000
35	32	0.6063	1.1612	1.1862	1.0000
35	33	0.5867	1.1353	1.1862	1.0000
35	34	0.5678	1.1100	1.1862	1.0000
35	35	0.5496	1.0854	1.1862	1.0000
35	36	0.5320	1.0614	1.1862	1.0000
35	37	0.5150	1.0379	1.1862	1.0000
35	38	0.4985	1.0151	1.1862	1.0000
35	39	0.4827	0.9928	1.1862	1.0000
35	40	0.4674	0.9710	1.1862	1.0000
35	41	0.4526	0.9498	1.1862	1.0000
35	42	0.4383	0.9291	1.1862	1.0000
35	43	0.4245	0.9089	1.1862	1.0000
35	44	0.4112	0.8892	1.1862	1.0000
35	45	0.3983	0.8700	1.1862	1.0000
35	46	0.3859	0.8512	1.1862	1.0000
35	47	0.3739	0.8329	1.1862	1.0000
35	48	0.3622	0.8150	1.1862	1.0000
35	49	0.3510	0.7975	1.1862	1.0000
35	50	0.3401	0.7805	1.1862	1.0000
35	51	0.3296	0.7638	1.1862	1.0000
35	52	0.3195	0.7475	1.1862	1.0000
35	53	0.3097	0.7317	1.1862	1.0000
35	54	0.3002	0.7162	1.1862	1.0000
35	55	0.2910	0.7010	1.1862	1.0000
35	56	0.2821	0.6862	1.1862	1.0000
35	57	0.2735	0.6718	1.1862	1.0000
35	58	0.2652	0.6576	1.1862	1.0000
35	59	0.2571	0.6439	1.1862	1.0000
35	60	0.2493	0.6304	1.1862	1.0000
35	61	0.2418	0.6172	1.1862	1.0000
35	62	0.2345	0.6043	1.1862	1.0000
35	63	0.2274	0.5918	1.1862	1.0000
35	64+	0.2206	0.5795	1.1862	1.0000
36	0	1.0755	1.4685	0.6823	1.0000
36	1	1.0353	1.4309	0.6823	1.0000



