

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

**\*RULE PPA-P-01. RISK TIER**

A risk will be assigned to a Risk Tier. The Company uses the following list of characteristics for Risk Tier placement:

- **Cancellation Notices**
- **Convictions**
- **Current Insurance Status** - An applicant is considered currently insured if their current policy does not expire prior to the desired effective date of the GEICO policy. If their current policy expires prior to the desired effective date, they are considered to be in a lapse. Otherwise, drivers are classified as no prior insurance needed. An applicant with a status of deployed will be given the same consideration as an applicant who is currently insured.
- **Days Quoted in Advance of Current Policy Expiration Date**
- **Lending Losses** - A lending loss is any loss which occurs while the vehicle is operated by an unlisted driver.
- **Length at Current Residence**
- **Negligent Accidents** - An accident is considered to be negligent if it is indicated as negligent by the applicant or the information reported by the third-party reporting agency indicates that it is negligent. Accidents discovered on the motor vehicle report that occur on the same day as a moving violation also discovered on the report are classified as negligent. Types of negligent accidents include but are not limited to accidents which are a result of loss of control, a moving violation, failure to pay attention, and recklessness or improper parking of a vehicle. All lending losses are considered to be negligent. The amount of time since the most recent negligent accident occurred is also considered.
- **Non-negligent Accidents** - Accidents not classified as negligent are classified as non-negligent.
- **Number of Drivers** - The number of Rated Drivers on a policy.
- **Number of Drivers Added**
- **Number of Vehicles** - The number of vehicles listed on the policy.
- **Number of Vehicles Added**
- **Number of Vehicles Changed**
- **Original Distribution Channel**
- **Prior Limits of Liability**
- **Reissues**
- **Suspensions** - The number of suspensions, amount of time since the most recent suspension, and the maximum length of all suspensions are considered if the suspension falls within the experience period. All measurements are made from the suspension begin date.
- **Theft/Vandalism Claims**
- **Years Insured with Current Insurer** - The number of years the applicant has been insured with their current carrier (including GEICO in cases of spinoffs or lapses of insurance).
- **Years Licensed** - The number of years the applicant has been licensed in the US or 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.
- **Years with GEICO Corporation**

Risk Tier factors and applicable coverages can be found in the Rating Section of this manual.

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY  
Massachusetts Rate Pages Effective: New Business 10/14/2011 Renewals 11/25/2011 Rate Gen 12  
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**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 03/24/2011 Renewals 04/28/2011 Rate Gen 10**  
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	157.69	254.25	564.82	42.36	132.75	17.56	51.88	15.29	1.12
15	001	157.69	254.25	564.82	42.36	132.75	17.56	51.88	15.29	1.12
17	001	255.54	331.13	933.52	70.01	132.75	17.56	73.93	15.29	1.12
18	001	187.31	313.06	665.86	49.94	132.75	17.56	58.16	15.29	1.12
20	001	501.16	827.72	1717.35	128.80	132.75	17.56	151.72	15.29	1.12
21	001	349.68	607.17	1065.01	79.88	132.75	17.56	105.48	15.29	1.12
25	001	451.04	744.94	1545.62	115.92	132.75	17.56	136.54	15.29	1.12
26	001	314.71	546.46	958.51	71.89	132.75	17.56	94.93	15.29	1.12
30	001	180.51	275.21	577.63	43.32	132.75	17.56	46.47	15.29	1.12
10	002	180.20	277.94	581.24	43.59	128.75	17.56	58.89	15.29	1.12
15	002	180.20	277.94	581.24	43.59	128.75	17.56	58.89	15.29	1.12
17	002	293.08	342.23	913.31	68.50	128.75	17.56	83.94	15.29	1.12
18	002	214.07	342.23	685.22	51.39	128.75	17.56	66.03	15.29	1.12
20	002	574.79	821.31	1680.19	126.01	128.75	17.56	172.26	15.29	1.12
21	002	399.62	663.76	1095.97	82.20	128.75	17.56	119.76	15.29	1.12
25	002	517.32	739.18	1512.17	113.41	128.75	17.56	155.03	15.29	1.12
26	002	359.66	597.38	986.37	73.98	128.75	17.56	107.78	15.29	1.12
30	002	175.73	307.55	550.36	41.28	128.75	17.56	57.43	15.29	1.12
10	003	188.47	277.07	587.16	44.04	130.32	17.56	61.80	15.29	1.12
15	003	188.47	277.07	587.16	44.04	130.32	17.56	61.80	15.29	1.12
17	003	305.95	351.14	937.29	70.30	130.32	17.56	88.07	15.29	1.12
18	003	223.89	341.17	692.20	51.92	130.32	17.56	69.29	15.29	1.12
20	003	610.94	877.76	1724.29	129.32	130.32	17.56	180.73	15.29	1.12
21	003	417.97	661.67	1107.15	83.04	130.32	17.56	125.65	15.29	1.12
25	003	549.85	789.98	1551.86	116.39	130.32	17.56	162.67	15.29	1.12
26	003	376.17	595.51	996.44	74.73	130.32	17.56	113.09	15.29	1.12
30	003	198.90	306.87	604.87	45.37	130.32	17.56	62.34	15.29	1.12
10	004	214.32	294.23	604.23	45.32	129.06	17.56	66.68	16.30	1.12
15	004	214.32	294.23	604.23	45.32	129.06	17.56	66.68	16.30	1.12
17	004	380.42	362.30	1022.69	76.70	129.06	17.56	95.05	16.30	1.12
18	004	254.61	362.30	712.32	53.42	129.06	17.56	74.76	16.30	1.12
20	004	746.10	897.20	1881.40	141.11	129.06	17.56	195.03	16.30	1.12
21	004	475.30	702.66	1139.31	85.45	129.06	17.56	135.60	16.30	1.12
25	004	671.48	807.47	1693.25	126.99	129.06	17.56	175.52	16.30	1.12
26	004	427.76	632.39	1025.38	76.90	129.06	17.56	122.03	16.30	1.12
30	004	228.48	349.76	631.62	47.37	129.06	17.56	65.80	16.30	1.12
10	005	235.36	305.59	628.21	47.12	131.73	17.56	76.13	16.30	1.12
15	005	235.36	305.59	628.21	47.12	131.73	17.56	76.13	16.30	1.12
17	005	385.59	376.29	998.33	74.87	131.73	17.56	108.51	16.30	1.12
18	005	279.59	376.29	740.58	55.54	131.73	17.56	85.36	16.30	1.12
20	005	756.20	927.49	1836.59	137.74	131.73	17.56	222.67	16.30	1.12
21	005	521.94	729.79	1184.53	88.84	131.73	17.56	154.81	16.30	1.12
25	005	680.58	834.75	1652.92	123.97	131.73	17.56	200.42	16.30	1.12
26	005	469.76	656.81	1066.09	79.96	131.73	17.56	139.33	16.30	1.12
30	005	279.00	359.09	601.96	45.15	131.73	17.56	77.90	16.30	1.12
10	006	245.67	321.75	673.84	50.54	136.27	17.56	77.44	16.30	1.12
15	006	245.67	321.75	673.84	50.54	136.27	17.56	77.44	16.30	1.12
17	006	397.21	396.19	1058.82	79.41	136.27	17.56	110.38	16.30	1.12
18	006	291.84	396.19	794.38	59.58	136.27	17.56	86.83	16.30	1.12
20	006	778.98	938.32	1947.86	146.09	136.27	17.56	226.50	16.30	1.12
21	006	544.82	768.41	1270.58	95.29	136.27	17.56	157.46	16.30	1.12
25	006	701.09	844.48	1753.07	131.48	136.27	17.56	203.84	16.30	1.12
26	006	490.34	691.58	1143.52	85.76	136.27	17.56	141.71	16.30	1.12
30	006	247.65	381.79	643.50	48.26	136.27	17.56	77.29	16.30	1.12
10	007	262.75	331.47	698.34	52.38	146.65	17.56	87.09	16.30	1.12
15	007	262.75	331.47	698.34	52.38	146.65	17.56	87.09	16.30	1.12
17	007	404.94	408.16	1117.63	83.82	146.65	17.56	121.28	16.30	1.12
18	007	312.13	408.16	823.27	61.75	146.65	17.56	97.64	16.30	1.12
20	007	794.17	940.67	2056.04	154.20	146.65	17.56	254.68	16.30	1.12
21	007	582.66	791.60	1316.78	98.76	146.65	17.56	177.05	16.30	1.12
25	007	714.75	846.58	1850.45	138.78	146.65	17.56	229.21	16.30	1.12
26	007	524.40	712.45	1185.10	88.88	146.65	17.56	159.34	16.30	1.12
30	007	298.61	405.45	704.69	52.85	146.65	17.56	81.90	16.30	1.12

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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	008	279.00	345.00	732.91	54.97	148.83	17.56	97.24	16.30	1.12
15	008	279.00	345.00	732.91	54.97	148.83	17.56	97.24	16.30	1.12
17	008	427.80	424.84	1151.64	86.37	148.83	17.56	138.59	16.30	1.12
18	008	331.42	424.84	864.02	64.80	148.83	17.56	109.02	16.30	1.12
20	008	851.00	995.36	2118.63	158.90	148.83	17.56	284.38	16.30	1.12
21	008	618.72	823.93	1381.96	103.65	148.83	17.56	197.71	16.30	1.12
25	008	765.91	895.82	1906.76	143.01	148.83	17.56	255.94	16.30	1.12
26	008	556.85	741.55	1243.76	93.28	148.83	17.56	177.94	16.30	1.12
30	008	283.18	430.00	692.26	51.92	148.83	17.56	86.27	16.30	1.12
10	009	324.50	365.08	709.56	53.22	144.98	17.56	108.58	16.81	1.12
15	009	324.50	365.08	709.56	53.22	144.98	17.56	108.58	16.81	1.12
17	009	494.34	449.54	1134.80	85.11	144.98	17.56	143.22	16.81	1.12
18	009	385.50	449.54	836.50	62.74	144.98	17.56	118.43	16.81	1.12
20	009	938.41	1004.12	2087.64	156.57	144.98	17.56	296.30	16.81	1.12
21	009	719.63	871.87	1337.95	100.35	144.98	17.56	216.36	16.81	1.12
25	009	844.57	903.71	1878.87	140.92	144.98	17.56	266.65	16.81	1.12
26	009	647.68	784.68	1204.16	90.31	144.98	17.56	194.72	16.81	1.12
30	009	341.97	417.92	743.71	55.78	144.98	17.56	99.41	16.81	1.12
10	010	334.03	353.63	692.58	51.94	151.08	17.56	110.00	16.81	1.12
15	010	334.03	353.63	692.58	51.94	151.08	17.56	110.00	16.81	1.12
17	010	487.04	435.45	1172.34	87.93	151.08	17.56	163.82	16.81	1.12
18	010	396.81	435.45	816.47	61.24	151.08	17.56	128.87	16.81	1.12
20	010	955.16	1038.47	2156.70	161.75	151.08	17.56	308.73	16.81	1.12
21	010	740.76	844.53	1305.94	97.95	151.08	17.56	233.71	16.81	1.12
25	010	859.65	934.63	1941.02	145.58	151.08	17.56	277.84	16.81	1.12
26	010	666.70	760.07	1175.34	88.15	151.08	17.56	210.34	16.81	1.12
30	010	348.43	436.36	711.39	53.35	151.08	17.56	99.92	16.81	1.12
10	011	347.09	355.00	781.45	58.61	151.31	17.56	115.41	16.81	1.12
15	011	347.09	355.00	781.45	58.61	151.31	17.56	115.41	16.81	1.12
17	011	547.48	437.12	1227.90	92.09	151.31	17.56	164.51	16.81	1.12
18	011	412.34	437.12	921.23	69.09	151.31	17.56	129.41	16.81	1.12
20	011	1073.70	977.36	2093.05	156.98	151.31	17.56	337.59	16.81	1.12
21	011	769.73	847.79	1473.48	110.51	151.31	17.56	234.69	16.81	1.12
25	011	966.34	879.62	1883.74	141.28	151.31	17.56	303.82	16.81	1.12
26	011	692.77	763.01	1326.13	99.46	151.31	17.56	211.22	16.81	1.12
30	011	362.26	392.50	702.81	52.71	151.31	17.56	102.87	16.81	1.12
10	012	375.64	403.77	862.82	64.71	165.07	17.56	129.26	16.81	1.12
15	012	375.64	403.77	862.82	64.71	165.07	17.56	129.26	16.81	1.12
17	012	492.56	497.19	1355.78	101.68	165.07	17.56	187.63	16.81	1.12
18	012	446.24	497.19	1017.16	76.29	165.07	17.56	147.61	16.81	1.12
20	012	1094.42	1173.03	2100.66	157.55	165.07	17.56	340.61	16.81	1.12
21	012	833.02	964.27	1626.92	122.02	165.07	17.56	267.69	16.81	1.12
25	012	984.98	1055.73	1890.60	141.80	165.07	17.56	306.54	16.81	1.12
26	012	749.73	867.84	1464.22	109.82	165.07	17.56	240.91	16.81	1.12
30	012	406.55	456.27	913.63	68.52	165.07	17.56	118.08	16.81	1.12
10	013	436.83	408.78	821.87	61.64	186.86	17.56	154.31	16.81	1.12
15	013	436.83	408.78	821.87	61.64	186.86	17.56	154.31	16.81	1.12
17	013	577.32	503.35	1292.90	96.97	186.86	17.56	228.30	16.81	1.12
18	013	523.01	503.35	968.88	72.67	186.86	17.56	178.46	16.81	1.12
20	013	1095.90	1171.43	2117.96	158.85	186.86	17.56	358.52	16.81	1.12
21	013	965.48	976.22	1549.70	116.23	186.86	17.56	316.72	16.81	1.12
25	013	986.32	1054.29	1906.18	142.96	186.86	17.56	322.67	16.81	1.12
26	013	868.92	878.60	1394.72	104.60	186.86	17.56	285.05	16.81	1.12
30	013	454.72	466.98	798.57	59.89	186.86	17.56	142.24	16.81	1.12
10	014	490.07	480.92	1073.26	80.49	197.66	17.56	181.17	17.18	1.12
15	014	490.07	480.92	1073.26	80.49	197.66	17.56	181.17	17.18	1.12
17	014	721.22	560.36	1504.21	112.82	197.66	17.56	252.51	17.18	1.12
18	014	597.53	560.36	1278.72	95.90	197.66	17.56	208.77	17.18	1.12
20	014	1078.59	1235.69	2172.54	162.94	197.66	17.56	370.39	17.18	1.12
21	014	995.76	1072.41	1877.10	140.78	197.66	17.56	343.41	17.18	1.12
25	014	970.74	1112.12	1955.29	146.65	197.66	17.56	333.35	17.18	1.12
26	014	896.18	965.16	1689.38	126.70	197.66	17.56	309.07	17.18	1.12
30	014	507.93	526.17	1068.20	80.12	197.66	17.56	165.91	17.18	1.12

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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	015	555.92	489.85	1286.04	96.45	245.90	17.56	199.07	17.57	1.12
15	015	555.92	489.85	1286.04	96.45	245.90	17.56	199.07	17.57	1.12
17	015	760.52	566.04	1578.76	118.41	245.90	17.56	264.96	17.57	1.12
18	015	597.31	566.04	1379.51	103.46	245.90	17.56	208.36	17.57	1.12
20	015	1023.83	1196.26	2168.22	162.62	245.90	17.56	352.25	17.57	1.12
21	015	1023.02	1103.69	1960.73	147.05	245.90	17.56	352.25	17.57	1.12
25	015	921.44	1076.64	1951.40	146.36	245.90	17.56	317.01	17.57	1.12
26	015	920.73	993.32	1764.65	132.35	245.90	17.56	317.01	17.57	1.12
30	015	568.83	533.08	1254.37	94.08	245.90	17.56	178.54	17.57	1.12
10	016	538.29	451.59	1247.32	93.55	391.46	17.56	210.74	17.57	1.12
15	016	538.29	451.59	1247.32	93.55	391.46	17.56	210.74	17.57	1.12
17	016	850.62	588.16	1676.17	125.71	391.46	17.56	330.37	17.57	1.12
18	016	850.62	588.16	1366.08	102.46	391.46	17.56	329.79	17.57	1.12
20	016	1102.97	1228.05	2312.86	173.46	391.46	17.56	419.97	17.57	1.12
21	016	1094.93	1040.63	1830.65	137.30	391.46	17.56	415.53	17.57	1.12
25	016	992.68	1105.25	2081.57	156.12	391.46	17.56	377.97	17.57	1.12
26	016	985.42	936.57	1647.59	123.57	391.46	17.56	373.97	17.57	1.12
30	016	589.41	497.18	1198.67	89.90	391.46	17.56	204.61	17.57	1.12
10	017	353.82	369.46	790.80	59.31	133.46	17.56	95.90	16.81	1.12
15	017	353.82	369.46	790.80	59.31	133.46	17.56	95.90	16.81	1.12
17	017	569.90	454.95	1242.61	93.20	133.46	17.56	136.67	16.81	1.12
18	017	415.75	454.95	932.26	69.92	133.46	17.56	107.51	16.81	1.12
20	017	1018.70	1130.29	2125.20	159.39	133.46	17.56	280.44	16.81	1.12
21	017	727.57	872.71	1474.16	110.56	133.46	17.56	194.97	16.81	1.12
25	017	916.84	1017.26	1912.68	143.45	133.46	17.56	252.40	16.81	1.12
26	017	654.81	785.44	1326.75	99.51	133.46	17.56	175.47	16.81	1.12
30	017	377.95	409.28	730.17	54.76	133.46	17.56	79.44	16.81	1.12
10	018	448.64	455.53	1034.55	77.59	257.57	17.56	164.04	17.57	1.12
15	018	448.64	455.53	1034.55	77.59	257.57	17.56	164.04	17.57	1.12
17	018	922.27	560.33	1513.69	113.53	257.57	17.56	316.60	17.57	1.12
18	018	574.60	560.33	1191.75	89.38	257.57	17.56	204.39	17.57	1.12
20	018	1258.46	1259.42	2074.67	155.60	257.57	17.56	437.51	17.57	1.12
21	018	1102.81	1043.30	1730.05	129.75	257.57	17.56	384.11	17.57	1.12
25	018	1132.62	1133.48	1867.21	140.04	257.57	17.56	393.75	17.57	1.12
26	018	992.55	938.97	1557.05	116.78	257.57	17.56	345.70	17.57	1.12
30	018	542.81	479.35	957.09	71.78	257.57	17.56	177.40	17.57	1.12
10	019	467.42	395.84	908.81	68.16	281.79	17.56	138.25	17.18	1.12
15	019	467.42	395.84	908.81	68.16	281.79	17.56	138.25	17.18	1.12
17	019	785.41	487.42	1428.03	107.10	281.79	17.56	221.77	17.18	1.12
18	019	589.58	487.42	1071.38	80.35	281.79	17.56	168.96	17.18	1.12
20	019	1048.86	1162.62	2010.11	150.76	281.79	17.56	291.32	17.18	1.12
21	019	972.88	945.32	1713.63	128.52	281.79	17.56	270.71	17.18	1.12
25	019	943.98	1046.35	1809.10	135.68	281.79	17.56	262.20	17.18	1.12
26	019	875.59	850.79	1542.26	115.67	281.79	17.56	243.64	17.18	1.12
30	019	534.16	427.79	944.46	70.83	281.79	17.56	135.85	17.18	1.12
10	020	504.48	482.76	1163.45	87.26	255.56	17.56	182.24	17.57	1.12
15	020	504.48	482.76	1163.45	87.26	255.56	17.56	182.24	17.57	1.12
17	020	923.80	650.05	1538.63	115.40	255.56	17.56	326.60	17.57	1.12
18	020	644.13	592.98	1320.55	99.04	255.56	17.56	227.44	17.57	1.12
20	020	1249.42	1368.30	2042.71	153.20	255.56	17.56	433.71	17.57	1.12
21	020	1148.25	1114.71	1796.06	134.70	255.56	17.56	400.32	17.57	1.12
25	020	1124.49	1231.47	1838.44	137.88	255.56	17.56	390.34	17.57	1.12
26	020	1033.43	1003.24	1616.45	121.23	255.56	17.56	360.28	17.57	1.12
30	020	598.24	541.97	1133.02	84.98	255.56	17.56	198.78	17.57	1.12
10	021	628.47	518.63	1278.00	95.85	348.17	17.56	222.87	17.57	1.12
15	021	628.47	518.63	1278.00	95.85	348.17	17.56	222.87	17.57	1.12
17	021	927.19	630.52	1640.78	123.06	348.17	17.56	326.69	17.57	1.12
18	021	874.36	630.52	1590.93	119.32	348.17	17.56	313.47	17.57	1.12
20	021	1215.38	1230.18	2130.59	159.79	348.17	17.56	421.72	17.57	1.12
21	021	1210.87	1138.43	2130.59	159.79	348.17	17.56	419.53	17.57	1.12
25	021	1093.84	1107.16	1917.53	143.81	348.17	17.56	379.55	17.57	1.12
26	021	1089.79	1024.59	1917.53	143.81	348.17	17.56	377.58	17.57	1.12
30	021	910.04	555.22	1255.96	94.20	348.17	17.56	295.02	17.57	1.12

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY  
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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	022	619.32	578.68	1416.14	106.21	392.34	17.56	218.70	17.57	1.12
15	022	619.32	578.68	1416.14	106.21	392.34	17.56	218.70	17.57	1.12
17	022	926.97	710.69	1624.43	121.83	392.34	17.56	326.85	17.57	1.12
18	022	855.10	710.69	1624.43	121.83	392.34	17.56	307.38	17.57	1.12
20	022	1215.89	1165.90	2108.24	158.12	392.34	17.56	422.21	17.57	1.12
21	022	1191.07	1165.90	2070.31	155.27	392.34	17.56	413.40	17.57	1.12
25	022	1094.30	1049.31	1897.41	142.31	392.34	17.56	379.98	17.57	1.12
26	022	1071.96	1049.31	1863.28	139.75	392.34	17.56	372.07	17.57	1.12
30	022	882.33	622.89	1500.52	112.54	392.34	17.56	285.71	17.57	1.12
10	023	355.29	342.99	931.02	69.83	273.04	17.56	110.16	16.81	1.12
15	023	355.29	342.99	931.02	69.83	273.04	17.56	110.16	16.81	1.12
17	023	516.67	422.33	1551.06	116.33	273.04	17.56	157.01	16.81	1.12
18	023	422.07	422.33	1191.59	89.37	273.04	17.56	123.52	16.81	1.12
20	023	1016.25	955.91	2068.47	155.14	273.04	17.56	296.71	16.81	1.12
21	023	787.92	819.08	1865.36	139.90	273.04	17.56	224.00	16.81	1.12
25	023	914.62	860.32	1861.63	139.62	273.04	17.56	267.05	16.81	1.12
26	023	709.14	737.17	1678.83	125.91	273.04	17.56	201.60	16.81	1.12
30	023	355.26	383.69	960.37	72.03	273.04	17.56	89.93	16.81	1.12
10	024	373.41	446.55	1007.87	75.59	194.62	17.56	119.91	16.81	1.12
15	024	373.41	446.55	1007.87	75.59	194.62	17.56	119.91	16.81	1.12
17	024	498.87	549.85	1488.41	111.63	194.62	17.56	176.16	16.81	1.12
18	024	443.59	549.85	1188.16	89.11	194.62	17.56	138.58	16.81	1.12
20	024	1019.35	1193.88	2063.98	154.80	194.62	17.56	298.03	16.81	1.12
21	024	812.04	963.52	1741.40	130.61	194.62	17.56	239.26	16.81	1.12
25	024	917.41	1074.49	1857.59	139.32	194.62	17.56	268.23	16.81	1.12
26	024	730.84	867.16	1567.26	117.54	194.62	17.56	215.34	16.81	1.12
30	024	372.87	479.71	1013.01	75.98	194.62	17.56	104.28	16.81	1.12
10	025	399.75	418.64	937.98	70.35	267.58	17.56	132.45	16.81	1.12
15	025	399.75	418.64	937.98	70.35	267.58	17.56	132.45	16.81	1.12
17	025	695.95	515.50	1473.89	110.54	267.58	17.56	194.67	16.81	1.12
18	025	513.58	515.50	1105.78	82.93	267.58	17.56	153.15	16.81	1.12
20	025	1075.67	1257.40	2096.66	157.25	267.58	17.56	334.59	16.81	1.12
21	025	966.38	999.77	1768.66	132.65	267.58	17.56	277.75	16.81	1.12
25	025	968.11	1131.66	1887.00	141.53	267.58	17.56	301.14	16.81	1.12
26	025	869.76	899.80	1591.79	119.38	267.58	17.56	249.96	16.81	1.12
30	025	463.35	485.62	920.56	69.04	267.58	17.56	128.44	16.81	1.12
10	026	490.06	453.67	1266.16	94.96	334.85	17.56	169.26	17.18	1.12
15	026	490.06	453.67	1266.16	94.96	334.85	17.56	169.26	17.18	1.12
17	026	811.51	558.63	1566.15	117.46	334.85	17.56	270.40	17.18	1.12
18	026	641.33	558.63	1537.52	115.31	334.85	17.56	217.56	17.18	1.12
20	026	1053.89	1167.20	2011.20	150.84	334.85	17.56	344.32	17.18	1.12
21	026	1048.97	1083.45	1946.02	145.95	334.85	17.56	343.97	17.18	1.12
25	026	948.51	1050.47	1810.07	135.76	334.85	17.56	309.90	17.18	1.12
26	026	944.08	975.09	1751.41	131.36	334.85	17.56	309.57	17.18	1.12
30	026	506.11	472.43	1357.93	101.84	334.85	17.56	156.43	17.18	1.12
10	027	139.67	221.23	515.20	38.64	120.70	17.56	50.80	14.54	1.12
15	027	139.67	221.23	515.20	38.64	120.70	17.56	50.80	14.54	1.12
17	027	257.98	294.67	839.94	63.00	120.70	17.56	72.42	14.54	1.12
18	027	165.92	272.42	607.38	45.55	120.70	17.56	56.97	14.54	1.12
20	027	505.97	736.59	1545.19	115.89	120.70	17.56	148.59	14.54	1.12
21	027	309.75	528.33	971.49	72.86	120.70	17.56	103.30	14.54	1.12
25	027	455.37	662.92	1390.67	104.30	120.70	17.56	133.73	14.54	1.12
26	027	278.77	475.51	874.33	65.57	120.70	17.56	92.98	14.54	1.12
30	027	148.93	225.63	509.30	38.20	120.70	17.56	49.17	14.54	1.12

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 03/24/2011 Renewals 04/28/2011 Rate Gen 10**  
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	040	472.24	308.76	642.76	48.21	171.59	17.56	185.07	17.18	1.12
15	040	472.24	308.76	642.76	48.21	171.59	17.56	185.07	17.18	1.12
17	040	764.62	380.19	1009.99	75.75	171.59	17.56	278.09	17.18	1.12
18	040	570.30	380.19	757.75	56.83	171.59	17.56	208.90	17.18	1.12
20	040	1140.88	946.20	1858.05	139.35	171.59	17.56	408.71	17.18	1.12
21	040	988.83	737.37	1211.99	90.90	171.59	17.56	354.86	17.18	1.12
25	040	1026.78	851.57	1672.25	125.42	171.59	17.56	367.85	17.18	1.12
26	040	889.94	663.63	1090.80	81.81	171.59	17.56	319.36	17.18	1.12
30	040	529.94	358.75	605.55	45.42	171.59	17.56	181.78	17.18	1.12
10	041	467.47	390.53	731.37	54.85	180.11	17.56	170.76	17.18	1.12
15	041	467.47	390.53	731.37	54.85	180.11	17.56	170.76	17.18	1.12
17	041	726.58	480.90	1149.24	86.19	180.11	17.56	253.94	17.18	1.12
18	041	598.99	480.90	862.21	64.67	180.11	17.56	210.42	17.18	1.12
20	041	1091.34	1005.87	2103.41	157.76	180.11	17.56	376.45	17.18	1.12
21	041	993.95	932.67	1379.08	103.43	180.11	17.56	341.60	17.18	1.12
25	041	982.20	905.28	1893.07	141.98	180.11	17.56	338.80	17.18	1.12
26	041	894.55	839.40	1241.17	93.09	180.11	17.56	307.45	17.18	1.12
30	041	512.96	442.53	671.67	50.38	180.11	17.56	167.58	17.18	1.12
10	042	605.98	364.11	782.65	58.70	199.19	17.56	230.98	17.57	1.12
15	042	605.98	364.11	782.65	58.70	199.19	17.56	230.98	17.57	1.12
17	042	840.60	448.34	1229.80	92.24	199.19	17.56	304.82	17.57	1.12
18	042	678.01	448.34	922.65	69.20	199.19	17.56	248.54	17.57	1.12
20	042	1138.10	996.21	2090.20	156.77	199.19	17.56	406.80	17.57	1.12
21	042	1127.07	869.54	1475.75	110.68	199.19	17.56	403.22	17.57	1.12
25	042	1024.30	896.59	1881.19	141.09	199.19	17.56	366.13	17.57	1.12
26	042	1014.37	782.58	1328.19	99.61	199.19	17.56	362.92	17.57	1.12
30	042	659.44	391.58	731.96	54.90	199.19	17.56	219.85	17.57	1.12
10	043	546.81	466.92	986.12	73.96	220.37	17.56	206.13	17.57	1.12
15	043	546.81	466.92	986.12	73.96	220.37	17.56	206.13	17.57	1.12
17	043	829.24	568.12	1551.70	116.38	220.37	17.56	299.93	17.57	1.12
18	043	664.81	568.12	1162.54	87.19	220.37	17.56	242.98	17.57	1.12
20	043	1132.57	1199.82	2156.14	161.71	220.37	17.56	406.82	17.57	1.12
21	043	1127.21	1103.92	1859.44	139.46	220.37	17.56	405.01	17.57	1.12
25	043	1019.33	1079.84	1940.52	145.54	220.37	17.56	366.15	17.57	1.12
26	043	1014.49	993.53	1673.50	125.51	220.37	17.56	364.50	17.57	1.12
30	043	630.55	516.32	958.78	71.91	220.37	17.56	210.94	17.57	1.12
10	044	486.99	396.98	887.19	66.54	340.08	17.56	188.96	17.57	1.12
15	044	486.99	396.98	887.19	66.54	340.08	17.56	188.96	17.57	1.12
17	044	823.64	531.27	1394.07	104.56	340.08	17.56	315.59	17.57	1.12
18	044	818.81	531.27	1045.90	78.44	340.08	17.56	314.92	17.57	1.12
20	044	1066.40	1227.42	2168.35	162.63	340.08	17.56	402.51	17.57	1.12
21	044	1053.16	1030.36	1672.01	125.40	340.08	17.56	396.97	17.57	1.12
25	044	959.75	1104.67	1951.52	146.36	340.08	17.56	362.26	17.57	1.12
26	044	947.85	927.33	1504.81	112.86	340.08	17.56	357.25	17.57	1.12
30	044	538.95	436.57	834.22	62.57	340.08	17.56	183.53	17.57	1.12
10	045	565.42	453.30	962.27	72.17	230.89	17.56	226.80	17.57	1.12
15	045	565.42	453.30	962.27	72.17	230.89	17.56	226.80	17.57	1.12
17	045	817.43	558.18	1463.61	109.77	230.89	17.56	313.36	17.57	1.12
18	045	658.37	558.18	1134.39	85.08	230.89	17.56	254.01	17.57	1.12
20	045	1134.66	1200.52	2068.09	155.11	230.89	17.56	431.69	17.57	1.12
21	045	1121.73	1082.56	1814.44	136.08	230.89	17.56	425.81	17.57	1.12
25	045	1021.20	1080.47	1861.29	139.60	230.89	17.56	388.52	17.57	1.12
26	045	1009.56	974.31	1632.98	122.47	230.89	17.56	383.23	17.57	1.12
30	045	628.80	493.22	858.50	64.39	230.89	17.56	223.63	17.57	1.12

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 10/07/2010 Renewals 11/22/2010 Rate Gen 09**  
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>
\$16.24	<i>Liability &amp; Physical Damage Vehicle</i>		<b>1-4</b> 0.70
			<b>5-8</b> 1.00
	<b>Vehicle Coverage Limit Factors</b>		<b>9 &amp; over</b> 1.30
Liability & Physical Damage Vehicle	1.00		
Liability Only Vehicle	1.30		

**RENTAL REIMBURSEMENT**

15/Day 450 Max

	<b>Rate per Vehicle</b>		<b>Increased Limit Factors</b>	
	\$33.40		<b>15/450</b> 1.00	<b>30/900</b> 2.00
Multi-Car Discount Factor (Vehicle Count>1)	0.80	<b>45/1350</b> 3.00	<b>100/3000</b> 6.667	

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

\$250 Deductible

**Rate per Vehicle**

\$83.65

<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



**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 03/24/2011 Renewals 04/28/2011 Rate Gen 10**  
[Risk Tier Factors](#)

<u>Risk Tier</u>	<u>Factor By Coverage</u>									
	<u>BI</u>	<u>COLL</u>	<u>COMP</u>	<u>LTD</u>	<u>MP</u>	<u>PD</u>	<u>PIP</u>	<u>UIMBI</u>	<u>UMBI</u>	<u>RR</u>
<b>A</b>	0.488	0.488	0.528	0.488	0.488	0.488	0.337	0.488	0.488	0.488
<b>B</b>	0.514	0.514	0.553	0.514	0.514	0.514	0.364	0.514	0.514	0.514
<b>C</b>	0.541	0.541	0.579	0.541	0.541	0.541	0.394	0.541	0.541	0.541
<b>D</b>	0.569	0.569	0.606	0.569	0.569	0.569	0.426	0.569	0.569	0.569
<b>E</b>	0.599	0.599	0.634	0.599	0.599	0.599	0.460	0.599	0.599	0.599
<b>F</b>	0.630	0.630	0.664	0.630	0.630	0.630	0.497	0.630	0.630	0.630
<b>G</b>	0.663	0.663	0.695	0.663	0.663	0.663	0.537	0.663	0.663	0.663
<b>H</b>	0.698	0.698	0.727	0.698	0.698	0.698	0.580	0.698	0.698	0.698
<b>J</b>	0.735	0.735	0.761	0.735	0.735	0.735	0.627	0.735	0.735	0.735
<b>K</b>	0.774	0.774	0.796	0.774	0.774	0.774	0.678	0.774	0.774	0.774
<b>L</b>	0.815	0.815	0.833	0.815	0.815	0.815	0.733	0.815	0.815	0.815
<b>M</b>	0.858	0.858	0.872	0.858	0.858	0.858	0.792	0.858	0.858	0.858
<b>N</b>	0.903	0.903	0.913	0.903	0.903	0.903	0.856	0.903	0.903	0.903
<b>P</b>	0.950	0.950	0.956	0.950	0.950	0.950	0.925	0.950	0.950	0.950
<b>Q</b>	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
<b>R</b>	1.053	1.053	1.047	1.053	1.053	1.053	1.081	1.053	1.053	1.053
<b>S</b>	1.108	1.108	1.096	1.108	1.108	1.108	1.169	1.108	1.108	1.108
<b>T</b>	1.166	1.166	1.147	1.166	1.166	1.166	1.264	1.166	1.166	1.166
<b>U</b>	1.227	1.227	1.200	1.227	1.227	1.227	1.366	1.227	1.227	1.227
<b>V</b>	1.292	1.292	1.256	1.292	1.292	1.292	1.477	1.292	1.292	1.292
<b>W</b>	1.360	1.360	1.314	1.360	1.360	1.360	1.597	1.360	1.360	1.360
<b>X</b>	1.432	1.432	1.375	1.432	1.432	1.432	1.726	1.432	1.432	1.432
<b>1</b>	1.507	1.507	1.439	1.507	1.507	1.507	1.866	1.507	1.507	1.507
<b>2</b>	1.586	1.586	1.506	1.586	1.586	1.586	2.017	1.586	1.586	1.586
<b>3</b>	1.669	1.669	1.576	1.669	1.669	1.669	2.181	1.669	1.669	1.669
<b>4</b>	1.757	1.757	1.649	1.757	1.757	1.757	2.358	1.757	1.757	1.757
<b>5</b>	1.849	1.849	1.726	1.849	1.849	1.849	2.549	1.849	1.849	1.849
<b>6</b>	1.946	1.946	1.806	1.946	1.946	1.946	2.756	1.946	1.946	1.946
<b>7</b>	2.049	2.049	1.890	2.049	2.049	2.049	2.979	2.049	2.049	2.049
<b>8</b>	2.277	2.277	2.075	2.277	2.277	2.277	3.505	2.277	2.277	2.277
<b>9</b>	2.530	2.530	2.278	2.530	2.530	2.530	4.124	2.530	2.530	2.530