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\*\*Merit Code 97 Excellent Driver Discount  
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Merit Code	Years Experience	BI	PD	PIP	UMBI
36	2	0.9968	1.3944	0.6823	1.0000
36	3	0.9599	1.3590	0.6823	1.0000
36	4	0.9247	1.3247	0.6823	1.0000
36	5	0.8909	1.2914	0.6823	1.0000
36	6	1.4849	2.1778	1.1803	1.0000
36	7	1.4312	2.1236	1.1803	1.0000
36	8	1.3797	2.0709	1.1803	1.0000
36	9	1.3303	2.0198	1.1803	1.0000
36	10	1.2829	1.9701	1.1803	1.0000
36	11	1.2374	1.9218	1.1803	1.0000
36	12	1.1937	1.8749	1.1803	1.0000
36	13	1.1518	1.8294	1.1803	1.0000
36	14	1.1115	1.7851	1.1803	1.0000
36	15	1.0728	1.7421	1.1803	1.0000
36	16	1.0356	1.7003	1.1803	1.0000
36	17	0.9998	1.6596	1.1803	1.0000
36	18	0.9654	1.6200	1.1803	1.0000
36	19	0.9324	1.5816	1.1803	1.0000
36	20	0.9006	1.5442	1.1803	1.0000
36	21	0.8700	1.5078	1.1803	1.0000
36	22	0.8405	1.4724	1.1803	1.0000
36	23	0.8122	1.4379	1.1803	1.0000
36	24	0.7849	1.4044	1.1803	1.0000
36	25	0.7586	1.3717	1.1803	1.0000
36	26	0.7333	1.3400	1.1803	1.0000
36	27	0.7089	1.3090	1.1803	1.0000
36	28	0.6854	1.2789	1.1803	1.0000
36	29	0.6628	1.2496	1.1803	1.0000
36	30	0.6410	1.2210	1.1803	1.0000
36	31	0.6199	1.1932	1.1803	1.0000
36	32	0.5996	1.1660	1.1803	1.0000
36	33	0.5801	1.1396	1.1803	1.0000
36	34	0.5612	1.1139	1.1803	1.0000
36	35	0.5431	1.0888	1.1803	1.0000
36	36	0.5255	1.0643	1.1803	1.0000
36	37	0.5086	1.0405	1.1803	1.0000
36	38	0.4922	1.0172	1.1803	1.0000
36	39	0.4765	0.9946	1.1803	1.0000
36	40	0.4613	0.9725	1.1803	1.0000
36	41	0.4466	0.9510	1.1803	1.0000
36	42	0.4324	0.9299	1.1803	1.0000
36	43	0.4187	0.9095	1.1803	1.0000
36	44	0.4054	0.8895	1.1803	1.0000
36	45	0.3927	0.8700	1.1803	1.0000
36	46	0.3803	0.8510	1.1803	1.0000
36	47	0.3684	0.8324	1.1803	1.0000
36	48	0.3569	0.8143	1.1803	1.0000
36	49	0.3457	0.7966	1.1803	1.0000
36	50	0.3349	0.7794	1.1803	1.0000
36	51	0.3245	0.7625	1.1803	1.0000
36	52	0.3145	0.7461	1.1803	1.0000
36	53	0.3048	0.7301	1.1803	1.0000
36	54	0.2954	0.7144	1.1803	1.0000
36	55	0.2863	0.6991	1.1803	1.0000
36	56	0.2775	0.6842	1.1803	1.0000
36	57	0.2690	0.6696	1.1803	1.0000
36	58	0.2607	0.6554	1.1803	1.0000
36	59	0.2528	0.6415	1.1803	1.0000
36	60	0.2451	0.6279	1.1803	1.0000
36	61	0.2376	0.6147	1.1803	1.0000
36	62	0.2304	0.6017	1.1803	1.0000
36	63	0.2234	0.5891	1.1803	1.0000
36	64+	0.2167	0.5767	1.1803	1.0000
37	0	1.0744	1.4919	0.6770	1.0000
37	1	1.0336	1.4528	0.6770	1.0000
37	2	0.9946	1.4148	0.6770	1.0000
37	3	0.9573	1.3781	0.6770	1.0000
37	4	0.9217	1.3425	0.6770	1.0000
37	5	0.8875	1.3079	0.6770	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
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Merit Code	Years Experience	BI	PD	PIP	UMBI
37	6	1.4832	2.2114	1.1746	1.0000
37	7	1.4289	2.1551	1.1746	1.0000
37	8	1.3768	2.1005	1.1746	1.0000
37	9	1.3269	2.0475	1.1746	1.0000
37	10	1.2790	1.9961	1.1746	1.0000
37	11	1.2331	1.9462	1.1746	1.0000
37	12	1.1891	1.8978	1.1746	1.0000
37	13	1.1468	1.8508	1.1746	1.0000
37	14	1.1063	1.8052	1.1746	1.0000
37	15	1.0673	1.7608	1.1746	1.0000
37	16	1.0299	1.7178	1.1746	1.0000
37	17	0.9940	1.6759	1.1746	1.0000
37	18	0.9595	1.6353	1.1746	1.0000
37	19	0.9263	1.5958	1.1746	1.0000
37	20	0.8944	1.5574	1.1746	1.0000
37	21	0.8637	1.5200	1.1746	1.0000
37	22	0.8342	1.4837	1.1746	1.0000
37	23	0.8058	1.4484	1.1746	1.0000
37	24	0.7784	1.4141	1.1746	1.0000
37	25	0.7522	1.3807	1.1746	1.0000
37	26	0.7268	1.3482	1.1746	1.0000
37	27	0.7025	1.3166	1.1746	1.0000
37	28	0.6790	1.2858	1.1746	1.0000
37	29	0.6564	1.2558	1.1746	1.0000
37	30	0.6346	1.2267	1.1746	1.0000
37	31	0.6136	1.1983	1.1746	1.0000
37	32	0.5934	1.1707	1.1746	1.0000
37	33	0.5739	1.1437	1.1746	1.0000
37	34	0.5551	1.1175	1.1746	1.0000
37	35	0.5370	1.0920	1.1746	1.0000
37	36	0.5195	1.0671	1.1746	1.0000
37	37	0.5026	1.0429	1.1746	1.0000
37	38	0.4864	1.0193	1.1746	1.0000
37	39	0.4707	0.9963	1.1746	1.0000
37	40	0.4556	0.9739	1.1746	1.0000
37	41	0.4409	0.9520	1.1746	1.0000
37	42	0.4268	0.9307	1.1746	1.0000
37	43	0.4132	0.9100	1.1746	1.0000
37	44	0.4001	0.8897	1.1746	1.0000
37	45	0.3874	0.8700	1.1746	1.0000
37	46	0.3751	0.8507	1.1746	1.0000
37	47	0.3633	0.8319	1.1746	1.0000
37	48	0.3519	0.8136	1.1746	1.0000
37	49	0.3408	0.7958	1.1746	1.0000
37	50	0.3301	0.7783	1.1746	1.0000
37	51	0.3198	0.7613	1.1746	1.0000
37	52	0.3099	0.7447	1.1746	1.0000
37	53	0.3002	0.7286	1.1746	1.0000
37	54	0.2909	0.7128	1.1746	1.0000
37	55	0.2819	0.6974	1.1746	1.0000
37	56	0.2732	0.6823	1.1746	1.0000
37	57	0.2648	0.6676	1.1746	1.0000
37	58	0.2566	0.6533	1.1746	1.0000
37	59	0.2488	0.6393	1.1746	1.0000
37	60	0.2411	0.6256	1.1746	1.0000
37	61	0.2338	0.6123	1.1746	1.0000
37	62	0.2266	0.5992	1.1746	1.0000
37	63	0.2197	0.5865	1.1746	1.0000
37	64+	0.2131	0.5741	1.1746	1.0000
38	0	1.0733	1.5151	0.6719	1.0000
38	1	1.0320	1.4744	0.6719	1.0000
38	2	0.9926	1.4350	0.6719	1.0000
38	3	0.9549	1.3969	0.6719	1.0000
38	4	0.9188	1.3600	0.6719	1.0000
38	5	0.8843	1.3243	0.6719	1.0000
38	6	1.4816	2.2444	1.1693	1.0000
38	7	1.4266	2.1861	1.1693	1.0000
38	8	1.3740	2.1296	1.1693	1.0000
38	9	1.3236	2.0748	1.1693	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
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Merit Code	Years Experience	BI	PD	PIP	UMBI
38	10	1.2754	2.0217	1.1693	1.0000
38	11	1.2291	1.9702	1.1693	1.0000
38	12	1.1847	1.9202	1.1693	1.0000
38	13	1.1422	1.8718	1.1693	1.0000
38	14	1.1014	1.8248	1.1693	1.0000
38	15	1.0622	1.7791	1.1693	1.0000
38	16	1.0246	1.7349	1.1693	1.0000
38	17	0.9885	1.6918	1.1693	1.0000
38	18	0.9538	1.6501	1.1693	1.0000
38	19	0.9205	1.6095	1.1693	1.0000
38	20	0.8885	1.5702	1.1693	1.0000
38	21	0.8578	1.5319	1.1693	1.0000
38	22	0.8282	1.4947	1.1693	1.0000
38	23	0.7998	1.4586	1.1693	1.0000
38	24	0.7724	1.4234	1.1693	1.0000
38	25	0.7461	1.3893	1.1693	1.0000
38	26	0.7208	1.3561	1.1693	1.0000
38	27	0.6964	1.3238	1.1693	1.0000
38	28	0.6730	1.2924	1.1693	1.0000
38	29	0.6504	1.2619	1.1693	1.0000
38	30	0.6287	1.2322	1.1693	1.0000
38	31	0.6077	1.2033	1.1693	1.0000
38	32	0.5875	1.1751	1.1693	1.0000
38	33	0.5681	1.1477	1.1693	1.0000
38	34	0.5494	1.1211	1.1693	1.0000
38	35	0.5313	1.0951	1.1693	1.0000
38	36	0.5139	1.0698	1.1693	1.0000
38	37	0.4971	1.0452	1.1693	1.0000
38	38	0.4809	1.0213	1.1693	1.0000
38	39	0.4653	0.9979	1.1693	1.0000
38	40	0.4502	0.9752	1.1693	1.0000
38	41	0.4357	0.9531	1.1693	1.0000
38	42	0.4217	0.9315	1.1693	1.0000
38	43	0.4082	0.9104	1.1693	1.0000
38	44	0.3951	0.8899	1.1693	1.0000
38	45	0.3825	0.8700	1.1693	1.0000
38	46	0.3703	0.8505	1.1693	1.0000
38	47	0.3586	0.8315	1.1693	1.0000
38	48	0.3472	0.8130	1.1693	1.0000
38	49	0.3363	0.7950	1.1693	1.0000
38	50	0.3257	0.7774	1.1693	1.0000
38	51	0.3154	0.7602	1.1693	1.0000
38	52	0.3056	0.7435	1.1693	1.0000
38	53	0.2960	0.7271	1.1693	1.0000
38	54	0.2868	0.7112	1.1693	1.0000
38	55	0.2779	0.6957	1.1693	1.0000
38	56	0.2692	0.6805	1.1693	1.0000
38	57	0.2609	0.6657	1.1693	1.0000
38	58	0.2528	0.6513	1.1693	1.0000
38	59	0.2450	0.6372	1.1693	1.0000
38	60	0.2375	0.6234	1.1693	1.0000
38	61	0.2302	0.6100	1.1693	1.0000
38	62	0.2232	0.5969	1.1693	1.0000
38	63	0.2163	0.5841	1.1693	1.0000
38	64+	0.2097	0.5716	1.1693	1.0000
39	0	1.0723	1.5381	0.6671	1.0000
39	1	1.0305	1.4958	0.6671	1.0000
39	2	0.9906	1.4550	0.6671	1.0000
39	3	0.9525	1.4155	0.6671	1.0000
39	4	0.9161	1.3773	0.6671	1.0000
39	5	0.8813	1.3404	0.6671	1.0000
39	6	1.4800	2.2770	1.1642	1.0000
39	7	1.4245	2.2166	1.1642	1.0000
39	8	1.3714	2.1582	1.1642	1.0000
39	9	1.3205	2.1015	1.1642	1.0000
39	10	1.2719	2.0467	1.1642	1.0000
39	11	1.2252	1.9936	1.1642	1.0000
39	12	1.1806	1.9422	1.1642	1.0000
39	13	1.1377	1.8923	1.1642	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
39	14	1.0967	1.8439	1.1642	1.0000
39	15	1.0573	1.7970	1.1642	1.0000
39	16	1.0195	1.7515	1.1642	1.0000
39	17	0.9833	1.7073	1.1642	1.0000
39	18	0.9485	1.6645	1.1642	1.0000
39	19	0.9151	1.6229	1.1642	1.0000
39	20	0.8830	1.5826	1.1642	1.0000
39	21	0.8522	1.5434	1.1642	1.0000
39	22	0.8226	1.5054	1.1642	1.0000
39	23	0.7941	1.4684	1.1642	1.0000
39	24	0.7667	1.4325	1.1642	1.0000
39	25	0.7404	1.3977	1.1642	1.0000
39	26	0.7151	1.3638	1.1642	1.0000
39	27	0.6908	1.3308	1.1642	1.0000
39	28	0.6673	1.2988	1.1642	1.0000
39	29	0.6448	1.2677	1.1642	1.0000
39	30	0.6231	1.2375	1.1642	1.0000
39	31	0.6022	1.2080	1.1642	1.0000
39	32	0.5820	1.1794	1.1642	1.0000
39	33	0.5627	1.1516	1.1642	1.0000
39	34	0.5440	1.1245	1.1642	1.0000
39	35	0.5260	1.0981	1.1642	1.0000
39	36	0.5086	1.0725	1.1642	1.0000
39	37	0.4919	1.0475	1.1642	1.0000
39	38	0.4758	1.0232	1.1642	1.0000
39	39	0.4603	0.9995	1.1642	1.0000
39	40	0.4453	0.9765	1.1642	1.0000
39	41	0.4308	0.9540	1.1642	1.0000
39	42	0.4169	0.9322	1.1642	1.0000
39	43	0.4034	0.9109	1.1642	1.0000
39	44	0.3905	0.8902	1.1642	1.0000
39	45	0.3779	0.8700	1.1642	1.0000
39	46	0.3658	0.8503	1.1642	1.0000
39	47	0.3542	0.8311	1.1642	1.0000
39	48	0.3429	0.8124	1.1642	1.0000
39	49	0.3320	0.7942	1.1642	1.0000
39	50	0.3215	0.7764	1.1642	1.0000
39	51	0.3114	0.7591	1.1642	1.0000
39	52	0.3016	0.7422	1.1642	1.0000
39	53	0.2921	0.7258	1.1642	1.0000
39	54	0.2829	0.7097	1.1642	1.0000
39	55	0.2741	0.6941	1.1642	1.0000
39	56	0.2656	0.6788	1.1642	1.0000
39	57	0.2573	0.6639	1.1642	1.0000
39	58	0.2493	0.6494	1.1642	1.0000
39	59	0.2416	0.6352	1.1642	1.0000
39	60	0.2341	0.6213	1.1642	1.0000
39	61	0.2269	0.6078	1.1642	1.0000
39	62	0.2199	0.5947	1.1642	1.0000
39	63	0.2132	0.5818	1.1642	1.0000
39	64+	0.2066	0.5693	1.1642	1.0000
40	0	1.0713	1.5609	0.6625	1.0000
40	1	1.0290	1.5170	0.6625	1.0000
40	2	0.9887	1.4748	0.6625	1.0000
40	3	0.9502	1.4339	0.6625	1.0000
40	4	0.9135	1.3945	0.6625	1.0000
40	5	0.8784	1.3563	0.6625	1.0000
40	6	1.4785	2.3090	1.1594	1.0000
40	7	1.4224	2.2466	1.1594	1.0000
40	8	1.3689	2.1862	1.1594	1.0000
40	9	1.3176	2.1278	1.1594	1.0000
40	10	1.2685	2.0713	1.1594	1.0000
40	11	1.2216	2.0166	1.1594	1.0000
40	12	1.1766	1.9636	1.1594	1.0000
40	13	1.1335	1.9123	1.1594	1.0000
40	14	1.0923	1.8625	1.1594	1.0000
40	15	1.0527	1.8144	1.1594	1.0000
40	16	1.0148	1.7677	1.1594	1.0000
40	17	0.9784	1.7224	1.1594	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
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Merit Code	Years Experience	BI	PD	PIP	UMBI
40	18	0.9435	1.6785	1.1594	1.0000
40	19	0.9100	1.6360	1.1594	1.0000
40	20	0.8778	1.5947	1.1594	1.0000
40	21	0.8469	1.5546	1.1594	1.0000
40	22	0.8173	1.5157	1.1594	1.0000
40	23	0.7888	1.4780	1.1594	1.0000
40	24	0.7614	1.4413	1.1594	1.0000
40	25	0.7351	1.4058	1.1594	1.0000
40	26	0.7098	1.3712	1.1594	1.0000
40	27	0.6854	1.3376	1.1594	1.0000
40	28	0.6620	1.3050	1.1594	1.0000
40	29	0.6395	1.2734	1.1594	1.0000
40	30	0.6178	1.2426	1.1594	1.0000
40	31	0.5970	1.2126	1.1594	1.0000
40	32	0.5769	1.1835	1.1594	1.0000
40	33	0.5575	1.1552	1.1594	1.0000
40	34	0.5389	1.1277	1.1594	1.0000
40	35	0.5210	1.1010	1.1594	1.0000
40	36	0.5037	1.0750	1.1594	1.0000
40	37	0.4871	1.0496	1.1594	1.0000
40	38	0.4710	1.0250	1.1594	1.0000
40	39	0.4555	1.0010	1.1594	1.0000
40	40	0.4406	0.9777	1.1594	1.0000
40	41	0.4263	0.9550	1.1594	1.0000
40	42	0.4124	0.9329	1.1594	1.0000
40	43	0.3990	0.9113	1.1594	1.0000
40	44	0.3861	0.8904	1.1594	1.0000
40	45	0.3737	0.8700	1.1594	1.0000
40	46	0.3617	0.8501	1.1594	1.0000
40	47	0.3501	0.8307	1.1594	1.0000
40	48	0.3389	0.8118	1.1594	1.0000
40	49	0.3281	0.7934	1.1594	1.0000
40	50	0.3176	0.7755	1.1594	1.0000
40	51	0.3076	0.7581	1.1594	1.0000
40	52	0.2978	0.7410	1.1594	1.0000
40	53	0.2884	0.7245	1.1594	1.0000
40	54	0.2794	0.7083	1.1594	1.0000
40	55	0.2706	0.6925	1.1594	1.0000
40	56	0.2621	0.6771	1.1594	1.0000
40	57	0.2539	0.6621	1.1594	1.0000
40	58	0.2460	0.6475	1.1594	1.0000
40	59	0.2384	0.6333	1.1594	1.0000
40	60	0.2310	0.6194	1.1594	1.0000
40	61	0.2238	0.6058	1.1594	1.0000
40	62	0.2169	0.5925	1.1594	1.0000
40	63	0.2102	0.5796	1.1594	1.0000
40	64+	0.2038	0.5670	1.1594	1.0000
41	0	1.0704	1.5834	0.6582	1.0000
41	1	1.0276	1.5381	0.6582	1.0000
41	2	0.9869	1.4943	0.6582	1.0000
41	3	0.9480	1.4521	0.6582	1.0000
41	4	0.9110	1.4113	0.6582	1.0000
41	5	0.8756	1.3720	0.6582	1.0000
41	6	1.4771	2.3405	1.1549	1.0000
41	7	1.4205	2.2761	1.1549	1.0000
41	8	1.3665	2.2138	1.1549	1.0000
41	9	1.3148	2.1536	1.1549	1.0000
41	10	1.2654	2.0954	1.1549	1.0000
41	11	1.2181	2.0391	1.1549	1.0000
41	12	1.1728	1.9846	1.1549	1.0000
41	13	1.1295	1.9319	1.1549	1.0000
41	14	1.0880	1.8808	1.1549	1.0000
41	15	1.0483	1.8314	1.1549	1.0000
41	16	1.0102	1.7835	1.1549	1.0000
41	17	0.9737	1.7371	1.1549	1.0000
41	18	0.9387	1.6922	1.1549	1.0000
41	19	0.9051	1.6486	1.1549	1.0000
41	20	0.8729	1.6064	1.1549	1.0000
41	21	0.8419	1.5655	1.1549	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
41	22	0.8122	1.5258	1.1549	1.0000
41	23	0.7837	1.4872	1.1549	1.0000
41	24	0.7563	1.4499	1.1549	1.0000
41	25	0.7300	1.4136	1.1549	1.0000
41	26	0.7047	1.3784	1.1549	1.0000
41	27	0.6804	1.3442	1.1549	1.0000
41	28	0.6570	1.3110	1.1549	1.0000
41	29	0.6345	1.2788	1.1549	1.0000
41	30	0.6129	1.2475	1.1549	1.0000
41	31	0.5920	1.2171	1.1549	1.0000
41	32	0.5720	1.1875	1.1549	1.0000
41	33	0.5527	1.1588	1.1549	1.0000
41	34	0.5342	1.1309	1.1549	1.0000
41	35	0.5163	1.1038	1.1549	1.0000
41	36	0.4991	1.0774	1.1549	1.0000
41	37	0.4825	1.0517	1.1549	1.0000
41	38	0.4665	1.0268	1.1549	1.0000
41	39	0.4511	1.0025	1.1549	1.0000
41	40	0.4363	0.9789	1.1549	1.0000
41	41	0.4220	0.9559	1.1549	1.0000
41	42	0.4082	0.9335	1.1549	1.0000
41	43	0.3949	0.9118	1.1549	1.0000
41	44	0.3820	0.8906	1.1549	1.0000
41	45	0.3697	0.8700	1.1549	1.0000
41	46	0.3577	0.8499	1.1549	1.0000
41	47	0.3462	0.8303	1.1549	1.0000
41	48	0.3351	0.8113	1.1549	1.0000
41	49	0.3244	0.7927	1.1549	1.0000
41	50	0.3140	0.7747	1.1549	1.0000
41	51	0.3040	0.7571	1.1549	1.0000
41	52	0.2943	0.7399	1.1549	1.0000
41	53	0.2850	0.7232	1.1549	1.0000
41	54	0.2760	0.7069	1.1549	1.0000
41	55	0.2673	0.6910	1.1549	1.0000
41	56	0.2589	0.6756	1.1549	1.0000
41	57	0.2508	0.6605	1.1549	1.0000
41	58	0.2430	0.6458	1.1549	1.0000
41	59	0.2354	0.6314	1.1549	1.0000
41	60	0.2280	0.6175	1.1549	1.0000
41	61	0.2210	0.6038	1.1549	1.0000
41	62	0.2141	0.5905	1.1549	1.0000
41	63	0.2075	0.5776	1.1549	1.0000
41	64+	0.2011	0.5649	1.1549	1.0000
42	0	1.0695	1.6059	0.6541	1.0000
42	1	1.0263	1.5589	0.6541	1.0000
42	2	0.9851	1.5137	0.6541	1.0000
42	3	0.9459	1.4700	0.6541	1.0000
42	4	0.9086	1.4279	0.6541	1.0000
42	5	0.8729	1.3874	0.6541	1.0000
42	6	1.4757	2.3716	1.1505	1.0000
42	7	1.4187	2.3051	1.1505	1.0000
42	8	1.3642	2.2409	1.1505	1.0000
42	9	1.3121	2.1789	1.1505	1.0000
42	10	1.2623	2.1190	1.1505	1.0000
42	11	1.2148	2.0611	1.1505	1.0000
42	12	1.1693	2.0052	1.1505	1.0000
42	13	1.1257	1.9510	1.1505	1.0000
42	14	1.0840	1.8987	1.1505	1.0000
42	15	1.0441	1.8480	1.1505	1.0000
42	16	1.0059	1.7990	1.1505	1.0000
42	17	0.9693	1.7515	1.1505	1.0000
42	18	0.9341	1.7055	1.1505	1.0000
42	19	0.9005	1.6610	1.1505	1.0000
42	20	0.8682	1.6178	1.1505	1.0000
42	21	0.8372	1.5760	1.1505	1.0000
42	22	0.8075	1.5355	1.1505	1.0000
42	23	0.7789	1.4962	1.1505	1.0000
42	24	0.7515	1.4581	1.1505	1.0000
42	25	0.7252	1.4212	1.1505	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
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Merit Code	Years Experience	BI	PD	PIP	UMBI
42	26	0.6999	1.3854	1.1505	1.0000
42	27	0.6756	1.3506	1.1505	1.0000
42	28	0.6523	1.3168	1.1505	1.0000
42	29	0.6298	1.2841	1.1505	1.0000
42	30	0.6082	1.2523	1.1505	1.0000
42	31	0.5874	1.2214	1.1505	1.0000
42	32	0.5674	1.1914	1.1505	1.0000
42	33	0.5482	1.1623	1.1505	1.0000
42	34	0.5297	1.1339	1.1505	1.0000
42	35	0.5119	1.1064	1.1505	1.0000
42	36	0.4947	1.0797	1.1505	1.0000
42	37	0.4782	1.0537	1.1505	1.0000
42	38	0.4623	1.0284	1.1505	1.0000
42	39	0.4469	1.0039	1.1505	1.0000
42	40	0.4322	0.9800	1.1505	1.0000
42	41	0.4179	0.9568	1.1505	1.0000
42	42	0.4042	0.9342	1.1505	1.0000
42	43	0.3910	0.9122	1.1505	1.0000
42	44	0.3782	0.8908	1.1505	1.0000
42	45	0.3659	0.8700	1.1505	1.0000
42	46	0.3540	0.8497	1.1505	1.0000
42	47	0.3426	0.8300	1.1505	1.0000
42	48	0.3315	0.8108	1.1505	1.0000
42	49	0.3209	0.7921	1.1505	1.0000
42	50	0.3106	0.7739	1.1505	1.0000
42	51	0.3007	0.7561	1.1505	1.0000
42	52	0.2911	0.7388	1.1505	1.0000
42	53	0.2818	0.7220	1.1505	1.0000
42	54	0.2729	0.7056	1.1505	1.0000
42	55	0.2643	0.6896	1.1505	1.0000
42	56	0.2559	0.6741	1.1505	1.0000
42	57	0.2479	0.6589	1.1505	1.0000
42	58	0.2401	0.6441	1.1505	1.0000
42	59	0.2326	0.6297	1.1505	1.0000
42	60	0.2253	0.6157	1.1505	1.0000
42	61	0.2183	0.6020	1.1505	1.0000
42	62	0.2115	0.5886	1.1505	1.0000
42	63	0.2049	0.5756	1.1505	1.0000
42	64+	0.1986	0.5629	1.1505	1.0000
43	0	1.0686	1.6281	0.6501	1.0000
43	1	1.0250	1.5795	0.6501	1.0000
43	2	0.9834	1.5327	0.6501	1.0000
43	3	0.9439	1.4877	0.6501	1.0000
43	4	0.9062	1.4444	0.6501	1.0000
43	5	0.8704	1.4026	0.6501	1.0000
43	6	1.4744	2.4022	1.1464	1.0000
43	7	1.4169	2.3337	1.1464	1.0000
43	8	1.3619	2.2676	1.1464	1.0000
43	9	1.3095	2.2038	1.1464	1.0000
43	10	1.2594	2.1422	1.1464	1.0000
43	11	1.2116	2.0828	1.1464	1.0000
43	12	1.1658	2.0253	1.1464	1.0000
43	13	1.1221	1.9698	1.1464	1.0000
43	14	1.0802	1.9161	1.1464	1.0000
43	15	1.0402	1.8642	1.1464	1.0000
43	16	1.0018	1.8140	1.1464	1.0000
43	17	0.9650	1.7655	1.1464	1.0000
43	18	0.9298	1.7185	1.1464	1.0000
43	19	0.8961	1.6730	1.1464	1.0000
43	20	0.8637	1.6290	1.1464	1.0000
43	21	0.8327	1.5863	1.1464	1.0000
43	22	0.8030	1.5450	1.1464	1.0000
43	23	0.7744	1.5050	1.1464	1.0000
43	24	0.7470	1.4662	1.1464	1.0000
43	25	0.7207	1.4286	1.1464	1.0000
43	26	0.6954	1.3921	1.1464	1.0000
43	27	0.6711	1.3567	1.1464	1.0000
43	28	0.6478	1.3224	1.1464	1.0000
43	29	0.6253	1.2892	1.1464	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
43	30	0.6038	1.2569	1.1464	1.0000
43	31	0.5830	1.2255	1.1464	1.0000
43	32	0.5631	1.1951	1.1464	1.0000
43	33	0.5439	1.1656	1.1464	1.0000
43	34	0.5255	1.1369	1.1464	1.0000
43	35	0.5077	1.1090	1.1464	1.0000
43	36	0.4906	1.0819	1.1464	1.0000
43	37	0.4741	1.0556	1.1464	1.0000
43	38	0.4583	1.0301	1.1464	1.0000
43	39	0.4430	1.0052	1.1464	1.0000
43	40	0.4283	0.9811	1.1464	1.0000
43	41	0.4141	0.9576	1.1464	1.0000
43	42	0.4005	0.9348	1.1464	1.0000
43	43	0.3873	0.9126	1.1464	1.0000
43	44	0.3746	0.8910	1.1464	1.0000
43	45	0.3624	0.8700	1.1464	1.0000
43	46	0.3506	0.8495	1.1464	1.0000
43	47	0.3392	0.8296	1.1464	1.0000
43	48	0.3282	0.8103	1.1464	1.0000
43	49	0.3176	0.7914	1.1464	1.0000
43	50	0.3074	0.7731	1.1464	1.0000
43	51	0.2975	0.7552	1.1464	1.0000
43	52	0.2880	0.7378	1.1464	1.0000
43	53	0.2788	0.7209	1.1464	1.0000
43	54	0.2699	0.7044	1.1464	1.0000
43	55	0.2614	0.6883	1.1464	1.0000
43	56	0.2531	0.6727	1.1464	1.0000
43	57	0.2451	0.6574	1.1464	1.0000
43	58	0.2374	0.6425	1.1464	1.0000
43	59	0.2299	0.6281	1.1464	1.0000
43	60	0.2227	0.6140	1.1464	1.0000
43	61	0.2158	0.6002	1.1464	1.0000
43	62	0.2090	0.5868	1.1464	1.0000
43	63	0.2025	0.5737	1.1464	1.0000
43	64+	0.1962	0.5610	1.1464	1.0000
44	0	1.0678	1.6501	0.6464	1.0000
44	1	1.0237	1.5999	0.6464	1.0000
44	2	0.9818	1.5517	0.6464	1.0000
44	3	0.9420	1.5053	0.6464	1.0000
44	4	0.9040	1.4606	0.6464	1.0000
44	5	0.8679	1.4176	0.6464	1.0000
44	6	1.4732	2.4323	1.1425	1.0000
44	7	1.4152	2.3618	1.1425	1.0000
44	8	1.3599	2.2938	1.1425	1.0000
44	9	1.3071	2.2282	1.1425	1.0000
44	10	1.2567	2.1650	1.1425	1.0000
44	11	1.2086	2.1039	1.1425	1.0000
44	12	1.1626	2.0450	1.1425	1.0000
44	13	1.1186	1.9881	1.1425	1.0000
44	14	1.0766	1.9332	1.1425	1.0000
44	15	1.0364	1.8801	1.1425	1.0000
44	16	0.9979	1.8288	1.1425	1.0000
44	17	0.9610	1.7792	1.1425	1.0000
44	18	0.9257	1.7311	1.1425	1.0000
44	19	0.8919	1.6847	1.1425	1.0000
44	20	0.8595	1.6398	1.1425	1.0000
44	21	0.8285	1.5963	1.1425	1.0000
44	22	0.7987	1.5542	1.1425	1.0000
44	23	0.7701	1.5135	1.1425	1.0000
44	24	0.7427	1.4740	1.1425	1.0000
44	25	0.7164	1.4357	1.1425	1.0000
44	26	0.6911	1.3987	1.1425	1.0000
44	27	0.6668	1.3627	1.1425	1.0000
44	28	0.6435	1.3279	1.1425	1.0000
44	29	0.6211	1.2941	1.1425	1.0000
44	30	0.5996	1.2613	1.1425	1.0000
44	31	0.5789	1.2295	1.1425	1.0000
44	32	0.5590	1.1987	1.1425	1.0000
44	33	0.5399	1.1688	1.1425	1.0000



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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

Merit Code	Years Experience	BI	PD	PIP	UMBI
44	34	0.5215	1.1397	1.1425	1.0000
44	35	0.5038	1.1115	1.1425	1.0000
44	36	0.4867	1.0841	1.1425	1.0000
44	37	0.4703	1.0575	1.1425	1.0000
44	38	0.4545	1.0316	1.1425	1.0000
44	39	0.4393	1.0065	1.1425	1.0000
44	40	0.4247	0.9821	1.1425	1.0000
44	41	0.4105	0.9584	1.1425	1.0000
44	42	0.3969	0.9354	1.1425	1.0000
44	43	0.3838	0.9129	1.1425	1.0000
44	44	0.3712	0.8911	1.1425	1.0000
44	45	0.3590	0.8700	1.1425	1.0000
44	46	0.3473	0.8493	1.1425	1.0000
44	47	0.3360	0.8293	1.1425	1.0000
44	48	0.3251	0.8098	1.1425	1.0000
44	49	0.3145	0.7908	1.1425	1.0000
44	50	0.3044	0.7723	1.1425	1.0000
44	51	0.2946	0.7543	1.1425	1.0000
44	52	0.2851	0.7368	1.1425	1.0000
44	53	0.2760	0.7198	1.1425	1.0000
44	54	0.2672	0.7032	1.1425	1.0000
44	55	0.2587	0.6870	1.1425	1.0000
44	56	0.2505	0.6713	1.1425	1.0000
44	57	0.2425	0.6560	1.1425	1.0000
44	58	0.2349	0.6410	1.1425	1.0000
44	59	0.2275	0.6265	1.1425	1.0000
44	60	0.2203	0.6123	1.1425	1.0000
44	61	0.2134	0.5985	1.1425	1.0000
44	62	0.2067	0.5850	1.1425	1.0000
44	63	0.2003	0.5719	1.1425	1.0000
44	64+	0.1940	0.5591	1.1425	1.0000
45	0	1.0670	1.6720	0.6428	1.0000
45	1	1.0225	1.6202	0.6428	1.0000
45	2	0.9803	1.5704	0.6428	1.0000
45	3	0.9401	1.5226	0.6428	1.0000
45	4	0.9019	1.4766	0.6428	1.0000
45	5	0.8655	1.4324	0.6428	1.0000
45	6	1.4720	2.4620	1.1387	1.0000
45	7	1.4135	2.3895	1.1387	1.0000
45	8	1.3578	2.3196	1.1387	1.0000
45	9	1.3047	2.2523	1.1387	1.0000
45	10	1.2540	2.1873	1.1387	1.0000
45	11	1.2057	2.1247	1.1387	1.0000
45	12	1.1595	2.0644	1.1387	1.0000
45	13	1.1153	2.0061	1.1387	1.0000
45	14	1.0731	1.9499	1.1387	1.0000
45	15	1.0327	1.8956	1.1387	1.0000
45	16	0.9941	1.8431	1.1387	1.0000
45	17	0.9572	1.7924	1.1387	1.0000
45	18	0.9218	1.7435	1.1387	1.0000
45	19	0.8879	1.6961	1.1387	1.0000
45	20	0.8555	1.6503	1.1387	1.0000
45	21	0.8244	1.6061	1.1387	1.0000
45	22	0.7946	1.5632	1.1387	1.0000
45	23	0.7660	1.5217	1.1387	1.0000
45	24	0.7386	1.4816	1.1387	1.0000
45	25	0.7123	1.4427	1.1387	1.0000
45	26	0.6870	1.4050	1.1387	1.0000
45	27	0.6628	1.3685	1.1387	1.0000
45	28	0.6395	1.3331	1.1387	1.0000
45	29	0.6171	1.2989	1.1387	1.0000
45	30	0.5956	1.2657	1.1387	1.0000
45	31	0.5750	1.2334	1.1387	1.0000
45	32	0.5551	1.2022	1.1387	1.0000
45	33	0.5360	1.1719	1.1387	1.0000
45	34	0.5177	1.1424	1.1387	1.0000
45	35	0.5000	1.1139	1.1387	1.0000
45	36	0.4830	1.0862	1.1387	1.0000
45	37	0.4667	1.0593	1.1387	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
45	38	0.4509	1.0332	1.1387	1.0000
45	39	0.4358	1.0078	1.1387	1.0000
45	40	0.4212	0.9831	1.1387	1.0000
45	41	0.4072	0.9592	1.1387	1.0000
45	42	0.3936	0.9359	1.1387	1.0000
45	43	0.3806	0.9133	1.1387	1.0000
45	44	0.3680	0.8913	1.1387	1.0000
45	45	0.3559	0.8699	1.1387	1.0000
45	46	0.3442	0.8492	1.1387	1.0000
45	47	0.3330	0.8290	1.1387	1.0000
45	48	0.3221	0.8093	1.1387	1.0000
45	49	0.3116	0.7902	1.1387	1.0000
45	50	0.3015	0.7716	1.1387	1.0000
45	51	0.2918	0.7535	1.1387	1.0000
45	52	0.2824	0.7359	1.1387	1.0000
45	53	0.2733	0.7187	1.1387	1.0000
45	54	0.2646	0.7021	1.1387	1.0000
45	55	0.2561	0.6858	1.1387	1.0000
45	56	0.2480	0.6700	1.1387	1.0000
45	57	0.2401	0.6546	1.1387	1.0000
45	58	0.2325	0.6396	1.1387	1.0000
45	59	0.2251	0.6250	1.1387	1.0000
45	60	0.2180	0.6107	1.1387	1.0000
45	61	0.2112	0.5969	1.1387	1.0000
45	62	0.2046	0.5834	1.1387	1.0000
45	63	0.1982	0.5702	1.1387	1.0000
45	64+	0.1920	0.5574	1.1387	1.0000
96	0	NA	NA	NA	NA
96	1	NA	NA	NA	NA
96	2	NA	NA	NA	NA
96	3	NA	NA	NA	NA
96	4	NA	NA	NA	NA
96	5	NA	NA	NA	NA
96	6	0.9263	0.9615	0.9164	1.0000
96	7	0.9308	0.9640	0.9164	1.0000
96	8	0.9353	0.9664	0.9164	1.0000
96	9	0.9399	0.9687	0.9164	1.0000
96	10	0.9445	0.9711	0.9164	1.0000
96	11	0.9491	0.9736	0.9164	1.0000
96	12	0.9539	0.9760	0.9164	1.0000
96	13	0.9587	0.9784	0.9164	1.0000
96	14	0.9634	0.9810	0.9164	1.0000
96	15	0.9683	0.9834	0.9164	1.0000
96	16	0.9732	0.9859	0.9164	1.0000
96	17	0.9781	0.9883	0.9164	1.0000
96	18	0.9831	0.9909	0.9164	1.0000
96	19	0.9881	0.9934	0.9164	1.0000
96	20	0.9932	0.9959	0.9164	1.0000
96	21	0.9984	0.9986	0.9164	1.0000
96	22	1.0036	1.0011	0.9164	1.0000
96	23	1.0089	1.0036	0.9164	1.0000
96	24	1.0142	1.0062	0.9164	1.0000
96	25	1.0195	1.0089	0.9164	1.0000
96	26	1.0249	1.0115	0.9164	1.0000
96	27	1.0304	1.0141	0.9164	1.0000
96	28	1.0359	1.0168	0.9164	1.0000
96	29	1.0415	1.0194	0.9164	1.0000
96	30	1.0472	1.0220	0.9164	1.0000
96	31	1.0530	1.0248	0.9164	1.0000
96	32	1.0588	1.0275	0.9164	1.0000
96	33	1.0646	1.0302	0.9164	1.0000
96	34	1.0706	1.0329	0.9164	1.0000
96	35	1.0765	1.0357	0.9164	1.0000
96	36	1.0765	1.0357	0.9164	1.0000
96	37	1.0765	1.0357	0.9164	1.0000
96	38	1.0765	1.0357	0.9164	1.0000
96	39	1.0765	1.0357	0.9164	1.0000
96	40	1.0765	1.0357	0.9164	1.0000
96	41	1.0765	1.0357	0.9164	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
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Merit Code	Years Experience	BI	PD	PIP	UMBI
96	42	1.0765	1.0357	0.9164	1.0000
96	43	1.0765	1.0357	0.9164	1.0000
96	44	1.0765	1.0357	0.9164	1.0000
96	45	1.0765	1.0357	0.9164	1.0000
96	46	1.0765	1.0357	0.9164	1.0000
96	47	1.0765	1.0357	0.9164	1.0000
96	48	1.0765	1.0357	0.9164	1.0000
96	49	1.0765	1.0357	0.9164	1.0000
96	50	1.0765	1.0357	0.9164	1.0000
96	51	1.0765	1.0357	0.9164	1.0000
96	52	1.0765	1.0357	0.9164	1.0000
96	53	1.0765	1.0357	0.9164	1.0000
96	54	1.0765	1.0357	0.9164	1.0000
96	55	1.0765	1.0357	0.9164	1.0000
96	56	1.0765	1.0357	0.9164	1.0000
96	57	1.0765	1.0357	0.9164	1.0000
96	58	1.0765	1.0357	0.9164	1.0000
96	59	1.0765	1.0357	0.9164	1.0000
96	60	1.0765	1.0357	0.9164	1.0000
96	61	1.0765	1.0357	0.9164	1.0000
96	62	1.0765	1.0357	0.9164	1.0000
96	63	1.0765	1.0357	0.9164	1.0000
96	64+	1.0765	1.0357	0.9164	1.0000
97	0	NA	NA	NA	NA
97	1	NA	NA	NA	NA
97	2	NA	NA	NA	NA
97	3	NA	NA	NA	NA
97	4	NA	NA	NA	NA
97	5	0.9698	0.9846	0.9675	1.0000
97	6	0.9716	0.9855	0.9675	1.0000
97	7	0.9734	0.9864	0.9675	1.0000
97	8	0.9753	0.9874	0.9675	1.0000
97	9	0.9770	0.9883	0.9675	1.0000
97	10	0.9788	0.9892	0.9675	1.0000
97	11	0.9807	0.9901	0.9675	1.0000
97	12	0.9826	0.9910	0.9675	1.0000
97	13	0.9843	0.9920	0.9675	1.0000
97	14	0.9862	0.9930	0.9675	1.0000
97	15	0.9881	0.9938	0.9675	1.0000
97	16	0.9900	0.9948	0.9675	1.0000
97	17	0.9918	0.9957	0.9675	1.0000
97	18	0.9937	0.9967	0.9675	1.0000
97	19	0.9956	0.9975	0.9675	1.0000
97	20	0.9975	0.9985	0.9675	1.0000
97	21	0.9994	0.9995	0.9675	1.0000
97	22	1.0013	1.0004	0.9675	1.0000
97	23	1.0032	1.0013	0.9675	1.0000
97	24	1.0052	1.0023	0.9675	1.0000
97	25	1.0070	1.0032	0.9675	1.0000
97	26	1.0090	1.0042	0.9675	1.0000
97	27	1.0110	1.0051	0.9675	1.0000
97	28	1.0130	1.0061	0.9675	1.0000
97	29	1.0148	1.0070	0.9675	1.0000
97	30	1.0168	1.0080	0.9675	1.0000
97	31	1.0188	1.0090	0.9675	1.0000
97	32	1.0209	1.0099	0.9675	1.0000
97	33	1.0228	1.0109	0.9675	1.0000
97	34	1.0248	1.0119	0.9675	1.0000
97	35	1.0268	1.0129	0.9675	1.0000
97	36	1.0268	1.0129	0.9675	1.0000
97	37	1.0268	1.0129	0.9675	1.0000
97	38	1.0268	1.0129	0.9675	1.0000
97	39	1.0268	1.0129	0.9675	1.0000
97	40	1.0268	1.0129	0.9675	1.0000
97	41	1.0268	1.0129	0.9675	1.0000
97	42	1.0268	1.0129	0.9675	1.0000
97	43	1.0268	1.0129	0.9675	1.0000
97	44	1.0268	1.0129	0.9675	1.0000
97	45	1.0268	1.0129	0.9675	1.0000

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Merit Code	Years Experience	BI	PD	PIP	UMBI
97	46	1.0268	1.0129	0.9675	1.0000
97	47	1.0268	1.0129	0.9675	1.0000
97	48	1.0268	1.0129	0.9675	1.0000
97	49	1.0268	1.0129	0.9675	1.0000
97	50	1.0268	1.0129	0.9675	1.0000
97	51	1.0268	1.0129	0.9675	1.0000
97	52	1.0268	1.0129	0.9675	1.0000
97	53	1.0268	1.0129	0.9675	1.0000
97	54	1.0268	1.0129	0.9675	1.0000
97	55	1.0268	1.0129	0.9675	1.0000
97	56	1.0268	1.0129	0.9675	1.0000
97	57	1.0268	1.0129	0.9675	1.0000
97	58	1.0268	1.0129	0.9675	1.0000
97	59	1.0268	1.0129	0.9675	1.0000
97	60	1.0268	1.0129	0.9675	1.0000
97	61	1.0268	1.0129	0.9675	1.0000
97	62	1.0268	1.0129	0.9675	1.0000
97	63	1.0268	1.0129	0.9675	1.0000
97	64+	1.0268	1.0129	0.9675	1.0000
99	0	1.0000	1.0000	1.0000	1.0000
99	1	1.0000	1.0000	1.0000	1.0000
99	2	1.0000	1.0000	1.0000	1.0000
99	3	1.0000	1.0000	1.0000	1.0000
99	4	1.0000	1.0000	1.0000	1.0000
99	5	1.0000	1.0000	1.0000	1.0000
99	6	1.0000	1.0000	1.0000	1.0000
99	7	1.0000	1.0000	1.0000	1.0000
99	8	1.0000	1.0000	1.0000	1.0000
99	9	1.0000	1.0000	1.0000	1.0000
99	10	1.0000	1.0000	1.0000	1.0000
99	11	1.0000	1.0000	1.0000	1.0000
99	12	1.0000	1.0000	1.0000	1.0000
99	13	1.0000	1.0000	1.0000	1.0000
99	14	1.0000	1.0000	1.0000	1.0000
99	15	1.0000	1.0000	1.0000	1.0000
99	16	1.0000	1.0000	1.0000	1.0000
99	17	1.0000	1.0000	1.0000	1.0000
99	18	1.0000	1.0000	1.0000	1.0000
99	19	1.0000	1.0000	1.0000	1.0000
99	20	1.0000	1.0000	1.0000	1.0000
99	21	1.0000	1.0000	1.0000	1.0000
99	22	1.0000	1.0000	1.0000	1.0000
99	23	1.0000	1.0000	1.0000	1.0000
99	24	1.0000	1.0000	1.0000	1.0000
99	25	1.0000	1.0000	1.0000	1.0000
99	26	1.0000	1.0000	1.0000	1.0000
99	27	1.0000	1.0000	1.0000	1.0000
99	28	1.0000	1.0000	1.0000	1.0000
99	29	1.0000	1.0000	1.0000	1.0000
99	30	1.0000	1.0000	1.0000	1.0000
99	31	1.0000	1.0000	1.0000	1.0000
99	32	1.0000	1.0000	1.0000	1.0000
99	33	1.0000	1.0000	1.0000	1.0000
99	34	1.0000	1.0000	1.0000	1.0000
99	35	1.0000	1.0000	1.0000	1.0000
99	36	1.0000	1.0000	1.0000	1.0000
99	37	1.0000	1.0000	1.0000	1.0000
99	38	1.0000	1.0000	1.0000	1.0000
99	39	1.0000	1.0000	1.0000	1.0000
99	40	1.0000	1.0000	1.0000	1.0000
99	41	1.0000	1.0000	1.0000	1.0000
99	42	1.0000	1.0000	1.0000	1.0000
99	43	1.0000	1.0000	1.0000	1.0000
99	44	1.0000	1.0000	1.0000	1.0000
99	45	1.0000	1.0000	1.0000	1.0000
99	46	1.0000	1.0000	1.0000	1.0000
99	47	1.0000	1.0000	1.0000	1.0000
99	48	1.0000	1.0000	1.0000	1.0000
99	49	1.0000	1.0000	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
[Merit Transition Factors](#)

\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

<b>Merit Code</b>	<b>Years Experience</b>	<b>BI</b>	<b>PD</b>	<b>PIP</b>	<b>UMBI</b>
99	50	1.0000	1.0000	1.0000	1.0000
99	51	1.0000	1.0000	1.0000	1.0000
99	52	1.0000	1.0000	1.0000	1.0000
99	53	1.0000	1.0000	1.0000	1.0000
99	54	1.0000	1.0000	1.0000	1.0000
99	55	1.0000	1.0000	1.0000	1.0000
99	56	1.0000	1.0000	1.0000	1.0000
99	57	1.0000	1.0000	1.0000	1.0000
99	58	1.0000	1.0000	1.0000	1.0000
99	59	1.0000	1.0000	1.0000	1.0000
99	60	1.0000	1.0000	1.0000	1.0000
99	61	1.0000	1.0000	1.0000	1.0000
99	62	1.0000	1.0000	1.0000	1.0000
99	63	1.0000	1.0000	1.0000	1.0000
99	64+	1.0000	1.0000	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
[Annual Mileage - Use of Automobile Transition Factors](#)