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY  
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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
01	0	1.1269	1.0624	1.0449	1.0624	1.0000	1.0661	1.0769	1.0000	1.0000
01	1	1.1269	1.0628	1.0449	1.0628	1.0000	1.0669	1.0769	1.0000	1.0000
01	2	1.1269	1.0633	1.0449	1.0633	1.0000	1.0677	1.0769	1.0000	1.0000
01	3	1.1269	1.0637	1.0449	1.0637	1.0000	1.0685	1.0769	1.0000	1.0000
01	4	1.1269	1.0641	1.0449	1.0641	1.0000	1.0693	1.0769	1.0000	1.0000
01	5	1.1269	1.0645	1.0449	1.0645	1.0000	1.0701	1.0769	1.0000	1.0000
01	6	1.1269	1.0650	1.0449	1.0650	1.0000	1.0709	1.0769	1.0000	1.0000
01	7	1.1269	1.0654	1.0449	1.0654	1.0000	1.0717	1.0769	1.0000	1.0000
01	8	1.1269	1.0658	1.0449	1.0658	1.0000	1.0725	1.0769	1.0000	1.0000
01	9	1.1269	1.0662	1.0449	1.0662	1.0000	1.0733	1.0769	1.0000	1.0000
01	10	1.1269	1.0667	1.0449	1.0667	1.0000	1.0741	1.0769	1.0000	1.0000
01	11	1.1269	1.0671	1.0449	1.0671	1.0000	1.0749	1.0769	1.0000	1.0000
01	12	1.1269	1.0675	1.0449	1.0675	1.0000	1.0757	1.0769	1.0000	1.0000
01	13	1.1269	1.0679	1.0449	1.0679	1.0000	1.0765	1.0769	1.0000	1.0000
01	14	1.1269	1.0684	1.0449	1.0684	1.0000	1.0773	1.0769	1.0000	1.0000
01	15	1.1269	1.0688	1.0449	1.0688	1.0000	1.0781	1.0769	1.0000	1.0000
01	16	1.1269	1.0692	1.0449	1.0692	1.0000	1.0789	1.0769	1.0000	1.0000
01	17	1.1269	1.0696	1.0449	1.0696	1.0000	1.0797	1.0769	1.0000	1.0000
01	18	1.1269	1.0701	1.0449	1.0701	1.0000	1.0805	1.0769	1.0000	1.0000
01	19	1.1269	1.0705	1.0449	1.0705	1.0000	1.0813	1.0769	1.0000	1.0000
01	20	1.1269	1.0709	1.0449	1.0709	1.0000	1.0821	1.0769	1.0000	1.0000
01	21	1.1269	1.0713	1.0449	1.0713	1.0000	1.0829	1.0769	1.0000	1.0000
01	22	1.1269	1.0718	1.0449	1.0718	1.0000	1.0838	1.0769	1.0000	1.0000
01	23	1.1269	1.0722	1.0449	1.0722	1.0000	1.0846	1.0769	1.0000	1.0000
01	24	1.1269	1.0726	1.0449	1.0726	1.0000	1.0854	1.0769	1.0000	1.0000
01	25	1.1269	1.0730	1.0449	1.0730	1.0000	1.0862	1.0769	1.0000	1.0000
01	26	1.1269	1.0735	1.0449	1.0735	1.0000	1.0870	1.0769	1.0000	1.0000
01	27	1.1269	1.0739	1.0449	1.0739	1.0000	1.0878	1.0769	1.0000	1.0000
01	28	1.1269	1.0743	1.0449	1.0743	1.0000	1.0886	1.0769	1.0000	1.0000
01	29	1.1269	1.0748	1.0449	1.0748	1.0000	1.0894	1.0769	1.0000	1.0000
01	30	1.1269	1.0752	1.0449	1.0752	1.0000	1.0903	1.0769	1.0000	1.0000
01	31	1.1269	1.0756	1.0449	1.0756	1.0000	1.0911	1.0769	1.0000	1.0000
01	32	1.1269	1.0760	1.0449	1.0760	1.0000	1.0919	1.0769	1.0000	1.0000
01	33	1.1269	1.0765	1.0449	1.0765	1.0000	1.0927	1.0769	1.0000	1.0000
01	34	1.1269	1.0769	1.0449	1.0769	1.0000	1.0935	1.0769	1.0000	1.0000
01	35	1.1269	1.0773	1.0449	1.0773	1.0000	1.0943	1.0769	1.0000	1.0000
01	36	1.1269	1.0778	1.0449	1.0778	1.0000	1.0951	1.0769	1.0000	1.0000
01	37	1.1269	1.0782	1.0449	1.0782	1.0000	1.0960	1.0769	1.0000	1.0000
01	38	1.1269	1.0786	1.0449	1.0786	1.0000	1.0968	1.0769	1.0000	1.0000
01	39	1.1269	1.0790	1.0449	1.0790	1.0000	1.0976	1.0769	1.0000	1.0000
01	40	1.1269	1.0795	1.0449	1.0795	1.0000	1.0984	1.0769	1.0000	1.0000
01	41	1.1269	1.0799	1.0449	1.0799	1.0000	1.0992	1.0769	1.0000	1.0000
01	42	1.1269	1.0803	1.0449	1.0803	1.0000	1.1001	1.0769	1.0000	1.0000
01	43	1.1269	1.0808	1.0449	1.0808	1.0000	1.1009	1.0769	1.0000	1.0000
01	44	1.1269	1.0812	1.0449	1.0812	1.0000	1.1017	1.0769	1.0000	1.0000
01	45	1.1269	1.0816	1.0449	1.0816	1.0000	1.1025	1.0769	1.0000	1.0000
01	46	1.1269	1.0821	1.0449	1.0821	1.0000	1.1034	1.0769	1.0000	1.0000
01	47	1.1269	1.0825	1.0449	1.0825	1.0000	1.1042	1.0769	1.0000	1.0000
01	48	1.1269	1.0829	1.0449	1.0829	1.0000	1.1050	1.0769	1.0000	1.0000
01	49	1.1269	1.0833	1.0449	1.0833	1.0000	1.1058	1.0769	1.0000	1.0000
01	50	1.1269	1.0838	1.0449	1.0838	1.0000	1.1067	1.0769	1.0000	1.0000
01	51	1.1269	1.0842	1.0449	1.0842	1.0000	1.1075	1.0769	1.0000	1.0000
01	52	1.1269	1.0846	1.0449	1.0846	1.0000	1.1083	1.0769	1.0000	1.0000
01	53	1.1269	1.0851	1.0449	1.0851	1.0000	1.1091	1.0769	1.0000	1.0000
01	54	1.1269	1.0855	1.0449	1.0855	1.0000	1.1100	1.0769	1.0000	1.0000
01	55	1.1269	1.0859	1.0449	1.0859	1.0000	1.1108	1.0769	1.0000	1.0000
01	56	1.1269	1.0864	1.0449	1.0864	1.0000	1.1116	1.0769	1.0000	1.0000
01	57	1.1269	1.0868	1.0449	1.0868	1.0000	1.1125	1.0769	1.0000	1.0000
01	58	1.1269	1.0872	1.0449	1.0872	1.0000	1.1133	1.0769	1.0000	1.0000
01	59	1.1269	1.0877	1.0449	1.0877	1.0000	1.1141	1.0769	1.0000	1.0000
01	60	1.1269	1.0881	1.0449	1.0881	1.0000	1.1150	1.0769	1.0000	1.0000
01	61	1.1269	1.0885	1.0449	1.0885	1.0000	1.1158	1.0769	1.0000	1.0000
01	62	1.1269	1.0890	1.0449	1.0890	1.0000	1.1166	1.0769	1.0000	1.0000
01	63	1.1269	1.0894	1.0449	1.0894	1.0000	1.1175	1.0769	1.0000	1.0000
01	64+	1.1269	1.0898	1.0449	1.0898	1.0000	1.1183	1.0769	1.0000	1.0000
02	0	1.1946	1.1321	1.0919	1.1321	1.0000	1.1360	1.1358	1.0000	1.0000
02	1	1.1946	1.1330	1.0919	1.1330	1.0000	1.1377	1.1358	1.0000	1.0000
02	2	1.1946	1.1339	1.0919	1.1339	1.0000	1.1394	1.1358	1.0000	1.0000
02	3	1.1946	1.1348	1.0919	1.1348	1.0000	1.1411	1.1358	1.0000	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
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Merit Code	Years Experience	Factor By Coverage								
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
02	4	1.1946	1.1357	1.0919	1.1357	1.0000	1.1428	1.1358	1.0000	1.0000
02	5	1.1946	1.1366	1.0919	1.1366	1.0000	1.1445	1.1358	1.0000	1.0000
02	6	1.1946	1.1375	1.0919	1.1375	1.0000	1.1462	1.1358	1.0000	1.0000
02	7	1.1946	1.1384	1.0919	1.1384	1.0000	1.1479	1.1358	1.0000	1.0000
02	8	1.1946	1.1394	1.0919	1.1394	1.0000	1.1496	1.1358	1.0000	1.0000
02	9	1.1946	1.1403	1.0919	1.1403	1.0000	1.1514	1.1358	1.0000	1.0000
02	10	1.1946	1.1412	1.0919	1.1412	1.0000	1.1531	1.1358	1.0000	1.0000
02	11	1.1946	1.1421	1.0919	1.1421	1.0000	1.1548	1.1358	1.0000	1.0000
02	12	1.1946	1.1430	1.0919	1.1430	1.0000	1.1565	1.1358	1.0000	1.0000
02	13	1.1946	1.1439	1.0919	1.1439	1.0000	1.1583	1.1358	1.0000	1.0000
02	14	1.1946	1.1448	1.0919	1.1448	1.0000	1.1600	1.1358	1.0000	1.0000
02	15	1.1946	1.1457	1.0919	1.1457	1.0000	1.1617	1.1358	1.0000	1.0000
02	16	1.1946	1.1466	1.0919	1.1466	1.0000	1.1635	1.1358	1.0000	1.0000
02	17	1.1946	1.1476	1.0919	1.1476	1.0000	1.1652	1.1358	1.0000	1.0000
02	18	1.1946	1.1485	1.0919	1.1485	1.0000	1.1670	1.1358	1.0000	1.0000
02	19	1.1946	1.1494	1.0919	1.1494	1.0000	1.1687	1.1358	1.0000	1.0000
02	20	1.1946	1.1503	1.0919	1.1503	1.0000	1.1704	1.1358	1.0000	1.0000
02	21	1.1946	1.1512	1.0919	1.1512	1.0000	1.1722	1.1358	1.0000	1.0000
02	22	1.1946	1.1521	1.0919	1.1521	1.0000	1.1739	1.1358	1.0000	1.0000
02	23	1.1946	1.1530	1.0919	1.1530	1.0000	1.1757	1.1358	1.0000	1.0000
02	24	1.1946	1.1540	1.0919	1.1540	1.0000	1.1775	1.1358	1.0000	1.0000
02	25	1.1946	1.1549	1.0919	1.1549	1.0000	1.1792	1.1358	1.0000	1.0000
02	26	1.1946	1.1558	1.0919	1.1558	1.0000	1.1810	1.1358	1.0000	1.0000
02	27	1.1946	1.1567	1.0919	1.1567	1.0000	1.1828	1.1358	1.0000	1.0000
02	28	1.1946	1.1576	1.0919	1.1576	1.0000	1.1845	1.1358	1.0000	1.0000
02	29	1.1946	1.1586	1.0919	1.1586	1.0000	1.1863	1.1358	1.0000	1.0000
02	30	1.1946	1.1595	1.0919	1.1595	1.0000	1.1881	1.1358	1.0000	1.0000
02	31	1.1946	1.1604	1.0919	1.1604	1.0000	1.1898	1.1358	1.0000	1.0000
02	32	1.1946	1.1613	1.0919	1.1613	1.0000	1.1916	1.1358	1.0000	1.0000
02	33	1.1946	1.1623	1.0919	1.1623	1.0000	1.1934	1.1358	1.0000	1.0000
02	34	1.1946	1.1632	1.0919	1.1632	1.0000	1.1952	1.1358	1.0000	1.0000
02	35	1.1946	1.1641	1.0919	1.1641	1.0000	1.1970	1.1358	1.0000	1.0000
02	36	1.1946	1.1650	1.0919	1.1650	1.0000	1.1988	1.1358	1.0000	1.0000
02	37	1.1946	1.1660	1.0919	1.1660	1.0000	1.2006	1.1358	1.0000	1.0000
02	38	1.1946	1.1669	1.0919	1.1669	1.0000	1.2024	1.1358	1.0000	1.0000
02	39	1.1946	1.1678	1.0919	1.1678	1.0000	1.2042	1.1358	1.0000	1.0000
02	40	1.1946	1.1688	1.0919	1.1688	1.0000	1.2060	1.1358	1.0000	1.0000
02	41	1.1946	1.1697	1.0919	1.1697	1.0000	1.2078	1.1358	1.0000	1.0000
02	42	1.1946	1.1706	1.0919	1.1706	1.0000	1.2096	1.1358	1.0000	1.0000
02	43	1.1946	1.1716	1.0919	1.1716	1.0000	1.2114	1.1358	1.0000	1.0000
02	44	1.1946	1.1725	1.0919	1.1725	1.0000	1.2132	1.1358	1.0000	1.0000
02	45	1.1946	1.1734	1.0919	1.1734	1.0000	1.2150	1.1358	1.0000	1.0000
02	46	1.1946	1.1744	1.0919	1.1744	1.0000	1.2168	1.1358	1.0000	1.0000
02	47	1.1946	1.1753	1.0919	1.1753	1.0000	1.2186	1.1358	1.0000	1.0000
02	48	1.1946	1.1762	1.0919	1.1762	1.0000	1.2205	1.1358	1.0000	1.0000
02	49	1.1946	1.1772	1.0919	1.1772	1.0000	1.2223	1.1358	1.0000	1.0000
02	50	1.1946	1.1781	1.0919	1.1781	1.0000	1.2241	1.1358	1.0000	1.0000
02	51	1.1946	1.1790	1.0919	1.1790	1.0000	1.2259	1.1358	1.0000	1.0000
02	52	1.1946	1.1800	1.0919	1.1800	1.0000	1.2278	1.1358	1.0000	1.0000
02	53	1.1946	1.1809	1.0919	1.1809	1.0000	1.2296	1.1358	1.0000	1.0000
02	54	1.1946	1.1819	1.0919	1.1819	1.0000	1.2314	1.1358	1.0000	1.0000
02	55	1.1946	1.1828	1.0919	1.1828	1.0000	1.2333	1.1358	1.0000	1.0000
02	56	1.1946	1.1838	1.0919	1.1838	1.0000	1.2351	1.1358	1.0000	1.0000
02	57	1.1946	1.1847	1.0919	1.1847	1.0000	1.2370	1.1358	1.0000	1.0000
02	58	1.1946	1.1856	1.0919	1.1856	1.0000	1.2388	1.1358	1.0000	1.0000
02	59	1.1946	1.1866	1.0919	1.1866	1.0000	1.2407	1.1358	1.0000	1.0000
02	60	1.1946	1.1875	1.0919	1.1875	1.0000	1.2425	1.1358	1.0000	1.0000
02	61	1.1946	1.1885	1.0919	1.1885	1.0000	1.2444	1.1358	1.0000	1.0000
02	62	1.1946	1.1894	1.0919	1.1894	1.0000	1.2463	1.1358	1.0000	1.0000
02	63	1.1946	1.1904	1.0919	1.1904	1.0000	1.2481	1.1358	1.0000	1.0000
02	64+	1.1946	1.1913	1.0919	1.1913	1.0000	1.2500	1.1358	1.0000	1.0000
03	0	1.2735	1.2093	1.1410	1.2093	1.0000	1.2095	1.1979	1.0000	1.0000
03	1	1.2735	1.2108	1.1410	1.2108	1.0000	1.2122	1.1979	1.0000	1.0000
03	2	1.2735	1.2122	1.1410	1.2122	1.0000	1.2150	1.1979	1.0000	1.0000
03	3	1.2735	1.2137	1.1410	1.2137	1.0000	1.2177	1.1979	1.0000	1.0000
03	4	1.2735	1.2151	1.1410	1.2151	1.0000	1.2204	1.1979	1.0000	1.0000
03	5	1.2735	1.2166	1.1410	1.2166	1.0000	1.2231	1.1979	1.0000	1.0000
03	6	1.2735	1.2180	1.1410	1.2180	1.0000	1.2259	1.1979	1.0000	1.0000
03	7	1.2735	1.2195	1.1410	1.2195	1.0000	1.2286	1.1979	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 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
03	8	1.2735	1.2209	1.1410	1.2209	1.0000	1.2314	1.1979	1.0000	1.0000
03	9	1.2735	1.2224	1.1410	1.2224	1.0000	1.2342	1.1979	1.0000	1.0000
03	10	1.2735	1.2239	1.1410	1.2239	1.0000	1.2369	1.1979	1.0000	1.0000
03	11	1.2735	1.2253	1.1410	1.2253	1.0000	1.2397	1.1979	1.0000	1.0000
03	12	1.2735	1.2268	1.1410	1.2268	1.0000	1.2425	1.1979	1.0000	1.0000
03	13	1.2735	1.2282	1.1410	1.2282	1.0000	1.2453	1.1979	1.0000	1.0000
03	14	1.2735	1.2297	1.1410	1.2297	1.0000	1.2481	1.1979	1.0000	1.0000
03	15	1.2735	1.2312	1.1410	1.2312	1.0000	1.2509	1.1979	1.0000	1.0000
03	16	1.2735	1.2327	1.1410	1.2327	1.0000	1.2537	1.1979	1.0000	1.0000
03	17	1.2735	1.2341	1.1410	1.2341	1.0000	1.2565	1.1979	1.0000	1.0000
03	18	1.2735	1.2356	1.1410	1.2356	1.0000	1.2593	1.1979	1.0000	1.0000
03	19	1.2735	1.2371	1.1410	1.2371	1.0000	1.2621	1.1979	1.0000	1.0000
03	20	1.2735	1.2386	1.1410	1.2386	1.0000	1.2650	1.1979	1.0000	1.0000
03	21	1.2735	1.2400	1.1410	1.2400	1.0000	1.2678	1.1979	1.0000	1.0000
03	22	1.2735	1.2415	1.1410	1.2415	1.0000	1.2707	1.1979	1.0000	1.0000
03	23	1.2735	1.2430	1.1410	1.2430	1.0000	1.2735	1.1979	1.0000	1.0000
03	24	1.2735	1.2445	1.1410	1.2445	1.0000	1.2764	1.1979	1.0000	1.0000
03	25	1.2735	1.2460	1.1410	1.2460	1.0000	1.2792	1.1979	1.0000	1.0000
03	26	1.2735	1.2475	1.1410	1.2475	1.0000	1.2821	1.1979	1.0000	1.0000
03	27	1.2735	1.2490	1.1410	1.2490	1.0000	1.2850	1.1979	1.0000	1.0000
03	28	1.2735	1.2505	1.1410	1.2505	1.0000	1.2879	1.1979	1.0000	1.0000
03	29	1.2735	1.2519	1.1410	1.2519	1.0000	1.2907	1.1979	1.0000	1.0000
03	30	1.2735	1.2534	1.1410	1.2534	1.0000	1.2936	1.1979	1.0000	1.0000
03	31	1.2735	1.2549	1.1410	1.2549	1.0000	1.2965	1.1979	1.0000	1.0000
03	32	1.2735	1.2564	1.1410	1.2564	1.0000	1.2995	1.1979	1.0000	1.0000
03	33	1.2735	1.2579	1.1410	1.2579	1.0000	1.3024	1.1979	1.0000	1.0000
03	34	1.2735	1.2594	1.1410	1.2594	1.0000	1.3053	1.1979	1.0000	1.0000
03	35	1.2735	1.2610	1.1410	1.2610	1.0000	1.3082	1.1979	1.0000	1.0000
03	36	1.2735	1.2625	1.1410	1.2625	1.0000	1.3112	1.1979	1.0000	1.0000
03	37	1.2735	1.2640	1.1410	1.2640	1.0000	1.3141	1.1979	1.0000	1.0000
03	38	1.2735	1.2655	1.1410	1.2655	1.0000	1.3171	1.1979	1.0000	1.0000
03	39	1.2735	1.2670	1.1410	1.2670	1.0000	1.3200	1.1979	1.0000	1.0000
03	40	1.2735	1.2685	1.1410	1.2685	1.0000	1.3230	1.1979	1.0000	1.0000
03	41	1.2735	1.2700	1.1410	1.2700	1.0000	1.3259	1.1979	1.0000	1.0000
03	42	1.2735	1.2715	1.1410	1.2715	1.0000	1.3289	1.1979	1.0000	1.0000
03	43	1.2735	1.2731	1.1410	1.2731	1.0000	1.3319	1.1979	1.0000	1.0000
03	44	1.2735	1.2746	1.1410	1.2746	1.0000	1.3349	1.1979	1.0000	1.0000
03	45	1.2735	1.2761	1.1410	1.2761	1.0000	1.3379	1.1979	1.0000	1.0000
03	46	1.2735	1.2776	1.1410	1.2776	1.0000	1.3409	1.1979	1.0000	1.0000
03	47	1.2735	1.2792	1.1410	1.2792	1.0000	1.3439	1.1979	1.0000	1.0000
03	48	1.2735	1.2807	1.1410	1.2807	1.0000	1.3469	1.1979	1.0000	1.0000
03	49	1.2735	1.2822	1.1410	1.2822	1.0000	1.3499	1.1979	1.0000	1.0000
03	50	1.2735	1.2838	1.1410	1.2838	1.0000	1.3530	1.1979	1.0000	1.0000
03	51	1.2735	1.2853	1.1410	1.2853	1.0000	1.3560	1.1979	1.0000	1.0000
03	52	1.2735	1.2868	1.1410	1.2868	1.0000	1.3590	1.1979	1.0000	1.0000
03	53	1.2735	1.2884	1.1410	1.2884	1.0000	1.3621	1.1979	1.0000	1.0000
03	54	1.2735	1.2899	1.1410	1.2899	1.0000	1.3651	1.1979	1.0000	1.0000
03	55	1.2735	1.2914	1.1410	1.2914	1.0000	1.3682	1.1979	1.0000	1.0000
03	56	1.2735	1.2930	1.1410	1.2930	1.0000	1.3713	1.1979	1.0000	1.0000
03	57	1.2735	1.2945	1.1410	1.2945	1.0000	1.3744	1.1979	1.0000	1.0000
03	58	1.2735	1.2961	1.1410	1.2961	1.0000	1.3774	1.1979	1.0000	1.0000
03	59	1.2735	1.2976	1.1410	1.2976	1.0000	1.3805	1.1979	1.0000	1.0000
03	60	1.2735	1.2992	1.1410	1.2992	1.0000	1.3836	1.1979	1.0000	1.0000
03	61	1.2735	1.3007	1.1410	1.3007	1.0000	1.3867	1.1979	1.0000	1.0000
03	62	1.2735	1.3023	1.1410	1.3023	1.0000	1.3898	1.1979	1.0000	1.0000
03	63	1.2735	1.3038	1.1410	1.3038	1.0000	1.3930	1.1979	1.0000	1.0000
03	64+	1.2735	1.3054	1.1410	1.3054	1.0000	1.3961	1.1979	1.0000	1.0000
04	0	1.3391	1.2942	1.1922	1.2942	1.0000	1.2864	1.2635	1.0000	1.0000
04	1	1.3401	1.2962	1.1922	1.2962	1.0000	1.2903	1.2635	1.0000	1.0000
04	2	1.3411	1.2983	1.1922	1.2983	1.0000	1.2941	1.2635	1.0000	1.0000
04	3	1.3420	1.3004	1.1922	1.3004	1.0000	1.2980	1.2635	1.0000	1.0000
04	4	1.3430	1.3024	1.1922	1.3024	1.0000	1.3019	1.2635	1.0000	1.0000
04	5	1.3440	1.3045	1.1922	1.3045	1.0000	1.3058	1.2635	1.0000	1.0000
04	6	1.3450	1.3066	1.1922	1.3066	1.0000	1.3097	1.2635	1.0000	1.0000
04	7	1.3459	1.3087	1.1922	1.3087	1.0000	1.3136	1.2635	1.0000	1.0000
04	8	1.3469	1.3108	1.1922	1.3108	1.0000	1.3176	1.2635	1.0000	1.0000
04	9	1.3479	1.3129	1.1922	1.3129	1.0000	1.3215	1.2635	1.0000	1.0000
04	10	1.3489	1.3149	1.1922	1.3149	1.0000	1.3255	1.2635	1.0000	1.0000
04	11	1.3498	1.3170	1.1922	1.3170	1.0000	1.3294	1.2635	1.0000	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
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Merit Code	Years Experience	Factor By Coverage								
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
04	12	1.3508	1.3191	1.1922	1.3191	1.0000	1.3334	1.2635	1.0000	1.0000
04	13	1.3518	1.3212	1.1922	1.3212	1.0000	1.3374	1.2635	1.0000	1.0000
04	14	1.3528	1.3233	1.1922	1.3233	1.0000	1.3414	1.2635	1.0000	1.0000
04	15	1.3538	1.3255	1.1922	1.3255	1.0000	1.3454	1.2635	1.0000	1.0000
04	16	1.3547	1.3276	1.1922	1.3276	1.0000	1.3494	1.2635	1.0000	1.0000
04	17	1.3557	1.3297	1.1922	1.3297	1.0000	1.3535	1.2635	1.0000	1.0000
04	18	1.3567	1.3318	1.1922	1.3318	1.0000	1.3575	1.2635	1.0000	1.0000
04	19	1.3577	1.3339	1.1922	1.3339	1.0000	1.3616	1.2635	1.0000	1.0000
04	20	1.3587	1.3361	1.1922	1.3361	1.0000	1.3657	1.2635	1.0000	1.0000
04	21	1.3597	1.3382	1.1922	1.3382	1.0000	1.3698	1.2635	1.0000	1.0000
04	22	1.3606	1.3403	1.1922	1.3403	1.0000	1.3739	1.2635	1.0000	1.0000
04	23	1.3616	1.3425	1.1922	1.3425	1.0000	1.3780	1.2635	1.0000	1.0000
04	24	1.3626	1.3446	1.1922	1.3446	1.0000	1.3821	1.2635	1.0000	1.0000
04	25	1.3636	1.3467	1.1922	1.3467	1.0000	1.3862	1.2635	1.0000	1.0000
04	26	1.3646	1.3489	1.1922	1.3489	1.0000	1.3904	1.2635	1.0000	1.0000
04	27	1.3656	1.3510	1.1922	1.3510	1.0000	1.3945	1.2635	1.0000	1.0000
04	28	1.3666	1.3532	1.1922	1.3532	1.0000	1.3987	1.2635	1.0000	1.0000
04	29	1.3676	1.3553	1.1922	1.3553	1.0000	1.4029	1.2635	1.0000	1.0000
04	30	1.3686	1.3575	1.1922	1.3575	1.0000	1.4071	1.2635	1.0000	1.0000
04	31	1.3696	1.3597	1.1922	1.3597	1.0000	1.4113	1.2635	1.0000	1.0000
04	32	1.3705	1.3618	1.1922	1.3618	1.0000	1.4155	1.2635	1.0000	1.0000
04	33	1.3715	1.3640	1.1922	1.3640	1.0000	1.4198	1.2635	1.0000	1.0000
04	34	1.3725	1.3662	1.1922	1.3662	1.0000	1.4240	1.2635	1.0000	1.0000
04	35	1.3735	1.3684	1.1922	1.3684	1.0000	1.4283	1.2635	1.0000	1.0000
04	36	1.3745	1.3705	1.1922	1.3705	1.0000	1.4326	1.2635	1.0000	1.0000
04	37	1.3755	1.3727	1.1922	1.3727	1.0000	1.4368	1.2635	1.0000	1.0000
04	38	1.3765	1.3749	1.1922	1.3749	1.0000	1.4411	1.2635	1.0000	1.0000
04	39	1.3775	1.3771	1.1922	1.3771	1.0000	1.4455	1.2635	1.0000	1.0000
04	40	1.3785	1.3793	1.1922	1.3793	1.0000	1.4498	1.2635	1.0000	1.0000
04	41	1.3795	1.3815	1.1922	1.3815	1.0000	1.4541	1.2635	1.0000	1.0000
04	42	1.3805	1.3837	1.1922	1.3837	1.0000	1.4585	1.2635	1.0000	1.0000
04	43	1.3815	1.3859	1.1922	1.3859	1.0000	1.4628	1.2635	1.0000	1.0000
04	44	1.3825	1.3881	1.1922	1.3881	1.0000	1.4672	1.2635	1.0000	1.0000
04	45	1.3835	1.3903	1.1922	1.3903	1.0000	1.4716	1.2635	1.0000	1.0000
04	46	1.3845	1.3925	1.1922	1.3925	1.0000	1.4760	1.2635	1.0000	1.0000
04	47	1.3855	1.3948	1.1922	1.3948	1.0000	1.4804	1.2635	1.0000	1.0000
04	48	1.3865	1.3970	1.1922	1.3970	1.0000	1.4849	1.2635	1.0000	1.0000
04	49	1.3875	1.3992	1.1922	1.3992	1.0000	1.4893	1.2635	1.0000	1.0000
04	50	1.3885	1.4014	1.1922	1.4014	1.0000	1.4938	1.2635	1.0000	1.0000
04	51	1.3896	1.4037	1.1922	1.4037	1.0000	1.4982	1.2635	1.0000	1.0000
04	52	1.3906	1.4059	1.1922	1.4059	1.0000	1.5027	1.2635	1.0000	1.0000
04	53	1.3916	1.4082	1.1922	1.4082	1.0000	1.5072	1.2635	1.0000	1.0000
04	54	1.3926	1.4104	1.1922	1.4104	1.0000	1.5117	1.2635	1.0000	1.0000
04	55	1.3936	1.4126	1.1922	1.4126	1.0000	1.5163	1.2635	1.0000	1.0000
04	56	1.3946	1.4149	1.1922	1.4149	1.0000	1.5208	1.2635	1.0000	1.0000
04	57	1.3956	1.4172	1.1922	1.4172	1.0000	1.5253	1.2635	1.0000	1.0000
04	58	1.3966	1.4194	1.1922	1.4194	1.0000	1.5299	1.2635	1.0000	1.0000
04	59	1.3976	1.4217	1.1922	1.4217	1.0000	1.5345	1.2635	1.0000	1.0000
04	60	1.3986	1.4239	1.1922	1.4239	1.0000	1.5391	1.2635	1.0000	1.0000
04	61	1.3997	1.4262	1.1922	1.4262	1.0000	1.5437	1.2635	1.0000	1.0000
04	62	1.4007	1.4285	1.1922	1.4285	1.0000	1.5483	1.2635	1.0000	1.0000
04	63	1.4017	1.4308	1.1922	1.4308	1.0000	1.5529	1.2635	1.0000	1.0000
04	64+	1.4027	1.4330	1.1922	1.4330	1.0000	1.5576	1.2635	1.0000	1.0000
05	0	1.3839	1.3867	1.2458	1.3867	1.0000	1.3664	1.3326	1.0000	1.0000
05	1	1.3869	1.3895	1.2458	1.3895	1.0000	1.3715	1.3326	1.0000	1.0000
05	2	1.3899	1.3923	1.2458	1.3923	1.0000	1.3766	1.3326	1.0000	1.0000
05	3	1.3929	1.3950	1.2458	1.3950	1.0000	1.3818	1.3326	1.0000	1.0000
05	4	1.3959	1.3978	1.2458	1.3978	1.0000	1.3869	1.3326	1.0000	1.0000
05	5	1.3989	1.4006	1.2458	1.4006	1.0000	1.3921	1.3326	1.0000	1.0000
05	6	1.4019	1.4034	1.2458	1.4034	1.0000	1.3973	1.3326	1.0000	1.0000
05	7	1.4049	1.4062	1.2458	1.4062	1.0000	1.4026	1.3326	1.0000	1.0000
05	8	1.4080	1.4090	1.2458	1.4090	1.0000	1.4078	1.3326	1.0000	1.0000
05	9	1.4110	1.4118	1.2458	1.4118	1.0000	1.4131	1.3326	1.0000	1.0000
05	10	1.4141	1.4146	1.2458	1.4146	1.0000	1.4184	1.3326	1.0000	1.0000
05	11	1.4171	1.4174	1.2458	1.4174	1.0000	1.4237	1.3326	1.0000	1.0000
05	12	1.4202	1.4202	1.2458	1.4202	1.0000	1.4290	1.3326	1.0000	1.0000
05	13	1.4232	1.4231	1.2458	1.4231	1.0000	1.4344	1.3326	1.0000	1.0000
05	14	1.4263	1.4259	1.2458	1.4259	1.0000	1.4397	1.3326	1.0000	1.0000
05	15	1.4294	1.4288	1.2458	1.4288	1.0000	1.4451	1.3326	1.0000	1.0000