Use of the Automobile	Annual Mileage	Factor By Coverage			
		BI	PD	PIP	UMBI
Business	<=2,500	1.1102	0.9323	0.9000	1.0000
Business	2,501-5,000	1.1102	0.9323	0.9000	1.0000
Business	5,001-7,500	1.1654	0.9840	0.9500	1.0000
Business	7,501-10,000	1.2044	1.0358	1.0000	1.0000
Business	10,001-12,500	1.1542	1.0275	1.0000	1.0000
Business	12,501-15,000	1.0995	0.9921	1.0000	1.0000
Business	>15,000	1.0195	0.9754	1.0000	1.0000
Commute	<=2,500	1.1102	0.9323	0.9000	1.0000
Commute	2,501-5,000	1.1102	0.9323	0.9000	1.0000
Commute	5,001-7,500	1.1654	0.9840	0.9500	1.0000
Commute	7,501-10,000	1.2044	1.0358	1.0000	1.0000
Commute	10,001-12,500	1.1542	1.0275	1.0000	1.0000
Commute	12,501-15,000	1.0995	0.9921	1.0000	1.0000
Commute	>15,000	1.0195	0.9754	1.0000	1.0000
Pleasure	<=2,500	1.2565	1.1579	0.9000	1.0000
Pleasure	2,501-5,000	1.1440	1.0598	0.9000	1.0000
Pleasure	5,001-7,500	1.1106	1.0156	0.9500	1.0000
Pleasure	7,501-10,000	1.0897	1.0601	1.0000	1.0000
Pleasure	10,001-12,500	1.0000	1.0000	1.0000	1.0000
Pleasure	12,501-15,000	0.9211	0.9494	1.0000	1.0000
Pleasure	>15,000	0.8425	0.9038	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
[Multi-Car Discount Transition Factors](#)

\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
1	**	**	1.0000	1.0000	1.0000	1.0000
2	1	0	0.9959	1.1418	0.9757	1.0000
2	1	1	0.9960	1.1482	0.9794	1.0000
2	1	2	1.0077	1.1608	0.9830	1.0000
2	1	3	1.1247	1.1479	0.9868	1.0000
2	1	4	1.1395	1.1517	0.9905	1.0000
2	1	5	1.1512	1.1665	0.9943	1.0000
2	1	6	1.1817	1.1659	0.9981	1.0000
2	1	7	1.1885	1.1664	1.0020	1.0000
2	1	8	1.1932	1.1668	1.0059	1.0000
2	1	9	1.1959	1.1672	1.0098	1.0000
2	1	10	1.1903	1.1678	1.0138	1.0000
2	1	11	1.1891	1.1684	1.0177	1.0000
2	1	12	1.1891	1.1689	1.0217	1.0000
2	1	13	1.1891	1.1697	1.0257	1.0000
2	1	14	1.1891	1.1704	1.0298	1.0000
2	1	15	1.1891	1.1711	1.0325	1.0000
2	1	16	1.1891	1.1721	1.0342	1.0000
2	1	17	1.1891	1.1730	1.0355	1.0000
2	1	18	1.1891	1.1728	1.0371	1.0000
2	1	19	1.1891	1.1730	1.0392	1.0000
2	1	20	1.1891	1.1730	1.0424	1.0000
2	1	21	1.1891	1.1730	1.0468	1.0000
2	1	22	1.1891	1.1730	1.0530	1.0000
2	1	23	1.1891	1.1730	1.0609	1.0000
2	1	24	1.1891	1.1728	1.0708	1.0000
2	1	25	1.1891	1.1728	1.0767	1.0000
2	1	26	1.1891	1.1728	1.0813	1.0000
2	1	27	1.1891	1.1728	1.0857	1.0000
2	1	28	1.1891	1.1728	1.0903	1.0000
2	1	29	1.1891	1.1728	1.0948	1.0000
2	1	30	1.1891	1.1728	1.0995	1.0000
2	1	31	1.1891	1.1728	1.1043	1.0000
2	1	32	1.1891	1.1862	1.1089	1.0000
2	1	33	1.1891	1.1995	1.1137	1.0000
2	1	34	1.1891	1.2034	1.1184	1.0000
2	1	35	1.1891	1.2054	1.1233	1.0000
2	1	36	1.1891	1.2070	1.1281	1.0000
2	1	37	1.1891	1.2085	1.1331	1.0000
2	1	38	1.1891	1.2099	1.1380	1.0000
2	1	39	1.1891	1.2120	1.1431	1.0000
2	1	40	1.1891	1.2142	1.1482	1.0000
2	1	41	1.1891	1.2161	1.1532	1.0000
2	1	42	1.1891	1.2183	1.1584	1.0000
2	1	43	1.1891	1.2201	1.1635	1.0000
2	1	44	1.1891	1.2219	1.1688	1.0000
2	1	45	1.1891	1.2239	1.1740	1.0000
2	1	46	1.1891	1.2261	1.1794	1.0000
2	1	47	1.1891	1.2277	1.1847	1.0000
2	1	48	1.2006	1.2295	1.1847	1.0000
2	1	49	1.2230	1.2318	1.1853	1.0000
2	1	50	1.2378	1.2338	1.1859	1.0000
2	1	51	1.2789	1.2355	1.1822	1.0000
2	1	52	1.2869	1.2378	1.1835	1.0000
2	1	53	1.2728	1.2404	1.1844	1.0000
2	1	54	1.2576	1.2431	1.1845	1.0000
2	1	55	1.2422	1.2452	1.1856	1.0000
2	1	56	1.2263	1.2475	1.1874	1.0000
2	1	57	1.2108	1.2508	1.1862	1.0000
2	1	58	1.1963	1.2533	1.1854	1.0000
2	1	59	1.1831	1.2573	1.1816	1.0000
2	1	60	1.1718	1.2611	1.1854	1.0000
2	1	61	1.1634	1.2630	1.1845	1.0000
2	1	62	1.1584	1.2662	1.1773	1.0000
2	1	63	1.1577	1.2689	1.1695	1.0000
2	1	64+	1.1622	1.2699	1.1675	1.0000
2	2	0	1.0456	1.1608	1.2994	1.0000
2	2	1	1.0588	1.1672	1.2982	1.0000
2	2	2	1.0802	1.1800	1.2969	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
[Multi-Car Discount Transition Factors](#)

\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
2	2	3	1.2054	1.1669	1.2957	1.0000
2	2	4	1.2212	1.1708	1.2945	1.0000
2	2	5	1.2339	1.1857	1.2932	1.0000
2	2	6	1.2667	1.1853	1.2920	1.0000
2	2	7	1.2740	1.1856	1.2909	1.0000
2	2	8	1.2788	1.1860	1.2897	1.0000
2	2	9	1.2819	1.1866	1.2885	1.0000
2	2	10	1.2776	1.1871	1.2873	1.0000
2	2	11	1.2757	1.1876	1.2860	1.0000
2	2	12	1.2757	1.1884	1.2853	1.0000
2	2	13	1.2757	1.1890	1.2848	1.0000
2	2	14	1.2757	1.1897	1.2848	1.0000
2	2	15	1.2757	1.1905	1.2848	1.0000
2	2	16	1.2757	1.1900	1.2848	1.0000
2	2	17	1.2757	1.1900	1.2848	1.0000
2	2	18	1.2757	1.1900	1.2848	1.0000
2	2	19	1.2757	1.1900	1.2848	1.0000
2	2	20	1.2757	1.1900	1.2848	1.0000
2	2	21	1.2757	1.1900	1.2848	1.0000
2	2	22	1.2757	1.1900	1.2848	1.0000
2	2	23	1.2757	1.1900	1.2848	1.0000
2	2	24	1.2757	1.1899	1.2848	1.0000
2	2	25	1.2757	1.1899	1.2777	1.0000
2	2	26	1.2757	1.1899	1.2684	1.0000
2	2	27	1.2757	1.1899	1.2672	1.0000
2	2	28	1.2757	1.1899	1.2660	1.0000
2	2	29	1.2757	1.1899	1.2648	1.0000
2	2	30	1.2757	1.1899	1.2636	1.0000
2	2	31	1.2757	1.1899	1.2625	1.0000
2	2	32	1.2757	1.1899	1.2613	1.0000
2	2	33	1.2757	1.2004	1.2601	1.0000
2	2	34	1.2757	1.2039	1.2589	1.0000
2	2	35	1.2757	1.2054	1.2578	1.0000
2	2	36	1.2757	1.2070	1.2568	1.0000
2	2	37	1.2757	1.2085	1.2556	1.0000
2	2	38	1.2757	1.2099	1.2545	1.0000
2	2	39	1.2757	1.2120	1.2533	1.0000
2	2	40	1.2757	1.2142	1.2521	1.0000
2	2	41	1.2757	1.2161	1.2510	1.0000
2	2	42	1.2757	1.2183	1.2498	1.0000
2	2	43	1.2757	1.2201	1.2487	1.0000
2	2	44	1.2757	1.2219	1.2475	1.0000
2	2	45	1.2757	1.2239	1.2464	1.0000
2	2	46	1.2757	1.2261	1.2454	1.0000
2	2	47	1.2874	1.2277	1.2443	1.0000
2	2	48	1.3105	1.2295	1.2443	1.0000
2	2	49	1.3337	1.2318	1.2448	1.0000
2	2	50	1.3475	1.2338	1.2452	1.0000
2	2	51	1.3365	1.2355	1.2415	1.0000
2	2	52	1.3274	1.2378	1.2430	1.0000
2	2	53	1.3194	1.2404	1.2438	1.0000
2	2	54	1.3037	1.2431	1.2439	1.0000
2	2	55	1.2876	1.2452	1.2451	1.0000
2	2	56	1.2711	1.2475	1.2470	1.0000
2	2	57	1.2551	1.2508	1.2457	1.0000
2	2	58	1.2400	1.2533	1.2449	1.0000
2	2	59	1.2264	1.2573	1.2409	1.0000
2	2	60	1.2148	1.2611	1.2449	1.0000
2	2	61	1.2060	1.2630	1.2439	1.0000
2	2	62	1.2009	1.2662	1.2365	1.0000
2	2	63	1.2001	1.2689	1.2282	1.0000
2	2	64+	1.2048	1.2699	1.2260	1.0000
2	3	0	1.0634	1.0435	1.0246	1.0000
2	3	1	1.0845	1.0486	1.0285	1.0000
2	3	2	1.1062	1.0598	1.0324	1.0000
2	3	3	1.2344	1.0505	1.0363	1.0000
2	3	4	1.2508	1.0508	1.0403	1.0000
2	3	5	1.2636	1.0641	1.0442	1.0000
2	3	6	1.2973	1.0639	1.0482	1.0000



**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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[Multi-Car Discount Transition Factors](#)

\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
2	3	7	1.3046	1.0644	1.0523	1.0000
2	3	8	1.3098	1.0650	1.0564	1.0000
2	3	9	1.3129	1.0655	1.0605	1.0000
2	3	10	1.3066	1.0660	1.0647	1.0000
2	3	11	1.3066	1.0663	1.0687	1.0000
2	3	12	1.3066	1.0669	1.0730	1.0000
2	3	13	1.3066	1.0675	1.0772	1.0000
2	3	14	1.3066	1.0681	1.0815	1.0000
2	3	15	1.3066	1.0689	1.0844	1.0000
2	3	16	1.3066	1.0702	1.0861	1.0000
2	3	17	1.3066	1.0703	1.0876	1.0000
2	3	18	1.3066	1.0699	1.0891	1.0000
2	3	19	1.3066	1.0698	1.0913	1.0000
2	3	20	1.3066	1.0703	1.0946	1.0000
2	3	21	1.3066	1.0698	1.0994	1.0000
2	3	22	1.3066	1.0697	1.1058	1.0000
2	3	23	1.3066	1.0699	1.1141	1.0000
2	3	24	1.3066	1.0704	1.1245	1.0000
2	3	25	1.3066	1.0702	1.1308	1.0000
2	3	26	1.3066	1.0704	1.1355	1.0000
2	3	27	1.3066	1.0699	1.1402	1.0000
2	3	28	1.3066	1.0696	1.1450	1.0000
2	3	29	1.3066	1.0699	1.1498	1.0000
2	3	30	1.3066	1.0698	1.1547	1.0000
2	3	31	1.3066	1.0733	1.1597	1.0000
2	3	32	1.3066	1.0907	1.1645	1.0000
2	3	33	1.3066	1.0950	1.1695	1.0000
2	3	34	1.3066	1.0966	1.1746	1.0000
2	3	35	1.3066	1.0981	1.1797	1.0000
2	3	36	1.3066	1.0998	1.1848	1.0000
2	3	37	1.3066	1.1013	1.1899	1.0000
2	3	38	1.3066	1.1029	1.1951	1.0000
2	3	39	1.3066	1.1044	1.2004	1.0000
2	3	40	1.3066	1.1059	1.2057	1.0000
2	3	41	1.3066	1.1075	1.2111	1.0000
2	3	42	1.3066	1.1090	1.2165	1.0000
2	3	43	1.3066	1.1105	1.2219	1.0000
2	3	44	1.3066	1.1119	1.2274	1.0000
2	3	45	1.3066	1.1132	1.2330	1.0000
2	3	46	1.3066	1.1146	1.2386	1.0000
2	3	47	1.3187	1.1159	1.2443	1.0000
2	3	48	1.3378	1.1173	1.2443	1.0000
2	3	49	1.3653	1.1184	1.2448	1.0000
2	3	50	1.3644	1.1196	1.2452	1.0000
2	3	51	1.3523	1.1208	1.2415	1.0000
2	3	52	1.3390	1.1219	1.2430	1.0000
2	3	53	1.3242	1.1228	1.2438	1.0000
2	3	54	1.3085	1.1237	1.2439	1.0000
2	3	55	1.2923	1.1247	1.2451	1.0000
2	3	56	1.2759	1.1255	1.2470	1.0000
2	3	57	1.2598	1.1263	1.2457	1.0000
2	3	58	1.2446	1.1269	1.2449	1.0000
2	3	59	1.2309	1.1275	1.2409	1.0000
2	3	60	1.2192	1.1280	1.2449	1.0000
2	3	61	1.2105	1.1284	1.2439	1.0000
2	3	62	1.2053	1.1288	1.2365	1.0000
2	3	63	1.2045	1.1291	1.2282	1.0000
2	3	64+	1.2091	1.1292	1.2260	1.0000
2	4+	0	1.0578	1.0435	1.0246	1.0000
2	4+	1	1.0764	1.0486	1.0285	1.0000
2	4+	2	1.0980	1.0598	1.0324	1.0000
2	4+	3	1.2252	1.0505	1.0363	1.0000
2	4+	4	1.2413	1.0508	1.0403	1.0000
2	4+	5	1.2543	1.0641	1.0442	1.0000
2	4+	6	1.2876	1.0639	1.0482	1.0000
2	4+	7	1.2950	1.0644	1.0523	1.0000
2	4+	8	1.2999	1.0650	1.0564	1.0000
2	4+	9	1.3026	1.0655	1.0605	1.0000
2	4+	10	1.2980	1.0660	1.0647	1.0000

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[Multi-Car Discount Transition Factors](#)