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 \*\*Merit Code 96 Excellent Driver Plus Discount  
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Merit Code	Years Experience	Factor By Coverage								
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
05	16	1.4325	1.4316	1.2458	1.4316	1.0000	1.4505	1.3326	1.0000	1.0000
05	17	1.4356	1.4345	1.2458	1.4345	1.0000	1.4560	1.3326	1.0000	1.0000
05	18	1.4387	1.4373	1.2458	1.4373	1.0000	1.4614	1.3326	1.0000	1.0000
05	19	1.4418	1.4402	1.2458	1.4402	1.0000	1.4669	1.3326	1.0000	1.0000
05	20	1.4449	1.4430	1.2458	1.4430	1.0000	1.4724	1.3326	1.0000	1.0000
05	21	1.4480	1.4459	1.2458	1.4459	1.0000	1.4779	1.3326	1.0000	1.0000
05	22	1.4511	1.4488	1.2458	1.4488	1.0000	1.4834	1.3326	1.0000	1.0000
05	23	1.4543	1.4517	1.2458	1.4517	1.0000	1.4890	1.3326	1.0000	1.0000
05	24	1.4574	1.4546	1.2458	1.4546	1.0000	1.4945	1.3326	1.0000	1.0000
05	25	1.4605	1.4575	1.2458	1.4575	1.0000	1.5001	1.3326	1.0000	1.0000
05	26	1.4637	1.4604	1.2458	1.4604	1.0000	1.5057	1.3326	1.0000	1.0000
05	27	1.4669	1.4633	1.2458	1.4633	1.0000	1.5114	1.3326	1.0000	1.0000
05	28	1.4700	1.4662	1.2458	1.4662	1.0000	1.5170	1.3326	1.0000	1.0000
05	29	1.4732	1.4691	1.2458	1.4691	1.0000	1.5227	1.3326	1.0000	1.0000
05	30	1.4764	1.4721	1.2458	1.4721	1.0000	1.5284	1.3326	1.0000	1.0000
05	31	1.4796	1.4750	1.2458	1.4750	1.0000	1.5341	1.3326	1.0000	1.0000
05	32	1.4828	1.4779	1.2458	1.4779	1.0000	1.5399	1.3326	1.0000	1.0000
05	33	1.4860	1.4809	1.2458	1.4809	1.0000	1.5456	1.3326	1.0000	1.0000
05	34	1.4892	1.4838	1.2458	1.4838	1.0000	1.5514	1.3326	1.0000	1.0000
05	35	1.4924	1.4868	1.2458	1.4868	1.0000	1.5572	1.3326	1.0000	1.0000
05	36	1.4956	1.4898	1.2458	1.4898	1.0000	1.5630	1.3326	1.0000	1.0000
05	37	1.4988	1.4927	1.2458	1.4927	1.0000	1.5689	1.3326	1.0000	1.0000
05	38	1.5021	1.4957	1.2458	1.4957	1.0000	1.5748	1.3326	1.0000	1.0000
05	39	1.5053	1.4987	1.2458	1.4987	1.0000	1.5807	1.3326	1.0000	1.0000
05	40	1.5086	1.5017	1.2458	1.5017	1.0000	1.5866	1.3326	1.0000	1.0000
05	41	1.5118	1.5047	1.2458	1.5047	1.0000	1.5925	1.3326	1.0000	1.0000
05	42	1.5151	1.5077	1.2458	1.5077	1.0000	1.5985	1.3326	1.0000	1.0000
05	43	1.5183	1.5107	1.2458	1.5107	1.0000	1.6045	1.3326	1.0000	1.0000
05	44	1.5216	1.5137	1.2458	1.5137	1.0000	1.6105	1.3326	1.0000	1.0000
05	45	1.5249	1.5167	1.2458	1.5167	1.0000	1.6165	1.3326	1.0000	1.0000
05	46	1.5282	1.5197	1.2458	1.5197	1.0000	1.6225	1.3326	1.0000	1.0000
05	47	1.5315	1.5227	1.2458	1.5227	1.0000	1.6286	1.3326	1.0000	1.0000
05	48	1.5348	1.5258	1.2458	1.5258	1.0000	1.6347	1.3326	1.0000	1.0000
05	49	1.5381	1.5288	1.2458	1.5288	1.0000	1.6408	1.3326	1.0000	1.0000
05	50	1.5414	1.5319	1.2458	1.5319	1.0000	1.6470	1.3326	1.0000	1.0000
05	51	1.5448	1.5349	1.2458	1.5349	1.0000	1.6531	1.3326	1.0000	1.0000
05	52	1.5481	1.5380	1.2458	1.5380	1.0000	1.6593	1.3326	1.0000	1.0000
05	53	1.5514	1.5410	1.2458	1.5410	1.0000	1.6655	1.3326	1.0000	1.0000
05	54	1.5548	1.5441	1.2458	1.5441	1.0000	1.6718	1.3326	1.0000	1.0000
05	55	1.5581	1.5472	1.2458	1.5472	1.0000	1.6780	1.3326	1.0000	1.0000
05	56	1.5615	1.5503	1.2458	1.5503	1.0000	1.6843	1.3326	1.0000	1.0000
05	57	1.5649	1.5534	1.2458	1.5534	1.0000	1.6906	1.3326	1.0000	1.0000
05	58	1.5683	1.5565	1.2458	1.5565	1.0000	1.6969	1.3326	1.0000	1.0000
05	59	1.5716	1.5596	1.2458	1.5596	1.0000	1.7033	1.3326	1.0000	1.0000
05	60	1.5750	1.5627	1.2458	1.5627	1.0000	1.7097	1.3326	1.0000	1.0000
05	61	1.5784	1.5658	1.2458	1.5658	1.0000	1.7161	1.3326	1.0000	1.0000
05	62	1.5818	1.5689	1.2458	1.5689	1.0000	1.7225	1.3326	1.0000	1.0000
05	63	1.5853	1.5720	1.2458	1.5720	1.0000	1.7289	1.3326	1.0000	1.0000
05	64+	1.5887	1.5752	1.2458	1.5752	1.0000	1.7354	1.3326	1.0000	1.0000
06	0	1.4302	1.4869	1.3018	1.4869	1.0000	1.4489	1.4055	1.0000	1.0000
06	1	1.4353	1.4905	1.3018	1.4905	1.0000	1.4554	1.4055	1.0000	1.0000
06	2	1.4405	1.4940	1.3018	1.4940	1.0000	1.4619	1.4055	1.0000	1.0000
06	3	1.4457	1.4976	1.3018	1.4976	1.0000	1.4685	1.4055	1.0000	1.0000
06	4	1.4509	1.5012	1.3018	1.5012	1.0000	1.4751	1.4055	1.0000	1.0000
06	5	1.4561	1.5048	1.3018	1.5048	1.0000	1.4817	1.4055	1.0000	1.0000
06	6	1.4613	1.5084	1.3018	1.5084	1.0000	1.4884	1.4055	1.0000	1.0000
06	7	1.4666	1.5120	1.3018	1.5120	1.0000	1.4950	1.4055	1.0000	1.0000
06	8	1.4718	1.5156	1.3018	1.5156	1.0000	1.5018	1.4055	1.0000	1.0000
06	9	1.4771	1.5192	1.3018	1.5192	1.0000	1.5085	1.4055	1.0000	1.0000
06	10	1.4824	1.5229	1.3018	1.5229	1.0000	1.5153	1.4055	1.0000	1.0000
06	11	1.4877	1.5265	1.3018	1.5265	1.0000	1.5221	1.4055	1.0000	1.0000
06	12	1.4931	1.5301	1.3018	1.5301	1.0000	1.5289	1.4055	1.0000	1.0000
06	13	1.4985	1.5338	1.3018	1.5338	1.0000	1.5358	1.4055	1.0000	1.0000
06	14	1.5038	1.5375	1.3018	1.5375	1.0000	1.5427	1.4055	1.0000	1.0000
06	15	1.5093	1.5412	1.3018	1.5412	1.0000	1.5496	1.4055	1.0000	1.0000
06	16	1.5147	1.5448	1.3018	1.5448	1.0000	1.5566	1.4055	1.0000	1.0000
06	17	1.5201	1.5485	1.3018	1.5485	1.0000	1.5636	1.4055	1.0000	1.0000
06	18	1.5256	1.5522	1.3018	1.5522	1.0000	1.5706	1.4055	1.0000	1.0000
06	19	1.5311	1.5560	1.3018	1.5560	1.0000	1.5777	1.4055	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 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
06	20	1.5366	1.5597	1.3018	1.5597	1.0000	1.5848	1.4055	1.0000	1.0000
06	21	1.5421	1.5634	1.3018	1.5634	1.0000	1.5919	1.4055	1.0000	1.0000
06	22	1.5476	1.5671	1.3018	1.5671	1.0000	1.5990	1.4055	1.0000	1.0000
06	23	1.5532	1.5709	1.3018	1.5709	1.0000	1.6062	1.4055	1.0000	1.0000
06	24	1.5588	1.5747	1.3018	1.5747	1.0000	1.6134	1.4055	1.0000	1.0000
06	25	1.5644	1.5784	1.3018	1.5784	1.0000	1.6207	1.4055	1.0000	1.0000
06	26	1.5700	1.5822	1.3018	1.5822	1.0000	1.6280	1.4055	1.0000	1.0000
06	27	1.5756	1.5860	1.3018	1.5860	1.0000	1.6353	1.4055	1.0000	1.0000
06	28	1.5813	1.5898	1.3018	1.5898	1.0000	1.6426	1.4055	1.0000	1.0000
06	29	1.5870	1.5936	1.3018	1.5936	1.0000	1.6500	1.4055	1.0000	1.0000
06	30	1.5927	1.5974	1.3018	1.5974	1.0000	1.6574	1.4055	1.0000	1.0000
06	31	1.5984	1.6012	1.3018	1.6012	1.0000	1.6649	1.4055	1.0000	1.0000
06	32	1.6042	1.6050	1.3018	1.6050	1.0000	1.6723	1.4055	1.0000	1.0000
06	33	1.6099	1.6089	1.3018	1.6089	1.0000	1.6799	1.4055	1.0000	1.0000
06	34	1.6157	1.6127	1.3018	1.6127	1.0000	1.6874	1.4055	1.0000	1.0000
06	35	1.6215	1.6166	1.3018	1.6166	1.0000	1.6950	1.4055	1.0000	1.0000
06	36	1.6273	1.6204	1.3018	1.6204	1.0000	1.7026	1.4055	1.0000	1.0000
06	37	1.6332	1.6243	1.3018	1.6243	1.0000	1.7103	1.4055	1.0000	1.0000
06	38	1.6391	1.6282	1.3018	1.6282	1.0000	1.7179	1.4055	1.0000	1.0000
06	39	1.6450	1.6321	1.3018	1.6321	1.0000	1.7257	1.4055	1.0000	1.0000
06	40	1.6509	1.6360	1.3018	1.6360	1.0000	1.7334	1.4055	1.0000	1.0000
06	41	1.6568	1.6399	1.3018	1.6399	1.0000	1.7412	1.4055	1.0000	1.0000
06	42	1.6628	1.6438	1.3018	1.6438	1.0000	1.7490	1.4055	1.0000	1.0000
06	43	1.6687	1.6478	1.3018	1.6478	1.0000	1.7569	1.4055	1.0000	1.0000
06	44	1.6747	1.6517	1.3018	1.6517	1.0000	1.7648	1.4055	1.0000	1.0000
06	45	1.6807	1.6557	1.3018	1.6557	1.0000	1.7727	1.4055	1.0000	1.0000
06	46	1.6868	1.6596	1.3018	1.6596	1.0000	1.7807	1.4055	1.0000	1.0000
06	47	1.6928	1.6636	1.3018	1.6636	1.0000	1.7887	1.4055	1.0000	1.0000
06	48	1.6989	1.6676	1.3018	1.6676	1.0000	1.7967	1.4055	1.0000	1.0000
06	49	1.7050	1.6716	1.3018	1.6716	1.0000	1.8048	1.4055	1.0000	1.0000
06	50	1.7112	1.6756	1.3018	1.6756	1.0000	1.8129	1.4055	1.0000	1.0000
06	51	1.7173	1.6796	1.3018	1.6796	1.0000	1.8210	1.4055	1.0000	1.0000
06	52	1.7235	1.6836	1.3018	1.6836	1.0000	1.8292	1.4055	1.0000	1.0000
06	53	1.7297	1.6876	1.3018	1.6876	1.0000	1.8374	1.4055	1.0000	1.0000
06	54	1.7359	1.6917	1.3018	1.6917	1.0000	1.8457	1.4055	1.0000	1.0000
06	55	1.7421	1.6957	1.3018	1.6957	1.0000	1.8540	1.4055	1.0000	1.0000
06	56	1.7484	1.6998	1.3018	1.6998	1.0000	1.8623	1.4055	1.0000	1.0000
06	57	1.7547	1.7038	1.3018	1.7038	1.0000	1.8707	1.4055	1.0000	1.0000
06	58	1.7610	1.7079	1.3018	1.7079	1.0000	1.8791	1.4055	1.0000	1.0000
06	59	1.7673	1.7120	1.3018	1.7120	1.0000	1.8875	1.4055	1.0000	1.0000
06	60	1.7737	1.7161	1.3018	1.7161	1.0000	1.8960	1.4055	1.0000	1.0000
06	61	1.7800	1.7202	1.3018	1.7202	1.0000	1.9045	1.4055	1.0000	1.0000
06	62	1.7864	1.7243	1.3018	1.7243	1.0000	1.9131	1.4055	1.0000	1.0000
06	63	1.7929	1.7284	1.3018	1.7284	1.0000	1.9217	1.4055	1.0000	1.0000
06	64+	1.7993	1.7326	1.3018	1.7326	1.0000	1.9303	1.4055	1.0000	1.0000
07	0	1.4780	1.5945	1.3603	1.5945	1.0000	1.5333	1.4824	1.0000	1.0000
07	1	1.4854	1.5989	1.3603	1.5989	1.0000	1.5414	1.4824	1.0000	1.0000
07	2	1.4929	1.6034	1.3603	1.6034	1.0000	1.5495	1.4824	1.0000	1.0000
07	3	1.5004	1.6079	1.3603	1.6079	1.0000	1.5576	1.4824	1.0000	1.0000
07	4	1.5080	1.6124	1.3603	1.6124	1.0000	1.5657	1.4824	1.0000	1.0000
07	5	1.5156	1.6169	1.3603	1.6169	1.0000	1.5740	1.4824	1.0000	1.0000
07	6	1.5232	1.6214	1.3603	1.6214	1.0000	1.5822	1.4824	1.0000	1.0000
07	7	1.5309	1.6259	1.3603	1.6259	1.0000	1.5905	1.4824	1.0000	1.0000
07	8	1.5386	1.6304	1.3603	1.6304	1.0000	1.5988	1.4824	1.0000	1.0000
07	9	1.5463	1.6350	1.3603	1.6350	1.0000	1.6072	1.4824	1.0000	1.0000
07	10	1.5541	1.6396	1.3603	1.6396	1.0000	1.6157	1.4824	1.0000	1.0000
07	11	1.5619	1.6441	1.3603	1.6441	1.0000	1.6241	1.4824	1.0000	1.0000
07	12	1.5698	1.6487	1.3603	1.6487	1.0000	1.6326	1.4824	1.0000	1.0000
07	13	1.5777	1.6533	1.3603	1.6533	1.0000	1.6412	1.4824	1.0000	1.0000
07	14	1.5856	1.6579	1.3603	1.6579	1.0000	1.6498	1.4824	1.0000	1.0000
07	15	1.5936	1.6626	1.3603	1.6626	1.0000	1.6585	1.4824	1.0000	1.0000
07	16	1.6016	1.6672	1.3603	1.6672	1.0000	1.6672	1.4824	1.0000	1.0000
07	17	1.6096	1.6719	1.3603	1.6719	1.0000	1.6759	1.4824	1.0000	1.0000
07	18	1.6177	1.6765	1.3603	1.6765	1.0000	1.6847	1.4824	1.0000	1.0000
07	19	1.6259	1.6812	1.3603	1.6812	1.0000	1.6935	1.4824	1.0000	1.0000
07	20	1.6341	1.6859	1.3603	1.6859	1.0000	1.7024	1.4824	1.0000	1.0000
07	21	1.6423	1.6906	1.3603	1.6906	1.0000	1.7113	1.4824	1.0000	1.0000
07	22	1.6505	1.6953	1.3603	1.6953	1.0000	1.7203	1.4824	1.0000	1.0000
07	23	1.6589	1.7001	1.3603	1.7001	1.0000	1.7293	1.4824	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 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
07	24	1.6672	1.7048	1.3603	1.7048	1.0000	1.7384	1.4824	1.0000	1.0000
07	25	1.6756	1.7096	1.3603	1.7096	1.0000	1.7475	1.4824	1.0000	1.0000
07	26	1.6840	1.7143	1.3603	1.7143	1.0000	1.7567	1.4824	1.0000	1.0000
07	27	1.6925	1.7191	1.3603	1.7191	1.0000	1.7659	1.4824	1.0000	1.0000
07	28	1.7010	1.7239	1.3603	1.7239	1.0000	1.7751	1.4824	1.0000	1.0000
07	29	1.7096	1.7287	1.3603	1.7287	1.0000	1.7845	1.4824	1.0000	1.0000
07	30	1.7182	1.7336	1.3603	1.7336	1.0000	1.7938	1.4824	1.0000	1.0000
07	31	1.7268	1.7384	1.3603	1.7384	1.0000	1.8032	1.4824	1.0000	1.0000
07	32	1.7355	1.7432	1.3603	1.7432	1.0000	1.8127	1.4824	1.0000	1.0000
07	33	1.7442	1.7481	1.3603	1.7481	1.0000	1.8222	1.4824	1.0000	1.0000
07	34	1.7530	1.7530	1.3603	1.7530	1.0000	1.8317	1.4824	1.0000	1.0000
07	35	1.7618	1.7579	1.3603	1.7579	1.0000	1.8413	1.4824	1.0000	1.0000
07	36	1.7707	1.7628	1.3603	1.7628	1.0000	1.8510	1.4824	1.0000	1.0000
07	37	1.7796	1.7677	1.3603	1.7677	1.0000	1.8607	1.4824	1.0000	1.0000
07	38	1.7886	1.7726	1.3603	1.7726	1.0000	1.8705	1.4824	1.0000	1.0000
07	39	1.7976	1.7776	1.3603	1.7776	1.0000	1.8803	1.4824	1.0000	1.0000
07	40	1.8066	1.7826	1.3603	1.7826	1.0000	1.8901	1.4824	1.0000	1.0000
07	41	1.8157	1.7875	1.3603	1.7875	1.0000	1.9000	1.4824	1.0000	1.0000
07	42	1.8248	1.7925	1.3603	1.7925	1.0000	1.9100	1.4824	1.0000	1.0000
07	43	1.8340	1.7975	1.3603	1.7975	1.0000	1.9200	1.4824	1.0000	1.0000
07	44	1.8432	1.8025	1.3603	1.8025	1.0000	1.9301	1.4824	1.0000	1.0000
07	45	1.8525	1.8076	1.3603	1.8076	1.0000	1.9402	1.4824	1.0000	1.0000
07	46	1.8618	1.8126	1.3603	1.8126	1.0000	1.9504	1.4824	1.0000	1.0000
07	47	1.8712	1.8177	1.3603	1.8177	1.0000	1.9606	1.4824	1.0000	1.0000
07	48	1.8806	1.8227	1.3603	1.8227	1.0000	1.9709	1.4824	1.0000	1.0000
07	49	1.8901	1.8278	1.3603	1.8278	1.0000	1.9812	1.4824	1.0000	1.0000
07	50	1.8996	1.8329	1.3603	1.8329	1.0000	1.9916	1.4824	1.0000	1.0000
07	51	1.9091	1.8381	1.3603	1.8381	1.0000	2.0021	1.4824	1.0000	1.0000
07	52	1.9187	1.8432	1.3603	1.8432	1.0000	2.0126	1.4824	1.0000	1.0000
07	53	1.9284	1.8483	1.3603	1.8483	1.0000	2.0231	1.4824	1.0000	1.0000
07	54	1.9381	1.8535	1.3603	1.8535	1.0000	2.0337	1.4824	1.0000	1.0000
07	55	1.9478	1.8587	1.3603	1.8587	1.0000	2.0444	1.4824	1.0000	1.0000
07	56	1.9576	1.8638	1.3603	1.8638	1.0000	2.0551	1.4824	1.0000	1.0000
07	57	1.9675	1.8690	1.3603	1.8690	1.0000	2.0659	1.4824	1.0000	1.0000
07	58	1.9774	1.8743	1.3603	1.8743	1.0000	2.0767	1.4824	1.0000	1.0000
07	59	1.9873	1.8795	1.3603	1.8795	1.0000	2.0876	1.4824	1.0000	1.0000
07	60	1.9973	1.8847	1.3603	1.8847	1.0000	2.0985	1.4824	1.0000	1.0000
07	61	2.0074	1.8900	1.3603	1.8900	1.0000	2.1095	1.4824	1.0000	1.0000
07	62	2.0175	1.8953	1.3603	1.8953	1.0000	2.1206	1.4824	1.0000	1.0000
07	63	2.0276	1.9006	1.3603	1.9006	1.0000	2.1317	1.4824	1.0000	1.0000
07	64+	2.0378	1.9059	1.3603	1.9059	1.0000	2.1429	1.4824	1.0000	1.0000
08	0	1.5274	1.7091	1.4214	1.7091	1.0000	1.6191	1.5635	1.0000	1.0000
08	1	1.5373	1.7145	1.4214	1.7145	1.0000	1.6288	1.5635	1.0000	1.0000
08	2	1.5473	1.7200	1.4214	1.7200	1.0000	1.6386	1.5635	1.0000	1.0000
08	3	1.5573	1.7255	1.4214	1.7255	1.0000	1.6484	1.5635	1.0000	1.0000
08	4	1.5674	1.7310	1.4214	1.7310	1.0000	1.6583	1.5635	1.0000	1.0000
08	5	1.5775	1.7365	1.4214	1.7365	1.0000	1.6682	1.5635	1.0000	1.0000
08	6	1.5877	1.7420	1.4214	1.7420	1.0000	1.6782	1.5635	1.0000	1.0000
08	7	1.5980	1.7476	1.4214	1.7476	1.0000	1.6883	1.5635	1.0000	1.0000
08	8	1.6083	1.7532	1.4214	1.7532	1.0000	1.6984	1.5635	1.0000	1.0000
08	9	1.6187	1.7588	1.4214	1.7588	1.0000	1.7086	1.5635	1.0000	1.0000
08	10	1.6292	1.7644	1.4214	1.7644	1.0000	1.7188	1.5635	1.0000	1.0000
08	11	1.6397	1.7700	1.4214	1.7700	1.0000	1.7291	1.5635	1.0000	1.0000
08	12	1.6504	1.7757	1.4214	1.7757	1.0000	1.7395	1.5635	1.0000	1.0000
08	13	1.6610	1.7813	1.4214	1.7813	1.0000	1.7499	1.5635	1.0000	1.0000
08	14	1.6718	1.7870	1.4214	1.7870	1.0000	1.7604	1.5635	1.0000	1.0000
08	15	1.6826	1.7927	1.4214	1.7927	1.0000	1.7710	1.5635	1.0000	1.0000
08	16	1.6935	1.7984	1.4214	1.7984	1.0000	1.7816	1.5635	1.0000	1.0000
08	17	1.7044	1.8042	1.4214	1.8042	1.0000	1.7923	1.5635	1.0000	1.0000
08	18	1.7155	1.8099	1.4214	1.8099	1.0000	1.8030	1.5635	1.0000	1.0000
08	19	1.7266	1.8157	1.4214	1.8157	1.0000	1.8138	1.5635	1.0000	1.0000
08	20	1.7377	1.8215	1.4214	1.8215	1.0000	1.8247	1.5635	1.0000	1.0000
08	21	1.7490	1.8273	1.4214	1.8273	1.0000	1.8356	1.5635	1.0000	1.0000
08	22	1.7603	1.8331	1.4214	1.8331	1.0000	1.8466	1.5635	1.0000	1.0000
08	23	1.7717	1.8390	1.4214	1.8390	1.0000	1.8577	1.5635	1.0000	1.0000
08	24	1.7832	1.8448	1.4214	1.8448	1.0000	1.8688	1.5635	1.0000	1.0000
08	25	1.7947	1.8507	1.4214	1.8507	1.0000	1.8800	1.5635	1.0000	1.0000
08	26	1.8063	1.8566	1.4214	1.8566	1.0000	1.8913	1.5635	1.0000	1.0000
08	27	1.8180	1.8626	1.4214	1.8626	1.0000	1.9027	1.5635	1.0000	1.0000

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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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	Factor By Coverage								
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
08	28	1.8298	1.8685	1.4214	1.8685	1.0000	1.9141	1.5635	1.0000	1.0000
08	29	1.8416	1.8745	1.4214	1.8745	1.0000	1.9255	1.5635	1.0000	1.0000
08	30	1.8535	1.8804	1.4214	1.8804	1.0000	1.9371	1.5635	1.0000	1.0000
08	31	1.8655	1.8864	1.4214	1.8864	1.0000	1.9487	1.5635	1.0000	1.0000
08	32	1.8776	1.8925	1.4214	1.8925	1.0000	1.9604	1.5635	1.0000	1.0000
08	33	1.8897	1.8985	1.4214	1.8985	1.0000	1.9721	1.5635	1.0000	1.0000
08	34	1.9020	1.9046	1.4214	1.9046	1.0000	1.9839	1.5635	1.0000	1.0000
08	35	1.9143	1.9106	1.4214	1.9106	1.0000	1.9958	1.5635	1.0000	1.0000
08	36	1.9267	1.9167	1.4214	1.9167	1.0000	2.0078	1.5635	1.0000	1.0000
08	37	1.9391	1.9228	1.4214	1.9228	1.0000	2.0198	1.5635	1.0000	1.0000
08	38	1.9517	1.9290	1.4214	1.9290	1.0000	2.0320	1.5635	1.0000	1.0000
08	39	1.9643	1.9351	1.4214	1.9351	1.0000	2.0441	1.5635	1.0000	1.0000
08	40	1.9770	1.9413	1.4214	1.9413	1.0000	2.0564	1.5635	1.0000	1.0000
08	41	1.9898	1.9475	1.4214	1.9475	1.0000	2.0687	1.5635	1.0000	1.0000
08	42	2.0027	1.9537	1.4214	1.9537	1.0000	2.0811	1.5635	1.0000	1.0000
08	43	2.0156	1.9599	1.4214	1.9599	1.0000	2.0936	1.5635	1.0000	1.0000
08	44	2.0287	1.9662	1.4214	1.9662	1.0000	2.1061	1.5635	1.0000	1.0000
08	45	2.0418	1.9725	1.4214	1.9725	1.0000	2.1188	1.5635	1.0000	1.0000
08	46	2.0550	1.9788	1.4214	1.9788	1.0000	2.1315	1.5635	1.0000	1.0000
08	47	2.0683	1.9851	1.4214	1.9851	1.0000	2.1443	1.5635	1.0000	1.0000
08	48	2.0817	1.9914	1.4214	1.9914	1.0000	2.1571	1.5635	1.0000	1.0000
08	49	2.0952	1.9978	1.4214	1.9978	1.0000	2.1700	1.5635	1.0000	1.0000
08	50	2.1087	2.0041	1.4214	2.0041	1.0000	2.1831	1.5635	1.0000	1.0000
08	51	2.1224	2.0105	1.4214	2.0105	1.0000	2.1961	1.5635	1.0000	1.0000
08	52	2.1361	2.0169	1.4214	2.0169	1.0000	2.2093	1.5635	1.0000	1.0000
08	53	2.1499	2.0234	1.4214	2.0234	1.0000	2.2226	1.5635	1.0000	1.0000
08	54	2.1638	2.0298	1.4214	2.0298	1.0000	2.2359	1.5635	1.0000	1.0000
08	55	2.1779	2.0363	1.4214	2.0363	1.0000	2.2493	1.5635	1.0000	1.0000
08	56	2.1919	2.0428	1.4214	2.0428	1.0000	2.2628	1.5635	1.0000	1.0000
08	57	2.2061	2.0493	1.4214	2.0493	1.0000	2.2763	1.5635	1.0000	1.0000
08	58	2.2204	2.0559	1.4214	2.0559	1.0000	2.2900	1.5635	1.0000	1.0000
08	59	2.2348	2.0624	1.4214	2.0624	1.0000	2.3037	1.5635	1.0000	1.0000
08	60	2.2492	2.0690	1.4214	2.0690	1.0000	2.3175	1.5635	1.0000	1.0000
08	61	2.2638	2.0756	1.4214	2.0756	1.0000	2.3314	1.5635	1.0000	1.0000
08	62	2.2784	2.0822	1.4214	2.0822	1.0000	2.3454	1.5635	1.0000	1.0000
08	63	2.2932	2.0889	1.4214	2.0889	1.0000	2.3594	1.5635	1.0000	1.0000
08	64+	2.3080	2.0955	1.4214	2.0955	1.0000	2.3736	1.5635	1.0000	1.0000
09	0	1.5785	1.8299	1.4853	1.8299	1.0000	1.7053	1.6491	1.0000	1.0000
09	1	1.5910	1.8365	1.4853	1.8365	1.0000	1.7168	1.6491	1.0000	1.0000
09	2	1.6036	1.8431	1.4853	1.8431	1.0000	1.7284	1.6491	1.0000	1.0000
09	3	1.6163	1.8497	1.4853	1.8497	1.0000	1.7401	1.6491	1.0000	1.0000
09	4	1.6291	1.8563	1.4853	1.8563	1.0000	1.7518	1.6491	1.0000	1.0000
09	5	1.6420	1.8630	1.4853	1.8630	1.0000	1.7636	1.6491	1.0000	1.0000
09	6	1.6550	1.8697	1.4853	1.8697	1.0000	1.7755	1.6491	1.0000	1.0000
09	7	1.6680	1.8764	1.4853	1.8764	1.0000	1.7875	1.6491	1.0000	1.0000
09	8	1.6812	1.8832	1.4853	1.8832	1.0000	1.7996	1.6491	1.0000	1.0000
09	9	1.6945	1.8899	1.4853	1.8899	1.0000	1.8117	1.6491	1.0000	1.0000
09	10	1.7080	1.8967	1.4853	1.8967	1.0000	1.8239	1.6491	1.0000	1.0000
09	11	1.7215	1.9035	1.4853	1.9035	1.0000	1.8362	1.6491	1.0000	1.0000
09	12	1.7351	1.9103	1.4853	1.9103	1.0000	1.8486	1.6491	1.0000	1.0000
09	13	1.7488	1.9172	1.4853	1.9172	1.0000	1.8611	1.6491	1.0000	1.0000
09	14	1.7627	1.9241	1.4853	1.9241	1.0000	1.8737	1.6491	1.0000	1.0000
09	15	1.7766	1.9310	1.4853	1.9310	1.0000	1.8863	1.6491	1.0000	1.0000
09	16	1.7907	1.9379	1.4853	1.9379	1.0000	1.8990	1.6491	1.0000	1.0000
09	17	1.8048	1.9449	1.4853	1.9449	1.0000	1.9118	1.6491	1.0000	1.0000
09	18	1.8191	1.9519	1.4853	1.9519	1.0000	1.9247	1.6491	1.0000	1.0000
09	19	1.8335	1.9589	1.4853	1.9589	1.0000	1.9377	1.6491	1.0000	1.0000
09	20	1.8480	1.9659	1.4853	1.9659	1.0000	1.9508	1.6491	1.0000	1.0000
09	21	1.8626	1.9730	1.4853	1.9730	1.0000	1.9640	1.6491	1.0000	1.0000
09	22	1.8774	1.9800	1.4853	1.9800	1.0000	1.9772	1.6491	1.0000	1.0000
09	23	1.8922	1.9871	1.4853	1.9871	1.0000	1.9905	1.6491	1.0000	1.0000
09	24	1.9072	1.9943	1.4853	1.9943	1.0000	2.0040	1.6491	1.0000	1.0000
09	25	1.9223	2.0014	1.4853	2.0014	1.0000	2.0175	1.6491	1.0000	1.0000
09	26	1.9375	2.0086	1.4853	2.0086	1.0000	2.0311	1.6491	1.0000	1.0000
09	27	1.9528	2.0158	1.4853	2.0158	1.0000	2.0448	1.6491	1.0000	1.0000
09	28	1.9683	2.0231	1.4853	2.0231	1.0000	2.0586	1.6491	1.0000	1.0000
09	29	1.9839	2.0303	1.4853	2.0303	1.0000	2.0725	1.6491	1.0000	1.0000
09	30	1.9995	2.0376	1.4853	2.0376	1.0000	2.0865	1.6491	1.0000	1.0000
09	31	2.0154	2.0449	1.4853	2.0449	1.0000	2.1006	1.6491	1.0000	1.0000

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Merit Code	Years Experience	Factor By Coverage								
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
09	32	2.0313	2.0523	1.4853	2.0523	1.0000	2.1147	1.6491	1.0000	1.0000
09	33	2.0474	2.0596	1.4853	2.0596	1.0000	2.1290	1.6491	1.0000	1.0000
09	34	2.0636	2.0670	1.4853	2.0670	1.0000	2.1434	1.6491	1.0000	1.0000
09	35	2.0799	2.0745	1.4853	2.0745	1.0000	2.1578	1.6491	1.0000	1.0000
09	36	2.0964	2.0819	1.4853	2.0819	1.0000	2.1724	1.6491	1.0000	1.0000
09	37	2.1130	2.0894	1.4853	2.0894	1.0000	2.1870	1.6491	1.0000	1.0000
09	38	2.1297	2.0969	1.4853	2.0969	1.0000	2.2018	1.6491	1.0000	1.0000
09	39	2.1465	2.1044	1.4853	2.1044	1.0000	2.2166	1.6491	1.0000	1.0000
09	40	2.1635	2.1120	1.4853	2.1120	1.0000	2.2316	1.6491	1.0000	1.0000
09	41	2.1806	2.1196	1.4853	2.1196	1.0000	2.2467	1.6491	1.0000	1.0000
09	42	2.1979	2.1272	1.4853	2.1272	1.0000	2.2618	1.6491	1.0000	1.0000
09	43	2.2153	2.1348	1.4853	2.1348	1.0000	2.2771	1.6491	1.0000	1.0000
09	44	2.2328	2.1425	1.4853	2.1425	1.0000	2.2924	1.6491	1.0000	1.0000
09	45	2.2505	2.1502	1.4853	2.1502	1.0000	2.3079	1.6491	1.0000	1.0000
09	46	2.2683	2.1579	1.4853	2.1579	1.0000	2.3235	1.6491	1.0000	1.0000
09	47	2.2862	2.1656	1.4853	2.1656	1.0000	2.3392	1.6491	1.0000	1.0000
09	48	2.3043	2.1734	1.4853	2.1734	1.0000	2.3549	1.6491	1.0000	1.0000
09	49	2.3225	2.1812	1.4853	2.1812	1.0000	2.3708	1.6491	1.0000	1.0000
09	50	2.3409	2.1890	1.4853	2.1890	1.0000	2.3868	1.6491	1.0000	1.0000
09	51	2.3594	2.1969	1.4853	2.1969	1.0000	2.4029	1.6491	1.0000	1.0000
09	52	2.3781	2.2048	1.4853	2.2048	1.0000	2.4191	1.6491	1.0000	1.0000
09	53	2.3969	2.2127	1.4853	2.2127	1.0000	2.4355	1.6491	1.0000	1.0000
09	54	2.4159	2.2206	1.4853	2.2206	1.0000	2.4519	1.6491	1.0000	1.0000
09	55	2.4350	2.2286	1.4853	2.2286	1.0000	2.4684	1.6491	1.0000	1.0000
09	56	2.4543	2.2366	1.4853	2.2366	1.0000	2.4851	1.6491	1.0000	1.0000
09	57	2.4737	2.2446	1.4853	2.2446	1.0000	2.5019	1.6491	1.0000	1.0000
09	58	2.4933	2.2527	1.4853	2.2527	1.0000	2.5187	1.6491	1.0000	1.0000
09	59	2.5130	2.2608	1.4853	2.2608	1.0000	2.5357	1.6491	1.0000	1.0000
09	60	2.5329	2.2689	1.4853	2.2689	1.0000	2.5528	1.6491	1.0000	1.0000
09	61	2.5529	2.2770	1.4853	2.2770	1.0000	2.5701	1.6491	1.0000	1.0000
09	62	2.5731	2.2852	1.4853	2.2852	1.0000	2.5874	1.6491	1.0000	1.0000
09	63	2.5935	2.2934	1.4853	2.2934	1.0000	2.6049	1.6491	1.0000	1.0000
09	64+	2.6140	2.3017	1.4853	2.3017	1.0000	2.6224	1.6491	1.0000	1.0000
10	0	1.6313	1.9562	1.5520	1.9562	1.0000	1.7910	1.7393	1.0000	1.0000
10	1	1.6466	1.9640	1.5520	1.9640	1.0000	1.8045	1.7393	1.0000	1.0000
10	2	1.6620	1.9718	1.5520	1.9718	1.0000	1.8180	1.7393	1.0000	1.0000
10	3	1.6775	1.9797	1.5520	1.9797	1.0000	1.8316	1.7393	1.0000	1.0000
10	4	1.6932	1.9876	1.5520	1.9876	1.0000	1.8454	1.7393	1.0000	1.0000
10	5	1.7091	1.9955	1.5520	1.9955	1.0000	1.8592	1.7393	1.0000	1.0000
10	6	1.7250	2.0034	1.5520	2.0034	1.0000	1.8732	1.7393	1.0000	1.0000
10	7	1.7412	2.0114	1.5520	2.0114	1.0000	1.8872	1.7393	1.0000	1.0000
10	8	1.7575	2.0195	1.5520	2.0195	1.0000	1.9014	1.7393	1.0000	1.0000
10	9	1.7739	2.0275	1.5520	2.0275	1.0000	1.9156	1.7393	1.0000	1.0000
10	10	1.7905	2.0356	1.5520	2.0356	1.0000	1.9300	1.7393	1.0000	1.0000
10	11	1.8073	2.0437	1.5520	2.0437	1.0000	1.9445	1.7393	1.0000	1.0000
10	12	1.8242	2.0519	1.5520	2.0519	1.0000	1.9590	1.7393	1.0000	1.0000
10	13	1.8412	2.0601	1.5520	2.0601	1.0000	1.9737	1.7393	1.0000	1.0000
10	14	1.8585	2.0683	1.5520	2.0683	1.0000	1.9885	1.7393	1.0000	1.0000
10	15	1.8759	2.0765	1.5520	2.0765	1.0000	2.0034	1.7393	1.0000	1.0000
10	16	1.8934	2.0848	1.5520	2.0848	1.0000	2.0185	1.7393	1.0000	1.0000
10	17	1.9111	2.0931	1.5520	2.0931	1.0000	2.0336	1.7393	1.0000	1.0000
10	18	1.9290	2.1015	1.5520	2.1015	1.0000	2.0489	1.7393	1.0000	1.0000
10	19	1.9471	2.1099	1.5520	2.1099	1.0000	2.0642	1.7393	1.0000	1.0000
10	20	1.9653	2.1183	1.5520	2.1183	1.0000	2.0797	1.7393	1.0000	1.0000
10	21	1.9837	2.1268	1.5520	2.1268	1.0000	2.0953	1.7393	1.0000	1.0000
10	22	2.0022	2.1352	1.5520	2.1352	1.0000	2.1110	1.7393	1.0000	1.0000
10	23	2.0209	2.1438	1.5520	2.1438	1.0000	2.1269	1.7393	1.0000	1.0000
10	24	2.0399	2.1523	1.5520	2.1523	1.0000	2.1428	1.7393	1.0000	1.0000
10	25	2.0589	2.1609	1.5520	2.1609	1.0000	2.1589	1.7393	1.0000	1.0000
10	26	2.0782	2.1695	1.5520	2.1695	1.0000	2.1751	1.7393	1.0000	1.0000
10	27	2.0976	2.1782	1.5520	2.1782	1.0000	2.1914	1.7393	1.0000	1.0000
10	28	2.1173	2.1869	1.5520	2.1869	1.0000	2.2078	1.7393	1.0000	1.0000
10	29	2.1371	2.1956	1.5520	2.1956	1.0000	2.2244	1.7393	1.0000	1.0000
10	30	2.1571	2.2043	1.5520	2.2043	1.0000	2.2410	1.7393	1.0000	1.0000
10	31	2.1773	2.2131	1.5520	2.2131	1.0000	2.2579	1.7393	1.0000	1.0000
10	32	2.1976	2.2220	1.5520	2.2220	1.0000	2.2748	1.7393	1.0000	1.0000
10	33	2.2182	2.2308	1.5520	2.2308	1.0000	2.2918	1.7393	1.0000	1.0000
10	34	2.2389	2.2397	1.5520	2.2397	1.0000	2.3090	1.7393	1.0000	1.0000
10	35	2.2599	2.2487	1.5520	2.2487	1.0000	2.3263	1.7393	1.0000	1.0000