\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
2	4+	11	1.2980	1.0663	1.0687	1.0000
2	4+	12	1.2980	1.0669	1.0730	1.0000
2	4+	13	1.2980	1.0675	1.0772	1.0000
2	4+	14	1.2980	1.0681	1.0815	1.0000
2	4+	15	1.2980	1.0689	1.0844	1.0000
2	4+	16	1.2980	1.0702	1.0861	1.0000
2	4+	17	1.2980	1.0703	1.0876	1.0000
2	4+	18	1.2980	1.0699	1.0891	1.0000
2	4+	19	1.2980	1.0698	1.0913	1.0000
2	4+	20	1.2980	1.0703	1.0946	1.0000
2	4+	21	1.2980	1.0698	1.0994	1.0000
2	4+	22	1.2980	1.0697	1.1058	1.0000
2	4+	23	1.2980	1.0699	1.1141	1.0000
2	4+	24	1.2980	1.0704	1.1245	1.0000
2	4+	25	1.2980	1.0702	1.1308	1.0000
2	4+	26	1.2980	1.0704	1.1355	1.0000
2	4+	27	1.2980	1.0699	1.1402	1.0000
2	4+	28	1.2980	1.0696	1.1450	1.0000
2	4+	29	1.2980	1.0699	1.1498	1.0000
2	4+	30	1.2980	1.0698	1.1547	1.0000
2	4+	31	1.2980	1.0733	1.1597	1.0000
2	4+	32	1.2980	1.0734	1.1645	1.0000
2	4+	33	1.2980	1.0734	1.1695	1.0000
2	4+	34	1.2980	1.0734	1.1746	1.0000
2	4+	35	1.2980	1.0734	1.1797	1.0000
2	4+	36	1.2980	1.0820	1.1848	1.0000
2	4+	37	1.2980	1.0962	1.1899	1.0000
2	4+	38	1.2980	1.0981	1.1951	1.0000
2	4+	39	1.2980	1.0997	1.2004	1.0000
2	4+	40	1.2980	1.1012	1.2057	1.0000
2	4+	41	1.2980	1.1027	1.2111	1.0000
2	4+	42	1.2980	1.1041	1.2165	1.0000
2	4+	43	1.2980	1.1057	1.2219	1.0000
2	4+	44	1.2980	1.1071	1.2274	1.0000
2	4+	45	1.2980	1.1085	1.2330	1.0000
2	4+	46	1.2980	1.1098	1.2386	1.0000
2	4+	47	1.3082	1.1111	1.2443	1.0000
2	4+	48	1.3268	1.1124	1.2443	1.0000
2	4+	49	1.3447	1.1136	1.2448	1.0000
2	4+	50	1.3517	1.1148	1.2452	1.0000
2	4+	51	1.3502	1.1159	1.2415	1.0000
2	4+	52	1.3369	1.1170	1.2430	1.0000
2	4+	53	1.3222	1.1180	1.2438	1.0000
2	4+	54	1.3064	1.1190	1.2439	1.0000
2	4+	55	1.2902	1.1199	1.2451	1.0000
2	4+	56	1.2738	1.1207	1.2470	1.0000
2	4+	57	1.2578	1.1213	1.2457	1.0000
2	4+	58	1.2426	1.1220	1.2449	1.0000
2	4+	59	1.2290	1.1227	1.2409	1.0000
2	4+	60	1.2173	1.1232	1.2449	1.0000
2	4+	61	1.2085	1.1236	1.2439	1.0000
2	4+	62	1.2033	1.1240	1.2365	1.0000
2	4+	63	1.2025	1.1241	1.2282	1.0000
2	4+	64+	1.2073	1.1244	1.2260	1.0000
3	1	0	0.9690	1.2263	0.9757	1.0000
3	1	1	0.9690	1.2423	0.9794	1.0000
3	1	2	0.9690	1.2616	0.9830	1.0000
3	1	3	1.0411	1.2010	0.9868	1.0000
3	1	4	1.0550	1.2141	0.9905	1.0000
3	1	5	1.0659	1.2448	0.9943	1.0000
3	1	6	1.0940	1.2586	0.9981	1.0000
3	1	7	1.1002	1.2593	1.0020	1.0000
3	1	8	1.1047	1.2598	1.0059	1.0000
3	1	9	1.1071	1.2604	1.0098	1.0000
3	1	10	1.1006	1.2611	1.0138	1.0000
3	1	11	1.0995	1.2618	1.0177	1.0000
3	1	12	1.0995	1.2626	1.0217	1.0000
3	1	13	1.0995	1.2633	1.0257	1.0000
3	1	14	1.0995	1.2641	1.0298	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
3	1	15	1.0995	1.2651	1.0325	1.0000
3	1	16	1.0995	1.2663	1.0342	1.0000
3	1	17	1.0995	1.2673	1.0355	1.0000
3	1	18	1.0995	1.2673	1.0371	1.0000
3	1	19	1.0995	1.2673	1.0392	1.0000
3	1	20	1.0995	1.2673	1.0424	1.0000
3	1	21	1.0995	1.2673	1.0468	1.0000
3	1	22	1.0995	1.2673	1.0530	1.0000
3	1	23	1.0995	1.2673	1.0609	1.0000
3	1	24	1.0995	1.2673	1.0708	1.0000
3	1	25	1.0995	1.2673	1.0767	1.0000
3	1	26	1.0995	1.2673	1.0813	1.0000
3	1	27	1.0995	1.2672	1.0857	1.0000
3	1	28	1.0995	1.2672	1.0903	1.0000
3	1	29	1.0995	1.2672	1.0948	1.0000
3	1	30	1.0995	1.2672	1.0995	1.0000
3	1	31	1.0995	1.2723	1.1043	1.0000
3	1	32	1.0995	1.2892	1.1089	1.0000
3	1	33	1.0995	1.3046	1.1137	1.0000
3	1	34	1.0995	1.3102	1.1184	1.0000
3	1	35	1.0995	1.3134	1.1233	1.0000
3	1	36	1.0995	1.3169	1.1281	1.0000
3	1	37	1.0995	1.3202	1.1331	1.0000
3	1	38	1.0995	1.3237	1.1380	1.0000
3	1	39	1.0995	1.3274	1.1431	1.0000
3	1	40	1.0995	1.3313	1.1482	1.0000
3	1	41	1.0995	1.3350	1.1532	1.0000
3	1	42	1.0995	1.3390	1.1584	1.0000
3	1	43	1.0995	1.3429	1.1635	1.0000
3	1	44	1.0995	1.3471	1.1688	1.0000
3	1	45	1.0995	1.3517	1.1740	1.0000
3	1	46	1.0995	1.3581	1.1794	1.0000
3	1	47	1.0995	1.3632	1.1847	1.0000
3	1	48	1.1101	1.3675	1.1847	1.0000
3	1	49	1.1307	1.3736	1.1853	1.0000
3	1	50	1.1566	1.3786	1.1859	1.0000
3	1	51	1.1950	1.3826	1.1822	1.0000
3	1	52	1.2214	1.3909	1.1835	1.0000
3	1	53	1.2373	1.3971	1.1844	1.0000
3	1	54	1.2227	1.4037	1.1845	1.0000
3	1	55	1.2074	1.4070	1.1856	1.0000
3	1	56	1.1921	1.4139	1.1874	1.0000
3	1	57	1.1771	1.4215	1.1862	1.0000
3	1	58	1.1629	1.4307	1.1854	1.0000
3	1	59	1.1501	1.4335	1.1816	1.0000
3	1	60	1.1392	1.4422	1.1854	1.0000
3	1	61	1.1311	1.4528	1.1845	1.0000
3	1	62	1.1263	1.4606	1.1773	1.0000
3	1	63	1.1255	1.4811	1.1695	1.0000
3	1	64+	1.1299	1.4867	1.1675	1.0000
3	2	0	1.0257	1.2488	1.2994	1.0000
3	2	1	1.0299	1.2651	1.2982	1.0000
3	2	2	1.0511	1.2850	1.2969	1.0000
3	2	3	1.1728	1.2231	1.2957	1.0000
3	2	4	1.1881	1.2365	1.2945	1.0000
3	2	5	1.2007	1.2677	1.2932	1.0000
3	2	6	1.2322	1.2819	1.2920	1.0000
3	2	7	1.2394	1.2824	1.2909	1.0000
3	2	8	1.2441	1.2829	1.2897	1.0000
3	2	9	1.2470	1.2836	1.2885	1.0000
3	2	10	1.2400	1.2843	1.2873	1.0000
3	2	11	1.2383	1.2850	1.2860	1.0000
3	2	12	1.2383	1.2859	1.2853	1.0000
3	2	13	1.2383	1.2866	1.2848	1.0000
3	2	14	1.2383	1.2874	1.2848	1.0000
3	2	15	1.2383	1.2883	1.2848	1.0000
3	2	16	1.2383	1.2880	1.2848	1.0000
3	2	17	1.2383	1.2880	1.2848	1.0000
3	2	18	1.2383	1.2880	1.2848	1.0000

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\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
3	2	19	1.2383	1.2880	1.2848	1.0000
3	2	20	1.2383	1.2880	1.2848	1.0000
3	2	21	1.2383	1.2880	1.2848	1.0000
3	2	22	1.2383	1.2880	1.2848	1.0000
3	2	23	1.2383	1.2880	1.2848	1.0000
3	2	24	1.2383	1.2880	1.2848	1.0000
3	2	25	1.2383	1.2880	1.2777	1.0000
3	2	26	1.2383	1.2880	1.2684	1.0000
3	2	27	1.2383	1.2880	1.2672	1.0000
3	2	28	1.2383	1.2880	1.2660	1.0000
3	2	29	1.2383	1.2880	1.2648	1.0000
3	2	30	1.2383	1.2880	1.2636	1.0000
3	2	31	1.2383	1.2880	1.2625	1.0000
3	2	32	1.2383	1.2932	1.2613	1.0000
3	2	33	1.2383	1.3082	1.2601	1.0000
3	2	34	1.2383	1.3131	1.2589	1.0000
3	2	35	1.2383	1.3160	1.2578	1.0000
3	2	36	1.2383	1.3189	1.2568	1.0000
3	2	37	1.2383	1.3216	1.2556	1.0000
3	2	38	1.2383	1.3248	1.2545	1.0000
3	2	39	1.2383	1.3281	1.2533	1.0000
3	2	40	1.2383	1.3317	1.2521	1.0000
3	2	41	1.2383	1.3352	1.2510	1.0000
3	2	42	1.2383	1.3390	1.2498	1.0000
3	2	43	1.2383	1.3429	1.2487	1.0000
3	2	44	1.2383	1.3471	1.2475	1.0000
3	2	45	1.2383	1.3517	1.2464	1.0000
3	2	46	1.2383	1.3581	1.2454	1.0000
3	2	47	1.2495	1.3632	1.2443	1.0000
3	2	48	1.2721	1.3675	1.2443	1.0000
3	2	49	1.2946	1.3736	1.2448	1.0000
3	2	50	1.3171	1.3786	1.2452	1.0000
3	2	51	1.2994	1.3826	1.2415	1.0000
3	2	52	1.2906	1.3909	1.2430	1.0000
3	2	53	1.2826	1.3971	1.2438	1.0000
3	2	54	1.2675	1.4037	1.2439	1.0000
3	2	55	1.2518	1.4070	1.2451	1.0000
3	2	56	1.2357	1.4139	1.2470	1.0000
3	2	57	1.2203	1.4215	1.2457	1.0000
3	2	58	1.2054	1.4307	1.2449	1.0000
3	2	59	1.1923	1.4335	1.2409	1.0000
3	2	60	1.1810	1.4422	1.2449	1.0000
3	2	61	1.1724	1.4528	1.2439	1.0000
3	2	62	1.1675	1.4606	1.2365	1.0000
3	2	63	1.1666	1.4811	1.2282	1.0000
3	2	64+	1.1712	1.4867	1.2260	1.0000
3	3	0	0.9729	1.0175	1.0246	1.0000
3	3	1	0.9730	1.0294	1.0285	1.0000
3	3	2	0.9745	1.0451	1.0324	1.0000
3	3	3	1.0873	0.9975	1.0363	1.0000
3	3	4	1.1018	1.0051	1.0403	1.0000
3	3	5	1.1132	1.0304	1.0442	1.0000
3	3	6	1.1427	1.0413	1.0482	1.0000
3	3	7	1.1491	1.0416	1.0523	1.0000
3	3	8	1.1538	1.0416	1.0564	1.0000
3	3	9	1.1547	1.0418	1.0605	1.0000
3	3	10	1.1493	1.0421	1.0647	1.0000
3	3	11	1.1493	1.0425	1.0687	1.0000
3	3	12	1.1493	1.0430	1.0730	1.0000
3	3	13	1.1493	1.0435	1.0772	1.0000
3	3	14	1.1493	1.0441	1.0815	1.0000
3	3	15	1.1493	1.0450	1.0844	1.0000
3	3	16	1.1493	1.0458	1.0861	1.0000
3	3	17	1.1493	1.0459	1.0876	1.0000
3	3	18	1.1493	1.0457	1.0891	1.0000
3	3	19	1.1493	1.0454	1.0913	1.0000
3	3	20	1.1493	1.0458	1.0946	1.0000
3	3	21	1.1493	1.0454	1.0994	1.0000
3	3	22	1.1493	1.0451	1.1058	1.0000

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\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
3	3	23	1.1493	1.0454	1.1141	1.0000
3	3	24	1.1493	1.0458	1.1245	1.0000
3	3	25	1.1493	1.0456	1.1308	1.0000
3	3	26	1.1493	1.0460	1.1355	1.0000
3	3	27	1.1493	1.0457	1.1402	1.0000
3	3	28	1.1493	1.0454	1.1450	1.0000
3	3	29	1.1493	1.0457	1.1498	1.0000
3	3	30	1.1493	1.0458	1.1547	1.0000
3	3	31	1.1493	1.0554	1.1597	1.0000
3	3	32	1.1493	1.0703	1.1645	1.0000
3	3	33	1.1493	1.0754	1.1695	1.0000
3	3	34	1.1493	1.0780	1.1746	1.0000
3	3	35	1.1493	1.0805	1.1797	1.0000
3	3	36	1.1493	1.0831	1.1848	1.0000
3	3	37	1.1493	1.0858	1.1899	1.0000
3	3	38	1.1493	1.0887	1.1951	1.0000
3	3	39	1.1493	1.0916	1.2004	1.0000
3	3	40	1.1493	1.0946	1.2057	1.0000
3	3	41	1.1493	1.0976	1.2111	1.0000
3	3	42	1.1493	1.1008	1.2165	1.0000
3	3	43	1.1493	1.1041	1.2219	1.0000
3	3	44	1.1493	1.1075	1.2274	1.0000
3	3	45	1.1493	1.1110	1.2330	1.0000
3	3	46	1.1493	1.1145	1.2386	1.0000
3	3	47	1.1600	1.1180	1.2443	1.0000
3	3	48	1.1768	1.1219	1.2443	1.0000
3	3	49	1.2103	1.1257	1.2448	1.0000
3	3	50	1.2214	1.1296	1.2452	1.0000
3	3	51	1.2107	1.1337	1.2415	1.0000
3	3	52	1.1987	1.1379	1.2430	1.0000
3	3	53	1.1856	1.1421	1.2438	1.0000
3	3	54	1.1715	1.1465	1.2439	1.0000
3	3	55	1.1570	1.1510	1.2451	1.0000
3	3	56	1.1422	1.1556	1.2470	1.0000
3	3	57	1.1279	1.1602	1.2457	1.0000
3	3	58	1.1142	1.1651	1.2449	1.0000
3	3	59	1.1020	1.1700	1.2409	1.0000
3	3	60	1.0916	1.1750	1.2449	1.0000
3	3	61	1.0837	1.1803	1.2439	1.0000
3	3	62	1.0791	1.1856	1.2365	1.0000
3	3	63	1.0783	1.1911	1.2282	1.0000
3	3	64+	1.0825	1.1966	1.2260	1.0000
3	4+	0	0.9690	1.0175	1.0246	1.0000
3	4+	1	0.9690	1.0294	1.0285	1.0000
3	4+	2	0.9690	1.0451	1.0324	1.0000
3	4+	3	1.0802	0.9975	1.0363	1.0000
3	4+	4	1.0943	1.0051	1.0403	1.0000
3	4+	5	1.1058	1.0304	1.0442	1.0000
3	4+	6	1.1350	1.0413	1.0482	1.0000
3	4+	7	1.1417	1.0416	1.0523	1.0000
3	4+	8	1.1461	1.0416	1.0564	1.0000
3	4+	9	1.1460	1.0418	1.0605	1.0000
3	4+	10	1.1418	1.0421	1.0647	1.0000
3	4+	11	1.1418	1.0425	1.0687	1.0000
3	4+	12	1.1418	1.0430	1.0730	1.0000
3	4+	13	1.1418	1.0435	1.0772	1.0000
3	4+	14	1.1418	1.0441	1.0815	1.0000
3	4+	15	1.1418	1.0450	1.0844	1.0000
3	4+	16	1.1418	1.0457	1.0861	1.0000
3	4+	17	1.1418	1.0457	1.0876	1.0000
3	4+	18	1.1418	1.0453	1.0891	1.0000
3	4+	19	1.1418	1.0451	1.0913	1.0000
3	4+	20	1.1418	1.0454	1.0946	1.0000
3	4+	21	1.1418	1.0452	1.0994	1.0000
3	4+	22	1.1418	1.0449	1.1058	1.0000
3	4+	23	1.1418	1.0451	1.1141	1.0000
3	4+	24	1.1418	1.0456	1.1245	1.0000
3	4+	25	1.1418	1.0453	1.1308	1.0000
3	4+	26	1.1418	1.0457	1.1355	1.0000