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Merit Code	Years Experience	Factor By Coverage								
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
10	36	2.2810	2.2576	1.5520	2.2576	1.0000	2.3438	1.7393	1.0000	1.0000
10	37	2.3024	2.2667	1.5520	2.2667	1.0000	2.3614	1.7393	1.0000	1.0000
10	38	2.3239	2.2757	1.5520	2.2757	1.0000	2.3791	1.7393	1.0000	1.0000
10	39	2.3457	2.2848	1.5520	2.2848	1.0000	2.3969	1.7393	1.0000	1.0000
10	40	2.3676	2.2939	1.5520	2.2939	1.0000	2.4149	1.7393	1.0000	1.0000
10	41	2.3898	2.3030	1.5520	2.3030	1.0000	2.4330	1.7393	1.0000	1.0000
10	42	2.4121	2.3122	1.5520	2.3122	1.0000	2.4513	1.7393	1.0000	1.0000
10	43	2.4347	2.3215	1.5520	2.3215	1.0000	2.4696	1.7393	1.0000	1.0000
10	44	2.4575	2.3307	1.5520	2.3307	1.0000	2.4882	1.7393	1.0000	1.0000
10	45	2.4805	2.3400	1.5520	2.3400	1.0000	2.5068	1.7393	1.0000	1.0000
10	46	2.5037	2.3494	1.5520	2.3494	1.0000	2.5256	1.7393	1.0000	1.0000
10	47	2.5271	2.3587	1.5520	2.3587	1.0000	2.5446	1.7393	1.0000	1.0000
10	48	2.5507	2.3681	1.5520	2.3681	1.0000	2.5636	1.7393	1.0000	1.0000
10	49	2.5746	2.3776	1.5520	2.3776	1.0000	2.5829	1.7393	1.0000	1.0000
10	50	2.5987	2.3871	1.5520	2.3871	1.0000	2.6022	1.7393	1.0000	1.0000
10	51	2.6230	2.3966	1.5520	2.3966	1.0000	2.6218	1.7393	1.0000	1.0000
10	52	2.6475	2.4062	1.5520	2.4062	1.0000	2.6414	1.7393	1.0000	1.0000
10	53	2.6723	2.4158	1.5520	2.4158	1.0000	2.6612	1.7393	1.0000	1.0000
10	54	2.6973	2.4254	1.5520	2.4254	1.0000	2.6812	1.7393	1.0000	1.0000
10	55	2.7225	2.4351	1.5520	2.4351	1.0000	2.7013	1.7393	1.0000	1.0000
10	56	2.7480	2.4448	1.5520	2.4448	1.0000	2.7215	1.7393	1.0000	1.0000
10	57	2.7737	2.4545	1.5520	2.4545	1.0000	2.7420	1.7393	1.0000	1.0000
10	58	2.7997	2.4643	1.5520	2.4643	1.0000	2.7625	1.7393	1.0000	1.0000
10	59	2.8259	2.4742	1.5520	2.4742	1.0000	2.7832	1.7393	1.0000	1.0000
10	60	2.8523	2.4840	1.5520	2.4840	1.0000	2.8041	1.7393	1.0000	1.0000
10	61	2.8790	2.4939	1.5520	2.4939	1.0000	2.8251	1.7393	1.0000	1.0000
10	62	2.9059	2.5039	1.5520	2.5039	1.0000	2.8463	1.7393	1.0000	1.0000
10	63	2.9331	2.5139	1.5520	2.5139	1.0000	2.8677	1.7393	1.0000	1.0000
10	64+	2.9606	2.5239	1.5520	2.5239	1.0000	2.8892	1.7393	1.0000	1.0000
11	0	1.6859	2.0865	1.6218	2.0865	1.0000	1.8752	1.8345	1.0000	1.0000
11	1	1.7041	2.0956	1.6218	2.0956	1.0000	1.8907	1.8345	1.0000	1.0000
11	2	1.7225	2.1048	1.6218	2.1048	1.0000	1.9063	1.8345	1.0000	1.0000
11	3	1.7411	2.1141	1.6218	2.1141	1.0000	1.9220	1.8345	1.0000	1.0000
11	4	1.7599	2.1233	1.6218	2.1233	1.0000	1.9379	1.8345	1.0000	1.0000
11	5	1.7789	2.1327	1.6218	2.1327	1.0000	1.9539	1.8345	1.0000	1.0000
11	6	1.7981	2.1420	1.6218	2.1420	1.0000	1.9700	1.8345	1.0000	1.0000
11	7	1.8175	2.1514	1.6218	2.1514	1.0000	1.9863	1.8345	1.0000	1.0000
11	8	1.8372	2.1609	1.6218	2.1609	1.0000	2.0027	1.8345	1.0000	1.0000
11	9	1.8570	2.1703	1.6218	2.1703	1.0000	2.0192	1.8345	1.0000	1.0000
11	10	1.8771	2.1799	1.6218	2.1799	1.0000	2.0358	1.8345	1.0000	1.0000
11	11	1.8973	2.1894	1.6218	2.1894	1.0000	2.0526	1.8345	1.0000	1.0000
11	12	1.9178	2.1991	1.6218	2.1991	1.0000	2.0696	1.8345	1.0000	1.0000
11	13	1.9386	2.2087	1.6218	2.2087	1.0000	2.0867	1.8345	1.0000	1.0000
11	14	1.9595	2.2184	1.6218	2.2184	1.0000	2.1039	1.8345	1.0000	1.0000
11	15	1.9807	2.2281	1.6218	2.2281	1.0000	2.1212	1.8345	1.0000	1.0000
11	16	2.0021	2.2379	1.6218	2.2379	1.0000	2.1388	1.8345	1.0000	1.0000
11	17	2.0237	2.2477	1.6218	2.2477	1.0000	2.1564	1.8345	1.0000	1.0000
11	18	2.0455	2.2576	1.6218	2.2576	1.0000	2.1742	1.8345	1.0000	1.0000
11	19	2.0676	2.2675	1.6218	2.2675	1.0000	2.1921	1.8345	1.0000	1.0000
11	20	2.0900	2.2775	1.6218	2.2775	1.0000	2.2102	1.8345	1.0000	1.0000
11	21	2.1125	2.2875	1.6218	2.2875	1.0000	2.2285	1.8345	1.0000	1.0000
11	22	2.1354	2.2975	1.6218	2.2975	1.0000	2.2469	1.8345	1.0000	1.0000
11	23	2.1584	2.3076	1.6218	2.3076	1.0000	2.2654	1.8345	1.0000	1.0000
11	24	2.1817	2.3177	1.6218	2.3177	1.0000	2.2841	1.8345	1.0000	1.0000
11	25	2.2053	2.3279	1.6218	2.3279	1.0000	2.3029	1.8345	1.0000	1.0000
11	26	2.2291	2.3381	1.6218	2.3381	1.0000	2.3220	1.8345	1.0000	1.0000
11	27	2.2532	2.3484	1.6218	2.3484	1.0000	2.3411	1.8345	1.0000	1.0000
11	28	2.2775	2.3587	1.6218	2.3587	1.0000	2.3604	1.8345	1.0000	1.0000
11	29	2.3021	2.3690	1.6218	2.3690	1.0000	2.3799	1.8345	1.0000	1.0000
11	30	2.3270	2.3794	1.6218	2.3794	1.0000	2.3996	1.8345	1.0000	1.0000
11	31	2.3522	2.3899	1.6218	2.3899	1.0000	2.4194	1.8345	1.0000	1.0000
11	32	2.3776	2.4004	1.6218	2.4004	1.0000	2.4393	1.8345	1.0000	1.0000
11	33	2.4032	2.4109	1.6218	2.4109	1.0000	2.4594	1.8345	1.0000	1.0000
11	34	2.4292	2.4215	1.6218	2.4215	1.0000	2.4797	1.8345	1.0000	1.0000
11	35	2.4554	2.4321	1.6218	2.4321	1.0000	2.5002	1.8345	1.0000	1.0000
11	36	2.4820	2.4428	1.6218	2.4428	1.0000	2.5208	1.8345	1.0000	1.0000
11	37	2.5088	2.4535	1.6218	2.4535	1.0000	2.5416	1.8345	1.0000	1.0000
11	38	2.5359	2.4643	1.6218	2.4643	1.0000	2.5626	1.8345	1.0000	1.0000
11	39	2.5633	2.4751	1.6218	2.4751	1.0000	2.5838	1.8345	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 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
11	40	2.5909	2.4860	1.6218	2.4860	1.0000	2.6051	1.8345	1.0000	1.0000
11	41	2.6189	2.4969	1.6218	2.4969	1.0000	2.6266	1.8345	1.0000	1.0000
11	42	2.6472	2.5078	1.6218	2.5078	1.0000	2.6483	1.8345	1.0000	1.0000
11	43	2.6758	2.5189	1.6218	2.5189	1.0000	2.6701	1.8345	1.0000	1.0000
11	44	2.7047	2.5299	1.6218	2.5299	1.0000	2.6922	1.8345	1.0000	1.0000
11	45	2.7339	2.5410	1.6218	2.5410	1.0000	2.7144	1.8345	1.0000	1.0000
11	46	2.7635	2.5522	1.6218	2.5522	1.0000	2.7368	1.8345	1.0000	1.0000
11	47	2.7933	2.5634	1.6218	2.5634	1.0000	2.7594	1.8345	1.0000	1.0000
11	48	2.8235	2.5746	1.6218	2.5746	1.0000	2.7821	1.8345	1.0000	1.0000
11	49	2.8540	2.5859	1.6218	2.5859	1.0000	2.8051	1.8345	1.0000	1.0000
11	50	2.8848	2.5973	1.6218	2.5973	1.0000	2.8282	1.8345	1.0000	1.0000
11	51	2.9160	2.6087	1.6218	2.6087	1.0000	2.8516	1.8345	1.0000	1.0000
11	52	2.9475	2.6201	1.6218	2.6201	1.0000	2.8751	1.8345	1.0000	1.0000
11	53	2.9793	2.6316	1.6218	2.6316	1.0000	2.8988	1.8345	1.0000	1.0000
11	54	3.0115	2.6432	1.6218	2.6432	1.0000	2.9228	1.8345	1.0000	1.0000
11	55	3.0440	2.6548	1.6218	2.6548	1.0000	2.9469	1.8345	1.0000	1.0000
11	56	3.0769	2.6664	1.6218	2.6664	1.0000	2.9712	1.8345	1.0000	1.0000
11	57	3.1101	2.6781	1.6218	2.6781	1.0000	2.9957	1.8345	1.0000	1.0000
11	58	3.1437	2.6899	1.6218	2.6899	1.0000	3.0204	1.8345	1.0000	1.0000
11	59	3.1777	2.7017	1.6218	2.7017	1.0000	3.0454	1.8345	1.0000	1.0000
11	60	3.2120	2.7136	1.6218	2.7136	1.0000	3.0705	1.8345	1.0000	1.0000
11	61	3.2467	2.7255	1.6218	2.7255	1.0000	3.0958	1.8345	1.0000	1.0000
11	62	3.2818	2.7374	1.6218	2.7374	1.0000	3.1214	1.8345	1.0000	1.0000
11	63	3.3172	2.7495	1.6218	2.7495	1.0000	3.1471	1.8345	1.0000	1.0000
11	64+	3.3531	2.7615	1.6218	2.7615	1.0000	3.1731	1.8345	1.0000	1.0000
12	0	1.7422	2.2192	1.6947	2.2192	1.0000	1.9566	1.9349	1.0000	1.0000
12	1	1.7636	2.2299	1.6947	2.2299	1.0000	1.9743	1.9349	1.0000	1.0000
12	2	1.7852	2.2406	1.6947	2.2406	1.0000	1.9920	1.9349	1.0000	1.0000
12	3	1.8070	2.2513	1.6947	2.2513	1.0000	2.0100	1.9349	1.0000	1.0000
12	4	1.8292	2.2621	1.6947	2.2621	1.0000	2.0281	1.9349	1.0000	1.0000
12	5	1.8516	2.2729	1.6947	2.2729	1.0000	2.0464	1.9349	1.0000	1.0000
12	6	1.8743	2.2838	1.6947	2.2838	1.0000	2.0648	1.9349	1.0000	1.0000
12	7	1.8972	2.2947	1.6947	2.2947	1.0000	2.0834	1.9349	1.0000	1.0000
12	8	1.9205	2.3057	1.6947	2.3057	1.0000	2.1021	1.9349	1.0000	1.0000
12	9	1.9440	2.3168	1.6947	2.3168	1.0000	2.1211	1.9349	1.0000	1.0000
12	10	1.9678	2.3279	1.6947	2.3279	1.0000	2.1402	1.9349	1.0000	1.0000
12	11	1.9919	2.3390	1.6947	2.3390	1.0000	2.1595	1.9349	1.0000	1.0000
12	12	2.0163	2.3502	1.6947	2.3502	1.0000	2.1789	1.9349	1.0000	1.0000
12	13	2.0410	2.3615	1.6947	2.3615	1.0000	2.1985	1.9349	1.0000	1.0000
12	14	2.0660	2.3728	1.6947	2.3728	1.0000	2.2183	1.9349	1.0000	1.0000
12	15	2.0913	2.3841	1.6947	2.3841	1.0000	2.2383	1.9349	1.0000	1.0000
12	16	2.1169	2.3956	1.6947	2.3956	1.0000	2.2585	1.9349	1.0000	1.0000
12	17	2.1429	2.4070	1.6947	2.4070	1.0000	2.2788	1.9349	1.0000	1.0000
12	18	2.1691	2.4186	1.6947	2.4186	1.0000	2.2993	1.9349	1.0000	1.0000
12	19	2.1957	2.4301	1.6947	2.4301	1.0000	2.3200	1.9349	1.0000	1.0000
12	20	2.2226	2.4418	1.6947	2.4418	1.0000	2.3409	1.9349	1.0000	1.0000
12	21	2.2498	2.4535	1.6947	2.4535	1.0000	2.3620	1.9349	1.0000	1.0000
12	22	2.2774	2.4652	1.6947	2.4652	1.0000	2.3833	1.9349	1.0000	1.0000
12	23	2.3053	2.4770	1.6947	2.4770	1.0000	2.4047	1.9349	1.0000	1.0000
12	24	2.3335	2.4889	1.6947	2.4889	1.0000	2.4264	1.9349	1.0000	1.0000
12	25	2.3621	2.5008	1.6947	2.5008	1.0000	2.4483	1.9349	1.0000	1.0000
12	26	2.3910	2.5128	1.6947	2.5128	1.0000	2.4703	1.9349	1.0000	1.0000
12	27	2.4203	2.5248	1.6947	2.5248	1.0000	2.4925	1.9349	1.0000	1.0000
12	28	2.4500	2.5369	1.6947	2.5369	1.0000	2.5150	1.9349	1.0000	1.0000
12	29	2.4800	2.5491	1.6947	2.5491	1.0000	2.5376	1.9349	1.0000	1.0000
12	30	2.5103	2.5613	1.6947	2.5613	1.0000	2.5605	1.9349	1.0000	1.0000
12	31	2.5411	2.5736	1.6947	2.5736	1.0000	2.5836	1.9349	1.0000	1.0000
12	32	2.5722	2.5859	1.6947	2.5859	1.0000	2.6068	1.9349	1.0000	1.0000
12	33	2.6037	2.5983	1.6947	2.5983	1.0000	2.6303	1.9349	1.0000	1.0000
12	34	2.6356	2.6107	1.6947	2.6107	1.0000	2.6540	1.9349	1.0000	1.0000
12	35	2.6679	2.6232	1.6947	2.6232	1.0000	2.6779	1.9349	1.0000	1.0000
12	36	2.7006	2.6358	1.6947	2.6358	1.0000	2.7020	1.9349	1.0000	1.0000
12	37	2.7337	2.6484	1.6947	2.6484	1.0000	2.7263	1.9349	1.0000	1.0000
12	38	2.7672	2.6611	1.6947	2.6611	1.0000	2.7509	1.9349	1.0000	1.0000
12	39	2.8011	2.6738	1.6947	2.6738	1.0000	2.7757	1.9349	1.0000	1.0000
12	40	2.8354	2.6866	1.6947	2.6866	1.0000	2.8007	1.9349	1.0000	1.0000
12	41	2.8701	2.6995	1.6947	2.6995	1.0000	2.8259	1.9349	1.0000	1.0000
12	42	2.9053	2.7124	1.6947	2.7124	1.0000	2.8513	1.9349	1.0000	1.0000
12	43	2.9408	2.7254	1.6947	2.7254	1.0000	2.8770	1.9349	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 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
12	44	2.9769	2.7385	1.6947	2.7385	1.0000	2.9029	1.9349	1.0000	1.0000
12	45	3.0133	2.7516	1.6947	2.7516	1.0000	2.9291	1.9349	1.0000	1.0000
12	46	3.0502	2.7648	1.6947	2.7648	1.0000	2.9555	1.9349	1.0000	1.0000
12	47	3.0876	2.7780	1.6947	2.7780	1.0000	2.9821	1.9349	1.0000	1.0000
12	48	3.1254	2.7913	1.6947	2.7913	1.0000	3.0089	1.9349	1.0000	1.0000
12	49	3.1637	2.8047	1.6947	2.8047	1.0000	3.0360	1.9349	1.0000	1.0000
12	50	3.2025	2.8181	1.6947	2.8181	1.0000	3.0634	1.9349	1.0000	1.0000
12	51	3.2417	2.8316	1.6947	2.8316	1.0000	3.0910	1.9349	1.0000	1.0000
12	52	3.2814	2.8452	1.6947	2.8452	1.0000	3.1188	1.9349	1.0000	1.0000
12	53	3.3216	2.8588	1.6947	2.8588	1.0000	3.1469	1.9349	1.0000	1.0000
12	54	3.3623	2.8725	1.6947	2.8725	1.0000	3.1752	1.9349	1.0000	1.0000
12	55	3.4035	2.8863	1.6947	2.8863	1.0000	3.2038	1.9349	1.0000	1.0000
12	56	3.4452	2.9001	1.6947	2.9001	1.0000	3.2327	1.9349	1.0000	1.0000
12	57	3.4874	2.9140	1.6947	2.9140	1.0000	3.2618	1.9349	1.0000	1.0000
12	58	3.5301	2.9279	1.6947	2.9279	1.0000	3.2912	1.9349	1.0000	1.0000
12	59	3.5733	2.9420	1.6947	2.9420	1.0000	3.3208	1.9349	1.0000	1.0000
12	60	3.6171	2.9560	1.6947	2.9560	1.0000	3.3507	1.9349	1.0000	1.0000
12	61	3.6614	2.9702	1.6947	2.9702	1.0000	3.3809	1.9349	1.0000	1.0000
12	62	3.7062	2.9844	1.6947	2.9844	1.0000	3.4113	1.9349	1.0000	1.0000
12	63	3.7516	2.9987	1.6947	2.9987	1.0000	3.4421	1.9349	1.0000	1.0000
12	64+	3.7976	3.0131	1.6947	3.0131	1.0000	3.4731	1.9349	1.0000	1.0000
13	0	1.8005	2.3525	1.7708	2.3525	1.0000	2.0340	2.0407	1.0000	1.0000
13	1	1.8252	2.3647	1.7708	2.3647	1.0000	2.0539	2.0407	1.0000	1.0000
13	2	1.8502	2.3770	1.7708	2.3770	1.0000	2.0739	2.0407	1.0000	1.0000
13	3	1.8755	2.3894	1.7708	2.3894	1.0000	2.0942	2.0407	1.0000	1.0000
13	4	1.9012	2.4018	1.7708	2.4018	1.0000	2.1146	2.0407	1.0000	1.0000
13	5	1.9273	2.4142	1.7708	2.4142	1.0000	2.1353	2.0407	1.0000	1.0000
13	6	1.9537	2.4268	1.7708	2.4268	1.0000	2.1561	2.0407	1.0000	1.0000
13	7	1.9804	2.4393	1.7708	2.4393	1.0000	2.1771	2.0407	1.0000	1.0000
13	8	2.0075	2.4520	1.7708	2.4520	1.0000	2.1984	2.0407	1.0000	1.0000
13	9	2.0350	2.4647	1.7708	2.4647	1.0000	2.2199	2.0407	1.0000	1.0000
13	10	2.0629	2.4775	1.7708	2.4775	1.0000	2.2415	2.0407	1.0000	1.0000
13	11	2.0912	2.4904	1.7708	2.4904	1.0000	2.2634	2.0407	1.0000	1.0000
13	12	2.1198	2.5033	1.7708	2.5033	1.0000	2.2855	2.0407	1.0000	1.0000
13	13	2.1489	2.5163	1.7708	2.5163	1.0000	2.3078	2.0407	1.0000	1.0000
13	14	2.1783	2.5294	1.7708	2.5294	1.0000	2.3303	2.0407	1.0000	1.0000
13	15	2.2082	2.5425	1.7708	2.5425	1.0000	2.3531	2.0407	1.0000	1.0000
13	16	2.2384	2.5557	1.7708	2.5557	1.0000	2.3760	2.0407	1.0000	1.0000
13	17	2.2691	2.5689	1.7708	2.5689	1.0000	2.3992	2.0407	1.0000	1.0000
13	18	2.3002	2.5823	1.7708	2.5823	1.0000	2.4226	2.0407	1.0000	1.0000
13	19	2.3317	2.5957	1.7708	2.5957	1.0000	2.4463	2.0407	1.0000	1.0000
13	20	2.3636	2.6091	1.7708	2.6091	1.0000	2.4702	2.0407	1.0000	1.0000
13	21	2.3960	2.6227	1.7708	2.6227	1.0000	2.4943	2.0407	1.0000	1.0000
13	22	2.4288	2.6363	1.7708	2.6363	1.0000	2.5186	2.0407	1.0000	1.0000
13	23	2.4621	2.6500	1.7708	2.6500	1.0000	2.5432	2.0407	1.0000	1.0000
13	24	2.4958	2.6637	1.7708	2.6637	1.0000	2.5680	2.0407	1.0000	1.0000
13	25	2.5300	2.6776	1.7708	2.6776	1.0000	2.5931	2.0407	1.0000	1.0000
13	26	2.5647	2.6914	1.7708	2.6914	1.0000	2.6184	2.0407	1.0000	1.0000
13	27	2.5998	2.7054	1.7708	2.7054	1.0000	2.6439	2.0407	1.0000	1.0000
13	28	2.6354	2.7195	1.7708	2.7195	1.0000	2.6698	2.0407	1.0000	1.0000
13	29	2.6715	2.7336	1.7708	2.7336	1.0000	2.6958	2.0407	1.0000	1.0000
13	30	2.7081	2.7478	1.7708	2.7478	1.0000	2.7221	2.0407	1.0000	1.0000
13	31	2.7452	2.7620	1.7708	2.7620	1.0000	2.7487	2.0407	1.0000	1.0000
13	32	2.7828	2.7763	1.7708	2.7763	1.0000	2.7755	2.0407	1.0000	1.0000
13	33	2.8209	2.7908	1.7708	2.7908	1.0000	2.8026	2.0407	1.0000	1.0000
13	34	2.8596	2.8052	1.7708	2.8052	1.0000	2.8300	2.0407	1.0000	1.0000
13	35	2.8988	2.8198	1.7708	2.8198	1.0000	2.8576	2.0407	1.0000	1.0000
13	36	2.9385	2.8344	1.7708	2.8344	1.0000	2.8855	2.0407	1.0000	1.0000
13	37	2.9787	2.8491	1.7708	2.8491	1.0000	2.9136	2.0407	1.0000	1.0000
13	38	3.0195	2.8639	1.7708	2.8639	1.0000	2.9421	2.0407	1.0000	1.0000
13	39	3.0609	2.8788	1.7708	2.8788	1.0000	2.9708	2.0407	1.0000	1.0000
13	40	3.1028	2.8937	1.7708	2.8937	1.0000	2.9998	2.0407	1.0000	1.0000
13	41	3.1453	2.9087	1.7708	2.9087	1.0000	3.0291	2.0407	1.0000	1.0000
13	42	3.1884	2.9238	1.7708	2.9238	1.0000	3.0586	2.0407	1.0000	1.0000
13	43	3.2321	2.9390	1.7708	2.9390	1.0000	3.0885	2.0407	1.0000	1.0000
13	44	3.2764	2.9543	1.7708	2.9543	1.0000	3.1186	2.0407	1.0000	1.0000
13	45	3.3213	2.9696	1.7708	2.9696	1.0000	3.1491	2.0407	1.0000	1.0000
13	46	3.3668	2.9850	1.7708	2.9850	1.0000	3.1798	2.0407	1.0000	1.0000
13	47	3.4129	3.0005	1.7708	3.0005	1.0000	3.2108	2.0407	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 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
13	48	3.4596	3.0161	1.7708	3.0161	1.0000	3.2422	2.0407	1.0000	1.0000
13	49	3.5070	3.0317	1.7708	3.0317	1.0000	3.2738	2.0407	1.0000	1.0000
13	50	3.5551	3.0475	1.7708	3.0475	1.0000	3.3058	2.0407	1.0000	1.0000
13	51	3.6038	3.0633	1.7708	3.0633	1.0000	3.3380	2.0407	1.0000	1.0000
13	52	3.6532	3.0792	1.7708	3.0792	1.0000	3.3706	2.0407	1.0000	1.0000
13	53	3.7032	3.0952	1.7708	3.0952	1.0000	3.4035	2.0407	1.0000	1.0000
13	54	3.7539	3.1112	1.7708	3.1112	1.0000	3.4367	2.0407	1.0000	1.0000
13	55	3.8054	3.1274	1.7708	3.1274	1.0000	3.4703	2.0407	1.0000	1.0000
13	56	3.8575	3.1436	1.7708	3.1436	1.0000	3.5042	2.0407	1.0000	1.0000
13	57	3.9103	3.1599	1.7708	3.1599	1.0000	3.5384	2.0407	1.0000	1.0000
13	58	3.9639	3.1763	1.7708	3.1763	1.0000	3.5729	2.0407	1.0000	1.0000
13	59	4.0182	3.1928	1.7708	3.1928	1.0000	3.6078	2.0407	1.0000	1.0000
13	60	4.0732	3.2094	1.7708	3.2094	1.0000	3.6430	2.0407	1.0000	1.0000
13	61	4.1291	3.2260	1.7708	3.2260	1.0000	3.6785	2.0407	1.0000	1.0000
13	62	4.1856	3.2428	1.7708	3.2428	1.0000	3.7144	2.0407	1.0000	1.0000
13	63	4.2430	3.2596	1.7708	3.2596	1.0000	3.7507	2.0407	1.0000	1.0000
13	64+	4.3011	3.2765	1.7708	3.2765	1.0000	3.7873	2.0407	1.0000	1.0000
14	0	1.8607	2.4840	1.8504	2.4840	1.0000	2.1061	2.1524	1.0000	1.0000
14	1	1.8889	2.4979	1.8504	2.4979	1.0000	2.1282	2.1524	1.0000	1.0000
14	2	1.9175	2.5119	1.8504	2.5119	1.0000	2.1506	2.1524	1.0000	1.0000
14	3	1.9466	2.5259	1.8504	2.5259	1.0000	2.1732	2.1524	1.0000	1.0000
14	4	1.9761	2.5400	1.8504	2.5400	1.0000	2.1960	2.1524	1.0000	1.0000
14	5	2.0060	2.5542	1.8504	2.5542	1.0000	2.2191	2.1524	1.0000	1.0000
14	6	2.0364	2.5685	1.8504	2.5685	1.0000	2.2425	2.1524	1.0000	1.0000
14	7	2.0673	2.5829	1.8504	2.5829	1.0000	2.2660	2.1524	1.0000	1.0000
14	8	2.0986	2.5973	1.8504	2.5973	1.0000	2.2899	2.1524	1.0000	1.0000
14	9	2.1304	2.6118	1.8504	2.6118	1.0000	2.3140	2.1524	1.0000	1.0000
14	10	2.1626	2.6264	1.8504	2.6264	1.0000	2.3383	2.1524	1.0000	1.0000
14	11	2.1954	2.6411	1.8504	2.6411	1.0000	2.3629	2.1524	1.0000	1.0000
14	12	2.2287	2.6559	1.8504	2.6559	1.0000	2.3877	2.1524	1.0000	1.0000
14	13	2.2624	2.6707	1.8504	2.6707	1.0000	2.4128	2.1524	1.0000	1.0000
14	14	2.2967	2.6856	1.8504	2.6856	1.0000	2.4382	2.1524	1.0000	1.0000
14	15	2.3315	2.7006	1.8504	2.7006	1.0000	2.4638	2.1524	1.0000	1.0000
14	16	2.3668	2.7157	1.8504	2.7157	1.0000	2.4897	2.1524	1.0000	1.0000
14	17	2.4027	2.7309	1.8504	2.7309	1.0000	2.5159	2.1524	1.0000	1.0000
14	18	2.4391	2.7462	1.8504	2.7462	1.0000	2.5424	2.1524	1.0000	1.0000
14	19	2.4761	2.7615	1.8504	2.7615	1.0000	2.5691	2.1524	1.0000	1.0000
14	20	2.5136	2.7770	1.8504	2.7770	1.0000	2.5961	2.1524	1.0000	1.0000
14	21	2.5517	2.7925	1.8504	2.7925	1.0000	2.6234	2.1524	1.0000	1.0000
14	22	2.5903	2.8081	1.8504	2.8081	1.0000	2.6510	2.1524	1.0000	1.0000
14	23	2.6296	2.8238	1.8504	2.8238	1.0000	2.6789	2.1524	1.0000	1.0000
14	24	2.6694	2.8396	1.8504	2.8396	1.0000	2.7070	2.1524	1.0000	1.0000
14	25	2.7099	2.8555	1.8504	2.8555	1.0000	2.7355	2.1524	1.0000	1.0000
14	26	2.7509	2.8714	1.8504	2.8714	1.0000	2.7643	2.1524	1.0000	1.0000
14	27	2.7926	2.8875	1.8504	2.8875	1.0000	2.7933	2.1524	1.0000	1.0000
14	28	2.8349	2.9036	1.8504	2.9036	1.0000	2.8227	2.1524	1.0000	1.0000
14	29	2.8779	2.9199	1.8504	2.9199	1.0000	2.8524	2.1524	1.0000	1.0000
14	30	2.9215	2.9362	1.8504	2.9362	1.0000	2.8824	2.1524	1.0000	1.0000
14	31	2.9657	2.9526	1.8504	2.9526	1.0000	2.9127	2.1524	1.0000	1.0000
14	32	3.0107	2.9691	1.8504	2.9691	1.0000	2.9433	2.1524	1.0000	1.0000
14	33	3.0563	2.9857	1.8504	2.9857	1.0000	2.9743	2.1524	1.0000	1.0000
14	34	3.1026	3.0024	1.8504	3.0024	1.0000	3.0055	2.1524	1.0000	1.0000
14	35	3.1496	3.0192	1.8504	3.0192	1.0000	3.0371	2.1524	1.0000	1.0000
14	36	3.1973	3.0360	1.8504	3.0360	1.0000	3.0691	2.1524	1.0000	1.0000
14	37	3.2458	3.0530	1.8504	3.0530	1.0000	3.1014	2.1524	1.0000	1.0000
14	38	3.2949	3.0701	1.8504	3.0701	1.0000	3.1340	2.1524	1.0000	1.0000
14	39	3.3449	3.0872	1.8504	3.0872	1.0000	3.1669	2.1524	1.0000	1.0000
14	40	3.3955	3.1045	1.8504	3.1045	1.0000	3.2002	2.1524	1.0000	1.0000
14	41	3.4470	3.1219	1.8504	3.1219	1.0000	3.2339	2.1524	1.0000	1.0000
14	42	3.4992	3.1393	1.8504	3.1393	1.0000	3.2679	2.1524	1.0000	1.0000
14	43	3.5522	3.1569	1.8504	3.1569	1.0000	3.3022	2.1524	1.0000	1.0000
14	44	3.6060	3.1745	1.8504	3.1745	1.0000	3.3370	2.1524	1.0000	1.0000
14	45	3.6607	3.1922	1.8504	3.1922	1.0000	3.3720	2.1524	1.0000	1.0000
14	46	3.7161	3.2101	1.8504	3.2101	1.0000	3.4075	2.1524	1.0000	1.0000
14	47	3.7724	3.2280	1.8504	3.2280	1.0000	3.4433	2.1524	1.0000	1.0000
14	48	3.8296	3.2461	1.8504	3.2461	1.0000	3.4795	2.1524	1.0000	1.0000
14	49	3.8876	3.2642	1.8504	3.2642	1.0000	3.5161	2.1524	1.0000	1.0000
14	50	3.9465	3.2825	1.8504	3.2825	1.0000	3.5531	2.1524	1.0000	1.0000
14	51	4.0063	3.3008	1.8504	3.3008	1.0000	3.5905	2.1524	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 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
14	52	4.0670	3.3193	1.8504	3.3193	1.0000	3.6282	2.1524	1.0000	1.0000
14	53	4.1286	3.3378	1.8504	3.3378	1.0000	3.6664	2.1524	1.0000	1.0000
14	54	4.1912	3.3565	1.8504	3.3565	1.0000	3.7049	2.1524	1.0000	1.0000
14	55	4.2547	3.3753	1.8504	3.3753	1.0000	3.7439	2.1524	1.0000	1.0000
14	56	4.3192	3.3941	1.8504	3.3941	1.0000	3.7832	2.1524	1.0000	1.0000
14	57	4.3846	3.4131	1.8504	3.4131	1.0000	3.8230	2.1524	1.0000	1.0000
14	58	4.4510	3.4322	1.8504	3.4322	1.0000	3.8632	2.1524	1.0000	1.0000
14	59	4.5185	3.4514	1.8504	3.4514	1.0000	3.9038	2.1524	1.0000	1.0000
14	60	4.5869	3.4706	1.8504	3.4706	1.0000	3.9449	2.1524	1.0000	1.0000
14	61	4.6564	3.4900	1.8504	3.4900	1.0000	3.9864	2.1524	1.0000	1.0000
14	62	4.7270	3.5096	1.8504	3.5096	1.0000	4.0283	2.1524	1.0000	1.0000
14	63	4.7986	3.5292	1.8504	3.5292	1.0000	4.0706	2.1524	1.0000	1.0000
14	64+	4.8713	3.5489	1.8504	3.5489	1.0000	4.1134	2.1524	1.0000	1.0000
15	0	1.9229	2.6110	1.9336	2.6110	1.0000	2.1713	2.2702	1.0000	1.0000
15	1	1.9549	2.6266	1.9336	2.6266	1.0000	2.1957	2.2702	1.0000	1.0000
15	2	1.9873	2.6424	1.9336	2.6424	1.0000	2.2205	2.2702	1.0000	1.0000
15	3	2.0203	2.6582	1.9336	2.6582	1.0000	2.2455	2.2702	1.0000	1.0000
15	4	2.0539	2.6741	1.9336	2.6741	1.0000	2.2708	2.2702	1.0000	1.0000
15	5	2.0880	2.6901	1.9336	2.6901	1.0000	2.2964	2.2702	1.0000	1.0000
15	6	2.1226	2.7062	1.9336	2.7062	1.0000	2.3223	2.2702	1.0000	1.0000
15	7	2.1579	2.7225	1.9336	2.7225	1.0000	2.3485	2.2702	1.0000	1.0000
15	8	2.1937	2.7388	1.9336	2.7388	1.0000	2.3749	2.2702	1.0000	1.0000
15	9	2.2302	2.7552	1.9336	2.7552	1.0000	2.4017	2.2702	1.0000	1.0000
15	10	2.2672	2.7717	1.9336	2.7717	1.0000	2.4288	2.2702	1.0000	1.0000
15	11	2.3048	2.7883	1.9336	2.7883	1.0000	2.4561	2.2702	1.0000	1.0000
15	12	2.3431	2.8050	1.9336	2.8050	1.0000	2.4838	2.2702	1.0000	1.0000
15	13	2.3820	2.8218	1.9336	2.8218	1.0000	2.5118	2.2702	1.0000	1.0000
15	14	2.4216	2.8387	1.9336	2.8387	1.0000	2.5401	2.2702	1.0000	1.0000
15	15	2.4618	2.8557	1.9336	2.8557	1.0000	2.5687	2.2702	1.0000	1.0000
15	16	2.5027	2.8728	1.9336	2.8728	1.0000	2.5977	2.2702	1.0000	1.0000
15	17	2.5442	2.8900	1.9336	2.8900	1.0000	2.6270	2.2702	1.0000	1.0000
15	18	2.5865	2.9073	1.9336	2.9073	1.0000	2.6566	2.2702	1.0000	1.0000
15	19	2.6294	2.9247	1.9336	2.9247	1.0000	2.6865	2.2702	1.0000	1.0000
15	20	2.6731	2.9423	1.9336	2.9423	1.0000	2.7168	2.2702	1.0000	1.0000
15	21	2.7175	2.9599	1.9336	2.9599	1.0000	2.7474	2.2702	1.0000	1.0000
15	22	2.7626	2.9776	1.9336	2.9776	1.0000	2.7784	2.2702	1.0000	1.0000
15	23	2.8085	2.9955	1.9336	2.9955	1.0000	2.8097	2.2702	1.0000	1.0000
15	24	2.8551	3.0134	1.9336	3.0134	1.0000	2.8414	2.2702	1.0000	1.0000
15	25	2.9025	3.0315	1.9336	3.0315	1.0000	2.8734	2.2702	1.0000	1.0000
15	26	2.9507	3.0496	1.9336	3.0496	1.0000	2.9058	2.2702	1.0000	1.0000
15	27	2.9997	3.0679	1.9336	3.0679	1.0000	2.9385	2.2702	1.0000	1.0000
15	28	3.0495	3.0863	1.9336	3.0863	1.0000	2.9716	2.2702	1.0000	1.0000
15	29	3.1001	3.1048	1.9336	3.1048	1.0000	3.0051	2.2702	1.0000	1.0000
15	30	3.1516	3.1233	1.9336	3.1233	1.0000	3.0390	2.2702	1.0000	1.0000
15	31	3.2040	3.1421	1.9336	3.1421	1.0000	3.0732	2.2702	1.0000	1.0000
15	32	3.2572	3.1609	1.9336	3.1609	1.0000	3.1079	2.2702	1.0000	1.0000
15	33	3.3112	3.1798	1.9336	3.1798	1.0000	3.1429	2.2702	1.0000	1.0000
15	34	3.3662	3.1989	1.9336	3.1989	1.0000	3.1783	2.2702	1.0000	1.0000
15	35	3.4221	3.2180	1.9336	3.2180	1.0000	3.2141	2.2702	1.0000	1.0000
15	36	3.4789	3.2373	1.9336	3.2373	1.0000	3.2504	2.2702	1.0000	1.0000
15	37	3.5367	3.2567	1.9336	3.2567	1.0000	3.2870	2.2702	1.0000	1.0000
15	38	3.5954	3.2762	1.9336	3.2762	1.0000	3.3240	2.2702	1.0000	1.0000
15	39	3.6551	3.2958	1.9336	3.2958	1.0000	3.3615	2.2702	1.0000	1.0000
15	40	3.7158	3.3156	1.9336	3.3156	1.0000	3.3994	2.2702	1.0000	1.0000
15	41	3.7775	3.3354	1.9336	3.3354	1.0000	3.4377	2.2702	1.0000	1.0000
15	42	3.8403	3.3554	1.9336	3.3554	1.0000	3.4764	2.2702	1.0000	1.0000
15	43	3.9040	3.3755	1.9336	3.3755	1.0000	3.5156	2.2702	1.0000	1.0000
15	44	3.9689	3.3957	1.9336	3.3957	1.0000	3.5553	2.2702	1.0000	1.0000
15	45	4.0348	3.4161	1.9336	3.4161	1.0000	3.5953	2.2702	1.0000	1.0000
15	46	4.1018	3.4365	1.9336	3.4365	1.0000	3.6358	2.2702	1.0000	1.0000
15	47	4.1699	3.4571	1.9336	3.4571	1.0000	3.6768	2.2702	1.0000	1.0000
15	48	4.2391	3.4778	1.9336	3.4778	1.0000	3.7183	2.2702	1.0000	1.0000
15	49	4.3095	3.4987	1.9336	3.4987	1.0000	3.7602	2.2702	1.0000	1.0000
15	50	4.3811	3.5196	1.9336	3.5196	1.0000	3.8025	2.2702	1.0000	1.0000
15	51	4.4538	3.5407	1.9336	3.5407	1.0000	3.8454	2.2702	1.0000	1.0000
15	52	4.5278	3.5619	1.9336	3.5619	1.0000	3.8887	2.2702	1.0000	1.0000
15	53	4.6030	3.5833	1.9336	3.5833	1.0000	3.9326	2.2702	1.0000	1.0000
15	54	4.6794	3.6047	1.9336	3.6047	1.0000	3.9769	2.2702	1.0000	1.0000
15	55	4.7571	3.6263	1.9336	3.6263	1.0000	4.0217	2.2702	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 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
15	56	4.8361	3.6481	1.9336	3.6481	1.0000	4.0670	2.2702	1.0000	1.0000
15	57	4.9164	3.6699	1.9336	3.6699	1.0000	4.1129	2.2702	1.0000	1.0000
15	58	4.9980	3.6919	1.9336	3.6919	1.0000	4.1592	2.2702	1.0000	1.0000
15	59	5.0810	3.7140	1.9336	3.7140	1.0000	4.2061	2.2702	1.0000	1.0000
15	60	5.1654	3.7363	1.9336	3.7363	1.0000	4.2535	2.2702	1.0000	1.0000
15	61	5.2512	3.7586	1.9336	3.7586	1.0000	4.3014	2.2702	1.0000	1.0000
15	62	5.3384	3.7812	1.9336	3.7812	1.0000	4.3499	2.2702	1.0000	1.0000
15	63	5.4270	3.8038	1.9336	3.8038	1.0000	4.3989	2.2702	1.0000	1.0000
15	64+	5.5171	3.8266	1.9336	3.8266	1.0000	4.4485	2.2702	1.0000	1.0000
16	0	1.9872	2.7305	2.0205	2.7305	1.0000	2.2282	2.3944	1.0000	1.0000
16	1	2.0231	2.7479	2.0205	2.7479	1.0000	2.2550	2.3944	1.0000	1.0000
16	2	2.0597	2.7655	2.0205	2.7655	1.0000	2.2822	2.3944	1.0000	1.0000
16	3	2.0969	2.7832	2.0205	2.7832	1.0000	2.3096	2.3944	1.0000	1.0000
16	4	2.1347	2.8009	2.0205	2.8009	1.0000	2.3374	2.3944	1.0000	1.0000
16	5	2.1733	2.8188	2.0205	2.8188	1.0000	2.3655	2.3944	1.0000	1.0000
16	6	2.2126	2.8369	2.0205	2.8369	1.0000	2.3939	2.3944	1.0000	1.0000
16	7	2.2525	2.8550	2.0205	2.8550	1.0000	2.4227	2.3944	1.0000	1.0000
16	8	2.2932	2.8732	2.0205	2.8732	1.0000	2.4519	2.3944	1.0000	1.0000
16	9	2.3346	2.8916	2.0205	2.8916	1.0000	2.4813	2.3944	1.0000	1.0000
16	10	2.3768	2.9101	2.0205	2.9101	1.0000	2.5112	2.3944	1.0000	1.0000
16	11	2.4197	2.9287	2.0205	2.9287	1.0000	2.5414	2.3944	1.0000	1.0000
16	12	2.4634	2.9474	2.0205	2.9474	1.0000	2.5720	2.3944	1.0000	1.0000
16	13	2.5079	2.9662	2.0205	2.9662	1.0000	2.6029	2.3944	1.0000	1.0000
16	14	2.5532	2.9852	2.0205	2.9852	1.0000	2.6342	2.3944	1.0000	1.0000
16	15	2.5993	3.0043	2.0205	3.0043	1.0000	2.6659	2.3944	1.0000	1.0000
16	16	2.6463	3.0235	2.0205	3.0235	1.0000	2.6979	2.3944	1.0000	1.0000
16	17	2.6941	3.0428	2.0205	3.0428	1.0000	2.7304	2.3944	1.0000	1.0000
16	18	2.7427	3.0622	2.0205	3.0622	1.0000	2.7632	2.3944	1.0000	1.0000
16	19	2.7923	3.0818	2.0205	3.0818	1.0000	2.7964	2.3944	1.0000	1.0000
16	20	2.8427	3.1015	2.0205	3.1015	1.0000	2.8301	2.3944	1.0000	1.0000
16	21	2.8940	3.1213	2.0205	3.1213	1.0000	2.8641	2.3944	1.0000	1.0000
16	22	2.9463	3.1413	2.0205	3.1413	1.0000	2.8985	2.3944	1.0000	1.0000
16	23	2.9995	3.1614	2.0205	3.1614	1.0000	2.9334	2.3944	1.0000	1.0000
16	24	3.0537	3.1816	2.0205	3.1816	1.0000	2.9687	2.3944	1.0000	1.0000
16	25	3.1088	3.2019	2.0205	3.2019	1.0000	3.0044	2.3944	1.0000	1.0000
16	26	3.1650	3.2224	2.0205	3.2224	1.0000	3.0405	2.3944	1.0000	1.0000
16	27	3.2222	3.2430	2.0205	3.2430	1.0000	3.0771	2.3944	1.0000	1.0000
16	28	3.2803	3.2637	2.0205	3.2637	1.0000	3.1141	2.3944	1.0000	1.0000
16	29	3.3396	3.2845	2.0205	3.2845	1.0000	3.1515	2.3944	1.0000	1.0000
16	30	3.3999	3.3055	2.0205	3.3055	1.0000	3.1894	2.3944	1.0000	1.0000
16	31	3.4613	3.3267	2.0205	3.3267	1.0000	3.2278	2.3944	1.0000	1.0000
16	32	3.5238	3.3479	2.0205	3.3479	1.0000	3.2666	2.3944	1.0000	1.0000
16	33	3.5875	3.3693	2.0205	3.3693	1.0000	3.3059	2.3944	1.0000	1.0000
16	34	3.6523	3.3908	2.0205	3.3908	1.0000	3.3456	2.3944	1.0000	1.0000
16	35	3.7182	3.4125	2.0205	3.4125	1.0000	3.3859	2.3944	1.0000	1.0000
16	36	3.7854	3.4343	2.0205	3.4343	1.0000	3.4266	2.3944	1.0000	1.0000
16	37	3.8538	3.4563	2.0205	3.4563	1.0000	3.4678	2.3944	1.0000	1.0000
16	38	3.9234	3.4784	2.0205	3.4784	1.0000	3.5095	2.3944	1.0000	1.0000
16	39	3.9942	3.5006	2.0205	3.5006	1.0000	3.5517	2.3944	1.0000	1.0000
16	40	4.0664	3.5230	2.0205	3.5230	1.0000	3.5944	2.3944	1.0000	1.0000
16	41	4.1398	3.5455	2.0205	3.5455	1.0000	3.6377	2.3944	1.0000	1.0000
16	42	4.2146	3.5681	2.0205	3.5681	1.0000	3.6814	2.3944	1.0000	1.0000
16	43	4.2907	3.5909	2.0205	3.5909	1.0000	3.7257	2.3944	1.0000	1.0000
16	44	4.3682	3.6139	2.0205	3.6139	1.0000	3.7705	2.3944	1.0000	1.0000
16	45	4.4471	3.6370	2.0205	3.6370	1.0000	3.8158	2.3944	1.0000	1.0000
16	46	4.5274	3.6602	2.0205	3.6602	1.0000	3.8617	2.3944	1.0000	1.0000
16	47	4.6092	3.6836	2.0205	3.6836	1.0000	3.9082	2.3944	1.0000	1.0000
16	48	4.6924	3.7072	2.0205	3.7072	1.0000	3.9552	2.3944	1.0000	1.0000
16	49	4.7772	3.7309	2.0205	3.7309	1.0000	4.0027	2.3944	1.0000	1.0000
16	50	4.8635	3.7547	2.0205	3.7547	1.0000	4.0509	2.3944	1.0000	1.0000
16	51	4.9513	3.7787	2.0205	3.7787	1.0000	4.0996	2.3944	1.0000	1.0000
16	52	5.0407	3.8029	2.0205	3.8029	1.0000	4.1489	2.3944	1.0000	1.0000
16	53	5.1318	3.8272	2.0205	3.8272	1.0000	4.1988	2.3944	1.0000	1.0000
16	54	5.2245	3.8516	2.0205	3.8516	1.0000	4.2493	2.3944	1.0000	1.0000
16	55	5.3188	3.8762	2.0205	3.8762	1.0000	4.3004	2.3944	1.0000	1.0000
16	56	5.4149	3.9010	2.0205	3.9010	1.0000	4.3521	2.3944	1.0000	1.0000
16	57	5.5127	3.9259	2.0205	3.9259	1.0000	4.4044	2.3944	1.0000	1.0000
16	58	5.6123	3.9510	2.0205	3.9510	1.0000	4.4574	2.3944	1.0000	1.0000
16	59	5.7136	3.9763	2.0205	3.9763	1.0000	4.5110	2.3944	1.0000	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
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Merit Code	Years Experience	Factor By Coverage								
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
16	60	5.8168	4.0017	2.0205	4.0017	1.0000	4.5652	2.3944	1.0000	1.0000
16	61	5.9219	4.0273	2.0205	4.0273	1.0000	4.6201	2.3944	1.0000	1.0000
16	62	6.0288	4.0530	2.0205	4.0530	1.0000	4.6757	2.3944	1.0000	1.0000
16	63	6.1377	4.0789	2.0205	4.0789	1.0000	4.7319	2.3944	1.0000	1.0000
16	64+	6.2486	4.1050	2.0205	4.1050	1.0000	4.7888	2.3944	1.0000	1.0000
17	0	2.0537	2.8392	2.1112	2.8392	1.0000	2.2756	2.5254	1.0000	1.0000
17	1	2.0938	2.8585	2.1112	2.8585	1.0000	2.3047	2.5254	1.0000	1.0000
17	2	2.1347	2.8779	2.1112	2.8779	1.0000	2.3341	2.5254	1.0000	1.0000
17	3	2.1763	2.8975	2.1112	2.8975	1.0000	2.3640	2.5254	1.0000	1.0000
17	4	2.2188	2.9171	2.1112	2.9171	1.0000	2.3942	2.5254	1.0000	1.0000
17	5	2.2621	2.9370	2.1112	2.9370	1.0000	2.4248	2.5254	1.0000	1.0000
17	6	2.3063	2.9569	2.1112	2.9569	1.0000	2.4558	2.5254	1.0000	1.0000
17	7	2.3513	2.9770	2.1112	2.9770	1.0000	2.4872	2.5254	1.0000	1.0000
17	8	2.3972	2.9972	2.1112	2.9972	1.0000	2.5190	2.5254	1.0000	1.0000
17	9	2.4440	3.0176	2.1112	3.0176	1.0000	2.5512	2.5254	1.0000	1.0000
17	10	2.4917	3.0381	2.1112	3.0381	1.0000	2.5838	2.5254	1.0000	1.0000
17	11	2.5403	3.0587	2.1112	3.0587	1.0000	2.6168	2.5254	1.0000	1.0000
17	12	2.5899	3.0795	2.1112	3.0795	1.0000	2.6502	2.5254	1.0000	1.0000
17	13	2.6404	3.1004	2.1112	3.1004	1.0000	2.6841	2.5254	1.0000	1.0000
17	14	2.6920	3.1214	2.1112	3.1214	1.0000	2.7184	2.5254	1.0000	1.0000
17	15	2.7445	3.1426	2.1112	3.1426	1.0000	2.7532	2.5254	1.0000	1.0000
17	16	2.7981	3.1640	2.1112	3.1640	1.0000	2.7884	2.5254	1.0000	1.0000
17	17	2.8527	3.1855	2.1112	3.1855	1.0000	2.8240	2.5254	1.0000	1.0000
17	18	2.9084	3.2071	2.1112	3.2071	1.0000	2.8601	2.5254	1.0000	1.0000
17	19	2.9652	3.2289	2.1112	3.2289	1.0000	2.8967	2.5254	1.0000	1.0000
17	20	3.0231	3.2508	2.1112	3.2508	1.0000	2.9337	2.5254	1.0000	1.0000
17	21	3.0821	3.2729	2.1112	3.2729	1.0000	2.9712	2.5254	1.0000	1.0000
17	22	3.1422	3.2951	2.1112	3.2951	1.0000	3.0092	2.5254	1.0000	1.0000
17	23	3.2036	3.3175	2.1112	3.3175	1.0000	3.0476	2.5254	1.0000	1.0000
17	24	3.2661	3.3401	2.1112	3.3401	1.0000	3.0866	2.5254	1.0000	1.0000
17	25	3.3298	3.3627	2.1112	3.3627	1.0000	3.1260	2.5254	1.0000	1.0000
17	26	3.3948	3.3856	2.1112	3.3856	1.0000	3.1660	2.5254	1.0000	1.0000
17	27	3.4611	3.4086	2.1112	3.4086	1.0000	3.2065	2.5254	1.0000	1.0000
17	28	3.5287	3.4317	2.1112	3.4317	1.0000	3.2475	2.5254	1.0000	1.0000
17	29	3.5975	3.4550	2.1112	3.4550	1.0000	3.2890	2.5254	1.0000	1.0000
17	30	3.6678	3.4785	2.1112	3.4785	1.0000	3.3310	2.5254	1.0000	1.0000
17	31	3.7394	3.5021	2.1112	3.5021	1.0000	3.3736	2.5254	1.0000	1.0000
17	32	3.8123	3.5259	2.1112	3.5259	1.0000	3.4167	2.5254	1.0000	1.0000
17	33	3.8868	3.5499	2.1112	3.5499	1.0000	3.4604	2.5254	1.0000	1.0000
17	34	3.9626	3.5740	2.1112	3.5740	1.0000	3.5046	2.5254	1.0000	1.0000
17	35	4.0400	3.5982	2.1112	3.5982	1.0000	3.5494	2.5254	1.0000	1.0000
17	36	4.1188	3.6227	2.1112	3.6227	1.0000	3.5948	2.5254	1.0000	1.0000
17	37	4.1992	3.6473	2.1112	3.6473	1.0000	3.6407	2.5254	1.0000	1.0000
17	38	4.2812	3.6721	2.1112	3.6721	1.0000	3.6873	2.5254	1.0000	1.0000
17	39	4.3648	3.6970	2.1112	3.6970	1.0000	3.7344	2.5254	1.0000	1.0000
17	40	4.4500	3.7221	2.1112	3.7221	1.0000	3.7821	2.5254	1.0000	1.0000
17	41	4.5368	3.7474	2.1112	3.7474	1.0000	3.8305	2.5254	1.0000	1.0000
17	42	4.6254	3.7728	2.1112	3.7728	1.0000	3.8795	2.5254	1.0000	1.0000
17	43	4.7157	3.7985	2.1112	3.7985	1.0000	3.9290	2.5254	1.0000	1.0000
17	44	4.8077	3.8243	2.1112	3.8243	1.0000	3.9793	2.5254	1.0000	1.0000
17	45	4.9016	3.8502	2.1112	3.8502	1.0000	4.0301	2.5254	1.0000	1.0000
17	46	4.9972	3.8764	2.1112	3.8764	1.0000	4.0816	2.5254	1.0000	1.0000
17	47	5.0948	3.9027	2.1112	3.9027	1.0000	4.1338	2.5254	1.0000	1.0000
17	48	5.1942	3.9292	2.1112	3.9292	1.0000	4.1867	2.5254	1.0000	1.0000
17	49	5.2956	3.9559	2.1112	3.9559	1.0000	4.2402	2.5254	1.0000	1.0000
17	50	5.3990	3.9828	2.1112	3.9828	1.0000	4.2944	2.5254	1.0000	1.0000
17	51	5.5044	4.0098	2.1112	4.0098	1.0000	4.3493	2.5254	1.0000	1.0000
17	52	5.6118	4.0371	2.1112	4.0371	1.0000	4.4049	2.5254	1.0000	1.0000
17	53	5.7213	4.0645	2.1112	4.0645	1.0000	4.4612	2.5254	1.0000	1.0000
17	54	5.8330	4.0921	2.1112	4.0921	1.0000	4.5182	2.5254	1.0000	1.0000
17	55	5.9469	4.1199	2.1112	4.1199	1.0000	4.5759	2.5254	1.0000	1.0000
17	56	6.0630	4.1479	2.1112	4.1479	1.0000	4.6344	2.5254	1.0000	1.0000
17	57	6.1813	4.1760	2.1112	4.1760	1.0000	4.6937	2.5254	1.0000	1.0000
17	58	6.3020	4.2044	2.1112	4.2044	1.0000	4.7537	2.5254	1.0000	1.0000
17	59	6.4250	4.2330	2.1112	4.2330	1.0000	4.8144	2.5254	1.0000	1.0000
17	60	6.5504	4.2617	2.1112	4.2617	1.0000	4.8760	2.5254	1.0000	1.0000
17	61	6.6782	4.2906	2.1112	4.2906	1.0000	4.9383	2.5254	1.0000	1.0000
17	62	6.8086	4.3198	2.1112	4.3198	1.0000	5.0014	2.5254	1.0000	1.0000
17	63	6.9415	4.3491	2.1112	4.3491	1.0000	5.0654	2.5254	1.0000	1.0000

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 \*\*Merit Code 96 Excellent Driver Plus Discount  
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Merit Code	Years Experience	Factor By Coverage								
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
17	64+	7.0770	4.3787	2.1112	4.3787	1.0000	5.1301	2.5254	1.0000	1.0000
18	0	2.1224	2.9339	2.2061	2.9339	1.0000	2.3119	2.6636	1.0000	1.0000
18	1	2.1669	2.9550	2.2061	2.9550	1.0000	2.3432	2.6636	1.0000	1.0000
18	2	2.2124	2.9762	2.2061	2.9762	1.0000	2.3749	2.6636	1.0000	1.0000
18	3	2.2588	2.9976	2.2061	2.9976	1.0000	2.4071	2.6636	1.0000	1.0000
18	4	2.3062	3.0192	2.2061	3.0192	1.0000	2.4397	2.6636	1.0000	1.0000
18	5	2.3545	3.0409	2.2061	3.0409	1.0000	2.4727	2.6636	1.0000	1.0000
18	6	2.4039	3.0628	2.2061	3.0628	1.0000	2.5062	2.6636	1.0000	1.0000
18	7	2.4544	3.0848	2.2061	3.0848	1.0000	2.5401	2.6636	1.0000	1.0000
18	8	2.5059	3.1070	2.2061	3.1070	1.0000	2.5745	2.6636	1.0000	1.0000
18	9	2.5584	3.1294	2.2061	3.1294	1.0000	2.6094	2.6636	1.0000	1.0000
18	10	2.6121	3.1519	2.2061	3.1519	1.0000	2.6447	2.6636	1.0000	1.0000
18	11	2.6669	3.1745	2.2061	3.1745	1.0000	2.6805	2.6636	1.0000	1.0000
18	12	2.7229	3.1974	2.2061	3.1974	1.0000	2.7168	2.6636	1.0000	1.0000
18	13	2.7800	3.2204	2.2061	3.2204	1.0000	2.7536	2.6636	1.0000	1.0000
18	14	2.8383	3.2435	2.2061	3.2435	1.0000	2.7909	2.6636	1.0000	1.0000
18	15	2.8979	3.2669	2.2061	3.2669	1.0000	2.8287	2.6636	1.0000	1.0000
18	16	2.9587	3.2904	2.2061	3.2904	1.0000	2.8670	2.6636	1.0000	1.0000
18	17	3.0207	3.3140	2.2061	3.3140	1.0000	2.9058	2.6636	1.0000	1.0000
18	18	3.0841	3.3379	2.2061	3.3379	1.0000	2.9451	2.6636	1.0000	1.0000
18	19	3.1488	3.3619	2.2061	3.3619	1.0000	2.9850	2.6636	1.0000	1.0000
18	20	3.2149	3.3861	2.2061	3.3861	1.0000	3.0254	2.6636	1.0000	1.0000
18	21	3.2823	3.4104	2.2061	3.4104	1.0000	3.0664	2.6636	1.0000	1.0000
18	22	3.3512	3.4349	2.2061	3.4349	1.0000	3.1079	2.6636	1.0000	1.0000
18	23	3.4215	3.4597	2.2061	3.4597	1.0000	3.1500	2.6636	1.0000	1.0000
18	24	3.4933	3.4845	2.2061	3.4845	1.0000	3.1926	2.6636	1.0000	1.0000
18	25	3.5666	3.5096	2.2061	3.5096	1.0000	3.2358	2.6636	1.0000	1.0000
18	26	3.6414	3.5348	2.2061	3.5348	1.0000	3.2797	2.6636	1.0000	1.0000
18	27	3.7178	3.5603	2.2061	3.5603	1.0000	3.3241	2.6636	1.0000	1.0000
18	28	3.7958	3.5859	2.2061	3.5859	1.0000	3.3691	2.6636	1.0000	1.0000
18	29	3.8754	3.6117	2.2061	3.6117	1.0000	3.4147	2.6636	1.0000	1.0000
18	30	3.9567	3.6377	2.2061	3.6377	1.0000	3.4609	2.6636	1.0000	1.0000
18	31	4.0397	3.6638	2.2061	3.6638	1.0000	3.5078	2.6636	1.0000	1.0000
18	32	4.1245	3.6902	2.2061	3.6902	1.0000	3.5553	2.6636	1.0000	1.0000
18	33	4.2110	3.7167	2.2061	3.7167	1.0000	3.6034	2.6636	1.0000	1.0000
18	34	4.2994	3.7434	2.2061	3.7434	1.0000	3.6522	2.6636	1.0000	1.0000
18	35	4.3896	3.7704	2.2061	3.7704	1.0000	3.7016	2.6636	1.0000	1.0000
18	36	4.4816	3.7975	2.2061	3.7975	1.0000	3.7518	2.6636	1.0000	1.0000
18	37	4.5757	3.8248	2.2061	3.8248	1.0000	3.8026	2.6636	1.0000	1.0000
18	38	4.6717	3.8523	2.2061	3.8523	1.0000	3.8540	2.6636	1.0000	1.0000
18	39	4.7697	3.8800	2.2061	3.8800	1.0000	3.9062	2.6636	1.0000	1.0000
18	40	4.8697	3.9079	2.2061	3.9079	1.0000	3.9591	2.6636	1.0000	1.0000
18	41	4.9719	3.9360	2.2061	3.9360	1.0000	4.0127	2.6636	1.0000	1.0000
18	42	5.0762	3.9644	2.2061	3.9644	1.0000	4.0670	2.6636	1.0000	1.0000
18	43	5.1827	3.9929	2.2061	3.9929	1.0000	4.1221	2.6636	1.0000	1.0000
18	44	5.2914	4.0216	2.2061	4.0216	1.0000	4.1779	2.6636	1.0000	1.0000
18	45	5.4025	4.0505	2.2061	4.0505	1.0000	4.2345	2.6636	1.0000	1.0000
18	46	5.5158	4.0797	2.2061	4.0797	1.0000	4.2918	2.6636	1.0000	1.0000
18	47	5.6315	4.1090	2.2061	4.1090	1.0000	4.3499	2.6636	1.0000	1.0000
18	48	5.7497	4.1386	2.2061	4.1386	1.0000	4.4088	2.6636	1.0000	1.0000
18	49	5.8703	4.1683	2.2061	4.1683	1.0000	4.4685	2.6636	1.0000	1.0000
18	50	5.9935	4.1983	2.2061	4.1983	1.0000	4.5290	2.6636	1.0000	1.0000
18	51	6.1192	4.2285	2.2061	4.2285	1.0000	4.5903	2.6636	1.0000	1.0000
18	52	6.2476	4.2589	2.2061	4.2589	1.0000	4.6525	2.6636	1.0000	1.0000
18	53	6.3786	4.2896	2.2061	4.2896	1.0000	4.7155	2.6636	1.0000	1.0000
18	54	6.5125	4.3204	2.2061	4.3204	1.0000	4.7793	2.6636	1.0000	1.0000
18	55	6.6491	4.3515	2.2061	4.3515	1.0000	4.8440	2.6636	1.0000	1.0000
18	56	6.7886	4.3828	2.2061	4.3828	1.0000	4.9096	2.6636	1.0000	1.0000
18	57	6.9310	4.4143	2.2061	4.4143	1.0000	4.9761	2.6636	1.0000	1.0000
18	58	7.0764	4.4461	2.2061	4.4461	1.0000	5.0435	2.6636	1.0000	1.0000
18	59	7.2249	4.4780	2.2061	4.4780	1.0000	5.1118	2.6636	1.0000	1.0000
18	60	7.3765	4.5102	2.2061	4.5102	1.0000	5.1810	2.6636	1.0000	1.0000
18	61	7.5312	4.5427	2.2061	4.5427	1.0000	5.2511	2.6636	1.0000	1.0000
18	62	7.6892	4.5754	2.2061	4.5754	1.0000	5.3222	2.6636	1.0000	1.0000
18	63	7.8505	4.6083	2.2061	4.6083	1.0000	5.3943	2.6636	1.0000	1.0000
18	64+	8.0152	4.6414	2.2061	4.6414	1.0000	5.4673	2.6636	1.0000	1.0000
19	0	2.1933	3.0110	2.3053	3.0110	1.0000	2.3360	2.8093	1.0000	1.0000
19	1	2.2426	3.0339	2.3053	3.0339	1.0000	2.3694	2.8093	1.0000	1.0000
19	2	2.2929	3.0569	2.3053	3.0569	1.0000	2.4033	2.8093	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 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
19	3	2.3444	3.0801	2.3053	3.0801	1.0000	2.4376	2.8093	1.0000	1.0000
19	4	2.3970	3.1035	2.3053	3.1035	1.0000	2.4725	2.8093	1.0000	1.0000
19	5	2.4508	3.1271	2.3053	3.1271	1.0000	2.5079	2.8093	1.0000	1.0000
19	6	2.5058	3.1508	2.3053	3.1508	1.0000	2.5437	2.8093	1.0000	1.0000
19	7	2.5620	3.1748	2.3053	3.1748	1.0000	2.5801	2.8093	1.0000	1.0000
19	8	2.6195	3.1989	2.3053	3.1989	1.0000	2.6170	2.8093	1.0000	1.0000
19	9	2.6783	3.2232	2.3053	3.2232	1.0000	2.6544	2.8093	1.0000	1.0000
19	10	2.7384	3.2476	2.3053	3.2476	1.0000	2.6923	2.8093	1.0000	1.0000
19	11	2.7998	3.2723	2.3053	3.2723	1.0000	2.7308	2.8093	1.0000	1.0000
19	12	2.8627	3.2971	2.3053	3.2971	1.0000	2.7699	2.8093	1.0000	1.0000
19	13	2.9269	3.3222	2.3053	3.3222	1.0000	2.8095	2.8093	1.0000	1.0000
19	14	2.9926	3.3474	2.3053	3.3474	1.0000	2.8496	2.8093	1.0000	1.0000
19	15	3.0598	3.3728	2.3053	3.3728	1.0000	2.8904	2.8093	1.0000	1.0000
19	16	3.1284	3.3984	2.3053	3.3984	1.0000	2.9317	2.8093	1.0000	1.0000
19	17	3.1986	3.4243	2.3053	3.4243	1.0000	2.9736	2.8093	1.0000	1.0000
19	18	3.2704	3.4503	2.3053	3.4503	1.0000	3.0161	2.8093	1.0000	1.0000
19	19	3.3438	3.4765	2.3053	3.4765	1.0000	3.0592	2.8093	1.0000	1.0000
19	20	3.4189	3.5029	2.3053	3.5029	1.0000	3.1030	2.8093	1.0000	1.0000
19	21	3.4956	3.5295	2.3053	3.5295	1.0000	3.1473	2.8093	1.0000	1.0000
19	22	3.5740	3.5563	2.3053	3.5563	1.0000	3.1923	2.8093	1.0000	1.0000
19	23	3.6542	3.5833	2.3053	3.5833	1.0000	3.2380	2.8093	1.0000	1.0000
19	24	3.7363	3.6105	2.3053	3.6105	1.0000	3.2843	2.8093	1.0000	1.0000
19	25	3.8201	3.6379	2.3053	3.6379	1.0000	3.3312	2.8093	1.0000	1.0000
19	26	3.9058	3.6655	2.3053	3.6655	1.0000	3.3789	2.8093	1.0000	1.0000
19	27	3.9935	3.6934	2.3053	3.6934	1.0000	3.4272	2.8093	1.0000	1.0000
19	28	4.0831	3.7214	2.3053	3.7214	1.0000	3.4762	2.8093	1.0000	1.0000
19	29	4.1747	3.7497	2.3053	3.7497	1.0000	3.5259	2.8093	1.0000	1.0000
19	30	4.2684	3.7781	2.3053	3.7781	1.0000	3.5763	2.8093	1.0000	1.0000
19	31	4.3642	3.8068	2.3053	3.8068	1.0000	3.6274	2.8093	1.0000	1.0000
19	32	4.4622	3.8357	2.3053	3.8357	1.0000	3.6793	2.8093	1.0000	1.0000
19	33	4.5623	3.8649	2.3053	3.8649	1.0000	3.7319	2.8093	1.0000	1.0000
19	34	4.6647	3.8942	2.3053	3.8942	1.0000	3.7852	2.8093	1.0000	1.0000
19	35	4.7694	3.9238	2.3053	3.9238	1.0000	3.8393	2.8093	1.0000	1.0000
19	36	4.8764	3.9536	2.3053	3.9536	1.0000	3.8942	2.8093	1.0000	1.0000
19	37	4.9859	3.9836	2.3053	3.9836	1.0000	3.9499	2.8093	1.0000	1.0000
19	38	5.0977	4.0139	2.3053	4.0139	1.0000	4.0064	2.8093	1.0000	1.0000
19	39	5.2121	4.0444	2.3053	4.0444	1.0000	4.0637	2.8093	1.0000	1.0000
19	40	5.3291	4.0751	2.3053	4.0751	1.0000	4.1217	2.8093	1.0000	1.0000
19	41	5.4487	4.1060	2.3053	4.1060	1.0000	4.1807	2.8093	1.0000	1.0000
19	42	5.5710	4.1372	2.3053	4.1372	1.0000	4.2404	2.8093	1.0000	1.0000
19	43	5.6960	4.1686	2.3053	4.1686	1.0000	4.3011	2.8093	1.0000	1.0000
19	44	5.8239	4.2003	2.3053	4.2003	1.0000	4.3626	2.8093	1.0000	1.0000
19	45	5.9546	4.2322	2.3053	4.2322	1.0000	4.4249	2.8093	1.0000	1.0000
19	46	6.0882	4.2643	2.3053	4.2643	1.0000	4.4882	2.8093	1.0000	1.0000
19	47	6.2248	4.2967	2.3053	4.2967	1.0000	4.5524	2.8093	1.0000	1.0000
19	48	6.3645	4.3293	2.3053	4.3293	1.0000	4.6175	2.8093	1.0000	1.0000
19	49	6.5073	4.3622	2.3053	4.3622	1.0000	4.6835	2.8093	1.0000	1.0000
19	50	6.6534	4.3953	2.3053	4.3953	1.0000	4.7504	2.8093	1.0000	1.0000
19	51	6.8027	4.4287	2.3053	4.4287	1.0000	4.8183	2.8093	1.0000	1.0000
19	52	6.9554	4.4623	2.3053	4.4623	1.0000	4.8872	2.8093	1.0000	1.0000
19	53	7.1115	4.4962	2.3053	4.4962	1.0000	4.9571	2.8093	1.0000	1.0000
19	54	7.2711	4.5304	2.3053	4.5304	1.0000	5.0280	2.8093	1.0000	1.0000
19	55	7.4342	4.5648	2.3053	4.5648	1.0000	5.0999	2.8093	1.0000	1.0000
19	56	7.6011	4.5994	2.3053	4.5994	1.0000	5.1728	2.8093	1.0000	1.0000
19	57	7.7717	4.6343	2.3053	4.6343	1.0000	5.2467	2.8093	1.0000	1.0000
19	58	7.9461	4.6695	2.3053	4.6695	1.0000	5.3217	2.8093	1.0000	1.0000
19	59	8.1244	4.7050	2.3053	4.7050	1.0000	5.3978	2.8093	1.0000	1.0000
19	60	8.3067	4.7407	2.3053	4.7407	1.0000	5.4750	2.8093	1.0000	1.0000
19	61	8.4931	4.7767	2.3053	4.7767	1.0000	5.5533	2.8093	1.0000	1.0000
19	62	8.6837	4.8130	2.3053	4.8130	1.0000	5.6327	2.8093	1.0000	1.0000
19	63	8.8786	4.8496	2.3053	4.8496	1.0000	5.7132	2.8093	1.0000	1.0000
19	64+	9.0779	4.8864	2.3053	4.8864	1.0000	5.7949	2.8093	1.0000	1.0000
20	0	2.2667	3.0673	2.4089	3.0673	1.0000	2.3468	2.9631	1.0000	1.0000
20	1	2.3209	3.0918	2.4089	3.0918	1.0000	2.3821	2.9631	1.0000	1.0000
20	2	2.3764	3.1165	2.4089	3.1165	1.0000	2.4180	2.9631	1.0000	1.0000
20	3	2.4332	3.1415	2.4089	3.1415	1.0000	2.4544	2.9631	1.0000	1.0000
20	4	2.4913	3.1666	2.4089	3.1666	1.0000	2.4914	2.9631	1.0000	1.0000
20	5	2.5509	3.1919	2.4089	3.1919	1.0000	2.5289	2.9631	1.0000	1.0000
20	6	2.6119	3.2174	2.4089	3.2174	1.0000	2.5669	2.9631	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 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
20	7	2.6743	3.2431	2.4089	3.2431	1.0000	2.6056	2.9631	1.0000	1.0000
20	8	2.7383	3.2691	2.4089	3.2691	1.0000	2.6448	2.9631	1.0000	1.0000
20	9	2.8037	3.2952	2.4089	3.2952	1.0000	2.6846	2.9631	1.0000	1.0000
20	10	2.8708	3.3216	2.4089	3.3216	1.0000	2.7250	2.9631	1.0000	1.0000
20	11	2.9394	3.3481	2.4089	3.3481	1.0000	2.7661	2.9631	1.0000	1.0000
20	12	3.0097	3.3749	2.4089	3.3749	1.0000	2.8077	2.9631	1.0000	1.0000
20	13	3.0816	3.4019	2.4089	3.4019	1.0000	2.8500	2.9631	1.0000	1.0000
20	14	3.1553	3.4291	2.4089	3.4291	1.0000	2.8929	2.9631	1.0000	1.0000
20	15	3.2307	3.4565	2.4089	3.4565	1.0000	2.9364	2.9631	1.0000	1.0000
20	16	3.3079	3.4841	2.4089	3.4841	1.0000	2.9807	2.9631	1.0000	1.0000
20	17	3.3870	3.5120	2.4089	3.5120	1.0000	3.0255	2.9631	1.0000	1.0000
20	18	3.4680	3.5401	2.4089	3.5401	1.0000	3.0711	2.9631	1.0000	1.0000
20	19	3.5509	3.5684	2.4089	3.5684	1.0000	3.1173	2.9631	1.0000	1.0000
20	20	3.6358	3.5969	2.4089	3.5969	1.0000	3.1642	2.9631	1.0000	1.0000
20	21	3.7227	3.6256	2.4089	3.6256	1.0000	3.2119	2.9631	1.0000	1.0000
20	22	3.8117	3.6546	2.4089	3.6546	1.0000	3.2602	2.9631	1.0000	1.0000
20	23	3.9028	3.6839	2.4089	3.6839	1.0000	3.3093	2.9631	1.0000	1.0000
20	24	3.9961	3.7133	2.4089	3.7133	1.0000	3.3591	2.9631	1.0000	1.0000
20	25	4.0917	3.7430	2.4089	3.7430	1.0000	3.4097	2.9631	1.0000	1.0000
20	26	4.1895	3.7729	2.4089	3.7729	1.0000	3.4611	2.9631	1.0000	1.0000
20	27	4.2896	3.8031	2.4089	3.8031	1.0000	3.5132	2.9631	1.0000	1.0000
20	28	4.3922	3.8335	2.4089	3.8335	1.0000	3.5660	2.9631	1.0000	1.0000
20	29	4.4972	3.8641	2.4089	3.8641	1.0000	3.6197	2.9631	1.0000	1.0000
20	30	4.6047	3.8950	2.4089	3.8950	1.0000	3.6742	2.9631	1.0000	1.0000
20	31	4.7148	3.9262	2.4089	3.9262	1.0000	3.7295	2.9631	1.0000	1.0000
20	32	4.8275	3.9576	2.4089	3.9576	1.0000	3.7857	2.9631	1.0000	1.0000
20	33	4.9429	3.9892	2.4089	3.9892	1.0000	3.8427	2.9631	1.0000	1.0000
20	34	5.0611	4.0211	2.4089	4.0211	1.0000	3.9005	2.9631	1.0000	1.0000
20	35	5.1821	4.0533	2.4089	4.0533	1.0000	3.9593	2.9631	1.0000	1.0000
20	36	5.3060	4.0857	2.4089	4.0857	1.0000	4.0189	2.9631	1.0000	1.0000
20	37	5.4328	4.1183	2.4089	4.1183	1.0000	4.0794	2.9631	1.0000	1.0000
20	38	5.5627	4.1513	2.4089	4.1513	1.0000	4.1408	2.9631	1.0000	1.0000
20	39	5.6957	4.1845	2.4089	4.1845	1.0000	4.2031	2.9631	1.0000	1.0000
20	40	5.8318	4.2179	2.4089	4.2179	1.0000	4.2664	2.9631	1.0000	1.0000
20	41	5.9713	4.2516	2.4089	4.2516	1.0000	4.3306	2.9631	1.0000	1.0000
20	42	6.1140	4.2856	2.4089	4.2856	1.0000	4.3958	2.9631	1.0000	1.0000
20	43	6.2602	4.3199	2.4089	4.3199	1.0000	4.4620	2.9631	1.0000	1.0000
20	44	6.4098	4.3544	2.4089	4.3544	1.0000	4.5292	2.9631	1.0000	1.0000
20	45	6.5631	4.3892	2.4089	4.3892	1.0000	4.5974	2.9631	1.0000	1.0000
20	46	6.7200	4.4243	2.4089	4.4243	1.0000	4.6666	2.9631	1.0000	1.0000
20	47	6.8806	4.4597	2.4089	4.4597	1.0000	4.7369	2.9631	1.0000	1.0000
20	48	7.0451	4.4954	2.4089	4.4954	1.0000	4.8082	2.9631	1.0000	1.0000
20	49	7.2135	4.5313	2.4089	4.5313	1.0000	4.8806	2.9631	1.0000	1.0000
20	50	7.3860	4.5675	2.4089	4.5675	1.0000	4.9540	2.9631	1.0000	1.0000
20	51	7.5626	4.6041	2.4089	4.6041	1.0000	5.0286	2.9631	1.0000	1.0000
20	52	7.7433	4.6409	2.4089	4.6409	1.0000	5.1043	2.9631	1.0000	1.0000
20	53	7.9285	4.6780	2.4089	4.6780	1.0000	5.1812	2.9631	1.0000	1.0000
20	54	8.1180	4.7154	2.4089	4.7154	1.0000	5.2592	2.9631	1.0000	1.0000
20	55	8.3121	4.7531	2.4089	4.7531	1.0000	5.3384	2.9631	1.0000	1.0000
20	56	8.5108	4.7911	2.4089	4.7911	1.0000	5.4187	2.9631	1.0000	1.0000
20	57	8.7143	4.8294	2.4089	4.8294	1.0000	5.5003	2.9631	1.0000	1.0000
20	58	8.9226	4.8680	2.4089	4.8680	1.0000	5.5831	2.9631	1.0000	1.0000
20	59	9.1359	4.9069	2.4089	4.9069	1.0000	5.6672	2.9631	1.0000	1.0000
20	60	9.3543	4.9461	2.4089	4.9461	1.0000	5.7525	2.9631	1.0000	1.0000
20	61	9.5779	4.9857	2.4089	4.9857	1.0000	5.8391	2.9631	1.0000	1.0000
20	62	9.8069	5.0256	2.4089	5.0256	1.0000	5.9270	2.9631	1.0000	1.0000
20	63	10.0413	5.0657	2.4089	5.0657	1.0000	6.0162	2.9631	1.0000	1.0000
20	64+	10.2814	5.1062	2.4089	5.1062	1.0000	6.1068	2.9631	1.0000	1.0000
21	0	2.3400	3.1236	2.5125	3.1236	1.0000	2.3576	3.1168	1.0000	1.0000
21	1	2.3992	3.1498	2.5125	3.1498	1.0000	2.3949	3.1168	1.0000	1.0000
21	2	2.4598	3.1762	2.5125	3.1762	1.0000	2.4327	3.1168	1.0000	1.0000
21	3	2.5220	3.2028	2.5125	3.2028	1.0000	2.4712	3.1168	1.0000	1.0000
21	4	2.5857	3.2297	2.5125	3.2297	1.0000	2.5102	3.1168	1.0000	1.0000
21	5	2.6511	3.2567	2.5125	3.2567	1.0000	2.5499	3.1168	1.0000	1.0000
21	6	2.7180	3.2840	2.5125	3.2840	1.0000	2.5902	3.1168	1.0000	1.0000
21	7	2.7867	3.3115	2.5125	3.3115	1.0000	2.6311	3.1168	1.0000	1.0000
21	8	2.8570	3.3393	2.5125	3.3393	1.0000	2.6727	3.1168	1.0000	1.0000
21	9	2.9292	3.3673	2.5125	3.3673	1.0000	2.7149	3.1168	1.0000	1.0000
21	10	3.0031	3.3955	2.5125	3.3955	1.0000	2.7578	3.1168	1.0000	1.0000

**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
21	11	3.0789	3.4239	2.5125	3.4239	1.0000	2.8013	3.1168	1.0000	1.0000
21	12	3.1566	3.4526	2.5125	3.4526	1.0000	2.8456	3.1168	1.0000	1.0000
21	13	3.2363	3.4816	2.5125	3.4816	1.0000	2.8905	3.1168	1.0000	1.0000
21	14	3.3179	3.5107	2.5125	3.5107	1.0000	2.9362	3.1168	1.0000	1.0000
21	15	3.4017	3.5401	2.5125	3.5401	1.0000	2.9825	3.1168	1.0000	1.0000
21	16	3.4875	3.5698	2.5125	3.5698	1.0000	3.0296	3.1168	1.0000	1.0000
21	17	3.5754	3.5997	2.5125	3.5997	1.0000	3.0775	3.1168	1.0000	1.0000
21	18	3.6656	3.6299	2.5125	3.6299	1.0000	3.1260	3.1168	1.0000	1.0000
21	19	3.7580	3.6603	2.5125	3.6603	1.0000	3.1754	3.1168	1.0000	1.0000
21	20	3.8527	3.6909	2.5125	3.6909	1.0000	3.2255	3.1168	1.0000	1.0000
21	21	3.9498	3.7218	2.5125	3.7218	1.0000	3.2764	3.1168	1.0000	1.0000
21	22	4.0494	3.7530	2.5125	3.7530	1.0000	3.3281	3.1168	1.0000	1.0000
21	23	4.1514	3.7844	2.5125	3.7844	1.0000	3.3807	3.1168	1.0000	1.0000
21	24	4.2560	3.8161	2.5125	3.8161	1.0000	3.4340	3.1168	1.0000	1.0000
21	25	4.3632	3.8481	2.5125	3.8481	1.0000	3.4882	3.1168	1.0000	1.0000
21	26	4.4731	3.8803	2.5125	3.8803	1.0000	3.5432	3.1168	1.0000	1.0000
21	27	4.5858	3.9128	2.5125	3.9128	1.0000	3.5992	3.1168	1.0000	1.0000
21	28	4.7013	3.9456	2.5125	3.9456	1.0000	3.6559	3.1168	1.0000	1.0000
21	29	4.8196	3.9786	2.5125	3.9786	1.0000	3.7136	3.1168	1.0000	1.0000
21	30	4.9410	4.0119	2.5125	4.0119	1.0000	3.7722	3.1168	1.0000	1.0000
21	31	5.0654	4.0455	2.5125	4.0455	1.0000	3.8317	3.1168	1.0000	1.0000
21	32	5.1928	4.0794	2.5125	4.0794	1.0000	3.8921	3.1168	1.0000	1.0000
21	33	5.3235	4.1136	2.5125	4.1136	1.0000	3.9535	3.1168	1.0000	1.0000
21	34	5.4575	4.1480	2.5125	4.1480	1.0000	4.0159	3.1168	1.0000	1.0000
21	35	5.5948	4.1827	2.5125	4.1827	1.0000	4.0792	3.1168	1.0000	1.0000
21	36	5.7355	4.2177	2.5125	4.2177	1.0000	4.1435	3.1168	1.0000	1.0000
21	37	5.8798	4.2530	2.5125	4.2530	1.0000	4.2089	3.1168	1.0000	1.0000
21	38	6.0276	4.2887	2.5125	4.2887	1.0000	4.2752	3.1168	1.0000	1.0000
21	39	6.1792	4.3246	2.5125	4.3246	1.0000	4.3426	3.1168	1.0000	1.0000
21	40	6.3345	4.3607	2.5125	4.3607	1.0000	4.4111	3.1168	1.0000	1.0000
21	41	6.4938	4.3972	2.5125	4.3972	1.0000	4.4806	3.1168	1.0000	1.0000
21	42	6.6570	4.4341	2.5125	4.4341	1.0000	4.5512	3.1168	1.0000	1.0000
21	43	6.8243	4.4712	2.5125	4.4712	1.0000	4.6230	3.1168	1.0000	1.0000
21	44	6.9958	4.5086	2.5125	4.5086	1.0000	4.6958	3.1168	1.0000	1.0000
21	45	7.1716	4.5463	2.5125	4.5463	1.0000	4.7698	3.1168	1.0000	1.0000
21	46	7.3517	4.5844	2.5125	4.5844	1.0000	4.8450	3.1168	1.0000	1.0000
21	47	7.5364	4.6227	2.5125	4.6227	1.0000	4.9213	3.1168	1.0000	1.0000
21	48	7.7257	4.6614	2.5125	4.6614	1.0000	4.9989	3.1168	1.0000	1.0000
21	49	7.9197	4.7004	2.5125	4.7004	1.0000	5.0776	3.1168	1.0000	1.0000
21	50	8.1186	4.7398	2.5125	4.7398	1.0000	5.1576	3.1168	1.0000	1.0000
21	51	8.3224	4.7794	2.5125	4.7794	1.0000	5.2389	3.1168	1.0000	1.0000
21	52	8.5313	4.8194	2.5125	4.8194	1.0000	5.3214	3.1168	1.0000	1.0000
21	53	8.7455	4.8597	2.5125	4.8597	1.0000	5.4052	3.1168	1.0000	1.0000
21	54	8.9650	4.9004	2.5125	4.9004	1.0000	5.4904	3.1168	1.0000	1.0000
21	55	9.1899	4.9414	2.5125	4.9414	1.0000	5.5768	3.1168	1.0000	1.0000
21	56	9.4205	4.9827	2.5125	4.9827	1.0000	5.6647	3.1168	1.0000	1.0000
21	57	9.6569	5.0244	2.5125	5.0244	1.0000	5.7539	3.1168	1.0000	1.0000
21	58	9.8991	5.0664	2.5125	5.0664	1.0000	5.8445	3.1168	1.0000	1.0000
21	59	10.1474	5.1088	2.5125	5.1088	1.0000	5.9365	3.1168	1.0000	1.0000
21	60	10.4019	5.1516	2.5125	5.1516	1.0000	6.0300	3.1168	1.0000	1.0000
21	61	10.6627	5.1946	2.5125	5.1946	1.0000	6.1249	3.1168	1.0000	1.0000
21	62	10.9301	5.2381	2.5125	5.2381	1.0000	6.2213	3.1168	1.0000	1.0000
21	63	11.2041	5.2819	2.5125	5.2819	1.0000	6.3192	3.1168	1.0000	1.0000
21	64+	11.4849	5.3261	2.5125	5.3261	1.0000	6.4187	3.1168	1.0000	1.0000
22	0	2.4134	3.1799	2.6160	3.1799	1.0000	2.3684	3.2705	1.0000	1.0000
22	1	2.4775	3.2077	2.6160	3.2077	1.0000	2.4076	3.2705	1.0000	1.0000
22	2	2.5433	3.2358	2.6160	3.2358	1.0000	2.4474	3.2705	1.0000	1.0000
22	3	2.6108	3.2642	2.6160	3.2642	1.0000	2.4879	3.2705	1.0000	1.0000
22	4	2.6801	3.2927	2.6160	3.2927	1.0000	2.5291	3.2705	1.0000	1.0000
22	5	2.7512	3.3215	2.6160	3.3215	1.0000	2.5709	3.2705	1.0000	1.0000
22	6	2.8242	3.3506	2.6160	3.3506	1.0000	2.6134	3.2705	1.0000	1.0000
22	7	2.8990	3.3799	2.6160	3.3799	1.0000	2.6566	3.2705	1.0000	1.0000
22	8	2.9758	3.4095	2.6160	3.4095	1.0000	2.7005	3.2705	1.0000	1.0000
22	9	3.0546	3.4393	2.6160	3.4393	1.0000	2.7451	3.2705	1.0000	1.0000
22	10	3.1355	3.4694	2.6160	3.4694	1.0000	2.7905	3.2705	1.0000	1.0000
22	11	3.2185	3.4998	2.6160	3.4998	1.0000	2.8366	3.2705	1.0000	1.0000
22	12	3.3036	3.5304	2.6160	3.5304	1.0000	2.8834	3.2705	1.0000	1.0000
22	13	3.3910	3.5612	2.6160	3.5612	1.0000	2.9310	3.2705	1.0000	1.0000
22	14	3.4806	3.5924	2.6160	3.5924	1.0000	2.9794	3.2705	1.0000	1.0000