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Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
3	4+	27	1.1418	1.0453	1.1402	1.0000
3	4+	28	1.1418	1.0452	1.1450	1.0000
3	4+	29	1.1418	1.0453	1.1498	1.0000
3	4+	30	1.1418	1.0454	1.1547	1.0000
3	4+	31	1.1418	1.0454	1.1597	1.0000
3	4+	32	1.1418	1.0456	1.1645	1.0000
3	4+	33	1.1418	1.0456	1.1695	1.0000
3	4+	34	1.1418	1.0530	1.1746	1.0000
3	4+	35	1.1418	1.0679	1.1797	1.0000
3	4+	36	1.1418	1.0834	1.1848	1.0000
3	4+	37	1.1418	1.0988	1.1899	1.0000
3	4+	38	1.1418	1.1020	1.1951	1.0000
3	4+	39	1.1418	1.1049	1.2004	1.0000
3	4+	40	1.1418	1.1080	1.2057	1.0000
3	4+	41	1.1418	1.1111	1.2111	1.0000
3	4+	42	1.1418	1.1144	1.2165	1.0000
3	4+	43	1.1418	1.1176	1.2219	1.0000
3	4+	44	1.1418	1.1209	1.2274	1.0000
3	4+	45	1.1418	1.1245	1.2330	1.0000
3	4+	46	1.1418	1.1281	1.2386	1.0000
3	4+	47	1.1508	1.1318	1.2443	1.0000
3	4+	48	1.1672	1.1355	1.2443	1.0000
3	4+	49	1.1920	1.1395	1.2448	1.0000
3	4+	50	1.2027	1.1435	1.2452	1.0000
3	4+	51	1.2015	1.1475	1.2415	1.0000
3	4+	52	1.1894	1.1518	1.2430	1.0000
3	4+	53	1.1765	1.1560	1.2438	1.0000
3	4+	54	1.1625	1.1605	1.2439	1.0000
3	4+	55	1.1480	1.1649	1.2451	1.0000
3	4+	56	1.1334	1.1697	1.2470	1.0000
3	4+	57	1.1191	1.1744	1.2457	1.0000
3	4+	58	1.1057	1.1792	1.2449	1.0000
3	4+	59	1.0935	1.1842	1.2409	1.0000
3	4+	60	1.0831	1.1894	1.2449	1.0000
3	4+	61	1.0753	1.1947	1.2439	1.0000
3	4+	62	1.0707	1.2001	1.2365	1.0000
3	4+	63	1.0699	1.2056	1.2282	1.0000
3	4+	64+	1.0742	1.2113	1.2260	1.0000
4+	1	0	0.9690	1.2731	0.9757	1.0000
4+	1	1	0.9690	1.2978	0.9794	1.0000
4+	1	2	0.9690	1.3142	0.9830	1.0000
4+	1	3	0.9781	1.2929	0.9868	1.0000
4+	1	4	0.9781	1.2930	0.9905	1.0000
4+	1	5	0.9819	1.3151	0.9943	1.0000
4+	1	6	1.0080	1.3162	0.9981	1.0000
4+	1	7	1.0137	1.3134	1.0020	1.0000
4+	1	8	1.0176	1.3111	1.0059	1.0000
4+	1	9	1.0200	1.3091	1.0098	1.0000
4+	1	10	1.0129	1.3075	1.0138	1.0000
4+	1	11	1.0119	1.3058	1.0177	1.0000
4+	1	12	1.0119	1.3046	1.0217	1.0000
4+	1	13	1.0119	1.3039	1.0257	1.0000
4+	1	14	1.0119	1.3028	1.0298	1.0000
4+	1	15	1.0119	1.3019	1.0325	1.0000
4+	1	16	1.0119	1.3021	1.0342	1.0000
4+	1	17	1.0119	1.3019	1.0355	1.0000
4+	1	18	1.0119	1.3019	1.0371	1.0000
4+	1	19	1.0119	1.3019	1.0392	1.0000
4+	1	20	1.0119	1.3019	1.0424	1.0000
4+	1	21	1.0119	1.3019	1.0468	1.0000
4+	1	22	1.0119	1.3019	1.0530	1.0000
4+	1	23	1.0119	1.3019	1.0609	1.0000
4+	1	24	1.0119	1.3019	1.0708	1.0000
4+	1	25	1.0119	1.3019	1.0767	1.0000
4+	1	26	1.0119	1.3019	1.0813	1.0000
4+	1	27	1.0119	1.3019	1.0857	1.0000
4+	1	28	1.0119	1.3019	1.0903	1.0000
4+	1	29	1.0119	1.3019	1.0948	1.0000
4+	1	30	1.0119	1.3019	1.0995	1.0000

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\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
4+	1	31	1.0119	1.3019	1.1043	1.0000
4+	1	32	1.0119	1.3019	1.1089	1.0000
4+	1	33	1.0119	1.3248	1.1137	1.0000
4+	1	34	1.0119	1.3302	1.1184	1.0000
4+	1	35	1.0119	1.3333	1.1233	1.0000
4+	1	36	1.0119	1.3371	1.1281	1.0000
4+	1	37	1.0119	1.3397	1.1331	1.0000
4+	1	38	1.0119	1.3426	1.1380	1.0000
4+	1	39	1.0119	1.3462	1.1431	1.0000
4+	1	40	1.0119	1.3492	1.1482	1.0000
4+	1	41	1.0119	1.3533	1.1532	1.0000
4+	1	42	1.0119	1.3573	1.1584	1.0000
4+	1	43	1.0119	1.3612	1.1635	1.0000
4+	1	44	1.0119	1.3657	1.1688	1.0000
4+	1	45	1.0119	1.3705	1.1740	1.0000
4+	1	46	1.0119	1.3750	1.1794	1.0000
4+	1	47	1.0119	1.3784	1.1847	1.0000
4+	1	48	1.0216	1.3842	1.1847	1.0000
4+	1	49	1.0406	1.3909	1.1853	1.0000
4+	1	50	1.0644	1.3969	1.1859	1.0000
4+	1	51	1.0998	1.4026	1.1822	1.0000
4+	1	52	1.1241	1.4095	1.1835	1.0000
4+	1	53	1.1176	1.4164	1.1844	1.0000
4+	1	54	1.1044	1.4224	1.1845	1.0000
4+	1	55	1.0906	1.4312	1.1856	1.0000
4+	1	56	1.0767	1.4409	1.1874	1.0000
4+	1	57	1.0632	1.4493	1.1862	1.0000
4+	1	58	1.0504	1.4562	1.1854	1.0000
4+	1	59	1.0389	1.4647	1.1816	1.0000
4+	1	60	1.0290	1.4749	1.1854	1.0000
4+	1	61	1.0216	1.4855	1.1845	1.0000
4+	1	62	1.0172	1.4965	1.1773	1.0000
4+	1	63	1.0166	1.5077	1.1695	1.0000
4+	1	64+	1.0205	1.5205	1.1675	1.0000
4+	2	0	0.9690	1.2615	1.2994	1.0000
4+	2	1	0.9690	1.2772	1.2982	1.0000
4+	2	2	0.9690	1.2969	1.2969	1.0000
4+	2	3	1.0683	1.2269	1.2957	1.0000
4+	2	4	1.0824	1.2407	1.2945	1.0000
4+	2	5	1.0938	1.2748	1.2932	1.0000
4+	2	6	1.1225	1.2916	1.2920	1.0000
4+	2	7	1.1291	1.2929	1.2909	1.0000
4+	2	8	1.1334	1.2941	1.2897	1.0000
4+	2	9	1.1361	1.2953	1.2885	1.0000
4+	2	10	1.1280	1.2966	1.2873	1.0000
4+	2	11	1.1264	1.2978	1.2860	1.0000
4+	2	12	1.1264	1.2989	1.2853	1.0000
4+	2	13	1.1264	1.3001	1.2848	1.0000
4+	2	14	1.1264	1.3010	1.2848	1.0000
4+	2	15	1.1264	1.3019	1.2848	1.0000
4+	2	16	1.1264	1.3021	1.2848	1.0000
4+	2	17	1.1264	1.3019	1.2848	1.0000
4+	2	18	1.1264	1.3019	1.2848	1.0000
4+	2	19	1.1264	1.3019	1.2848	1.0000
4+	2	20	1.1264	1.3019	1.2848	1.0000
4+	2	21	1.1264	1.3019	1.2848	1.0000
4+	2	22	1.1264	1.3019	1.2848	1.0000
4+	2	23	1.1264	1.3019	1.2848	1.0000
4+	2	24	1.1264	1.3019	1.2848	1.0000
4+	2	25	1.1264	1.3019	1.2777	1.0000
4+	2	26	1.1264	1.3019	1.2684	1.0000
4+	2	27	1.1264	1.3019	1.2672	1.0000
4+	2	28	1.1264	1.3019	1.2660	1.0000
4+	2	29	1.1264	1.3019	1.2648	1.0000
4+	2	30	1.1264	1.3019	1.2636	1.0000
4+	2	31	1.1264	1.3019	1.2625	1.0000
4+	2	32	1.1264	1.3019	1.2613	1.0000
4+	2	33	1.1264	1.3248	1.2601	1.0000
4+	2	34	1.1264	1.3302	1.2589	1.0000

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\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
4+	2	35	1.1264	1.3333	1.2578	1.0000
4+	2	36	1.1264	1.3371	1.2568	1.0000
4+	2	37	1.1264	1.3397	1.2556	1.0000
4+	2	38	1.1264	1.3426	1.2545	1.0000
4+	2	39	1.1264	1.3462	1.2533	1.0000
4+	2	40	1.1264	1.3492	1.2521	1.0000
4+	2	41	1.1264	1.3533	1.2510	1.0000
4+	2	42	1.1264	1.3573	1.2498	1.0000
4+	2	43	1.1264	1.3612	1.2487	1.0000
4+	2	44	1.1264	1.3657	1.2475	1.0000
4+	2	45	1.1264	1.3705	1.2464	1.0000
4+	2	46	1.1264	1.3750	1.2454	1.0000
4+	2	47	1.1366	1.3784	1.2443	1.0000
4+	2	48	1.1571	1.3842	1.2443	1.0000
4+	2	49	1.1776	1.3909	1.2448	1.0000
4+	2	50	1.1832	1.3969	1.2452	1.0000
4+	2	51	1.1737	1.4026	1.2415	1.0000
4+	2	52	1.1656	1.4095	1.2430	1.0000
4+	2	53	1.1585	1.4164	1.2438	1.0000
4+	2	54	1.1449	1.4224	1.2439	1.0000
4+	2	55	1.1305	1.4312	1.2451	1.0000
4+	2	56	1.1162	1.4409	1.2470	1.0000
4+	2	57	1.1022	1.4493	1.2457	1.0000
4+	2	58	1.0888	1.4562	1.2449	1.0000
4+	2	59	1.0769	1.4647	1.2409	1.0000
4+	2	60	1.0668	1.4749	1.2449	1.0000
4+	2	61	1.0590	1.4855	1.2439	1.0000
4+	2	62	1.0545	1.4965	1.2365	1.0000
4+	2	63	1.0538	1.5077	1.2282	1.0000
4+	2	64+	1.0579	1.5205	1.2260	1.0000
4+	3	0	0.9690	1.0910	1.0246	1.0000
4+	3	1	0.9690	1.1021	1.0285	1.0000
4+	3	2	0.9690	1.1178	1.0324	1.0000
4+	3	3	0.9903	1.0636	1.0363	1.0000
4+	3	4	0.9903	1.0702	1.0403	1.0000
4+	3	5	0.9995	1.0974	1.0442	1.0000
4+	3	6	1.0260	1.1056	1.0482	1.0000
4+	3	7	1.0319	1.1050	1.0523	1.0000
4+	3	8	1.0359	1.1047	1.0564	1.0000
4+	3	9	1.0368	1.1043	1.0605	1.0000
4+	3	10	1.0318	1.1039	1.0647	1.0000
4+	3	11	1.0318	1.1036	1.0687	1.0000
4+	3	12	1.0318	1.1038	1.0730	1.0000
4+	3	13	1.0318	1.1044	1.0772	1.0000
4+	3	14	1.0318	1.1052	1.0815	1.0000
4+	3	15	1.0318	1.1063	1.0844	1.0000
4+	3	16	1.0318	1.1075	1.0861	1.0000
4+	3	17	1.0318	1.1076	1.0876	1.0000
4+	3	18	1.0318	1.1074	1.0891	1.0000
4+	3	19	1.0318	1.1071	1.0913	1.0000
4+	3	20	1.0318	1.1075	1.0946	1.0000
4+	3	21	1.0318	1.1072	1.0994	1.0000
4+	3	22	1.0318	1.1068	1.1058	1.0000
4+	3	23	1.0318	1.1071	1.1141	1.0000
4+	3	24	1.0318	1.1076	1.1245	1.0000
4+	3	25	1.0318	1.1074	1.1308	1.0000
4+	3	26	1.0318	1.1077	1.1355	1.0000
4+	3	27	1.0318	1.1074	1.1402	1.0000
4+	3	28	1.0318	1.1071	1.1450	1.0000
4+	3	29	1.0318	1.1074	1.1498	1.0000
4+	3	30	1.0318	1.1044	1.1547	1.0000
4+	3	31	1.0318	1.1176	1.1597	1.0000
4+	3	32	1.0318	1.1335	1.1645	1.0000
4+	3	33	1.0318	1.1388	1.1695	1.0000
4+	3	34	1.0318	1.1416	1.1746	1.0000
4+	3	35	1.0318	1.1443	1.1797	1.0000
4+	3	36	1.0318	1.1471	1.1848	1.0000
4+	3	37	1.0318	1.1500	1.1899	1.0000
4+	3	38	1.0318	1.1529	1.1951	1.0000



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\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
4+	3	39	1.0318	1.1560	1.2004	1.0000
4+	3	40	1.0318	1.1592	1.2057	1.0000
4+	3	41	1.0318	1.1625	1.2111	1.0000
4+	3	42	1.0318	1.1658	1.2165	1.0000
4+	3	43	1.0318	1.1692	1.2219	1.0000
4+	3	44	1.0318	1.1728	1.2274	1.0000
4+	3	45	1.0318	1.1765	1.2330	1.0000
4+	3	46	1.0318	1.1803	1.2386	1.0000
4+	3	47	1.0414	1.1841	1.2443	1.0000
4+	3	48	1.0566	1.1881	1.2443	1.0000
4+	3	49	1.0867	1.1921	1.2448	1.0000
4+	3	50	1.1012	1.1963	1.2452	1.0000
4+	3	51	1.0917	1.2006	1.2415	1.0000
4+	3	52	1.0809	1.2050	1.2430	1.0000
4+	3	53	1.0689	1.2094	1.2438	1.0000
4+	3	54	1.0563	1.2141	1.2439	1.0000
4+	3	55	1.0432	1.2189	1.2451	1.0000
4+	3	56	1.0298	1.2238	1.2470	1.0000
4+	3	57	1.0169	1.2287	1.2457	1.0000
4+	3	58	1.0047	1.2338	1.2449	1.0000
4+	3	59	0.9936	1.2391	1.2409	1.0000
4+	3	60	0.9843	1.2444	1.2449	1.0000
4+	3	61	0.9772	1.2498	1.2439	1.0000
4+	3	62	0.9729	1.2556	1.2365	1.0000
4+	3	63	0.9723	1.2613	1.2282	1.0000
4+	3	64+	0.9761	1.2672	1.2260	1.0000
4+	4+	0	0.9690	1.0910	1.0246	1.0000
4+	4+	1	0.9690	1.1021	1.0285	1.0000
4+	4+	2	0.9690	1.1178	1.0324	1.0000
4+	4+	3	1.0005	1.0636	1.0363	1.0000
4+	4+	4	1.0041	1.0702	1.0403	1.0000
4+	4+	5	1.0142	1.0974	1.0442	1.0000
4+	4+	6	1.0411	1.1056	1.0482	1.0000
4+	4+	7	1.0472	1.1050	1.0523	1.0000
4+	4+	8	1.0512	1.1047	1.0564	1.0000
4+	4+	9	1.0508	1.1043	1.0605	1.0000
4+	4+	10	1.0471	1.1039	1.0647	1.0000
4+	4+	11	1.0471	1.1036	1.0687	1.0000
4+	4+	12	1.0471	1.1038	1.0730	1.0000
4+	4+	13	1.0471	1.1032	1.0772	1.0000
4+	4+	14	1.0471	1.1025	1.0815	1.0000
4+	4+	15	1.0471	1.1021	1.0844	1.0000
4+	4+	16	1.0471	1.1017	1.0861	1.0000
4+	4+	17	1.0471	1.1016	1.0876	1.0000
4+	4+	18	1.0471	1.1013	1.0891	1.0000
4+	4+	19	1.0471	1.1011	1.0913	1.0000
4+	4+	20	1.0471	1.1014	1.0946	1.0000
4+	4+	21	1.0471	1.1012	1.0994	1.0000
4+	4+	22	1.0471	1.1008	1.1058	1.0000
4+	4+	23	1.0471	1.1011	1.1141	1.0000
4+	4+	24	1.0471	1.1016	1.1245	1.0000
4+	4+	25	1.0471	1.1013	1.1308	1.0000
4+	4+	26	1.0471	1.1017	1.1355	1.0000
4+	4+	27	1.0471	1.1013	1.1402	1.0000
4+	4+	28	1.0471	1.1011	1.1450	1.0000
4+	4+	29	1.0471	1.1013	1.1498	1.0000
4+	4+	30	1.0471	1.1014	1.1547	1.0000
4+	4+	31	1.0471	1.1014	1.1597	1.0000
4+	4+	32	1.0471	1.1016	1.1645	1.0000
4+	4+	33	1.0471	1.1016	1.1695	1.0000
4+	4+	34	1.0471	1.1093	1.1746	1.0000
4+	4+	35	1.0471	1.1251	1.1797	1.0000
4+	4+	36	1.0471	1.1414	1.1848	1.0000
4+	4+	37	1.0471	1.1575	1.1899	1.0000
4+	4+	38	1.0471	1.1609	1.1951	1.0000
4+	4+	39	1.0471	1.1641	1.2004	1.0000
4+	4+	40	1.0471	1.1672	1.2057	1.0000
4+	4+	41	1.0471	1.1705	1.2111	1.0000
4+	4+	42	1.0471	1.1740	1.2165	1.0000

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\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Policies get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
4+	4+	43	1.0471	1.1775	1.2219	1.0000
4+	4+	44	1.0471	1.1810	1.2274	1.0000
4+	4+	45	1.0471	1.1847	1.2330	1.0000
4+	4+	46	1.0471	1.1884	1.2386	1.0000
4+	4+	47	1.0552	1.1924	1.2443	1.0000
4+	4+	48	1.0703	1.1963	1.2443	1.0000
4+	4+	49	1.0930	1.2004	1.2448	1.0000
4+	4+	50	1.1138	1.2047	1.2452	1.0000
4+	4+	51	1.1127	1.2090	1.2415	1.0000
4+	4+	52	1.1017	1.2134	1.2430	1.0000
4+	4+	53	1.0894	1.2179	1.2438	1.0000
4+	4+	54	1.0766	1.2225	1.2439	1.0000
4+	4+	55	1.0632	1.2274	1.2451	1.0000
4+	4+	56	1.0497	1.2322	1.2470	1.0000
4+	4+	57	1.0366	1.2373	1.2457	1.0000
4+	4+	58	1.0240	1.2425	1.2449	1.0000
4+	4+	59	1.0127	1.2477	1.2409	1.0000
4+	4+	60	1.0032	1.2531	1.2449	1.0000
4+	4+	61	0.9959	1.2586	1.2439	1.0000
4+	4+	62	0.9915	1.2643	1.2365	1.0000
4+	4+	63	0.9909	1.2701	1.2282	1.0000
4+	4+	64+	0.9949	1.2760	1.2260	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY (GEICO)  
GEICO GENERAL INSURANCE COMPANY (GG)**

**Voluntary Automobile Insurance**

**Filing Memorandum**

We propose to adopt enhancements to the ISO's Vehicle Series Rating Program that will be applicable to all 2011 and later model years.