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Merit Code	Years Experience	Factor By Coverage								
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
22	15	3.5726	3.6238	2.6160	3.6238	1.0000	3.0286	3.2705	1.0000	1.0000
22	16	3.6670	3.6555	2.6160	3.6555	1.0000	3.0786	3.2705	1.0000	1.0000
22	17	3.7638	3.6874	2.6160	3.6874	1.0000	3.1294	3.2705	1.0000	1.0000
22	18	3.8631	3.7196	2.6160	3.7196	1.0000	3.1810	3.2705	1.0000	1.0000
22	19	3.9651	3.7522	2.6160	3.7522	1.0000	3.2335	3.2705	1.0000	1.0000
22	20	4.0697	3.7849	2.6160	3.7849	1.0000	3.2868	3.2705	1.0000	1.0000
22	21	4.1770	3.8180	2.6160	3.8180	1.0000	3.3410	3.2705	1.0000	1.0000
22	22	4.2871	3.8514	2.6160	3.8514	1.0000	3.3960	3.2705	1.0000	1.0000
22	23	4.4000	3.8850	2.6160	3.8850	1.0000	3.4520	3.2705	1.0000	1.0000
22	24	4.5159	3.9190	2.6160	3.9190	1.0000	3.5089	3.2705	1.0000	1.0000
22	25	4.6348	3.9532	2.6160	3.9532	1.0000	3.5667	3.2705	1.0000	1.0000
22	26	4.7568	3.9877	2.6160	3.9877	1.0000	3.6254	3.2705	1.0000	1.0000
22	27	4.8820	4.0225	2.6160	4.0225	1.0000	3.6852	3.2705	1.0000	1.0000
22	28	5.0104	4.0577	2.6160	4.0577	1.0000	3.7458	3.2705	1.0000	1.0000
22	29	5.1421	4.0931	2.6160	4.0931	1.0000	3.8075	3.2705	1.0000	1.0000
22	30	5.2773	4.1288	2.6160	4.1288	1.0000	3.8702	3.2705	1.0000	1.0000
22	31	5.4159	4.1649	2.6160	4.1649	1.0000	3.9338	3.2705	1.0000	1.0000
22	32	5.5582	4.2012	2.6160	4.2012	1.0000	3.9986	3.2705	1.0000	1.0000
22	33	5.7041	4.2379	2.6160	4.2379	1.0000	4.0643	3.2705	1.0000	1.0000
22	34	5.8539	4.2749	2.6160	4.2749	1.0000	4.1312	3.2705	1.0000	1.0000
22	35	6.0075	4.3122	2.6160	4.3122	1.0000	4.1991	3.2705	1.0000	1.0000
22	36	6.1650	4.3498	2.6160	4.3498	1.0000	4.2682	3.2705	1.0000	1.0000
22	37	6.3267	4.3878	2.6160	4.3878	1.0000	4.3383	3.2705	1.0000	1.0000
22	38	6.4926	4.4260	2.6160	4.4260	1.0000	4.4096	3.2705	1.0000	1.0000
22	39	6.6627	4.4647	2.6160	4.4647	1.0000	4.4821	3.2705	1.0000	1.0000
22	40	6.8373	4.5036	2.6160	4.5036	1.0000	4.5557	3.2705	1.0000	1.0000
22	41	7.0163	4.5429	2.6160	4.5429	1.0000	4.6306	3.2705	1.0000	1.0000
22	42	7.2000	4.5825	2.6160	4.5825	1.0000	4.7066	3.2705	1.0000	1.0000
22	43	7.3885	4.6224	2.6160	4.6224	1.0000	4.7839	3.2705	1.0000	1.0000
22	44	7.5818	4.6627	2.6160	4.6627	1.0000	4.8625	3.2705	1.0000	1.0000
22	45	7.7801	4.7034	2.6160	4.7034	1.0000	4.9423	3.2705	1.0000	1.0000
22	46	7.9835	4.7444	2.6160	4.7444	1.0000	5.0234	3.2705	1.0000	1.0000
22	47	8.1922	4.7858	2.6160	4.7858	1.0000	5.1058	3.2705	1.0000	1.0000
22	48	8.4063	4.8275	2.6160	4.8275	1.0000	5.1896	3.2705	1.0000	1.0000
22	49	8.6259	4.8695	2.6160	4.8695	1.0000	5.2747	3.2705	1.0000	1.0000
22	50	8.8512	4.9120	2.6160	4.9120	1.0000	5.3612	3.2705	1.0000	1.0000
22	51	9.0823	4.9548	2.6160	4.9548	1.0000	5.4492	3.2705	1.0000	1.0000
22	52	9.3193	4.9979	2.6160	4.9979	1.0000	5.5385	3.2705	1.0000	1.0000
22	53	9.5625	5.0415	2.6160	5.0415	1.0000	5.6293	3.2705	1.0000	1.0000
22	54	9.8119	5.0854	2.6160	5.0854	1.0000	5.7216	3.2705	1.0000	1.0000
22	55	10.0678	5.1297	2.6160	5.1297	1.0000	5.8153	3.2705	1.0000	1.0000
22	56	10.3302	5.1744	2.6160	5.1744	1.0000	5.9106	3.2705	1.0000	1.0000
22	57	10.5994	5.2194	2.6160	5.2194	1.0000	6.0074	3.2705	1.0000	1.0000
22	58	10.8756	5.2649	2.6160	5.2649	1.0000	6.1058	3.2705	1.0000	1.0000
22	59	11.1589	5.3107	2.6160	5.3107	1.0000	6.2058	3.2705	1.0000	1.0000
22	60	11.4494	5.3570	2.6160	5.3570	1.0000	6.3074	3.2705	1.0000	1.0000
22	61	11.7475	5.4036	2.6160	5.4036	1.0000	6.4107	3.2705	1.0000	1.0000
22	62	12.0532	5.4506	2.6160	5.4506	1.0000	6.5156	3.2705	1.0000	1.0000
22	63	12.3668	5.4981	2.6160	5.4981	1.0000	6.6223	3.2705	1.0000	1.0000
22	64+	12.6884	5.5459	2.6160	5.5459	1.0000	6.7306	3.2705	1.0000	1.0000
23	0	2.4867	3.2362	2.7196	3.2362	1.0000	2.3792	3.4242	1.0000	1.0000
23	1	2.5558	3.2657	2.7196	3.2657	1.0000	2.4203	3.4242	1.0000	1.0000
23	2	2.6268	3.2955	2.7196	3.2955	1.0000	2.4621	3.4242	1.0000	1.0000
23	3	2.6996	3.3255	2.7196	3.3255	1.0000	2.5047	3.4242	1.0000	1.0000
23	4	2.7745	3.3558	2.7196	3.3558	1.0000	2.5479	3.4242	1.0000	1.0000
23	5	2.8513	3.3864	2.7196	3.3864	1.0000	2.5919	3.4242	1.0000	1.0000
23	6	2.9303	3.4172	2.7196	3.4172	1.0000	2.6366	3.4242	1.0000	1.0000
23	7	3.0113	3.4483	2.7196	3.4483	1.0000	2.6821	3.4242	1.0000	1.0000
23	8	3.0946	3.4797	2.7196	3.4797	1.0000	2.7284	3.4242	1.0000	1.0000
23	9	3.1801	3.5114	2.7196	3.5114	1.0000	2.7754	3.4242	1.0000	1.0000
23	10	3.2679	3.5433	2.7196	3.5433	1.0000	2.8232	3.4242	1.0000	1.0000
23	11	3.3580	3.5756	2.7196	3.5756	1.0000	2.8718	3.4242	1.0000	1.0000
23	12	3.4506	3.6081	2.7196	3.6081	1.0000	2.9213	3.4242	1.0000	1.0000
23	13	3.5457	3.6409	2.7196	3.6409	1.0000	2.9716	3.4242	1.0000	1.0000
23	14	3.6433	3.6740	2.7196	3.6740	1.0000	3.0227	3.4242	1.0000	1.0000
23	15	3.7435	3.7074	2.7196	3.7074	1.0000	3.0747	3.4242	1.0000	1.0000
23	16	3.8465	3.7411	2.7196	3.7411	1.0000	3.1276	3.4242	1.0000	1.0000
23	17	3.9522	3.7751	2.7196	3.7751	1.0000	3.1813	3.4242	1.0000	1.0000
23	18	4.0607	3.8094	2.7196	3.8094	1.0000	3.2360	3.4242	1.0000	1.0000

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Merit Code	Years Experience	Factor By Coverage								
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
23	19	4.1722	3.8441	2.7196	3.8441	1.0000	3.2915	3.4242	1.0000	1.0000
23	20	4.2866	3.8790	2.7196	3.8790	1.0000	3.3481	3.4242	1.0000	1.0000
23	21	4.4041	3.9142	2.7196	3.9142	1.0000	3.4055	3.4242	1.0000	1.0000
23	22	4.5247	3.9497	2.7196	3.9497	1.0000	3.4639	3.4242	1.0000	1.0000
23	23	4.6486	3.9856	2.7196	3.9856	1.0000	3.5234	3.4242	1.0000	1.0000
23	24	4.7758	4.0218	2.7196	4.0218	1.0000	3.5838	3.4242	1.0000	1.0000
23	25	4.9064	4.0583	2.7196	4.0583	1.0000	3.6452	3.4242	1.0000	1.0000
23	26	5.0405	4.0951	2.7196	4.0951	1.0000	3.7076	3.4242	1.0000	1.0000
23	27	5.1781	4.1323	2.7196	4.1323	1.0000	3.7711	3.4242	1.0000	1.0000
23	28	5.3194	4.1698	2.7196	4.1698	1.0000	3.8357	3.4242	1.0000	1.0000
23	29	5.4646	4.2076	2.7196	4.2076	1.0000	3.9014	3.4242	1.0000	1.0000
23	30	5.6135	4.2457	2.7196	4.2457	1.0000	3.9681	3.4242	1.0000	1.0000
23	31	5.7665	4.2842	2.7196	4.2842	1.0000	4.0360	3.4242	1.0000	1.0000
23	32	5.9235	4.3231	2.7196	4.3231	1.0000	4.1050	3.4242	1.0000	1.0000
23	33	6.0847	4.3622	2.7196	4.3622	1.0000	4.1752	3.4242	1.0000	1.0000
23	34	6.2502	4.4018	2.7196	4.4018	1.0000	4.2465	3.4242	1.0000	1.0000
23	35	6.4202	4.4417	2.7196	4.4417	1.0000	4.3191	3.4242	1.0000	1.0000
23	36	6.5946	4.4819	2.7196	4.4819	1.0000	4.3928	3.4242	1.0000	1.0000
23	37	6.7737	4.5225	2.7196	4.5225	1.0000	4.4678	3.4242	1.0000	1.0000
23	38	6.9575	4.5634	2.7196	4.5634	1.0000	4.5441	3.4242	1.0000	1.0000
23	39	7.1462	4.6048	2.7196	4.6048	1.0000	4.6216	3.4242	1.0000	1.0000
23	40	7.3400	4.6464	2.7196	4.6464	1.0000	4.7004	3.4242	1.0000	1.0000
23	41	7.5389	4.6885	2.7196	4.6885	1.0000	4.7805	3.4242	1.0000	1.0000
23	42	7.7430	4.7309	2.7196	4.7309	1.0000	4.8620	3.4242	1.0000	1.0000
23	43	7.9526	4.7737	2.7196	4.7737	1.0000	4.9449	3.4242	1.0000	1.0000
23	44	8.1677	4.8169	2.7196	4.8169	1.0000	5.0291	3.4242	1.0000	1.0000
23	45	8.3886	4.8605	2.7196	4.8605	1.0000	5.1147	3.4242	1.0000	1.0000
23	46	8.6153	4.9044	2.7196	4.9044	1.0000	5.2018	3.4242	1.0000	1.0000
23	47	8.8480	4.9488	2.7196	4.9488	1.0000	5.2903	3.4242	1.0000	1.0000
23	48	9.0869	4.9935	2.7196	4.9935	1.0000	5.3803	3.4242	1.0000	1.0000
23	49	9.3321	5.0387	2.7196	5.0387	1.0000	5.4718	3.4242	1.0000	1.0000
23	50	9.5838	5.0842	2.7196	5.0842	1.0000	5.5648	3.4242	1.0000	1.0000
23	51	9.8421	5.1301	2.7196	5.1301	1.0000	5.6594	3.4242	1.0000	1.0000
23	52	10.1073	5.1765	2.7196	5.1765	1.0000	5.7556	3.4242	1.0000	1.0000
23	53	10.3795	5.2232	2.7196	5.2232	1.0000	5.8534	3.4242	1.0000	1.0000
23	54	10.6589	5.2704	2.7196	5.2704	1.0000	5.9528	3.4242	1.0000	1.0000
23	55	10.9456	5.3180	2.7196	5.3180	1.0000	6.0538	3.4242	1.0000	1.0000
23	56	11.2399	5.3660	2.7196	5.3660	1.0000	6.1566	3.4242	1.0000	1.0000
23	57	11.5420	5.4145	2.7196	5.4145	1.0000	6.2610	3.4242	1.0000	1.0000
23	58	11.8521	5.4633	2.7196	5.4633	1.0000	6.3672	3.4242	1.0000	1.0000
23	59	12.1704	5.5126	2.7196	5.5126	1.0000	6.4752	3.4242	1.0000	1.0000
23	60	12.4970	5.5624	2.7196	5.5624	1.0000	6.5849	3.4242	1.0000	1.0000
23	61	12.8323	5.6126	2.7196	5.6126	1.0000	6.6965	3.4242	1.0000	1.0000
23	62	13.1764	5.6632	2.7196	5.6632	1.0000	6.8100	3.4242	1.0000	1.0000
23	63	13.5295	5.7142	2.7196	5.7142	1.0000	6.9253	3.4242	1.0000	1.0000
23	64+	13.8920	5.7658	2.7196	5.7658	1.0000	7.0425	3.4242	1.0000	1.0000
24	0	2.5601	3.2925	2.8232	3.2925	1.0000	2.3900	3.5779	1.0000	1.0000
24	1	2.6341	3.3237	2.8232	3.3237	1.0000	2.4330	3.5779	1.0000	1.0000
24	2	2.7102	3.3551	2.8232	3.3551	1.0000	2.4769	3.5779	1.0000	1.0000
24	3	2.7885	3.3868	2.8232	3.3868	1.0000	2.5214	3.5779	1.0000	1.0000
24	4	2.8689	3.4189	2.8232	3.4189	1.0000	2.5668	3.5779	1.0000	1.0000
24	5	2.9515	3.4512	2.8232	3.4512	1.0000	2.6129	3.5779	1.0000	1.0000
24	6	3.0364	3.4838	2.8232	3.4838	1.0000	2.6599	3.5779	1.0000	1.0000
24	7	3.1237	3.5167	2.8232	3.5167	1.0000	2.7076	3.5779	1.0000	1.0000
24	8	3.2134	3.5499	2.8232	3.5499	1.0000	2.7562	3.5779	1.0000	1.0000
24	9	3.3055	3.5834	2.8232	3.5834	1.0000	2.8057	3.5779	1.0000	1.0000
24	10	3.4002	3.6173	2.8232	3.6173	1.0000	2.8559	3.5779	1.0000	1.0000
24	11	3.4976	3.6514	2.8232	3.6514	1.0000	2.9071	3.5779	1.0000	1.0000
24	12	3.5976	3.6858	2.8232	3.6858	1.0000	2.9592	3.5779	1.0000	1.0000
24	13	3.7004	3.7206	2.8232	3.7206	1.0000	3.0121	3.5779	1.0000	1.0000
24	14	3.8060	3.7557	2.8232	3.7557	1.0000	3.0660	3.5779	1.0000	1.0000
24	15	3.9145	3.7911	2.8232	3.7911	1.0000	3.1208	3.5779	1.0000	1.0000
24	16	4.0260	3.8268	2.8232	3.8268	1.0000	3.1765	3.5779	1.0000	1.0000
24	17	4.1406	3.8629	2.8232	3.8629	1.0000	3.2332	3.5779	1.0000	1.0000
24	18	4.2583	3.8992	2.8232	3.8992	1.0000	3.2909	3.5779	1.0000	1.0000
24	19	4.3792	3.9360	2.8232	3.9360	1.0000	3.3496	3.5779	1.0000	1.0000
24	20	4.5035	3.9730	2.8232	3.9730	1.0000	3.4093	3.5779	1.0000	1.0000
24	21	4.6312	4.0104	2.8232	4.0104	1.0000	3.4701	3.5779	1.0000	1.0000
24	22	4.7624	4.0481	2.8232	4.0481	1.0000	3.5318	3.5779	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 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
24	23	4.8972	4.0862	2.8232	4.0862	1.0000	3.5947	3.5779	1.0000	1.0000
24	24	5.0357	4.1246	2.8232	4.1246	1.0000	3.6586	3.5779	1.0000	1.0000
24	25	5.1779	4.1634	2.8232	4.1634	1.0000	3.7237	3.5779	1.0000	1.0000
24	26	5.3241	4.2025	2.8232	4.2025	1.0000	3.7898	3.5779	1.0000	1.0000
24	27	5.4743	4.2420	2.8232	4.2420	1.0000	3.8571	3.5779	1.0000	1.0000
24	28	5.6285	4.2818	2.8232	4.2818	1.0000	3.9256	3.5779	1.0000	1.0000
24	29	5.7870	4.3220	2.8232	4.3220	1.0000	3.9952	3.5779	1.0000	1.0000
24	30	5.9498	4.3626	2.8232	4.3626	1.0000	4.0661	3.5779	1.0000	1.0000
24	31	6.1171	4.4036	2.8232	4.4036	1.0000	4.1381	3.5779	1.0000	1.0000
24	32	6.2889	4.4449	2.8232	4.4449	1.0000	4.2114	3.5779	1.0000	1.0000
24	33	6.4653	4.4866	2.8232	4.4866	1.0000	4.2860	3.5779	1.0000	1.0000
24	34	6.6466	4.5287	2.8232	4.5287	1.0000	4.3619	3.5779	1.0000	1.0000
24	35	6.8328	4.5711	2.8232	4.5711	1.0000	4.4390	3.5779	1.0000	1.0000
24	36	7.0241	4.6140	2.8232	4.6140	1.0000	4.5175	3.5779	1.0000	1.0000
24	37	7.2206	4.6572	2.8232	4.6572	1.0000	4.5973	3.5779	1.0000	1.0000
24	38	7.4224	4.7008	2.8232	4.7008	1.0000	4.6785	3.5779	1.0000	1.0000
24	39	7.6298	4.7449	2.8232	4.7449	1.0000	4.7611	3.5779	1.0000	1.0000
24	40	7.8427	4.7893	2.8232	4.7893	1.0000	4.8451	3.5779	1.0000	1.0000
24	41	8.0614	4.8341	2.8232	4.8341	1.0000	4.9305	3.5779	1.0000	1.0000
24	42	8.2860	4.8794	2.8232	4.8794	1.0000	5.0174	3.5779	1.0000	1.0000
24	43	8.5168	4.9250	2.8232	4.9250	1.0000	5.1058	3.5779	1.0000	1.0000
24	44	8.7537	4.9711	2.8232	4.9711	1.0000	5.1957	3.5779	1.0000	1.0000
24	45	8.9971	5.0176	2.8232	5.0176	1.0000	5.2872	3.5779	1.0000	1.0000
24	46	9.2471	5.0645	2.8232	5.0645	1.0000	5.3802	3.5779	1.0000	1.0000
24	47	9.5038	5.1118	2.8232	5.1118	1.0000	5.4748	3.5779	1.0000	1.0000
24	48	9.7675	5.1596	2.8232	5.1596	1.0000	5.5710	3.5779	1.0000	1.0000
24	49	10.0383	5.2078	2.8232	5.2078	1.0000	5.6689	3.5779	1.0000	1.0000
24	50	10.3164	5.2564	2.8232	5.2564	1.0000	5.7685	3.5779	1.0000	1.0000
24	51	10.6020	5.3055	2.8232	5.3055	1.0000	5.8697	3.5779	1.0000	1.0000
24	52	10.8953	5.3550	2.8232	5.3550	1.0000	5.9727	3.5779	1.0000	1.0000
24	53	11.1965	5.4050	2.8232	5.4050	1.0000	6.0774	3.5779	1.0000	1.0000
24	54	11.5058	5.4554	2.8232	5.4554	1.0000	6.1840	3.5779	1.0000	1.0000
24	55	11.8235	5.5063	2.8232	5.5063	1.0000	6.2923	3.5779	1.0000	1.0000
24	56	12.1497	5.5577	2.8232	5.5577	1.0000	6.4025	3.5779	1.0000	1.0000
24	57	12.4846	5.6095	2.8232	5.6095	1.0000	6.5146	3.5779	1.0000	1.0000
24	58	12.8286	5.6618	2.8232	5.6618	1.0000	6.6286	3.5779	1.0000	1.0000
24	59	13.1819	5.7145	2.8232	5.7145	1.0000	6.7445	3.5779	1.0000	1.0000
24	60	13.5446	5.7678	2.8232	5.7678	1.0000	6.8624	3.5779	1.0000	1.0000
24	61	13.9171	5.8215	2.8232	5.8215	1.0000	6.9823	3.5779	1.0000	1.0000
24	62	14.2995	5.8757	2.8232	5.8757	1.0000	7.1043	3.5779	1.0000	1.0000
24	63	14.6922	5.9304	2.8232	5.9304	1.0000	7.2283	3.5779	1.0000	1.0000
24	64+	15.0955	5.9856	2.8232	5.9856	1.0000	7.3545	3.5779	1.0000	1.0000
25	0	2.6334	3.3488	2.9268	3.3488	1.0000	2.4008	3.7316	1.0000	1.0000
25	1	2.7125	3.3816	2.9268	3.3816	1.0000	2.4458	3.7316	1.0000	1.0000
25	2	2.7937	3.4148	2.9268	3.4148	1.0000	2.4916	3.7316	1.0000	1.0000
25	3	2.8773	3.4482	2.9268	3.4482	1.0000	2.5382	3.7316	1.0000	1.0000
25	4	2.9632	3.4819	2.9268	3.4819	1.0000	2.5857	3.7316	1.0000	1.0000
25	5	3.0516	3.5160	2.9268	3.5160	1.0000	2.6340	3.7316	1.0000	1.0000
25	6	3.1425	3.5504	2.9268	3.5504	1.0000	2.6831	3.7316	1.0000	1.0000
25	7	3.2360	3.5851	2.9268	3.5851	1.0000	2.7332	3.7316	1.0000	1.0000
25	8	3.3321	3.6201	2.9268	3.6201	1.0000	2.7841	3.7316	1.0000	1.0000
25	9	3.4310	3.6555	2.9268	3.6555	1.0000	2.8359	3.7316	1.0000	1.0000
25	10	3.5326	3.6912	2.9268	3.6912	1.0000	2.8887	3.7316	1.0000	1.0000
25	11	3.6371	3.7272	2.9268	3.7272	1.0000	2.9424	3.7316	1.0000	1.0000
25	12	3.7446	3.7636	2.9268	3.7636	1.0000	2.9970	3.7316	1.0000	1.0000
25	13	3.8550	3.8003	2.9268	3.8003	1.0000	3.0526	3.7316	1.0000	1.0000
25	14	3.9686	3.8373	2.9268	3.8373	1.0000	3.1092	3.7316	1.0000	1.0000
25	15	4.0854	3.8747	2.9268	3.8747	1.0000	3.1669	3.7316	1.0000	1.0000
25	16	4.2055	3.9125	2.9268	3.9125	1.0000	3.2255	3.7316	1.0000	1.0000
25	17	4.3289	3.9506	2.9268	3.9506	1.0000	3.2852	3.7316	1.0000	1.0000
25	18	4.4559	3.9890	2.9268	3.9890	1.0000	3.3459	3.7316	1.0000	1.0000
25	19	4.5863	4.0278	2.9268	4.0278	1.0000	3.4077	3.7316	1.0000	1.0000
25	20	4.7205	4.0670	2.9268	4.0670	1.0000	3.4706	3.7316	1.0000	1.0000
25	21	4.8583	4.1066	2.9268	4.1066	1.0000	3.5346	3.7316	1.0000	1.0000
25	22	5.0001	4.1465	2.9268	4.1465	1.0000	3.5997	3.7316	1.0000	1.0000
25	23	5.1458	4.1868	2.9268	4.1868	1.0000	3.6660	3.7316	1.0000	1.0000
25	24	5.2956	4.2274	2.9268	4.2274	1.0000	3.7335	3.7316	1.0000	1.0000
25	25	5.4495	4.2685	2.9268	4.2685	1.0000	3.8022	3.7316	1.0000	1.0000
25	26	5.6078	4.3099	2.9268	4.3099	1.0000	3.8720	3.7316	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 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
25	27	5.7704	4.3517	2.9268	4.3517	1.0000	3.9431	3.7316	1.0000	1.0000
25	28	5.9376	4.3939	2.9268	4.3939	1.0000	4.0155	3.7316	1.0000	1.0000
25	29	6.1095	4.4365	2.9268	4.4365	1.0000	4.0891	3.7316	1.0000	1.0000
25	30	6.2861	4.4795	2.9268	4.4795	1.0000	4.1641	3.7316	1.0000	1.0000
25	31	6.4676	4.5229	2.9268	4.5229	1.0000	4.2403	3.7316	1.0000	1.0000
25	32	6.6542	4.5667	2.9268	4.5667	1.0000	4.3179	3.7316	1.0000	1.0000
25	33	6.8459	4.6109	2.9268	4.6109	1.0000	4.3968	3.7316	1.0000	1.0000
25	34	7.0430	4.6555	2.9268	4.6555	1.0000	4.4772	3.7316	1.0000	1.0000
25	35	7.2455	4.7006	2.9268	4.7006	1.0000	4.5589	3.7316	1.0000	1.0000
25	36	7.4537	4.7460	2.9268	4.7460	1.0000	4.6421	3.7316	1.0000	1.0000
25	37	7.6676	4.7919	2.9268	4.7919	1.0000	4.7268	3.7316	1.0000	1.0000
25	38	7.8874	4.8382	2.9268	4.8382	1.0000	4.8129	3.7316	1.0000	1.0000
25	39	8.1133	4.8850	2.9268	4.8850	1.0000	4.9005	3.7316	1.0000	1.0000
25	40	8.3454	4.9321	2.9268	4.9321	1.0000	4.9897	3.7316	1.0000	1.0000
25	41	8.5839	4.9797	2.9268	4.9797	1.0000	5.0805	3.7316	1.0000	1.0000
25	42	8.8290	5.0278	2.9268	5.0278	1.0000	5.1728	3.7316	1.0000	1.0000
25	43	9.0809	5.0763	2.9268	5.0763	1.0000	5.2668	3.7316	1.0000	1.0000
25	44	9.3397	5.1252	2.9268	5.1252	1.0000	5.3624	3.7316	1.0000	1.0000
25	45	9.6056	5.1746	2.9268	5.1746	1.0000	5.4596	3.7316	1.0000	1.0000
25	46	9.8789	5.2245	2.9268	5.2245	1.0000	5.5586	3.7316	1.0000	1.0000
25	47	10.1596	5.2748	2.9268	5.2748	1.0000	5.6593	3.7316	1.0000	1.0000
25	48	10.4481	5.3256	2.9268	5.3256	1.0000	5.7617	3.7316	1.0000	1.0000
25	49	10.7444	5.3769	2.9268	5.3769	1.0000	5.8660	3.7316	1.0000	1.0000
25	50	11.0490	5.4286	2.9268	5.4286	1.0000	5.9721	3.7316	1.0000	1.0000
25	51	11.3618	5.4809	2.9268	5.4809	1.0000	6.0800	3.7316	1.0000	1.0000
25	52	11.6832	5.5336	2.9268	5.5336	1.0000	6.1898	3.7316	1.0000	1.0000
25	53	12.0135	5.5868	2.9268	5.5868	1.0000	6.3015	3.7316	1.0000	1.0000
25	54	12.3528	5.6404	2.9268	5.6404	1.0000	6.4151	3.7316	1.0000	1.0000
25	55	12.7013	5.6946	2.9268	5.6946	1.0000	6.5308	3.7316	1.0000	1.0000
25	56	13.0594	5.7493	2.9268	5.7493	1.0000	6.6484	3.7316	1.0000	1.0000
25	57	13.4272	5.8045	2.9268	5.8045	1.0000	6.7681	3.7316	1.0000	1.0000
25	58	13.8051	5.8602	2.9268	5.8602	1.0000	6.8899	3.7316	1.0000	1.0000
25	59	14.1934	5.9164	2.9268	5.9164	1.0000	7.0138	3.7316	1.0000	1.0000
25	60	14.5922	5.9732	2.9268	5.9732	1.0000	7.1399	3.7316	1.0000	1.0000
25	61	15.0018	6.0305	2.9268	6.0305	1.0000	7.2681	3.7316	1.0000	1.0000
25	62	15.4227	6.0883	2.9268	6.0883	1.0000	7.3986	3.7316	1.0000	1.0000
25	63	15.8550	6.1466	2.9268	6.1466	1.0000	7.5313	3.7316	1.0000	1.0000
25	64+	16.2990	6.2055	2.9268	6.2055	1.0000	7.6664	3.7316	1.0000	1.0000
26	0	2.7068	3.4051	3.0304	3.4051	1.0000	2.4116	3.8854	1.0000	1.0000
26	1	2.7908	3.4396	3.0304	3.4396	1.0000	2.4585	3.8854	1.0000	1.0000
26	2	2.8772	3.4744	3.0304	3.4744	1.0000	2.5063	3.8854	1.0000	1.0000
26	3	2.9661	3.5095	3.0304	3.5095	1.0000	2.5550	3.8854	1.0000	1.0000
26	4	3.0576	3.5450	3.0304	3.5450	1.0000	2.6045	3.8854	1.0000	1.0000
26	5	3.1518	3.5808	3.0304	3.5808	1.0000	2.6550	3.8854	1.0000	1.0000
26	6	3.2487	3.6170	3.0304	3.6170	1.0000	2.7063	3.8854	1.0000	1.0000
26	7	3.3484	3.6535	3.0304	3.6535	1.0000	2.7587	3.8854	1.0000	1.0000
26	8	3.4509	3.6903	3.0304	3.6903	1.0000	2.8119	3.8854	1.0000	1.0000
26	9	3.5564	3.7275	3.0304	3.7275	1.0000	2.8662	3.8854	1.0000	1.0000
26	10	3.6650	3.7651	3.0304	3.7651	1.0000	2.9214	3.8854	1.0000	1.0000
26	11	3.7767	3.8030	3.0304	3.8030	1.0000	2.9776	3.8854	1.0000	1.0000
26	12	3.8915	3.8413	3.0304	3.8413	1.0000	3.0349	3.8854	1.0000	1.0000
26	13	4.0097	3.8800	3.0304	3.8800	1.0000	3.0932	3.8854	1.0000	1.0000
26	14	4.1313	3.9190	3.0304	3.9190	1.0000	3.1525	3.8854	1.0000	1.0000
26	15	4.2564	3.9584	3.0304	3.9584	1.0000	3.2129	3.8854	1.0000	1.0000
26	16	4.3850	3.9981	3.0304	3.9981	1.0000	3.2745	3.8854	1.0000	1.0000
26	17	4.5173	4.0383	3.0304	4.0383	1.0000	3.3371	3.8854	1.0000	1.0000
26	18	4.6534	4.0788	3.0304	4.0788	1.0000	3.4008	3.8854	1.0000	1.0000
26	19	4.7934	4.1197	3.0304	4.1197	1.0000	3.4658	3.8854	1.0000	1.0000
26	20	4.9374	4.1611	3.0304	4.1611	1.0000	3.5319	3.8854	1.0000	1.0000
26	21	5.0855	4.2028	3.0304	4.2028	1.0000	3.5991	3.8854	1.0000	1.0000
26	22	5.2377	4.2449	3.0304	4.2449	1.0000	3.6677	3.8854	1.0000	1.0000
26	23	5.3944	4.2874	3.0304	4.2874	1.0000	3.7374	3.8854	1.0000	1.0000
26	24	5.5554	4.3303	3.0304	4.3303	1.0000	3.8084	3.8854	1.0000	1.0000
26	25	5.7211	4.3736	3.0304	4.3736	1.0000	3.8807	3.8854	1.0000	1.0000
26	26	5.8914	4.4173	3.0304	4.4173	1.0000	3.9542	3.8854	1.0000	1.0000
26	27	6.0666	4.4615	3.0304	4.4615	1.0000	4.0291	3.8854	1.0000	1.0000
26	28	6.2467	4.5060	3.0304	4.5060	1.0000	4.1054	3.8854	1.0000	1.0000
26	29	6.4319	4.5510	3.0304	4.5510	1.0000	4.1830	3.8854	1.0000	1.0000
26	30	6.6224	4.5964	3.0304	4.5964	1.0000	4.2620	3.8854	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 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
26	31	6.8182	4.6423	3.0304	4.6423	1.0000	4.3424	3.8854	1.0000	1.0000
26	32	7.0195	4.6885	3.0304	4.6885	1.0000	4.4243	3.8854	1.0000	1.0000
26	33	7.2265	4.7353	3.0304	4.7353	1.0000	4.5077	3.8854	1.0000	1.0000
26	34	7.4394	4.7824	3.0304	4.7824	1.0000	4.5925	3.8854	1.0000	1.0000
26	35	7.6582	4.8300	3.0304	4.8300	1.0000	4.6789	3.8854	1.0000	1.0000
26	36	7.8832	4.8781	3.0304	4.8781	1.0000	4.7668	3.8854	1.0000	1.0000
26	37	8.1145	4.9266	3.0304	4.9266	1.0000	4.8562	3.8854	1.0000	1.0000
26	38	8.3523	4.9756	3.0304	4.9756	1.0000	4.9473	3.8854	1.0000	1.0000
26	39	8.5968	5.0251	3.0304	5.0251	1.0000	5.0400	3.8854	1.0000	1.0000
26	40	8.8481	5.0750	3.0304	5.0750	1.0000	5.1344	3.8854	1.0000	1.0000
26	41	9.1065	5.1254	3.0304	5.1254	1.0000	5.2304	3.8854	1.0000	1.0000
26	42	9.3720	5.1762	3.0304	5.1762	1.0000	5.3282	3.8854	1.0000	1.0000
26	43	9.6450	5.2276	3.0304	5.2276	1.0000	5.4277	3.8854	1.0000	1.0000
26	44	9.9257	5.2794	3.0304	5.2794	1.0000	5.5290	3.8854	1.0000	1.0000
26	45	10.2141	5.3317	3.0304	5.3317	1.0000	5.6321	3.8854	1.0000	1.0000
26	46	10.5106	5.3845	3.0304	5.3845	1.0000	5.7370	3.8854	1.0000	1.0000
26	47	10.8154	5.4379	3.0304	5.4379	1.0000	5.8438	3.8854	1.0000	1.0000
26	48	11.1287	5.4917	3.0304	5.4917	1.0000	5.9525	3.8854	1.0000	1.0000
26	49	11.4506	5.5460	3.0304	5.5460	1.0000	6.0631	3.8854	1.0000	1.0000
26	50	11.7816	5.6009	3.0304	5.6009	1.0000	6.1757	3.8854	1.0000	1.0000
26	51	12.1217	5.6562	3.0304	5.6562	1.0000	6.2902	3.8854	1.0000	1.0000
26	52	12.4712	5.7121	3.0304	5.7121	1.0000	6.4069	3.8854	1.0000	1.0000
26	53	12.8305	5.7685	3.0304	5.7685	1.0000	6.5256	3.8854	1.0000	1.0000
26	54	13.1997	5.8255	3.0304	5.8255	1.0000	6.6463	3.8854	1.0000	1.0000
26	55	13.5791	5.8829	3.0304	5.8829	1.0000	6.7693	3.8854	1.0000	1.0000
26	56	13.9691	5.9410	3.0304	5.9410	1.0000	6.8944	3.8854	1.0000	1.0000
26	57	14.3698	5.9995	3.0304	5.9995	1.0000	7.0217	3.8854	1.0000	1.0000
26	58	14.7817	6.0587	3.0304	6.0587	1.0000	7.1513	3.8854	1.0000	1.0000
26	59	15.2049	6.1184	3.0304	6.1184	1.0000	7.2832	3.8854	1.0000	1.0000
26	60	15.6397	6.1786	3.0304	6.1786	1.0000	7.4174	3.8854	1.0000	1.0000
26	61	16.0866	6.2394	3.0304	6.2394	1.0000	7.5539	3.8854	1.0000	1.0000
26	62	16.5458	6.3008	3.0304	6.3008	1.0000	7.6929	3.8854	1.0000	1.0000
26	63	17.0177	6.3628	3.0304	6.3628	1.0000	7.8344	3.8854	1.0000	1.0000
26	64+	17.5025	6.4253	3.0304	6.4253	1.0000	7.9783	3.8854	1.0000	1.0000
27	0	2.7801	3.4614	3.1340	3.4614	1.0000	2.4224	4.0391	1.0000	1.0000
27	1	2.8691	3.4975	3.1340	3.4975	1.0000	2.4712	4.0391	1.0000	1.0000
27	2	2.9607	3.5340	3.1340	3.5340	1.0000	2.5210	4.0391	1.0000	1.0000
27	3	3.0549	3.5709	3.1340	3.5709	1.0000	2.5717	4.0391	1.0000	1.0000
27	4	3.1520	3.6081	3.1340	3.6081	1.0000	2.6234	4.0391	1.0000	1.0000
27	5	3.2519	3.6456	3.1340	3.6456	1.0000	2.6760	4.0391	1.0000	1.0000
27	6	3.3548	3.6836	3.1340	3.6836	1.0000	2.7296	4.0391	1.0000	1.0000
27	7	3.4607	3.7219	3.1340	3.7219	1.0000	2.7842	4.0391	1.0000	1.0000
27	8	3.5697	3.7605	3.1340	3.7605	1.0000	2.8398	4.0391	1.0000	1.0000
27	9	3.6819	3.7996	3.1340	3.7996	1.0000	2.8964	4.0391	1.0000	1.0000
27	10	3.7974	3.8390	3.1340	3.8390	1.0000	2.9541	4.0391	1.0000	1.0000
27	11	3.9162	3.8789	3.1340	3.8789	1.0000	3.0129	4.0391	1.0000	1.0000
27	12	4.0385	3.9191	3.1340	3.9191	1.0000	3.0727	4.0391	1.0000	1.0000
27	13	4.1644	3.9597	3.1340	3.9597	1.0000	3.1337	4.0391	1.0000	1.0000
27	14	4.2940	4.0006	3.1340	4.0006	1.0000	3.1958	4.0391	1.0000	1.0000
27	15	4.4273	4.0420	3.1340	4.0420	1.0000	3.2590	4.0391	1.0000	1.0000
27	16	4.5645	4.0838	3.1340	4.0838	1.0000	3.3234	4.0391	1.0000	1.0000
27	17	4.7057	4.1260	3.1340	4.1260	1.0000	3.3890	4.0391	1.0000	1.0000
27	18	4.8510	4.1686	3.1340	4.1686	1.0000	3.4558	4.0391	1.0000	1.0000
27	19	5.0005	4.2116	3.1340	4.2116	1.0000	3.5238	4.0391	1.0000	1.0000
27	20	5.1543	4.2551	3.1340	4.2551	1.0000	3.5931	4.0391	1.0000	1.0000
27	21	5.3126	4.2989	3.1340	4.2989	1.0000	3.6637	4.0391	1.0000	1.0000
27	22	5.4754	4.3432	3.1340	4.3432	1.0000	3.7356	4.0391	1.0000	1.0000
27	23	5.6430	4.3879	3.1340	4.3879	1.0000	3.8087	4.0391	1.0000	1.0000
27	24	5.8153	4.4331	3.1340	4.4331	1.0000	3.8833	4.0391	1.0000	1.0000
27	25	5.9926	4.4787	3.1340	4.4787	1.0000	3.9591	4.0391	1.0000	1.0000
27	26	6.1751	4.5247	3.1340	4.5247	1.0000	4.0364	4.0391	1.0000	1.0000
27	27	6.3627	4.5712	3.1340	4.5712	1.0000	4.1151	4.0391	1.0000	1.0000
27	28	6.5558	4.6181	3.1340	4.6181	1.0000	4.1953	4.0391	1.0000	1.0000
27	29	6.7544	4.6655	3.1340	4.6655	1.0000	4.2769	4.0391	1.0000	1.0000
27	30	6.9586	4.7133	3.1340	4.7133	1.0000	4.3600	4.0391	1.0000	1.0000
27	31	7.1687	4.7616	3.1340	4.7616	1.0000	4.4446	4.0391	1.0000	1.0000
27	32	7.3849	4.8104	3.1340	4.8104	1.0000	4.5308	4.0391	1.0000	1.0000
27	33	7.6072	4.8596	3.1340	4.8596	1.0000	4.6185	4.0391	1.0000	1.0000
27	34	7.8358	4.9093	3.1340	4.9093	1.0000	4.7078	4.0391	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 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
27	35	8.0709	4.9595	3.1340	4.9595	1.0000	4.7988	4.0391	1.0000	1.0000
27	36	8.3128	5.0102	3.1340	5.0102	1.0000	4.8914	4.0391	1.0000	1.0000
27	37	8.5615	5.0613	3.1340	5.0613	1.0000	4.9857	4.0391	1.0000	1.0000
27	38	8.8173	5.1130	3.1340	5.1130	1.0000	5.0817	4.0391	1.0000	1.0000
27	39	9.0803	5.1652	3.1340	5.1652	1.0000	5.1795	4.0391	1.0000	1.0000
27	40	9.3508	5.2178	3.1340	5.2178	1.0000	5.2791	4.0391	1.0000	1.0000
27	41	9.6290	5.2710	3.1340	5.2710	1.0000	5.3804	4.0391	1.0000	1.0000
27	42	9.9150	5.3247	3.1340	5.3247	1.0000	5.4836	4.0391	1.0000	1.0000
27	43	10.2092	5.3788	3.1340	5.3788	1.0000	5.5887	4.0391	1.0000	1.0000
27	44	10.5116	5.4336	3.1340	5.4336	1.0000	5.6956	4.0391	1.0000	1.0000
27	45	10.8226	5.4888	3.1340	5.4888	1.0000	5.8045	4.0391	1.0000	1.0000
27	46	11.1424	5.5446	3.1340	5.5446	1.0000	5.9154	4.0391	1.0000	1.0000
27	47	11.4712	5.6009	3.1340	5.6009	1.0000	6.0283	4.0391	1.0000	1.0000
27	48	11.8093	5.6577	3.1340	5.6577	1.0000	6.1432	4.0391	1.0000	1.0000
27	49	12.1568	5.7151	3.1340	5.7151	1.0000	6.2602	4.0391	1.0000	1.0000
27	50	12.5141	5.7731	3.1340	5.7731	1.0000	6.3793	4.0391	1.0000	1.0000
27	51	12.8815	5.8316	3.1340	5.8316	1.0000	6.5005	4.0391	1.0000	1.0000
27	52	13.2592	5.8906	3.1340	5.8906	1.0000	6.6240	4.0391	1.0000	1.0000
27	53	13.6475	5.9503	3.1340	5.9503	1.0000	6.7496	4.0391	1.0000	1.0000
27	54	14.0467	6.0105	3.1340	6.0105	1.0000	6.8775	4.0391	1.0000	1.0000
27	55	14.4570	6.0713	3.1340	6.0713	1.0000	7.0078	4.0391	1.0000	1.0000
27	56	14.8788	6.1326	3.1340	6.1326	1.0000	7.1403	4.0391	1.0000	1.0000
27	57	15.3124	6.1946	3.1340	6.1946	1.0000	7.2753	4.0391	1.0000	1.0000
27	58	15.7582	6.2571	3.1340	6.2571	1.0000	7.4127	4.0391	1.0000	1.0000
27	59	16.2164	6.3203	3.1340	6.3203	1.0000	7.5525	4.0391	1.0000	1.0000
27	60	16.6873	6.3840	3.1340	6.3840	1.0000	7.6948	4.0391	1.0000	1.0000
27	61	17.1714	6.4484	3.1340	6.4484	1.0000	7.8397	4.0391	1.0000	1.0000
27	62	17.6690	6.5133	3.1340	6.5133	1.0000	7.9872	4.0391	1.0000	1.0000
27	63	18.1804	6.5789	3.1340	6.5789	1.0000	8.1374	4.0391	1.0000	1.0000
27	64+	18.7060	6.6452	3.1340	6.6452	1.0000	8.2902	4.0391	1.0000	1.0000
28	0	2.8535	3.5177	3.2376	3.5177	1.0000	2.4332	4.1928	1.0000	1.0000
28	1	2.9474	3.5555	3.2376	3.5555	1.0000	2.4840	4.1928	1.0000	1.0000
28	2	3.0441	3.5937	3.2376	3.5937	1.0000	2.5357	4.1928	1.0000	1.0000
28	3	3.1438	3.6322	3.2376	3.6322	1.0000	2.5885	4.1928	1.0000	1.0000
28	4	3.2464	3.6711	3.2376	3.6711	1.0000	2.6422	4.1928	1.0000	1.0000
28	5	3.3521	3.7105	3.2376	3.7105	1.0000	2.6970	4.1928	1.0000	1.0000
28	6	3.4609	3.7502	3.2376	3.7502	1.0000	2.7528	4.1928	1.0000	1.0000
28	7	3.5730	3.7903	3.2376	3.7903	1.0000	2.8097	4.1928	1.0000	1.0000
28	8	3.6885	3.8308	3.2376	3.8308	1.0000	2.8676	4.1928	1.0000	1.0000
28	9	3.8073	3.8717	3.2376	3.8717	1.0000	2.9267	4.1928	1.0000	1.0000
28	10	3.9297	3.9130	3.2376	3.9130	1.0000	2.9868	4.1928	1.0000	1.0000
28	11	4.0557	3.9547	3.2376	3.9547	1.0000	3.0481	4.1928	1.0000	1.0000
28	12	4.1855	3.9968	3.2376	3.9968	1.0000	3.1106	4.1928	1.0000	1.0000
28	13	4.3191	4.0393	3.2376	4.0393	1.0000	3.1742	4.1928	1.0000	1.0000
28	14	4.4567	4.0823	3.2376	4.0823	1.0000	3.2390	4.1928	1.0000	1.0000
28	15	4.5983	4.1257	3.2376	4.1257	1.0000	3.3051	4.1928	1.0000	1.0000
28	16	4.7440	4.1695	3.2376	4.1695	1.0000	3.3724	4.1928	1.0000	1.0000
28	17	4.8941	4.2137	3.2376	4.2137	1.0000	3.4409	4.1928	1.0000	1.0000
28	18	5.0486	4.2584	3.2376	4.2584	1.0000	3.5108	4.1928	1.0000	1.0000
28	19	5.2076	4.3035	3.2376	4.3035	1.0000	3.5819	4.1928	1.0000	1.0000
28	20	5.3712	4.3491	3.2376	4.3491	1.0000	3.6544	4.1928	1.0000	1.0000
28	21	5.5397	4.3951	3.2376	4.3951	1.0000	3.7282	4.1928	1.0000	1.0000
28	22	5.7131	4.4416	3.2376	4.4416	1.0000	3.8035	4.1928	1.0000	1.0000
28	23	5.8915	4.4885	3.2376	4.4885	1.0000	3.8801	4.1928	1.0000	1.0000
28	24	6.0752	4.5359	3.2376	4.5359	1.0000	3.9581	4.1928	1.0000	1.0000
28	25	6.2642	4.5838	3.2376	4.5838	1.0000	4.0376	4.1928	1.0000	1.0000
28	26	6.4587	4.6321	3.2376	4.6321	1.0000	4.1186	4.1928	1.0000	1.0000
28	27	6.6589	4.6809	3.2376	4.6809	1.0000	4.2011	4.1928	1.0000	1.0000
28	28	6.8649	4.7302	3.2376	4.7302	1.0000	4.2852	4.1928	1.0000	1.0000
28	29	7.0768	4.7800	3.2376	4.7800	1.0000	4.3708	4.1928	1.0000	1.0000
28	30	7.2949	4.8302	3.2376	4.8302	1.0000	4.4579	4.1928	1.0000	1.0000
28	31	7.5193	4.8810	3.2376	4.8810	1.0000	4.5467	4.1928	1.0000	1.0000
28	32	7.7502	4.9322	3.2376	4.9322	1.0000	4.6372	4.1928	1.0000	1.0000
28	33	7.9878	4.9839	3.2376	4.9839	1.0000	4.7293	4.1928	1.0000	1.0000
28	34	8.2322	5.0362	3.2376	5.0362	1.0000	4.8232	4.1928	1.0000	1.0000
28	35	8.4836	5.0890	3.2376	5.0890	1.0000	4.9187	4.1928	1.0000	1.0000
28	36	8.7423	5.1423	3.2376	5.1423	1.0000	5.0161	4.1928	1.0000	1.0000
28	37	9.0084	5.1961	3.2376	5.1961	1.0000	5.1152	4.1928	1.0000	1.0000
28	38	9.2822	5.2504	3.2376	5.2504	1.0000	5.2162	4.1928	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 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
28	39	9.5638	5.3053	3.2376	5.3053	1.0000	5.3190	4.1928	1.0000	1.0000
28	40	9.8535	5.3607	3.2376	5.3607	1.0000	5.4237	4.1928	1.0000	1.0000
28	41	10.1515	5.4166	3.2376	5.4166	1.0000	5.5304	4.1928	1.0000	1.0000
28	42	10.4581	5.4731	3.2376	5.4731	1.0000	5.6390	4.1928	1.0000	1.0000
28	43	10.7733	5.5301	3.2376	5.5301	1.0000	5.7496	4.1928	1.0000	1.0000
28	44	11.0976	5.5877	3.2376	5.5877	1.0000	5.8623	4.1928	1.0000	1.0000
28	45	11.4312	5.6459	3.2376	5.6459	1.0000	5.9770	4.1928	1.0000	1.0000
28	46	11.7742	5.7046	3.2376	5.7046	1.0000	6.0938	4.1928	1.0000	1.0000
28	47	12.1270	5.7639	3.2376	5.7639	1.0000	6.2128	4.1928	1.0000	1.0000
28	48	12.4898	5.8238	3.2376	5.8238	1.0000	6.3339	4.1928	1.0000	1.0000
28	49	12.8630	5.8842	3.2376	5.8842	1.0000	6.4573	4.1928	1.0000	1.0000
28	50	13.2467	5.9453	3.2376	5.9453	1.0000	6.5829	4.1928	1.0000	1.0000
28	51	13.6414	6.0069	3.2376	6.0069	1.0000	6.7108	4.1928	1.0000	1.0000
28	52	14.0472	6.0692	3.2376	6.0692	1.0000	6.8410	4.1928	1.0000	1.0000
28	53	14.4645	6.1320	3.2376	6.1320	1.0000	6.9737	4.1928	1.0000	1.0000
28	54	14.8936	6.1955	3.2376	6.1955	1.0000	7.1087	4.1928	1.0000	1.0000
28	55	15.3348	6.2596	3.2376	6.2596	1.0000	7.2463	4.1928	1.0000	1.0000
28	56	15.7885	6.3243	3.2376	6.3243	1.0000	7.3863	4.1928	1.0000	1.0000
28	57	16.2550	6.3896	3.2376	6.3896	1.0000	7.5288	4.1928	1.0000	1.0000
28	58	16.7347	6.4556	3.2376	6.4556	1.0000	7.6740	4.1928	1.0000	1.0000
28	59	17.2278	6.5222	3.2376	6.5222	1.0000	7.8218	4.1928	1.0000	1.0000
28	60	17.7349	6.5894	3.2376	6.5894	1.0000	7.9723	4.1928	1.0000	1.0000
28	61	18.2562	6.6573	3.2376	6.6573	1.0000	8.1255	4.1928	1.0000	1.0000
28	62	18.7921	6.7259	3.2376	6.7259	1.0000	8.2816	4.1928	1.0000	1.0000
28	63	19.3431	6.7951	3.2376	6.7951	1.0000	8.4404	4.1928	1.0000	1.0000
28	64+	19.9096	6.8650	3.2376	6.8650	1.0000	8.6021	4.1928	1.0000	1.0000
29	0	2.9268	3.5740	3.3412	3.5740	1.0000	2.4440	4.3465	1.0000	1.0000
29	1	3.0257	3.6135	3.3412	3.6135	1.0000	2.4967	4.3465	1.0000	1.0000
29	2	3.1276	3.6533	3.3412	3.6533	1.0000	2.5504	4.3465	1.0000	1.0000
29	3	3.2326	3.6936	3.3412	3.6936	1.0000	2.6052	4.3465	1.0000	1.0000
29	4	3.3408	3.7342	3.3412	3.7342	1.0000	2.6611	4.3465	1.0000	1.0000
29	5	3.4522	3.7753	3.3412	3.7753	1.0000	2.7180	4.3465	1.0000	1.0000
29	6	3.5671	3.8168	3.3412	3.8168	1.0000	2.7761	4.3465	1.0000	1.0000
29	7	3.6854	3.8587	3.3412	3.8587	1.0000	2.8352	4.3465	1.0000	1.0000
29	8	3.8072	3.9010	3.3412	3.9010	1.0000	2.8955	4.3465	1.0000	1.0000
29	9	3.9328	3.9437	3.3412	3.9437	1.0000	2.9569	4.3465	1.0000	1.0000
29	10	4.0621	3.9869	3.3412	3.9869	1.0000	3.0196	4.3465	1.0000	1.0000
29	11	4.1953	4.0305	3.3412	4.0305	1.0000	3.0834	4.3465	1.0000	1.0000
29	12	4.3325	4.0745	3.3412	4.0745	1.0000	3.1484	4.3465	1.0000	1.0000
29	13	4.4738	4.1190	3.3412	4.1190	1.0000	3.2147	4.3465	1.0000	1.0000
29	14	4.6193	4.1639	3.3412	4.1639	1.0000	3.2823	4.3465	1.0000	1.0000
29	15	4.7692	4.2093	3.3412	4.2093	1.0000	3.3512	4.3465	1.0000	1.0000
29	16	4.9235	4.2552	3.3412	4.2552	1.0000	3.4213	4.3465	1.0000	1.0000
29	17	5.0825	4.3015	3.3412	4.3015	1.0000	3.4929	4.3465	1.0000	1.0000
29	18	5.2461	4.3482	3.3412	4.3482	1.0000	3.5657	4.3465	1.0000	1.0000
29	19	5.4147	4.3954	3.3412	4.3954	1.0000	3.6400	4.3465	1.0000	1.0000
29	20	5.5882	4.4431	3.3412	4.4431	1.0000	3.7157	4.3465	1.0000	1.0000
29	21	5.7668	4.4913	3.3412	4.4913	1.0000	3.7928	4.3465	1.0000	1.0000
29	22	5.9508	4.5400	3.3412	4.5400	1.0000	3.8714	4.3465	1.0000	1.0000
29	23	6.1401	4.5891	3.3412	4.5891	1.0000	3.9514	4.3465	1.0000	1.0000
29	24	6.3351	4.6387	3.3412	4.6387	1.0000	4.0330	4.3465	1.0000	1.0000
29	25	6.5358	4.6889	3.3412	4.6889	1.0000	4.1161	4.3465	1.0000	1.0000
29	26	6.7424	4.7395	3.3412	4.7395	1.0000	4.2008	4.3465	1.0000	1.0000
29	27	6.9550	4.7906	3.3412	4.7906	1.0000	4.2871	4.3465	1.0000	1.0000
29	28	7.1740	4.8423	3.3412	4.8423	1.0000	4.3751	4.3465	1.0000	1.0000
29	29	7.3993	4.8944	3.3412	4.8944	1.0000	4.4646	4.3465	1.0000	1.0000
29	30	7.6312	4.9471	3.3412	4.9471	1.0000	4.5559	4.3465	1.0000	1.0000
29	31	7.8699	5.0003	3.3412	5.0003	1.0000	4.6489	4.3465	1.0000	1.0000
29	32	8.1155	5.0540	3.3412	5.0540	1.0000	4.7436	4.3465	1.0000	1.0000
29	33	8.3684	5.1083	3.3412	5.1083	1.0000	4.8402	4.3465	1.0000	1.0000
29	34	8.6286	5.1631	3.3412	5.1631	1.0000	4.9385	4.3465	1.0000	1.0000
29	35	8.8963	5.2184	3.3412	5.2184	1.0000	5.0387	4.3465	1.0000	1.0000
29	36	9.1719	5.2743	3.3412	5.2743	1.0000	5.1407	4.3465	1.0000	1.0000
29	37	9.4554	5.3308	3.3412	5.3308	1.0000	5.2447	4.3465	1.0000	1.0000
29	38	9.7471	5.3878	3.3412	5.3878	1.0000	5.3506	4.3465	1.0000	1.0000
29	39	10.0474	5.4454	3.3412	5.4454	1.0000	5.4585	4.3465	1.0000	1.0000
29	40	10.3562	5.5035	3.3412	5.5035	1.0000	5.5684	4.3465	1.0000	1.0000
29	41	10.6741	5.5622	3.3412	5.5622	1.0000	5.6803	4.3465	1.0000	1.0000
29	42	11.0011	5.6215	3.3412	5.6215	1.0000	5.7944	4.3465	1.0000	1.0000

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\*\*Merit Code 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
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Merit Code	Years Experience	Factor By Coverage								
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
29	43	11.3375	5.6814	3.3412	5.6814	1.0000	5.9106	4.3465	1.0000	1.0000
29	44	11.6836	5.7419	3.3412	5.7419	1.0000	6.0289	4.3465	1.0000	1.0000
29	45	12.0397	5.8030	3.3412	5.8030	1.0000	6.1494	4.3465	1.0000	1.0000
29	46	12.4060	5.8646	3.3412	5.8646	1.0000	6.2722	4.3465	1.0000	1.0000
29	47	12.7828	5.9269	3.3412	5.9269	1.0000	6.3972	4.3465	1.0000	1.0000
29	48	13.1704	5.9898	3.3412	5.9898	1.0000	6.5246	4.3465	1.0000	1.0000
29	49	13.5692	6.0534	3.3412	6.0534	1.0000	6.6543	4.3465	1.0000	1.0000
29	50	13.9793	6.1175	3.3412	6.1175	1.0000	6.7865	4.3465	1.0000	1.0000
29	51	14.4012	6.1823	3.3412	6.1823	1.0000	6.9211	4.3465	1.0000	1.0000
29	52	14.8352	6.2477	3.3412	6.2477	1.0000	7.0581	4.3465	1.0000	1.0000
29	53	15.2815	6.3138	3.3412	6.3138	1.0000	7.1977	4.3465	1.0000	1.0000
29	54	15.7406	6.3805	3.3412	6.3805	1.0000	7.3399	4.3465	1.0000	1.0000
29	55	16.2127	6.4479	3.3412	6.4479	1.0000	7.4847	4.3465	1.0000	1.0000
29	56	16.6983	6.5159	3.3412	6.5159	1.0000	7.6322	4.3465	1.0000	1.0000
29	57	17.1976	6.5846	3.3412	6.5846	1.0000	7.7824	4.3465	1.0000	1.0000
29	58	17.7112	6.6540	3.3412	6.6540	1.0000	7.9354	4.3465	1.0000	1.0000
29	59	18.2393	6.7241	3.3412	6.7241	1.0000	8.0912	4.3465	1.0000	1.0000
29	60	18.7825	6.7948	3.3412	6.7948	1.0000	8.2498	4.3465	1.0000	1.0000
29	61	19.3410	6.8663	3.3412	6.8663	1.0000	8.4114	4.3465	1.0000	1.0000
29	62	19.9153	6.9384	3.3412	6.9384	1.0000	8.5759	4.3465	1.0000	1.0000
29	63	20.5058	7.0113	3.3412	7.0113	1.0000	8.7434	4.3465	1.0000	1.0000
29	64+	21.1131	7.0849	3.3412	7.0849	1.0000	8.9140	4.3465	1.0000	1.0000
30	0	3.0002	3.6303	3.4448	3.6303	1.0000	2.4547	4.5002	1.0000	1.0000
30	1	3.1040	3.6714	3.4448	3.6714	1.0000	2.5094	4.5002	1.0000	1.0000
30	2	3.2111	3.7130	3.4448	3.7130	1.0000	2.5652	4.5002	1.0000	1.0000
30	3	3.3214	3.7549	3.4448	3.7549	1.0000	2.6220	4.5002	1.0000	1.0000
30	4	3.4351	3.7973	3.4448	3.7973	1.0000	2.6799	4.5002	1.0000	1.0000
30	5	3.5524	3.8401	3.4448	3.8401	1.0000	2.7390	4.5002	1.0000	1.0000
30	6	3.6732	3.8834	3.4448	3.8834	1.0000	2.7993	4.5002	1.0000	1.0000
30	7	3.7977	3.9270	3.4448	3.9270	1.0000	2.8607	4.5002	1.0000	1.0000
30	8	3.9260	3.9712	3.4448	3.9712	1.0000	2.9233	4.5002	1.0000	1.0000
30	9	4.0582	4.0158	3.4448	4.0158	1.0000	2.9872	4.5002	1.0000	1.0000
30	10	4.1945	4.0608	3.4448	4.0608	1.0000	3.0523	4.5002	1.0000	1.0000
30	11	4.3348	4.1063	3.4448	4.1063	1.0000	3.1187	4.5002	1.0000	1.0000
30	12	4.4795	4.1523	3.4448	4.1523	1.0000	3.1863	4.5002	1.0000	1.0000
30	13	4.6285	4.1987	3.4448	4.1987	1.0000	3.2553	4.5002	1.0000	1.0000
30	14	4.7820	4.2456	3.4448	4.2456	1.0000	3.3256	4.5002	1.0000	1.0000
30	15	4.9401	4.2930	3.4448	4.2930	1.0000	3.3973	4.5002	1.0000	1.0000
30	16	5.1031	4.3408	3.4448	4.3408	1.0000	3.4703	4.5002	1.0000	1.0000
30	17	5.2709	4.3892	3.4448	4.3892	1.0000	3.5448	4.5002	1.0000	1.0000
30	18	5.4437	4.4380	3.4448	4.4380	1.0000	3.6207	4.5002	1.0000	1.0000
30	19	5.6217	4.4873	3.4448	4.4873	1.0000	3.6981	4.5002	1.0000	1.0000
30	20	5.8051	4.5372	3.4448	4.5372	1.0000	3.7769	4.5002	1.0000	1.0000
30	21	5.9940	4.5875	3.4448	4.5875	1.0000	3.8573	4.5002	1.0000	1.0000
30	22	6.1884	4.6383	3.4448	4.6383	1.0000	3.9393	4.5002	1.0000	1.0000
30	23	6.3887	4.6897	3.4448	4.6897	1.0000	4.0228	4.5002	1.0000	1.0000
30	24	6.5950	4.7416	3.4448	4.7416	1.0000	4.1079	4.5002	1.0000	1.0000
30	25	6.8074	4.7940	3.4448	4.7940	1.0000	4.1946	4.5002	1.0000	1.0000
30	26	7.0260	4.8469	3.4448	4.8469	1.0000	4.2830	4.5002	1.0000	1.0000
30	27	7.2512	4.9004	3.4448	4.9004	1.0000	4.3731	4.5002	1.0000	1.0000
30	28	7.4830	4.9544	3.4448	4.9544	1.0000	4.4649	4.5002	1.0000	1.0000
30	29	7.7217	5.0089	3.4448	5.0089	1.0000	4.5585	4.5002	1.0000	1.0000
30	30	7.9675	5.0640	3.4448	5.0640	1.0000	4.6539	4.5002	1.0000	1.0000
30	31	8.2204	5.1196	3.4448	5.1196	1.0000	4.7510	4.5002	1.0000	1.0000
30	32	8.4809	5.1759	3.4448	5.1759	1.0000	4.8501	4.5002	1.0000	1.0000
30	33	8.7490	5.2326	3.4448	5.2326	1.0000	4.9510	4.5002	1.0000	1.0000
30	34	9.0249	5.2900	3.4448	5.2900	1.0000	5.0538	4.5002	1.0000	1.0000
30	35	9.3090	5.3479	3.4448	5.3479	1.0000	5.1586	4.5002	1.0000	1.0000
30	36	9.6014	5.4064	3.4448	5.4064	1.0000	5.2654	4.5002	1.0000	1.0000
30	37	9.9023	5.4655	3.4448	5.4655	1.0000	5.3742	4.5002	1.0000	1.0000
30	38	10.2121	5.5252	3.4448	5.5252	1.0000	5.4850	4.5002	1.0000	1.0000
30	39	10.5309	5.5855	3.4448	5.5855	1.0000	5.5980	4.5002	1.0000	1.0000
30	40	10.8590	5.6463	3.4448	5.6463	1.0000	5.7131	4.5002	1.0000	1.0000
30	41	11.1966	5.7078	3.4448	5.7078	1.0000	5.8303	4.5002	1.0000	1.0000
30	42	11.5441	5.7699	3.4448	5.7699	1.0000	5.9498	4.5002	1.0000	1.0000
30	43	11.9016	5.8327	3.4448	5.8327	1.0000	6.0715	4.5002	1.0000	1.0000
30	44	12.2696	5.8960	3.4448	5.8960	1.0000	6.1955	4.5002	1.0000	1.0000
30	45	12.6482	5.9600	3.4448	5.9600	1.0000	6.3219	4.5002	1.0000	1.0000
30	46	13.0378	6.0247	3.4448	6.0247	1.0000	6.4506	4.5002	1.0000	1.0000



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Merit Code	Years Experience	Factor By Coverage								
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
30	47	13.4386	6.0900	3.4448	6.0900	1.0000	6.5817	4.5002	1.0000	1.0000
30	48	13.8510	6.1559	3.4448	6.1559	1.0000	6.7153	4.5002	1.0000	1.0000
30	49	14.2754	6.2225	3.4448	6.2225	1.0000	6.8514	4.5002	1.0000	1.0000
30	50	14.7119	6.2897	3.4448	6.2897	1.0000	6.9901	4.5002	1.0000	1.0000
30	51	15.1611	6.3577	3.4448	6.3577	1.0000	7.1313	4.5002	1.0000	1.0000
30	52	15.6231	6.4263	3.4448	6.4263	1.0000	7.2752	4.5002	1.0000	1.0000
30	53	16.0985	6.4955	3.4448	6.4955	1.0000	7.4218	4.5002	1.0000	1.0000
30	54	16.5875	6.5655	3.4448	6.5655	1.0000	7.5711	4.5002	1.0000	1.0000
30	55	17.0905	6.6362	3.4448	6.6362	1.0000	7.7232	4.5002	1.0000	1.0000
30	56	17.6080	6.7076	3.4448	6.7076	1.0000	7.8782	4.5002	1.0000	1.0000
30	57	18.1402	6.7797	3.4448	6.7797	1.0000	8.0360	4.5002	1.0000	1.0000
30	58	18.6877	6.8525	3.4448	6.8525	1.0000	8.1967	4.5002	1.0000	1.0000
30	59	19.2508	6.9260	3.4448	6.9260	1.0000	8.3605	4.5002	1.0000	1.0000
30	60	19.8300	7.0002	3.4448	7.0002	1.0000	8.5273	4.5002	1.0000	1.0000
30	61	20.4257	7.0752	3.4448	7.0752	1.0000	8.6972	4.5002	1.0000	1.0000
30	62	21.0384	7.1510	3.4448	7.1510	1.0000	8.8702	4.5002	1.0000	1.0000
30	63	21.6686	7.2275	3.4448	7.2275	1.0000	9.0464	4.5002	1.0000	1.0000
30	64+	22.3166	7.3047	3.4448	7.3047	1.0000	9.2260	4.5002	1.0000	1.0000
31	0	3.0735	3.6866	3.5484	3.6866	1.0000	2.4655	4.6539	1.0000	1.0000
31	1	3.1823	3.7294	3.5484	3.7294	1.0000	2.5221	4.6539	1.0000	1.0000
31	2	3.2945	3.7726	3.5484	3.7726	1.0000	2.5799	4.6539	1.0000	1.0000
31	3	3.4102	3.8162	3.5484	3.8162	1.0000	2.6388	4.6539	1.0000	1.0000
31	4	3.5295	3.8604	3.5484	3.8604	1.0000	2.6988	4.6539	1.0000	1.0000
31	5	3.6525	3.9049	3.5484	3.9049	1.0000	2.7601	4.6539	1.0000	1.0000
31	6	3.7793	3.9499	3.5484	3.9499	1.0000	2.8225	4.6539	1.0000	1.0000
31	7	3.9100	3.9954	3.5484	3.9954	1.0000	2.8862	4.6539	1.0000	1.0000
31	8	4.0448	4.0414	3.5484	4.0414	1.0000	2.9512	4.6539	1.0000	1.0000
31	9	4.1837	4.0878	3.5484	4.0878	1.0000	3.0175	4.6539	1.0000	1.0000
31	10	4.3268	4.1347	3.5484	4.1347	1.0000	3.0850	4.6539	1.0000	1.0000
31	11	4.4744	4.1821	3.5484	4.1821	1.0000	3.1539	4.6539	1.0000	1.0000
31	12	4.6265	4.2300	3.5484	4.2300	1.0000	3.2242	4.6539	1.0000	1.0000
31	13	4.7832	4.2784	3.5484	4.2784	1.0000	3.2958	4.6539	1.0000	1.0000
31	14	4.9447	4.3273	3.5484	4.3273	1.0000	3.3689	4.6539	1.0000	1.0000
31	15	5.1111	4.3766	3.5484	4.3766	1.0000	3.4433	4.6539	1.0000	1.0000
31	16	5.2826	4.4265	3.5484	4.4265	1.0000	3.5193	4.6539	1.0000	1.0000
31	17	5.4592	4.4769	3.5484	4.4769	1.0000	3.5967	4.6539	1.0000	1.0000
31	18	5.6413	4.5278	3.5484	4.5278	1.0000	3.6757	4.6539	1.0000	1.0000
31	19	5.8288	4.5792	3.5484	4.5792	1.0000	3.7561	4.6539	1.0000	1.0000
31	20	6.0220	4.6312	3.5484	4.6312	1.0000	3.8382	4.6539	1.0000	1.0000
31	21	6.2211	4.6837	3.5484	4.6837	1.0000	3.9219	4.6539	1.0000	1.0000
31	22	6.4261	4.7367	3.5484	4.7367	1.0000	4.0072	4.6539	1.0000	1.0000
31	23	6.6373	4.7903	3.5484	4.7903	1.0000	4.0941	4.6539	1.0000	1.0000
31	24	6.8549	4.8444	3.5484	4.8444	1.0000	4.1827	4.6539	1.0000	1.0000
31	25	7.0789	4.8991	3.5484	4.8991	1.0000	4.2731	4.6539	1.0000	1.0000
31	26	7.3097	4.9543	3.5484	4.9543	1.0000	4.3652	4.6539	1.0000	1.0000
31	27	7.5474	5.0101	3.5484	5.0101	1.0000	4.4591	4.6539	1.0000	1.0000
31	28	7.7921	5.0664	3.5484	5.0664	1.0000	4.5548	4.6539	1.0000	1.0000
31	29	8.0442	5.1234	3.5484	5.1234	1.0000	4.6524	4.6539	1.0000	1.0000
31	30	8.3037	5.1809	3.5484	5.1809	1.0000	4.7518	4.6539	1.0000	1.0000
31	31	8.5710	5.2390	3.5484	5.2390	1.0000	4.8532	4.6539	1.0000	1.0000
31	32	8.8462	5.2977	3.5484	5.2977	1.0000	4.9565	4.6539	1.0000	1.0000
31	33	9.1296	5.3570	3.5484	5.3570	1.0000	5.0618	4.6539	1.0000	1.0000
31	34	9.4213	5.4169	3.5484	5.4169	1.0000	5.1691	4.6539	1.0000	1.0000
31	35	9.7217	5.4774	3.5484	5.4774	1.0000	5.2785	4.6539	1.0000	1.0000
31	36	10.0309	5.5385	3.5484	5.5385	1.0000	5.3900	4.6539	1.0000	1.0000
31	37	10.3493	5.6002	3.5484	5.6002	1.0000	5.5036	4.6539	1.0000	1.0000
31	38	10.6770	5.6626	3.5484	5.6626	1.0000	5.6194	4.6539	1.0000	1.0000
31	39	11.0144	5.7256	3.5484	5.7256	1.0000	5.7374	4.6539	1.0000	1.0000
31	40	11.3617	5.7892	3.5484	5.7892	1.0000	5.8577	4.6539	1.0000	1.0000
31	41	11.7191	5.8535	3.5484	5.8535	1.0000	5.9803	4.6539	1.0000	1.0000
31	42	12.0871	5.9184	3.5484	5.9184	1.0000	6.1052	4.6539	1.0000	1.0000
31	43	12.4658	5.9840	3.5484	5.9840	1.0000	6.2324	4.6539	1.0000	1.0000
31	44	12.8555	6.0502	3.5484	6.0502	1.0000	6.3621	4.6539	1.0000	1.0000
31	45	13.2567	6.1171	3.5484	6.1171	1.0000	6.4943	4.6539	1.0000	1.0000
31	46	13.6695	6.1847	3.5484	6.1847	1.0000	6.6290	4.6539	1.0000	1.0000
31	47	14.0944	6.2530	3.5484	6.2530	1.0000	6.7662	4.6539	1.0000	1.0000
31	48	14.5316	6.3219	3.5484	6.3219	1.0000	6.9060	4.6539	1.0000	1.0000
31	49	14.9815	6.3916	3.5484	6.3916	1.0000	7.0485	4.6539	1.0000	1.0000
31	50	15.4445	6.4620	3.5484	6.4620	1.0000	7.1937	4.6539	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 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
31	51	15.9209	6.5330	3.5484	6.5330	1.0000	7.3416	4.6539	1.0000	1.0000
31	52	16.4111	6.6048	3.5484	6.6048	1.0000	7.4923	4.6539	1.0000	1.0000
31	53	16.9155	6.6773	3.5484	6.6773	1.0000	7.6459	4.6539	1.0000	1.0000
31	54	17.4345	6.7505	3.5484	6.7505	1.0000	7.8023	4.6539	1.0000	1.0000
31	55	17.9684	6.8245	3.5484	6.8245	1.0000	7.9617	4.6539	1.0000	1.0000
31	56	18.5177	6.8992	3.5484	6.8992	1.0000	8.1241	4.6539	1.0000	1.0000
31	57	19.0828	6.9747	3.5484	6.9747	1.0000	8.2896	4.6539	1.0000	1.0000
31	58	19.6642	7.0509	3.5484	7.0509	1.0000	8.4581	4.6539	1.0000	1.0000
31	59	20.2623	7.1279	3.5484	7.1279	1.0000	8.6298	4.6539	1.0000	1.0000
31	60	20.8776	7.2056	3.5484	7.2056	1.0000	8.8048	4.6539	1.0000	1.0000
31	61	21.5105	7.2842	3.5484	7.2842	1.0000	8.9830	4.6539	1.0000	1.0000
31	62	22.1616	7.3635	3.5484	7.3635	1.0000	9.1645	4.6539	1.0000	1.0000
31	63	22.8313	7.4436	3.5484	7.4436	1.0000	9.3495	4.6539	1.0000	1.0000
31	64+	23.5201	7.5245	3.5484	7.5245	1.0000	9.5379	4.6539	1.0000	1.0000
32	0	3.1469	3.7429	3.6520	3.7429	1.0000	2.4763	4.8077	1.0000	1.0000
32	1	3.2607	3.7873	3.6520	3.7873	1.0000	2.5349	4.8077	1.0000	1.0000
32	2	3.3780	3.8322	3.6520	3.8322	1.0000	2.5946	4.8077	1.0000	1.0000
32	3	3.4991	3.8776	3.6520	3.8776	1.0000	2.6555	4.8077	1.0000	1.0000
32	4	3.6239	3.9234	3.6520	3.9234	1.0000	2.7177	4.8077	1.0000	1.0000
32	5	3.7527	3.9697	3.6520	3.9697	1.0000	2.7811	4.8077	1.0000	1.0000
32	6	3.8854	4.0165	3.6520	4.0165	1.0000	2.8458	4.8077	1.0000	1.0000
32	7	4.0224	4.0638	3.6520	4.0638	1.0000	2.9117	4.8077	1.0000	1.0000
32	8	4.1636	4.1116	3.6520	4.1116	1.0000	2.9791	4.8077	1.0000	1.0000
32	9	4.3091	4.1599	3.6520	4.1599	1.0000	3.0477	4.8077	1.0000	1.0000
32	10	4.4592	4.2087	3.6520	4.2087	1.0000	3.1177	4.8077	1.0000	1.0000
32	11	4.6139	4.2579	3.6520	4.2579	1.0000	3.1892	4.8077	1.0000	1.0000
32	12	4.7734	4.3077	3.6520	4.3077	1.0000	3.2620	4.8077	1.0000	1.0000
32	13	4.9379	4.3581	3.6520	4.3581	1.0000	3.3363	4.8077	1.0000	1.0000
32	14	5.1073	4.4089	3.6520	4.4089	1.0000	3.4121	4.8077	1.0000	1.0000
32	15	5.2820	4.4603	3.6520	4.4603	1.0000	3.4894	4.8077	1.0000	1.0000
32	16	5.4621	4.5122	3.6520	4.5122	1.0000	3.5682	4.8077	1.0000	1.0000
32	17	5.6476	4.5646	3.6520	4.5646	1.0000	3.6486	4.8077	1.0000	1.0000
32	18	5.8389	4.6176	3.6520	4.6176	1.0000	3.7306	4.8077	1.0000	1.0000
32	19	6.0359	4.6711	3.6520	4.6711	1.0000	3.8142	4.8077	1.0000	1.0000
32	20	6.2390	4.7252	3.6520	4.7252	1.0000	3.8995	4.8077	1.0000	1.0000
32	21	6.4482	4.7799	3.6520	4.7799	1.0000	3.9864	4.8077	1.0000	1.0000
32	22	6.6638	4.8351	3.6520	4.8351	1.0000	4.0751	4.8077	1.0000	1.0000
32	23	6.8859	4.8909	3.6520	4.8909	1.0000	4.1655	4.8077	1.0000	1.0000
32	24	7.1147	4.9472	3.6520	4.9472	1.0000	4.2576	4.8077	1.0000	1.0000
32	25	7.3505	5.0042	3.6520	5.0042	1.0000	4.3516	4.8077	1.0000	1.0000
32	26	7.5933	5.0617	3.6520	5.0617	1.0000	4.4474	4.8077	1.0000	1.0000
32	27	7.8435	5.1198	3.6520	5.1198	1.0000	4.5451	4.8077	1.0000	1.0000
32	28	8.1012	5.1785	3.6520	5.1785	1.0000	4.6447	4.8077	1.0000	1.0000
32	29	8.3666	5.2379	3.6520	5.2379	1.0000	4.7463	4.8077	1.0000	1.0000
32	30	8.6400	5.2978	3.6520	5.2978	1.0000	4.8498	4.8077	1.0000	1.0000
32	31	8.9216	5.3583	3.6520	5.3583	1.0000	4.9553	4.8077	1.0000	1.0000
32	32	9.2115	5.4195	3.6520	5.4195	1.0000	5.0630	4.8077	1.0000	1.0000
32	33	9.5102	5.4813	3.6520	5.4813	1.0000	5.1726	4.8077	1.0000	1.0000
32	34	9.8177	5.5437	3.6520	5.5437	1.0000	5.2845	4.8077	1.0000	1.0000
32	35	10.1344	5.6068	3.6520	5.6068	1.0000	5.3985	4.8077	1.0000	1.0000
32	36	10.4605	5.6705	3.6520	5.6705	1.0000	5.5147	4.8077	1.0000	1.0000
32	37	10.7962	5.7349	3.6520	5.7349	1.0000	5.6331	4.8077	1.0000	1.0000
32	38	11.1420	5.8000	3.6520	5.8000	1.0000	5.7539	4.8077	1.0000	1.0000
32	39	11.4979	5.8657	3.6520	5.8657	1.0000	5.8769	4.8077	1.0000	1.0000
32	40	11.8644	5.9320	3.6520	5.9320	1.0000	6.0024	4.8077	1.0000	1.0000
32	41	12.2417	5.9991	3.6520	5.9991	1.0000	6.1302	4.8077	1.0000	1.0000
32	42	12.6301	6.0668	3.6520	6.0668	1.0000	6.2606	4.8077	1.0000	1.0000
32	43	13.0299	6.1352	3.6520	6.1352	1.0000	6.3934	4.8077	1.0000	1.0000
32	44	13.4415	6.2044	3.6520	6.2044	1.0000	6.5288	4.8077	1.0000	1.0000
32	45	13.8652	6.2742	3.6520	6.2742	1.0000	6.6668	4.8077	1.0000	1.0000
32	46	14.3013	6.3447	3.6520	6.3447	1.0000	6.8074	4.8077	1.0000	1.0000
32	47	14.7502	6.4160	3.6520	6.4160	1.0000	6.9507	4.8077	1.0000	1.0000
32	48	15.2122	6.4880	3.6520	6.4880	1.0000	7.0968	4.8077	1.0000	1.0000
32	49	15.6877	6.5607	3.6520	6.5607	1.0000	7.2456	4.8077	1.0000	1.0000
32	50	16.1771	6.6342	3.6520	6.6342	1.0000	7.3973	4.8077	1.0000	1.0000
32	51	16.6808	6.7084	3.6520	6.7084	1.0000	7.5519	4.8077	1.0000	1.0000
32	52	17.1991	6.7833	3.6520	6.7833	1.0000	7.7094	4.8077	1.0000	1.0000
32	53	17.7325	6.8591	3.6520	6.8591	1.0000	7.8699	4.8077	1.0000	1.0000
32	54	18.2814	6.9356	3.6520	6.9356	1.0000	8.0335	4.8077	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 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
32	55	18.8462	7.0128	3.6520	7.0128	1.0000	8.2002	4.8077	1.0000	1.0000
32	56	19.4274	7.0909	3.6520	7.0909	1.0000	8.3700	4.8077	1.0000	1.0000
32	57	20.0254	7.1697	3.6520	7.1697	1.0000	8.5431	4.8077	1.0000	1.0000
32	58	20.6407	7.2494	3.6520	7.2494	1.0000	8.7195	4.8077	1.0000	1.0000
32	59	21.2738	7.3298	3.6520	7.3298	1.0000	8.8992	4.8077	1.0000	1.0000
32	60	21.9252	7.4111	3.6520	7.4111	1.0000	9.0822	4.8077	1.0000	1.0000
32	61	22.5953	7.4931	3.6520	7.4931	1.0000	9.2688	4.8077	1.0000	1.0000
32	62	23.2847	7.5761	3.6520	7.5761	1.0000	9.4588	4.8077	1.0000	1.0000
32	63	23.9940	7.6598	3.6520	7.6598	1.0000	9.6525	4.8077	1.0000	1.0000
32	64+	24.7236	7.7444	3.6520	7.7444	1.0000	9.8498	4.8077	1.0000	1.0000
33	0	3.2202	3.7992	3.7556	3.7992	1.0000	2.4871	4.9614	1.0000	1.0000
33	1	3.3390	3.8453	3.7556	3.8453	1.0000	2.5476	4.9614	1.0000	1.0000
33	2	3.4615	3.8919	3.7556	3.8919	1.0000	2.6093	4.9614	1.0000	1.0000
33	3	3.5879	3.9389	3.7556	3.9389	1.0000	2.6723	4.9614	1.0000	1.0000
33	4	3.7183	3.9865	3.7556	3.9865	1.0000	2.7365	4.9614	1.0000	1.0000
33	5	3.8528	4.0346	3.7556	4.0346	1.0000	2.8021	4.9614	1.0000	1.0000
33	6	3.9916	4.0831	3.7556	4.0831	1.0000	2.8690	4.9614	1.0000	1.0000
33	7	4.1347	4.1322	3.7556	4.1322	1.0000	2.9373	4.9614	1.0000	1.0000
33	8	4.2823	4.1818	3.7556	4.1818	1.0000	3.0069	4.9614	1.0000	1.0000
33	9	4.4346	4.2319	3.7556	4.2319	1.0000	3.0780	4.9614	1.0000	1.0000
33	10	4.5916	4.2826	3.7556	4.2826	1.0000	3.1505	4.9614	1.0000	1.0000
33	11	4.7535	4.3338	3.7556	4.3338	1.0000	3.2244	4.9614	1.0000	1.0000
33	12	4.9204	4.3855	3.7556	4.3855	1.0000	3.2999	4.9614	1.0000	1.0000
33	13	5.0925	4.4377	3.7556	4.4377	1.0000	3.3769	4.9614	1.0000	1.0000
33	14	5.2700	4.4906	3.7556	4.4906	1.0000	3.4554	4.9614	1.0000	1.0000
33	15	5.4530	4.5439	3.7556	4.5439	1.0000	3.5355	4.9614	1.0000	1.0000
33	16	5.6416	4.5979	3.7556	4.5979	1.0000	3.6172	4.9614	1.0000	1.0000
33	17	5.8360	4.6523	3.7556	4.6523	1.0000	3.7006	4.9614	1.0000	1.0000
33	18	6.0364	4.7074	3.7556	4.7074	1.0000	3.7856	4.9614	1.0000	1.0000
33	19	6.2430	4.7630	3.7556	4.7630	1.0000	3.8723	4.9614	1.0000	1.0000
33	20	6.4559	4.8193	3.7556	4.8193	1.0000	3.9607	4.9614	1.0000	1.0000
33	21	6.6753	4.8761	3.7556	4.8761	1.0000	4.0510	4.9614	1.0000	1.0000
33	22	6.9015	4.9335	3.7556	4.9335	1.0000	4.1430	4.9614	1.0000	1.0000
33	23	7.1345	4.9914	3.7556	4.9914	1.0000	4.2368	4.9614	1.0000	1.0000
33	24	7.3746	5.0501	3.7556	5.0501	1.0000	4.3325	4.9614	1.0000	1.0000
33	25	7.6221	5.1093	3.7556	5.1093	1.0000	4.4301	4.9614	1.0000	1.0000
33	26	7.8770	5.1691	3.7556	5.1691	1.0000	4.5296	4.9614	1.0000	1.0000
33	27	8.1397	5.2295	3.7556	5.2295	1.0000	4.6311	4.9614	1.0000	1.0000
33	28	8.4103	5.2906	3.7556	5.2906	1.0000	4.7346	4.9614	1.0000	1.0000
33	29	8.6891	5.3523	3.7556	5.3523	1.0000	4.8401	4.9614	1.0000	1.0000
33	30	8.9763	5.4147	3.7556	5.4147	1.0000	4.9478	4.9614	1.0000	1.0000
33	31	9.2721	5.4777	3.7556	5.4777	1.0000	5.0575	4.9614	1.0000	1.0000
33	32	9.5769	5.5413	3.7556	5.5413	1.0000	5.1694	4.9614	1.0000	1.0000
33	33	9.8908	5.6057	3.7556	5.6057	1.0000	5.2835	4.9614	1.0000	1.0000
33	34	10.2141	5.6706	3.7556	5.6706	1.0000	5.3998	4.9614	1.0000	1.0000
33	35	10.5471	5.7363	3.7556	5.7363	1.0000	5.5184	4.9614	1.0000	1.0000
33	36	10.8900	5.8026	3.7556	5.8026	1.0000	5.6393	4.9614	1.0000	1.0000
33	37	11.2432	5.8696	3.7556	5.8696	1.0000	5.7626	4.9614	1.0000	1.0000
33	38	11.6069	5.9373	3.7556	5.9373	1.0000	5.8883	4.9614	1.0000	1.0000
33	39	11.9814	6.0058	3.7556	6.0058	1.0000	6.0164	4.9614	1.0000	1.0000
33	40	12.3671	6.0749	3.7556	6.0749	1.0000	6.1470	4.9614	1.0000	1.0000
33	41	12.7642	6.1447	3.7556	6.1447	1.0000	6.2802	4.9614	1.0000	1.0000
33	42	13.1731	6.2152	3.7556	6.2152	1.0000	6.4160	4.9614	1.0000	1.0000
33	43	13.5941	6.2865	3.7556	6.2865	1.0000	6.5543	4.9614	1.0000	1.0000
33	44	14.0275	6.3585	3.7556	6.3585	1.0000	6.6954	4.9614	1.0000	1.0000
33	45	14.4737	6.4313	3.7556	6.4313	1.0000	6.8392	4.9614	1.0000	1.0000
33	46	14.9331	6.5048	3.7556	6.5048	1.0000	6.9858	4.9614	1.0000	1.0000
33	47	15.4060	6.5790	3.7556	6.5790	1.0000	7.1352	4.9614	1.0000	1.0000
33	48	15.8928	6.6540	3.7556	6.6540	1.0000	7.2875	4.9614	1.0000	1.0000
33	49	16.3939	6.7298	3.7556	6.7298	1.0000	7.4427	4.9614	1.0000	1.0000
33	50	16.9097	6.8064	3.7556	6.8064	1.0000	7.6009	4.9614	1.0000	1.0000
33	51	17.4406	6.8837	3.7556	6.8837	1.0000	7.7622	4.9614	1.0000	1.0000
33	52	17.9871	6.9619	3.7556	6.9619	1.0000	7.9265	4.9614	1.0000	1.0000
33	53	18.5495	7.0408	3.7556	7.0408	1.0000	8.0940	4.9614	1.0000	1.0000
33	54	19.1283	7.1206	3.7556	7.1206	1.0000	8.2647	4.9614	1.0000	1.0000
33	55	19.7241	7.2011	3.7556	7.2011	1.0000	8.4387	4.9614	1.0000	1.0000
33	56	20.3371	7.2825	3.7556	7.2825	1.0000	8.6160	4.9614	1.0000	1.0000
33	57	20.9680	7.3647	3.7556	7.3647	1.0000	8.7967	4.9614	1.0000	1.0000
33	58	21.6173	7.4478	3.7556	7.4478	1.0000	8.9808	4.9614	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 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
33	59	22.2853	7.5317	3.7556	7.5317	1.0000	9.1685	4.9614	1.0000	1.0000
33	60	22.9728	7.6165	3.7556	7.6165	1.0000	9.3597	4.9614	1.0000	1.0000
33	61	23.6801	7.7021	3.7556	7.7021	1.0000	9.5546	4.9614	1.0000	1.0000
33	62	24.4079	7.7886	3.7556	7.7886	1.0000	9.7532	4.9614	1.0000	1.0000
33	63	25.1567	7.8760	3.7556	7.8760	1.0000	9.9555	4.9614	1.0000	1.0000
33	64+	25.9272	7.9642	3.7556	7.9642	1.0000	10.1617	4.9614	1.0000	1.0000
34	0	3.2936	3.8555	3.8592	3.8555	1.0000	2.4979	5.1151	1.0000	1.0000
34	1	3.4173	3.9033	3.8592	3.9033	1.0000	2.5603	5.1151	1.0000	1.0000
34	2	3.5450	3.9515	3.8592	3.9515	1.0000	2.6240	5.1151	1.0000	1.0000
34	3	3.6767	4.0003	3.8592	4.0003	1.0000	2.6890	5.1151	1.0000	1.0000
34	4	3.8127	4.0496	3.8592	4.0496	1.0000	2.7554	5.1151	1.0000	1.0000
34	5	3.9530	4.0994	3.8592	4.0994	1.0000	2.8231	5.1151	1.0000	1.0000
34	6	4.0977	4.1497	3.8592	4.1497	1.0000	2.8922	5.1151	1.0000	1.0000
34	7	4.2470	4.2006	3.8592	4.2006	1.0000	2.9628	5.1151	1.0000	1.0000
34	8	4.4011	4.2520	3.8592	4.2520	1.0000	3.0348	5.1151	1.0000	1.0000
34	9	4.5600	4.3040	3.8592	4.3040	1.0000	3.1082	5.1151	1.0000	1.0000
34	10	4.7239	4.3565	3.8592	4.3565	1.0000	3.1832	5.1151	1.0000	1.0000
34	11	4.8930	4.4096	3.8592	4.4096	1.0000	3.2597	5.1151	1.0000	1.0000
34	12	5.0674	4.4632	3.8592	4.4632	1.0000	3.3377	5.1151	1.0000	1.0000
34	13	5.2472	4.5174	3.8592	4.5174	1.0000	3.4174	5.1151	1.0000	1.0000
34	14	5.4327	4.5722	3.8592	4.5722	1.0000	3.4987	5.1151	1.0000	1.0000
34	15	5.6239	4.6276	3.8592	4.6276	1.0000	3.5816	5.1151	1.0000	1.0000
34	16	5.8211	4.6835	3.8592	4.6835	1.0000	3.6662	5.1151	1.0000	1.0000
34	17	6.0244	4.7401	3.8592	4.7401	1.0000	3.7525	5.1151	1.0000	1.0000
34	18	6.2340	4.7972	3.8592	4.7972	1.0000	3.8405	5.1151	1.0000	1.0000
34	19	6.4501	4.8549	3.8592	4.8549	1.0000	3.9304	5.1151	1.0000	1.0000
34	20	6.6728	4.9133	3.8592	4.9133	1.0000	4.0220	5.1151	1.0000	1.0000
34	21	6.9025	4.9722	3.8592	4.9722	1.0000	4.1155	5.1151	1.0000	1.0000
34	22	7.1391	5.0318	3.8592	5.0318	1.0000	4.2109	5.1151	1.0000	1.0000
34	23	7.3831	5.0920	3.8592	5.0920	1.0000	4.3081	5.1151	1.0000	1.0000
34	24	7.6345	5.1529	3.8592	5.1529	1.0000	4.4074	5.1151	1.0000	1.0000
34	25	7.8936	5.2144	3.8592	5.2144	1.0000	4.5086	5.1151	1.0000	1.0000
34	26	8.1607	5.2765	3.8592	5.2765	1.0000	4.6118	5.1151	1.0000	1.0000
34	27	8.4358	5.3393	3.8592	5.3393	1.0000	4.7171	5.1151	1.0000	1.0000
34	28	8.7194	5.4027	3.8592	5.4027	1.0000	4.8245	5.1151	1.0000	1.0000
34	29	9.0115	5.4668	3.8592	5.4668	1.0000	4.9340	5.1151	1.0000	1.0000
34	30	9.3126	5.5316	3.8592	5.5316	1.0000	5.0457	5.1151	1.0000	1.0000
34	31	9.6227	5.5970	3.8592	5.5970	1.0000	5.1596	5.1151	1.0000	1.0000
34	32	9.9422	5.6632	3.8592	5.6632	1.0000	5.2758	5.1151	1.0000	1.0000
34	33	10.2714	5.7300	3.8592	5.7300	1.0000	5.3943	5.1151	1.0000	1.0000
34	34	10.6105	5.7975	3.8592	5.7975	1.0000	5.5151	5.1151	1.0000	1.0000
34	35	10.9598	5.8657	3.8592	5.8657	1.0000	5.6383	5.1151	1.0000	1.0000
34	36	11.3196	5.9347	3.8592	5.9347	1.0000	5.7640	5.1151	1.0000	1.0000
34	37	11.6902	6.0044	3.8592	6.0044	1.0000	5.8921	5.1151	1.0000	1.0000
34	38	12.0718	6.0747	3.8592	6.0747	1.0000	6.0227	5.1151	1.0000	1.0000
34	39	12.4650	6.1459	3.8592	6.1459	1.0000	6.1559	5.1151	1.0000	1.0000
34	40	12.8698	6.2177	3.8592	6.2177	1.0000	6.2917	5.1151	1.0000	1.0000
34	41	13.2867	6.2903	3.8592	6.2903	1.0000	6.4302	5.1151	1.0000	1.0000
34	42	13.7161	6.3637	3.8592	6.3637	1.0000	6.5714	5.1151	1.0000	1.0000
34	43	14.1582	6.4378	3.8592	6.4378	1.0000	6.7153	5.1151	1.0000	1.0000
34	44	14.6135	6.5127	3.8592	6.5127	1.0000	6.8620	5.1151	1.0000	1.0000
34	45	15.0822	6.5884	3.8592	6.5884	1.0000	7.0117	5.1151	1.0000	1.0000
34	46	15.5649	6.6648	3.8592	6.6648	1.0000	7.1642	5.1151	1.0000	1.0000
34	47	16.0618	6.7421	3.8592	6.7421	1.0000	7.3197	5.1151	1.0000	1.0000
34	48	16.5734	6.8201	3.8592	6.8201	1.0000	7.4782	5.1151	1.0000	1.0000
34	49	17.1001	6.8989	3.8592	6.8989	1.0000	7.6398	5.1151	1.0000	1.0000
34	50	17.6423	6.9786	3.8592	6.9786	1.0000	7.8045	5.1151	1.0000	1.0000
34	51	18.2005	7.0591	3.8592	7.0591	1.0000	7.9724	5.1151	1.0000	1.0000
34	52	18.7751	7.1404	3.8592	7.1404	1.0000	8.1436	5.1151	1.0000	1.0000
34	53	19.3665	7.2226	3.8592	7.2226	1.0000	8.3181	5.1151	1.0000	1.0000
34	54	19.9753	7.3056	3.8592	7.3056	1.0000	8.4959	5.1151	1.0000	1.0000
34	55	20.6019	7.3894	3.8592	7.3894	1.0000	8.6772	5.1151	1.0000	1.0000
34	56	21.2468	7.4742	3.8592	7.4742	1.0000	8.8619	5.1151	1.0000	1.0000
34	57	21.9106	7.5598	3.8592	7.5598	1.0000	9.0503	5.1151	1.0000	1.0000
34	58	22.5938	7.6462	3.8592	7.6462	1.0000	9.2422	5.1151	1.0000	1.0000
34	59	23.2968	7.7336	3.8592	7.7336	1.0000	9.4378	5.1151	1.0000	1.0000
34	60	24.0203	7.8219	3.8592	7.8219	1.0000	9.6372	5.1151	1.0000	1.0000
34	61	24.7649	7.9110	3.8592	7.9110	1.0000	9.8404	5.1151	1.0000	1.0000
34	62	25.5310	8.0011	3.8592	8.0011	1.0000	10.0475	5.1151	1.0000	1.0000