Exhibit 1 shows the current GEICO symbols and corresponding price ranges. ISO proposed 2011 symbols and the new price ranges are shown on Exhibit 2. Exhibit 3 displays Symbol Transition Rule.

Proposed relativities for the 2011 symbols are shown on Exhibit 4. Similar to two prior model years, we have used the existing model year factors of 1.05 for Collision and 1.035 for Comprehensive to develop 2011 factors from the base model year 2008 factors for symbols covered by the transition rule on Exhibit 3. The factors for the remaining symbols are defined by interpolation. We use similar logic to develop the incremental factors for symbols 71-75 and 98.

GEICO General Insurance Company (GG) rates and relativities are currently equal to those of GEICO. We propose to implement the same rate and structure changes for GEICO and GG to maintain this relationship.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY (GEICO)  
GEICO GENERAL INSURANCE COMPANY (GG)**

**Voluntary Automobile Insurance**

**Countrywide**

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<b>Exhibit 1</b>	Symbol Table
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**Government Employees Insurance Company  
GEICO General Insurance Company**

**Symbol Table**  
(applicable to 1990 - 2010 model years)

<b>Symbol</b>	<b>Price New Min</b>	<b>Price New Max</b>
<b>1</b>	<b>\$0</b>	<b>\$6,500</b>
<b>2</b>	<b>\$6,501</b>	<b>\$8,000</b>
<b>3</b>	<b>\$8,001</b>	<b>\$9,000</b>
<b>4</b>	<b>\$9,001</b>	<b>\$10,000</b>
<b>5</b>	<b>\$10,001</b>	<b>\$11,250</b>
<b>6</b>	<b>\$11,251</b>	<b>\$12,500</b>
<b>7</b>	<b>\$12,501</b>	<b>\$13,750</b>
<b>8</b>	<b>\$13,751</b>	<b>\$15,000</b>
<b>A</b>	<b>\$15,001</b>	<b>\$16,250</b>
<b>B</b>	<b>\$16,251</b>	<b>\$17,500</b>
<b>C</b>	<b>\$17,501</b>	<b>\$18,750</b>
<b>D</b>	<b>\$18,751</b>	<b>\$20,000</b>
<b>E</b>	<b>\$20,001</b>	<b>\$22,000</b>
<b>F</b>	<b>\$22,001</b>	<b>\$24,000</b>
<b>G</b>	<b>\$24,001</b>	<b>\$26,000</b>
<b>H</b>	<b>\$26,001</b>	<b>\$28,000</b>
<b>J</b>	<b>\$28,001</b>	<b>\$30,000</b>
<b>K</b>	<b>\$30,001</b>	<b>\$33,000</b>
<b>M</b>	<b>\$33,001</b>	<b>\$36,000</b>
<b>N</b>	<b>\$36,001</b>	<b>\$40,000</b>
<b>P</b>	<b>\$40,001</b>	<b>\$45,000</b>
<b>R</b>	<b>\$45,001</b>	<b>\$50,000</b>
<b>S</b>	<b>\$50,001</b>	<b>\$60,000</b>
<b>T</b>	<b>\$60,001</b>	<b>\$70,000</b>
<b>V</b>	<b>\$70,001</b>	<b>\$80,000</b>
<b>I</b>	<b>\$80,001</b>	<b>\$90,000</b>
<b>L</b>	<b>\$90,001</b>	<b>\$100,000</b>
<b>U</b>	<b>\$100,001</b>	<b>\$110,000</b>
<b>X</b>	<b>\$110,001</b>	<b>\$120,000</b>
<b>Y</b>	<b>\$120,001</b>	<b>\$130,000</b>
<b>Z</b>	<b>\$130,001</b>	<b>\$140,000</b>
<b>W</b>	<b>\$140,001 and above</b>	

**EXPANDED ISO SYMBOL TABLE**  
**(Applicable to 2011 and Later Model Years)**

<b>ISO</b>	<b>Cost New</b>		<b>ISO</b>	<b>Cost New</b>	
<b>Symbol</b>	<b>minimum</b>	<b>maximum</b>	<b>Symbol</b>	<b>minimum</b>	<b>maximum</b>
1	\$1	\$3,000	36	\$30,001	\$31,000
2	\$3,001	\$5,500	37	\$31,001	\$32,000
3	\$5,501	\$8,000	38	\$32,001	\$33,000
4	\$8,001	\$9,000	39	\$33,001	\$34,000
5	\$9,001	\$10,000	40	\$34,001	\$35,000
6	\$10,001	\$11,000	41	\$35,001	\$36,000
7	\$11,001	\$12,000	42	\$36,001	\$37,000
8	\$12,001	\$13,000	43	\$37,001	\$38,000
10	\$13,001	\$14,000	44	\$38,001	\$39,000
11	\$14,001	\$15,000	45	\$39,001	\$40,000
12	\$15,001	\$15,625	46	\$40,001	\$41,250
13	\$15,626	\$16,250	47	\$41,251	\$42,500
14	\$16,251	\$16,875	48	\$42,501	\$43,750
15	\$16,876	\$17,500	49	\$43,751	\$45,000
16	\$17,501	\$18,125	50	\$45,001	\$46,250
17	\$18,126	\$18,750	51	\$46,251	\$47,500
18	\$18,751	\$19,375	52	\$47,501	\$48,750
19	\$19,376	\$20,000	53	\$48,751	\$50,000
20	\$20,001	\$20,625	54	\$50,001	\$52,500
21	\$20,626	\$21,250	55	\$52,501	\$55,000
22	\$21,251	\$21,875	56	\$55,001	\$57,500
23	\$21,876	\$22,500	57	\$57,501	\$60,000
24	\$22,501	\$23,125	58	\$60,001	\$65,000
25	\$23,126	\$23,750	59	\$65,001	\$70,000
26	\$23,751	\$24,375	60	\$70,001	\$75,000
27	\$24,376	\$25,000	61	\$75,001	\$80,000
28	\$25,001	\$25,625	62	\$80,001	\$85,000
29	\$25,626	\$26,250	63	\$85,001	\$90,000
30	\$26,251	\$26,875	64	\$90,001	\$95,000
31	\$26,876	\$27,500	65	\$95,001	\$100,000
32	\$27,501	\$28,125	66	\$100,001	\$110,000
33	\$28,126	\$28,750	67	\$110,001	\$120,000
34	\$28,751	\$29,375	68	\$120,001	\$130,000
35	\$29,376	\$30,000	69	\$130,001	\$140,000
			70	\$140,001	\$150,000
			98	\$150,001 and above	
			71	Rating Symbol Only	
			72	Rating Symbol Only	
			73	Rating Symbol Only	
			74	Rating Symbol Only	
			75	Rating Symbol Only	

**Government Employees Insurance Company  
GEICO General Insurance Company**

**SYMBOL TRANSITION RULE \***

2010 Rating Symbol	2011 Comp Rating Symbol	2011 Coll Rating Symbol
1	2	2
2	3	3
3	4	4
4	5	5
5	6	6
6	8	8
7	10	10
8	11	11
A	13	13
B	15	15
C	17	17
D	19	19
E	21	21
F	25	25
G	28	28
H	31	31
J	35	35
K	37	37
M	41	41
N	44	44
P	48	48
R	52	52
S	56	56
T	59	59
V	61	61
I	63	63
L	65	65
U	66	66
X	67	67
Y	68	68
Z	69	69
W**		

\* For Model Year 2011 only, if the rating symbol for the prior model year of the same vehicle is displayed in the S&I Manual, follow the transition rule above.

\*\*If the rating symbol for the prior model year version of the same vehicle is not displayed, or the symbol is W, assign a symbol based on the cost new of the auto using the 75 Symbol Chart on Exhibit 2.

\* Symbol W will correspond to either symbol 70 or 98

**Government Employees Insurance Company  
GEICO General Insurance Company**

Massachusetts Model Year and Symbol Relativities  
2011 Base Model Year

Property Damage

<u>Symbol</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>
1	1.2087	1.1850	1.1617	1.1389	1.1166	1.0947	1.0733	1.0522	1.0315	1.0113
2	1.2087	1.1850	1.1617	1.1389	1.1166	1.0947	1.0733	1.0522	1.0315	1.0113
3	1.2137	1.1899	1.1666	1.1437	1.1213	1.0993	1.0778	1.0566	1.0359	1.0156
4	1.2176	1.1937	1.1702	1.1473	1.1248	1.1028	1.0812	1.0599	1.0391	1.0188
5	1.2219	1.1979	1.1744	1.1514	1.1288	1.1067	1.0850	1.0637	1.0428	1.0224
6	1.2283	1.2042	1.1806	1.1575	1.1348	1.1125	1.0907	1.0693	1.0483	1.0278
7	1.2316	1.2075	1.1838	1.1606	1.1379	1.1155	1.0937	1.0722	1.0511	1.0306
8	1.2349	1.2107	1.1869	1.1637	1.1409	1.1185	1.0966	1.0751	1.0539	1.0333
10	1.2415	1.2172	1.1933	1.1699	1.1470	1.1245	1.1024	1.0808	1.0596	1.0388
11	1.2481	1.2236	1.1996	1.1761	1.1531	1.1304	1.1083	1.0865	1.0652	1.0443
12	1.2519	1.2273	1.2033	1.1797	1.1566	1.1338	1.1117	1.0898	1.0684	1.0475
13	1.2548	1.2302	1.2061	1.1824	1.1593	1.1365	1.1143	1.0924	1.0709	1.0500
14	1.2582	1.2335	1.2093	1.1856	1.1624	1.1396	1.1173	1.0953	1.0738	1.0528
15	1.2615	1.2368	1.2125	1.1888	1.1655	1.1426	1.1202	1.0982	1.0767	1.0556
16	1.2649	1.2401	1.2158	1.1920	1.1686	1.1457	1.1232	1.1012	1.0796	1.0584
17	1.2683	1.2434	1.2190	1.1951	1.1717	1.1487	1.1262	1.1041	1.0824	1.0612
18	1.2717	1.2467	1.2223	1.1983	1.1748	1.1518	1.1292	1.1071	1.0853	1.0640
19	1.2750	1.2500	1.2255	1.2014	1.1779	1.1548	1.1322	1.1100	1.0881	1.0668
20	1.2784	1.2534	1.2288	1.2047	1.1811	1.1579	1.1353	1.1130	1.0911	1.0697
21	1.2818	1.2567	1.2320	1.2079	1.1842	1.1610	1.1383	1.1159	1.0940	1.0726
22	1.2835	1.2584	1.2337	1.2095	1.1858	1.1626	1.1398	1.1174	1.0955	1.0740
23	1.2853	1.2601	1.2353	1.2111	1.1874	1.1641	1.1413	1.1189	1.0969	1.0755
24	1.2870	1.2617	1.2370	1.2127	1.1890	1.1657	1.1428	1.1204	1.0984	1.0769
25	1.2887	1.2634	1.2386	1.2143	1.1906	1.1672	1.1443	1.1219	1.0998	1.0783
26	1.2910	1.2657	1.2408	1.2165	1.1927	1.1693	1.1464	1.1239	1.1018	1.0802
27	1.2934	1.2680	1.2431	1.2187	1.1949	1.1714	1.1484	1.1259	1.1038	1.0822
28	1.2957	1.2703	1.2453	1.2209	1.1970	1.1735	1.1505	1.1279	1.1058	1.0841
29	1.2980	1.2725	1.2475	1.2231	1.1991	1.1756	1.1525	1.1299	1.1077	1.0860
30	1.3002	1.2748	1.2497	1.2252	1.2012	1.1776	1.1546	1.1319	1.1097	1.0880
31	1.3025	1.2770	1.2519	1.2274	1.2033	1.1797	1.1566	1.1339	1.1116	1.0899
32	1.3043	1.2787	1.2536	1.2290	1.2049	1.1813	1.1582	1.1354	1.1131	1.0914
33	1.3060	1.2804	1.2553	1.2307	1.2066	1.1829	1.1597	1.1370	1.1146	1.0928
34	1.3078	1.2821	1.2569	1.2323	1.2082	1.1844	1.1613	1.1385	1.1161	1.0943
35	1.3095	1.2838	1.2586	1.2339	1.2098	1.1860	1.1628	1.1400	1.1176	1.0957
36	1.3126	1.2868	1.2616	1.2369	1.2127	1.1889	1.1656	1.1427	1.1202	1.0983
37	1.3164	1.2906	1.2653	1.2405	1.2162	1.1924	1.1690	1.1461	1.1235	1.1015
38	1.3182	1.2924	1.2670	1.2422	1.2179	1.1940	1.1706	1.1476	1.1250	1.1030
39	1.3200	1.2941	1.2687	1.2439	1.2195	1.1956	1.1722	1.1492	1.1266	1.1045
40	1.3218	1.2959	1.2704	1.2455	1.2212	1.1972	1.1737	1.1507	1.1281	1.1060
41	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
42	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
43	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
44	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
45	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
46	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
47	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
48	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
49	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
50	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
51	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
52	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
53	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
54	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
55	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
56	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
57	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
58	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
59	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
60	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
61	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
62	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
63	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
64	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
65	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
66	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
67	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
68	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
69	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
70	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
71	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
72	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
73	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
74	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
75	1.3236	1.2976	1.2721	1.2472	1.2228	1.1988	1.1753	1.1522	1.1296	1.1075
98*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

\*add this incremental factor to Symbol 70 relativity for each \$10,000 above \$150,000.

For model years not shown, apply a factor of 1.02 for each subsequent model year



**Government Employees Insurance Company  
GEICO General Insurance Company**

Massachusetts Model Year and Symbol Relativities  
2011 Base Model Year

Comprehensive

<u>Symbol</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>
1	1.4201	1.3525	1.2881	1.2268	1.1684	1.1127	1.0597	1.0093	0.9612	0.9154
2	1.4201	1.3525	1.2881	1.2268	1.1684	1.1127	1.0597	1.0093	0.9612	0.9154
3	1.4201	1.3525	1.2881	1.2267	1.1683	1.1127	1.0597	1.0092	0.9612	0.9154
4	1.4201	1.3525	1.2881	1.2267	1.1683	1.1127	1.0597	1.0092	0.9612	0.9154
5	1.4201	1.3525	1.2881	1.2267	1.1683	1.1127	1.0597	1.0092	0.9612	0.9154
6	1.4201	1.3525	1.2881	1.2268	1.1684	1.1127	1.0597	1.0093	0.9612	0.9154
7	1.4201	1.3525	1.2881	1.2268	1.1684	1.1127	1.0597	1.0093	0.9612	0.9154
8	1.4201	1.3525	1.2881	1.2268	1.1684	1.1127	1.0597	1.0093	0.9612	0.9154
10	1.5108	1.4389	1.3704	1.3051	1.2430	1.1838	1.1274	1.0737	1.0226	0.9739
11	1.5108	1.4389	1.3704	1.3051	1.2430	1.1838	1.1274	1.0737	1.0226	0.9739
12	1.5317	1.4587	1.3893	1.3231	1.2601	1.2001	1.1429	1.0885	1.0367	0.9873
13	1.5477	1.4740	1.4038	1.3369	1.2733	1.2126	1.1549	1.0999	1.0475	0.9976
14	1.5488	1.4750	1.4048	1.3379	1.2742	1.2135	1.1557	1.1007	1.0483	0.9983
15	1.5498	1.4760	1.4057	1.3388	1.2750	1.2143	1.1565	1.1014	1.0490	0.9990
16	1.6728	1.5932	1.5173	1.4451	1.3763	1.3107	1.2483	1.1889	1.1323	1.0783
17	1.7958	1.7103	1.6289	1.5513	1.4775	1.4071	1.3401	1.2763	1.2155	1.1576
18	1.8522	1.7640	1.6801	1.6001	1.5239	1.4513	1.3822	1.3164	1.2537	1.1940
19	1.9086	1.8177	1.7312	1.6488	1.5702	1.4955	1.4243	1.3564	1.2918	1.2303
20	1.9427	1.8502	1.7622	1.6783	1.5983	1.5222	1.4498	1.3807	1.3149	1.2523
21	1.9768	1.8827	1.7931	1.7077	1.6264	1.5489	1.4752	1.4049	1.3380	1.2743
22	1.9903	1.8955	1.8053	1.7193	1.6375	1.5594	1.4852	1.4145	1.3471	1.2830
23	2.0037	1.9083	1.8175	1.7309	1.6485	1.5700	1.4952	1.4240	1.3562	1.2916
24	2.0172	1.9211	1.8296	1.7425	1.6596	1.5805	1.5052	1.4336	1.3653	1.3003
25	2.0306	1.9339	1.8418	1.7541	1.6706	1.5910	1.5152	1.4431	1.3744	1.3089
26	2.0422	1.9450	1.8523	1.7641	1.6801	1.6001	1.5239	1.4514	1.3823	1.3164
27	2.0539	1.9560	1.8629	1.7742	1.6897	1.6092	1.5325	1.4596	1.3901	1.3239
28	2.0655	1.9671	1.8734	1.7842	1.6992	1.6183	1.5412	1.4679	1.3980	1.3314
29	2.1281	2.0267	1.9302	1.8383	1.7507	1.6674	1.5879	1.5124	1.4404	1.3718
30	2.1907	2.0864	1.9870	1.8924	1.8023	1.7164	1.6347	1.5569	1.4827	1.4121
31	2.2533	2.1460	2.0438	1.9465	1.8538	1.7655	1.6814	1.6014	1.5251	1.4525
32	2.2866	2.1777	2.0740	1.9752	1.8812	1.7916	1.7062	1.6250	1.5476	1.4740
33	2.3198	2.2094	2.1042	2.0040	1.9085	1.8177	1.7311	1.6487	1.5702	1.4954
34	2.3531	2.2410	2.1343	2.0327	1.9359	1.8437	1.7559	1.6723	1.5927	1.5169
35	2.3863	2.2727	2.1645	2.0614	1.9632	1.8698	1.7807	1.6959	1.6152	1.5383
36	2.4844	2.3661	2.2534	2.1461	2.0439	1.9466	1.8539	1.7656	1.6815	1.6015
37	2.6051	2.4810	2.3629	2.2504	2.1432	2.0411	1.9439	1.8514	1.7632	1.6793
38	2.6500	2.5238	2.4037	2.2892	2.1802	2.0763	1.9775	1.8833	1.7936	1.7083
39	2.6950	2.5666	2.4444	2.3280	2.2172	2.1116	2.0110	1.9153	1.8241	1.7372
40	2.7399	2.6094	2.4852	2.3668	2.2541	2.1468	2.0446	1.9472	1.8545	1.7662
41	2.7848	2.6522	2.5259	2.4056	2.2911	2.1820	2.0781	1.9791	1.8849	1.7951
42	2.8363	2.7012	2.5726	2.4501	2.3335	2.2223	2.1165	2.0157	1.9197	1.8283
43	2.8878	2.7503	2.6193	2.4946	2.3758	2.2627	2.1549	2.0523	1.9546	1.8615
44	2.9393	2.7993	2.6660	2.5391	2.4182	2.3030	2.1933	2.0889	1.9894	1.8947
45	2.9975	2.8548	2.7188	2.5894	2.4661	2.3486	2.2368	2.1303	2.0288	1.9322
46	3.0631	2.9172	2.7783	2.6460	2.5200	2.4000	2.2857	2.1769	2.0732	1.9745
47	3.1359	2.9865	2.8443	2.7089	2.5799	2.4570	2.3400	2.2286	2.1225	2.0214
48	3.2087	3.0559	2.9104	2.7718	2.6398	2.5141	2.3944	2.2804	2.1718	2.0683
49	3.2760	3.1200	2.9715	2.8300	2.6952	2.5669	2.4447	2.3283	2.2174	2.1117
50	3.3434	3.1842	3.0326	2.8882	2.7506	2.6197	2.4949	2.3761	2.2630	2.1552
51	3.4107	3.2483	3.0936	2.9463	2.8060	2.6724	2.5452	2.4240	2.3085	2.1986
52	3.4780	3.3124	3.1547	3.0045	2.8614	2.7252	2.5954	2.4718	2.3541	2.2420
53	3.5609	3.3913	3.2299	3.0761	2.9296	2.7901	2.6572	2.5307	2.4102	2.2954
54	3.6852	3.5097	3.3427	3.1835	3.0319	2.8875	2.7500	2.6191	2.4943	2.3756
55	3.8510	3.6676	3.4930	3.3267	3.1682	3.0174	2.8737	2.7369	2.6065	2.4824
56	4.0168	3.8255	3.6434	3.4699	3.3046	3.1473	2.9974	2.8547	2.7187	2.5893
57	4.1365	3.9395	3.7520	3.5733	3.4031	3.2411	3.0867	2.9398	2.7997	2.6665
58	4.3161	4.1106	3.9148	3.7285	3.5509	3.3818	3.2207	3.0674	2.9213	2.7822
59	4.5555	4.3386	4.1320	3.9353	3.7479	3.5694	3.3994	3.2376	3.0834	2.9366
60	4.8249	4.5952	4.3764	4.1680	3.9695	3.7805	3.6005	3.4290	3.2657	3.1103
61	5.0943	4.8517	4.6207	4.4007	4.1911	3.9915	3.8015	3.6204	3.4480	3.2839
62	5.5433	5.2793	5.0280	4.7885	4.5605	4.3433	4.1365	3.9395	3.7519	3.5733
63	5.9922	5.7069	5.4352	5.1763	4.9298	4.6951	4.4715	4.2586	4.0558	3.8627
64	6.4412	6.1345	5.8424	5.5642	5.2992	5.0469	4.8066	4.5777	4.3597	4.1521
65	6.8902	6.5621	6.2496	5.9520	5.6686	5.3986	5.1416	4.8967	4.6636	4.4415
66	7.7882	7.4173	7.0641	6.7277	6.4073	6.1022	5.8116	5.5349	5.2713	5.0203
67	8.6860	8.2724	7.8785	7.5033	7.1460	6.8057	6.4817	6.1730	5.8791	5.5991
68	9.5840	9.1276	8.6929	8.2790	7.8848	7.5093	7.1517	6.8112	6.4868	6.1779
69	10.4819	9.9828	9.5074	9.0547	8.6235	8.2128	7.8218	7.4493	7.0946	6.7567
70	11.3419	10.8428	10.3174	9.8347	9.3635	8.9128	8.4918	8.0893	7.7046	7.3367
71	12.2019	11.7028	11.1274	10.6147	10.1035	9.6128	9.1618	8.7293	8.3146	7.9167
72	13.0619	12.5628	11.9374	11.3947	10.8435	10.3128	9.8318	9.3693	8.9246	8.4967
73	13.9219	13.4228	12.7474	12.1747	11.5835	11.0128	10.5018	10.0093	9.5346	9.0767
74	14.7819	14.2828	13.5574	12.9547	12.3235	11.7128	11.1718	10.6493	10.1446	9.6567
75	15.6419	15.1428	14.3674	13.7347	13.0635	12.4128	11.8418	11.2893	10.7546	10.2367
98*	0.90	0.86	0.81	0.78	0.74	0.70	0.67	0.64	0.61	0.58

\*add this incremental factor to Symbol 70 relativity for each \$10,000 above \$150,000.

For model years not shown, apply a factor of 1.05 for each subsequent model year

**Government Employees Insurance Company  
GEICO General Insurance Company**

Massachusetts Model Year and Symbol Relativities  
2011 Base Model Year

Collision

<u>Symbol</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>
1	1.1321	1.0680	1.0075	0.9505	0.8967	0.8459	0.7980	0.7529	0.7103	0.6701
2	1.1321	1.0680	1.0075	0.9505	0.8967	0.8459	0.7980	0.7529	0.7103	0.6701
3	1.1321	1.0680	1.0075	0.9505	0.8967	0.8459	0.7980	0.7529	0.7103	0.6701
4	1.1321	1.0680	1.0075	0.9505	0.8967	0.8459	0.7980	0.7529	0.7103	0.6701
5	1.1321	1.0680	1.0075	0.9505	0.8967	0.8459	0.7980	0.7529	0.7103	0.6701
6	1.4492	1.3672	1.2897	1.2168	1.1479	1.0829	1.0216	0.9638	0.9093	0.8578
7	1.5205	1.4345	1.3532	1.2767	1.2044	1.1362	1.0719	1.0113	0.9541	0.9000
8	1.5918	1.5017	1.4167	1.3366	1.2609	1.1895	1.1222	1.0587	0.9988	0.9422
10	1.6540	1.5604	1.4720	1.3888	1.3101	1.2360	1.1660	1.1000	1.0378	0.9790
11	1.7786	1.6779	1.5829	1.4933	1.4088	1.3290	1.2538	1.1828	1.1159	1.0527
12	1.8244	1.7211	1.6237	1.5318	1.4451	1.3633	1.2861	1.2133	1.1447	1.0798
13	1.8597	1.7544	1.6551	1.5614	1.4730	1.3896	1.3110	1.2368	1.1668	1.1007
14	1.8946	1.7874	1.6862	1.5908	1.5007	1.4157	1.3356	1.2600	1.1887	1.1214
15	1.9295	1.8203	1.7172	1.6201	1.5283	1.4418	1.3602	1.2832	1.2106	1.1420
16	1.9709	1.8593	1.7540	1.6548	1.5611	1.4727	1.3894	1.3107	1.2366	1.1665
17	2.0122	1.8983	1.7908	1.6895	1.5938	1.5036	1.4185	1.3382	1.2625	1.1910
18	2.0407	1.9252	1.8162	1.7134	1.6164	1.5249	1.4386	1.3572	1.2804	1.2079
19	2.0691	1.9520	1.8415	1.7373	1.6389	1.5462	1.4586	1.3761	1.2982	1.2247
20	2.1095	1.9901	1.8774	1.7712	1.6709	1.5763	1.4871	1.4029	1.3236	1.2486
21	2.1498	2.0281	1.9133	1.8051	1.7028	1.6064	1.5155	1.4297	1.3489	1.2725
22	2.1743	2.0512	1.9351	1.8256	1.7222	1.6247	1.5328	1.4460	1.3642	1.2870
23	2.1987	2.0743	1.9568	1.8462	1.7416	1.6430	1.5500	1.4623	1.3796	1.3014
24	2.2232	2.0973	1.9786	1.8667	1.7609	1.6612	1.5673	1.4785	1.3949	1.3159
25	2.2476	2.1204	2.0003	1.8872	1.7803	1.6795	1.5845	1.4948	1.4102	1.3303
26	2.2758	2.1470	2.0254	1.9108	1.8026	1.7006	1.6043	1.5135	1.4279	1.3470
27	2.3039	2.1735	2.0504	1.9345	1.8249	1.7216	1.6242	1.5323	1.4455	1.3637
28	2.3321	2.2001	2.0755	1.9581	1.8472	1.7427	1.6440	1.5510	1.4632	1.3804
29	2.3564	2.2231	2.0972	1.9786	1.8665	1.7609	1.6612	1.5672	1.4785	1.3948
30	2.3808	2.2460	2.1188	1.9990	1.8858	1.7791	1.6783	1.5834	1.4938	1.4092
31	2.4051	2.2690	2.1405	2.0195	1.9051	1.7973	1.6955	1.5996	1.5091	1.4236
32	2.4180	2.2812	2.1520	2.0303	1.9153	1.8069	1.7046	1.6082	1.5172	1.4312
33	2.4309	2.2933	2.1635	2.0411	1.9255	1.8165	1.7137	1.6167	1.5253	1.4389
34	2.4438	2.3055	2.1749	2.0519	1.9357	1.8261	1.7227	1.6253	1.5333	1.4465
35	2.4567	2.3176	2.1864	2.0627	1.9459	1.8357	1.7318	1.6338	1.5414	1.4541
36	2.4857	2.3449	2.2122	2.0870	1.9688	1.8574	1.7522	1.6531	1.5596	1.4712
37	2.5213	2.3786	2.2439	2.1169	1.9970	1.8840	1.7774	1.6768	1.5819	1.4923
38	2.5867	2.4403	2.3021	2.1718	2.0488	1.9328	1.8235	1.7203	1.6229	1.5310
39	2.6520	2.5019	2.3602	2.2267	2.1006	1.9817	1.8695	1.7637	1.6639	1.5697
40	2.7174	2.5636	2.4184	2.2815	2.1523	2.0305	1.9156	1.8072	1.7049	1.6083
41	2.7827	2.6252	2.4765	2.3364	2.2041	2.0793	1.9616	1.8506	1.7459	1.6470
42	2.8374	2.6768	2.5251	2.3823	2.2474	2.1202	2.0002	1.8870	1.7802	1.6794
43	2.8920	2.7283	2.5738	2.4282	2.2907	2.1610	2.0387	1.9233	1.8145	1.7117
44	2.9467	2.7799	2.6224	2.4741	2.3340	2.2019	2.0773	1.9597	1.8488	1.7441
45	2.9902	2.8209	2.6611	2.5106	2.3684	2.2344	2.1080	1.9886	1.8761	1.7699
46	3.0391	2.8671	2.7047	2.5517	2.4072	2.2710	2.1425	2.0212	1.9068	1.7988
47	3.0935	2.9184	2.7531	2.5974	2.4502	2.3116	2.1808	2.0573	1.9410	1.8310
48	3.1479	2.9697	2.8015	2.6431	2.4933	2.3522	2.2191	2.0935	1.9751	1.8632
49	3.1982	3.0172	2.8463	2.6853	2.5332	2.3898	2.2546	2.1270	2.0067	1.8930
50	3.2485	3.0646	2.8911	2.7276	2.5730	2.4274	2.2901	2.1604	2.0382	1.9228
51	3.2988	3.1121	2.9358	2.7698	2.6129	2.4650	2.3255	2.1939	2.0698	1.9525
52	3.3491	3.1595	2.9806	2.8120	2.6527	2.5026	2.3610	2.2273	2.1013	1.9823
53	3.4110	3.2179	3.0357	2.8640	2.7017	2.5489	2.4046	2.2685	2.1401	2.0189
54	3.5039	3.3055	3.1184	2.9420	2.7753	2.6183	2.4701	2.3302	2.1984	2.0739
55	3.6278	3.4224	3.2286	3.0459	2.8734	2.7108	2.5574	2.4126	2.2761	2.1472
56	3.7516	3.5392	3.3388	3.1499	2.9715	2.8033	2.6447	2.4949	2.3538	2.2205
57	3.8410	3.6236	3.4184	3.2250	3.0423	2.8701	2.7077	2.5544	2.4099	2.2734
58	3.9752	3.7501	3.5377	3.3376	3.1486	2.9704	2.8023	2.6436	2.4941	2.3528
59	4.1540	3.9189	3.6969	3.4878	3.2902	3.1040	2.9284	2.7626	2.6063	2.4587
60	4.3552	4.1087	3.8760	3.6568	3.4496	3.2544	3.0703	2.8964	2.7326	2.5778
61	4.5564	4.2985	4.0551	3.8257	3.6090	3.4048	3.2121	3.0302	2.8588	2.6969
62	4.8583	4.5833	4.3237	4.0792	3.8481	3.6303	3.4249	3.2310	3.0482	2.8756
63	5.1601	4.8680	4.5923	4.3326	4.0871	3.8558	3.6376	3.4317	3.2376	3.0542
64	5.4620	5.1528	4.8610	4.5860	4.3262	4.0814	3.8504	3.6324	3.4270	3.2329
65	5.7638	5.4375	5.1296	4.8394	4.5653	4.3069	4.0632	3.8331	3.6163	3.4115
66	6.3674	6.0070	5.6668	5.3463	5.0434	4.7580	4.4887	4.2346	3.9951	3.7688
67	6.9711	6.5765	6.2040	5.8531	5.5216	5.2091	4.9143	4.6361	4.3738	4.1261
68	7.5748	7.1460	6.7413	6.3600	5.9997	5.6602	5.3398	5.0375	4.7526	4.4834
69	8.1784	7.7155	7.2785	6.8668	6.4778	6.1112	5.7654	5.4390	5.1313	4.8407
70	8.7484	8.2855	7.8185	7.3768	6.9578	6.5612	6.1954	5.8390	5.5113	5.2007
71	9.3184	8.8555	8.3585	7.8868	7.4378	7.0112	6.6254	6.2390	5.8913	5.5607
72	9.8884	9.4255	8.8985	8.3968	7.9178	7.4612	7.0554	6.6390	6.2713	5.9207
73	10.4584	9.9955	9.4385	8.9068	8.3978	7.9112	7.4854	7.0390	6.6513	6.2807
74	11.0284	10.5655	9.9785	9.4168	8.8778	8.3612	7.9154	7.4390	7.0313	6.6407
75	11.5984	11.1355	10.5185	9.9268	9.3578	8.8112	8.3454	7.8390	7.4113	7.0007

98\* 0.60 0.57 0.54 0.51 0.48 0.45 0.43 0.40 0.38 0.36

\*add this incremental factor to Symbol 70 relativity for each \$10,000 above \$150,000.

For model years not shown, apply a factor of 1.06 for each subsequent model year

GOVERNMENT EMPLOYEES INSURANCE COMPANY (GEICO)  
GEICO GENERAL INSURANCE COMPANY (GG)

AUTOMOBILE CHANGE SHEET

**MASSACHUSETTS**

GENERAL RULES SECTION

Revised page G-10 (1) replaces page of like number currently on file.

PRIVATE PASSENGER RULES SECTION

Revised page PPA-03 (2) replaces page of like number currently on file.

RATE SECTION

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