**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
34	63	26.3194	8.0921	3.8592	8.0921	1.0000	10.2585	5.1151	1.0000	1.0000
34	64+	27.1307	8.1841	3.8592	8.1841	1.0000	10.4736	5.1151	1.0000	1.0000
35	0	3.3669	3.9118	3.9628	3.9118	1.0000	2.5087	5.2688	1.0000	1.0000
35	1	3.4956	3.9612	3.9628	3.9612	1.0000	2.5731	5.2688	1.0000	1.0000
35	2	3.6284	4.0112	3.9628	4.0112	1.0000	2.6387	5.2688	1.0000	1.0000
35	3	3.7655	4.0616	3.9628	4.0616	1.0000	2.7058	5.2688	1.0000	1.0000
35	4	3.9071	4.1126	3.9628	4.1126	1.0000	2.7742	5.2688	1.0000	1.0000
35	5	4.0531	4.1642	3.9628	4.1642	1.0000	2.8441	5.2688	1.0000	1.0000
35	6	4.2038	4.2163	3.9628	4.2163	1.0000	2.9155	5.2688	1.0000	1.0000
35	7	4.3594	4.2690	3.9628	4.2690	1.0000	2.9883	5.2688	1.0000	1.0000
35	8	4.5199	4.3222	3.9628	4.3222	1.0000	3.0626	5.2688	1.0000	1.0000
35	9	4.6855	4.3760	3.9628	4.3760	1.0000	3.1385	5.2688	1.0000	1.0000
35	10	4.8563	4.4304	3.9628	4.4304	1.0000	3.2159	5.2688	1.0000	1.0000
35	11	5.0326	4.4854	3.9628	4.4854	1.0000	3.2949	5.2688	1.0000	1.0000
35	12	5.2144	4.5410	3.9628	4.5410	1.0000	3.3756	5.2688	1.0000	1.0000
35	13	5.4019	4.5971	3.9628	4.5971	1.0000	3.4579	5.2688	1.0000	1.0000
35	14	5.5954	4.6539	3.9628	4.6539	1.0000	3.5419	5.2688	1.0000	1.0000
35	15	5.7949	4.7112	3.9628	4.7112	1.0000	3.6277	5.2688	1.0000	1.0000
35	16	6.0006	4.7692	3.9628	4.7692	1.0000	3.7151	5.2688	1.0000	1.0000
35	17	6.2128	4.8278	3.9628	4.8278	1.0000	3.8044	5.2688	1.0000	1.0000
35	18	6.4316	4.8870	3.9628	4.8870	1.0000	3.8955	5.2688	1.0000	1.0000
35	19	6.6572	4.9468	3.9628	4.9468	1.0000	3.9884	5.2688	1.0000	1.0000
35	20	6.8898	5.0073	3.9628	5.0073	1.0000	4.0833	5.2688	1.0000	1.0000
35	21	7.1296	5.0684	3.9628	5.0684	1.0000	4.1800	5.2688	1.0000	1.0000
35	22	7.3768	5.1302	3.9628	5.1302	1.0000	4.2788	5.2688	1.0000	1.0000
35	23	7.6317	5.1926	3.9628	5.1926	1.0000	4.3795	5.2688	1.0000	1.0000
35	24	7.8944	5.2557	3.9628	5.2557	1.0000	4.4822	5.2688	1.0000	1.0000
35	25	8.1652	5.3195	3.9628	5.3195	1.0000	4.5871	5.2688	1.0000	1.0000
35	26	8.4443	5.3839	3.9628	5.3839	1.0000	4.6940	5.2688	1.0000	1.0000
35	27	8.7320	5.4490	3.9628	5.4490	1.0000	4.8031	5.2688	1.0000	1.0000
35	28	9.0285	5.5148	3.9628	5.5148	1.0000	4.9144	5.2688	1.0000	1.0000
35	29	9.3340	5.5813	3.9628	5.5813	1.0000	5.0279	5.2688	1.0000	1.0000
35	30	9.6488	5.6485	3.9628	5.6485	1.0000	5.1437	5.2688	1.0000	1.0000
35	31	9.9733	5.7164	3.9628	5.7164	1.0000	5.2618	5.2688	1.0000	1.0000
35	32	10.3076	5.7850	3.9628	5.7850	1.0000	5.3823	5.2688	1.0000	1.0000
35	33	10.6520	5.8543	3.9628	5.8543	1.0000	5.5051	5.2688	1.0000	1.0000
35	34	11.0069	5.9244	3.9628	5.9244	1.0000	5.6305	5.2688	1.0000	1.0000
35	35	11.3725	5.9952	3.9628	5.9952	1.0000	5.7583	5.2688	1.0000	1.0000
35	36	11.7491	6.0668	3.9628	6.0668	1.0000	5.8886	5.2688	1.0000	1.0000
35	37	12.1371	6.1391	3.9628	6.1391	1.0000	6.0216	5.2688	1.0000	1.0000
35	38	12.5368	6.2121	3.9628	6.2121	1.0000	6.1571	5.2688	1.0000	1.0000
35	39	12.9485	6.2860	3.9628	6.2860	1.0000	6.2954	5.2688	1.0000	1.0000
35	40	13.3725	6.3606	3.9628	6.3606	1.0000	6.4364	5.2688	1.0000	1.0000
35	41	13.8093	6.4359	3.9628	6.4359	1.0000	6.5801	5.2688	1.0000	1.0000
35	42	14.2591	6.5121	3.9628	6.5121	1.0000	6.7267	5.2688	1.0000	1.0000
35	43	14.7224	6.5891	3.9628	6.5891	1.0000	6.8762	5.2688	1.0000	1.0000
35	44	15.1994	6.6669	3.9628	6.6669	1.0000	7.0287	5.2688	1.0000	1.0000
35	45	15.6907	6.7454	3.9628	6.7454	1.0000	7.1841	5.2688	1.0000	1.0000
35	46	16.1967	6.8248	3.9628	6.8248	1.0000	7.3426	5.2688	1.0000	1.0000
35	47	16.7176	6.9051	3.9628	6.9051	1.0000	7.5042	5.2688	1.0000	1.0000
35	48	17.2540	6.9861	3.9628	6.9861	1.0000	7.6689	5.2688	1.0000	1.0000
35	49	17.8063	7.0681	3.9628	7.0681	1.0000	7.8369	5.2688	1.0000	1.0000
35	50	18.3749	7.1508	3.9628	7.1508	1.0000	8.0081	5.2688	1.0000	1.0000
35	51	18.9603	7.2345	3.9628	7.2345	1.0000	8.1827	5.2688	1.0000	1.0000
35	52	19.5630	7.3190	3.9628	7.3190	1.0000	8.3607	5.2688	1.0000	1.0000
35	53	20.1835	7.4043	3.9628	7.4043	1.0000	8.5421	5.2688	1.0000	1.0000
35	54	20.8222	7.4906	3.9628	7.4906	1.0000	8.7271	5.2688	1.0000	1.0000
35	55	21.4798	7.5778	3.9628	7.5778	1.0000	8.9157	5.2688	1.0000	1.0000
35	56	22.1566	7.6658	3.9628	7.6658	1.0000	9.1079	5.2688	1.0000	1.0000
35	57	22.8532	7.7548	3.9628	7.7548	1.0000	9.3038	5.2688	1.0000	1.0000
35	58	23.5703	7.8447	3.9628	7.8447	1.0000	9.5036	5.2688	1.0000	1.0000
35	59	24.3083	7.9355	3.9628	7.9355	1.0000	9.7072	5.2688	1.0000	1.0000
35	60	25.0679	8.0273	3.9628	8.0273	1.0000	9.9147	5.2688	1.0000	1.0000
35	61	25.8497	8.1200	3.9628	8.1200	1.0000	10.1262	5.2688	1.0000	1.0000
35	62	26.6542	8.2137	3.9628	8.2137	1.0000	10.3418	5.2688	1.0000	1.0000
35	63	27.4822	8.3083	3.9628	8.3083	1.0000	10.5616	5.2688	1.0000	1.0000
35	64+	28.3342	8.4039	3.9628	8.4039	1.0000	10.7855	5.2688	1.0000	1.0000
36	0	3.4403	3.9681	4.0664	3.9681	1.0000	2.5195	5.4225	1.0000	1.0000
36	1	3.5739	4.0192	4.0664	4.0192	1.0000	2.5858	5.4225	1.0000	1.0000

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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
36	2	3.7119	4.0708	4.0664	4.0708	1.0000	2.6534	5.4225	1.0000	1.0000
36	3	3.8544	4.1230	4.0664	4.1230	1.0000	2.7225	5.4225	1.0000	1.0000
36	4	4.0014	4.1757	4.0664	4.1757	1.0000	2.7931	5.4225	1.0000	1.0000
36	5	4.1533	4.2290	4.0664	4.2290	1.0000	2.8651	5.4225	1.0000	1.0000
36	6	4.3100	4.2829	4.0664	4.2829	1.0000	2.9387	5.4225	1.0000	1.0000
36	7	4.4717	4.3374	4.0664	4.3374	1.0000	3.0138	5.4225	1.0000	1.0000
36	8	4.6387	4.3924	4.0664	4.3924	1.0000	3.0905	5.4225	1.0000	1.0000
36	9	4.8109	4.4481	4.0664	4.4481	1.0000	3.1687	5.4225	1.0000	1.0000
36	10	4.9887	4.5044	4.0664	4.5044	1.0000	3.2486	5.4225	1.0000	1.0000
36	11	5.1721	4.5612	4.0664	4.5612	1.0000	3.3302	5.4225	1.0000	1.0000
36	12	5.3614	4.6187	4.0664	4.6187	1.0000	3.4135	5.4225	1.0000	1.0000
36	13	5.5566	4.6768	4.0664	4.6768	1.0000	3.4985	5.4225	1.0000	1.0000
36	14	5.7580	4.7355	4.0664	4.7355	1.0000	3.5852	5.4225	1.0000	1.0000
36	15	5.9658	4.7949	4.0664	4.7949	1.0000	3.6737	5.4225	1.0000	1.0000
36	16	6.1801	4.8549	4.0664	4.8549	1.0000	3.7641	5.4225	1.0000	1.0000
36	17	6.4012	4.9155	4.0664	4.9155	1.0000	3.8563	5.4225	1.0000	1.0000
36	18	6.6291	4.9768	4.0664	4.9768	1.0000	3.9505	5.4225	1.0000	1.0000
36	19	6.8643	5.0387	4.0664	5.0387	1.0000	4.0465	5.4225	1.0000	1.0000
36	20	7.1067	5.1013	4.0664	5.1013	1.0000	4.1446	5.4225	1.0000	1.0000
36	21	7.3567	5.1646	4.0664	5.1646	1.0000	4.2446	5.4225	1.0000	1.0000
36	22	7.6145	5.2286	4.0664	5.2286	1.0000	4.3467	5.4225	1.0000	1.0000
36	23	7.8803	5.2932	4.0664	5.2932	1.0000	4.4508	5.4225	1.0000	1.0000
36	24	8.1543	5.3585	4.0664	5.3585	1.0000	4.5571	5.4225	1.0000	1.0000
36	25	8.4368	5.4246	4.0664	5.4246	1.0000	4.6656	5.4225	1.0000	1.0000
36	26	8.7280	5.4913	4.0664	5.4913	1.0000	4.7762	5.4225	1.0000	1.0000
36	27	9.0281	5.5587	4.0664	5.5587	1.0000	4.8891	5.4225	1.0000	1.0000
36	28	9.3375	5.6269	4.0664	5.6269	1.0000	5.0043	5.4225	1.0000	1.0000
36	29	9.6564	5.6958	4.0664	5.6958	1.0000	5.1218	5.4225	1.0000	1.0000
36	30	9.9851	5.7654	4.0664	5.7654	1.0000	5.2417	5.4225	1.0000	1.0000
36	31	10.3238	5.8357	4.0664	5.8357	1.0000	5.3639	5.4225	1.0000	1.0000
36	32	10.6729	5.9068	4.0664	5.9068	1.0000	5.4887	5.4225	1.0000	1.0000
36	33	11.0326	5.9787	4.0664	5.9787	1.0000	5.6160	5.4225	1.0000	1.0000
36	34	11.4033	6.0513	4.0664	6.0513	1.0000	5.7458	5.4225	1.0000	1.0000
36	35	11.7852	6.1247	4.0664	6.1247	1.0000	5.8782	5.4225	1.0000	1.0000
36	36	12.1787	6.1988	4.0664	6.1988	1.0000	6.0133	5.4225	1.0000	1.0000
36	37	12.5841	6.2738	4.0664	6.2738	1.0000	6.1510	5.4225	1.0000	1.0000
36	38	13.0017	6.3495	4.0664	6.3495	1.0000	6.2915	5.4225	1.0000	1.0000
36	39	13.4320	6.4261	4.0664	6.4261	1.0000	6.4349	5.4225	1.0000	1.0000
36	40	13.8752	6.5034	4.0664	6.5034	1.0000	6.5810	5.4225	1.0000	1.0000
36	41	14.3318	6.5816	4.0664	6.5816	1.0000	6.7301	5.4225	1.0000	1.0000
36	42	14.8021	6.6605	4.0664	6.6605	1.0000	6.8821	5.4225	1.0000	1.0000
36	43	15.2865	6.7404	4.0664	6.7404	1.0000	7.0372	5.4225	1.0000	1.0000
36	44	15.7854	6.8210	4.0664	6.8210	1.0000	7.1953	5.4225	1.0000	1.0000
36	45	16.2993	6.9025	4.0664	6.9025	1.0000	7.3565	5.4225	1.0000	1.0000
36	46	16.8284	6.9849	4.0664	6.9849	1.0000	7.5210	5.4225	1.0000	1.0000
36	47	17.3734	7.0681	4.0664	7.0681	1.0000	7.6886	5.4225	1.0000	1.0000
36	48	17.9346	7.1522	4.0664	7.1522	1.0000	7.8596	5.4225	1.0000	1.0000
36	49	18.5125	7.2372	4.0664	7.2372	1.0000	8.0340	5.4225	1.0000	1.0000
36	50	19.1075	7.3231	4.0664	7.3231	1.0000	8.2117	5.4225	1.0000	1.0000
36	51	19.7202	7.4098	4.0664	7.4098	1.0000	8.3930	5.4225	1.0000	1.0000
36	52	20.3510	7.4975	4.0664	7.4975	1.0000	8.5778	5.4225	1.0000	1.0000
36	53	21.0005	7.5861	4.0664	7.5861	1.0000	8.7662	5.4225	1.0000	1.0000
36	54	21.6692	7.6756	4.0664	7.6756	1.0000	8.9583	5.4225	1.0000	1.0000
36	55	22.3576	7.7661	4.0664	7.7661	1.0000	9.1541	5.4225	1.0000	1.0000
36	56	23.0663	7.8575	4.0664	7.8575	1.0000	9.3538	5.4225	1.0000	1.0000
36	57	23.7958	7.9498	4.0664	7.9498	1.0000	9.5574	5.4225	1.0000	1.0000
36	58	24.5468	8.0431	4.0664	8.0431	1.0000	9.7649	5.4225	1.0000	1.0000
36	59	25.3198	8.1374	4.0664	8.1374	1.0000	9.9765	5.4225	1.0000	1.0000
36	60	26.1155	8.2327	4.0664	8.2327	1.0000	10.1922	5.4225	1.0000	1.0000
36	61	26.9344	8.3290	4.0664	8.3290	1.0000	10.4120	5.4225	1.0000	1.0000
36	62	27.7774	8.4262	4.0664	8.4262	1.0000	10.6361	5.4225	1.0000	1.0000
36	63	28.6449	8.5245	4.0664	8.5245	1.0000	10.8646	5.4225	1.0000	1.0000
36	64+	29.5377	8.6238	4.0664	8.6238	1.0000	11.0974	5.4225	1.0000	1.0000
37	0	3.5136	4.0244	4.1700	4.0244	1.0000	2.5303	5.5762	1.0000	1.0000
37	1	3.6522	4.0771	4.1700	4.0771	1.0000	2.5985	5.5762	1.0000	1.0000
37	2	3.7954	4.1304	4.1700	4.1304	1.0000	2.6682	5.5762	1.0000	1.0000
37	3	3.9432	4.1843	4.1700	4.1843	1.0000	2.7393	5.5762	1.0000	1.0000
37	4	4.0958	4.2388	4.1700	4.2388	1.0000	2.8120	5.5762	1.0000	1.0000
37	5	4.2534	4.2938	4.1700	4.2938	1.0000	2.8862	5.5762	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 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
37	6	4.4161	4.3495	4.1700	4.3495	1.0000	2.9619	5.5762	1.0000	1.0000
37	7	4.5841	4.4058	4.1700	4.4058	1.0000	3.0393	5.5762	1.0000	1.0000
37	8	4.7574	4.4627	4.1700	4.4627	1.0000	3.1183	5.5762	1.0000	1.0000
37	9	4.9364	4.5202	4.1700	4.5202	1.0000	3.1990	5.5762	1.0000	1.0000
37	10	5.1211	4.5783	4.1700	4.5783	1.0000	3.2814	5.5762	1.0000	1.0000
37	11	5.3117	4.6370	4.1700	4.6370	1.0000	3.3655	5.5762	1.0000	1.0000
37	12	5.5083	4.6964	4.1700	4.6964	1.0000	3.4513	5.5762	1.0000	1.0000
37	13	5.7113	4.7565	4.1700	4.7565	1.0000	3.5390	5.5762	1.0000	1.0000
37	14	5.9207	4.8172	4.1700	4.8172	1.0000	3.6285	5.5762	1.0000	1.0000
37	15	6.1367	4.8785	4.1700	4.8785	1.0000	3.7198	5.5762	1.0000	1.0000
37	16	6.3596	4.9405	4.1700	4.9405	1.0000	3.8131	5.5762	1.0000	1.0000
37	17	6.5896	5.0032	4.1700	5.0032	1.0000	3.9083	5.5762	1.0000	1.0000
37	18	6.8267	5.0666	4.1700	5.0666	1.0000	4.0054	5.5762	1.0000	1.0000
37	19	7.0713	5.1306	4.1700	5.1306	1.0000	4.1046	5.5762	1.0000	1.0000
37	20	7.3236	5.1954	4.1700	5.1954	1.0000	4.2058	5.5762	1.0000	1.0000
37	21	7.5838	5.2608	4.1700	5.2608	1.0000	4.3091	5.5762	1.0000	1.0000
37	22	7.8522	5.3269	4.1700	5.3269	1.0000	4.4146	5.5762	1.0000	1.0000
37	23	8.1289	5.3938	4.1700	5.3938	1.0000	4.5222	5.5762	1.0000	1.0000
37	24	8.4142	5.4614	4.1700	5.4614	1.0000	4.6320	5.5762	1.0000	1.0000
37	25	8.7083	5.5297	4.1700	5.5297	1.0000	4.7440	5.5762	1.0000	1.0000
37	26	9.0116	5.5987	4.1700	5.5987	1.0000	4.8584	5.5762	1.0000	1.0000
37	27	9.3243	5.6684	4.1700	5.6684	1.0000	4.9751	5.5762	1.0000	1.0000
37	28	9.6466	5.7390	4.1700	5.7390	1.0000	5.0942	5.5762	1.0000	1.0000
37	29	9.9789	5.8102	4.1700	5.8102	1.0000	5.2157	5.5762	1.0000	1.0000
37	30	10.3214	5.8823	4.1700	5.8823	1.0000	5.3396	5.5762	1.0000	1.0000
37	31	10.6744	5.9551	4.1700	5.9551	1.0000	5.4661	5.5762	1.0000	1.0000
37	32	11.0382	6.0287	4.1700	6.0287	1.0000	5.5951	5.5762	1.0000	1.0000
37	33	11.4132	6.1030	4.1700	6.1030	1.0000	5.7268	5.5762	1.0000	1.0000
37	34	11.7996	6.1782	4.1700	6.1782	1.0000	5.8611	5.5762	1.0000	1.0000
37	35	12.1979	6.2541	4.1700	6.2541	1.0000	5.9981	5.5762	1.0000	1.0000
37	36	12.6082	6.3309	4.1700	6.3309	1.0000	6.1379	5.5762	1.0000	1.0000
37	37	13.0310	6.4085	4.1700	6.4085	1.0000	6.2805	5.5762	1.0000	1.0000
37	38	13.4667	6.4869	4.1700	6.4869	1.0000	6.4260	5.5762	1.0000	1.0000
37	39	13.9155	6.5662	4.1700	6.5662	1.0000	6.5743	5.5762	1.0000	1.0000
37	40	14.3780	6.6462	4.1700	6.6462	1.0000	6.7257	5.5762	1.0000	1.0000
37	41	14.8543	6.7272	4.1700	6.7272	1.0000	6.8801	5.5762	1.0000	1.0000
37	42	15.3451	6.8090	4.1700	6.8090	1.0000	7.0375	5.5762	1.0000	1.0000
37	43	15.8507	6.8916	4.1700	6.8916	1.0000	7.1981	5.5762	1.0000	1.0000
37	44	16.3714	6.9752	4.1700	6.9752	1.0000	7.3619	5.5762	1.0000	1.0000
37	45	16.9078	7.0596	4.1700	7.0596	1.0000	7.5290	5.5762	1.0000	1.0000
37	46	17.4602	7.1449	4.1700	7.1449	1.0000	7.6994	5.5762	1.0000	1.0000
37	47	18.0292	7.2311	4.1700	7.2311	1.0000	7.8731	5.5762	1.0000	1.0000
37	48	18.6152	7.3183	4.1700	7.3183	1.0000	8.0503	5.5762	1.0000	1.0000
37	49	19.2186	7.4063	4.1700	7.4063	1.0000	8.2310	5.5762	1.0000	1.0000
37	50	19.8401	7.4953	4.1700	7.4953	1.0000	8.4153	5.5762	1.0000	1.0000
37	51	20.4800	7.5852	4.1700	7.5852	1.0000	8.6032	5.5762	1.0000	1.0000
37	52	21.1390	7.6760	4.1700	7.6760	1.0000	8.7949	5.5762	1.0000	1.0000
37	53	21.8175	7.7679	4.1700	7.7679	1.0000	8.9903	5.5762	1.0000	1.0000
37	54	22.5161	7.8606	4.1700	7.8606	1.0000	9.1895	5.5762	1.0000	1.0000
37	55	23.2354	7.9544	4.1700	7.9544	1.0000	9.3926	5.5762	1.0000	1.0000
37	56	23.9760	8.0491	4.1700	8.0491	1.0000	9.5998	5.5762	1.0000	1.0000
37	57	24.7384	8.1449	4.1700	8.1449	1.0000	9.8110	5.5762	1.0000	1.0000
37	58	25.5233	8.2416	4.1700	8.2416	1.0000	10.0263	5.5762	1.0000	1.0000
37	59	26.3313	8.3393	4.1700	8.3393	1.0000	10.2458	5.5762	1.0000	1.0000
37	60	27.1631	8.4381	4.1700	8.4381	1.0000	10.4696	5.5762	1.0000	1.0000
37	61	28.0192	8.5379	4.1700	8.5379	1.0000	10.6978	5.5762	1.0000	1.0000
37	62	28.9005	8.6388	4.1700	8.6388	1.0000	10.9304	5.5762	1.0000	1.0000
37	63	29.8076	8.7407	4.1700	8.7407	1.0000	11.1676	5.5762	1.0000	1.0000
37	64+	30.7412	8.8436	4.1700	8.8436	1.0000	11.4094	5.5762	1.0000	1.0000
38	0	3.5870	4.0807	4.2735	4.0807	1.0000	2.5411	5.7300	1.0000	1.0000
38	1	3.7305	4.1351	4.2735	4.1351	1.0000	2.6112	5.7300	1.0000	1.0000
38	2	3.8788	4.1901	4.2735	4.1901	1.0000	2.6829	5.7300	1.0000	1.0000
38	3	4.0320	4.2457	4.2735	4.2457	1.0000	2.7561	5.7300	1.0000	1.0000
38	4	4.1902	4.3018	4.2735	4.3018	1.0000	2.8308	5.7300	1.0000	1.0000
38	5	4.3535	4.3587	4.2735	4.3587	1.0000	2.9072	5.7300	1.0000	1.0000
38	6	4.5222	4.4161	4.2735	4.4161	1.0000	2.9852	5.7300	1.0000	1.0000
38	7	4.6964	4.4742	4.2735	4.4742	1.0000	3.0648	5.7300	1.0000	1.0000
38	8	4.8762	4.5329	4.2735	4.5329	1.0000	3.1462	5.7300	1.0000	1.0000
38	9	5.0618	4.5922	4.2735	4.5922	1.0000	3.2292	5.7300	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 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
38	10	5.2534	4.6522	4.2735	4.6522	1.0000	3.3141	5.7300	1.0000	1.0000
38	11	5.4512	4.7129	4.2735	4.7129	1.0000	3.4007	5.7300	1.0000	1.0000
38	12	5.6553	4.7742	4.2735	4.7742	1.0000	3.4892	5.7300	1.0000	1.0000
38	13	5.8660	4.8362	4.2735	4.8362	1.0000	3.5795	5.7300	1.0000	1.0000
38	14	6.0834	4.8988	4.2735	4.8988	1.0000	3.6717	5.7300	1.0000	1.0000
38	15	6.3077	4.9622	4.2735	4.9622	1.0000	3.7659	5.7300	1.0000	1.0000
38	16	6.5391	5.0262	4.2735	5.0262	1.0000	3.8620	5.7300	1.0000	1.0000
38	17	6.7779	5.0909	4.2735	5.0909	1.0000	3.9602	5.7300	1.0000	1.0000
38	18	7.0243	5.1564	4.2735	5.1564	1.0000	4.0604	5.7300	1.0000	1.0000
38	19	7.2784	5.2225	4.2735	5.2225	1.0000	4.1627	5.7300	1.0000	1.0000
38	20	7.5406	5.2894	4.2735	5.2894	1.0000	4.2671	5.7300	1.0000	1.0000
38	21	7.8110	5.3570	4.2735	5.3570	1.0000	4.3737	5.7300	1.0000	1.0000
38	22	8.0898	5.4253	4.2735	5.4253	1.0000	4.4825	5.7300	1.0000	1.0000
38	23	8.3774	5.4944	4.2735	5.4944	1.0000	4.5935	5.7300	1.0000	1.0000
38	24	8.6740	5.5642	4.2735	5.5642	1.0000	4.7069	5.7300	1.0000	1.0000
38	25	8.9799	5.6347	4.2735	5.6347	1.0000	4.8225	5.7300	1.0000	1.0000
38	26	9.2953	5.7061	4.2735	5.7061	1.0000	4.9406	5.7300	1.0000	1.0000
38	27	9.6204	5.7782	4.2735	5.7782	1.0000	5.0611	5.7300	1.0000	1.0000
38	28	9.9557	5.8510	4.2735	5.8510	1.0000	5.1841	5.7300	1.0000	1.0000
38	29	10.3013	5.9247	4.2735	5.9247	1.0000	5.3095	5.7300	1.0000	1.0000
38	30	10.6577	5.9992	4.2735	5.9992	1.0000	5.4376	5.7300	1.0000	1.0000
38	31	11.0250	6.0744	4.2735	6.0744	1.0000	5.5682	5.7300	1.0000	1.0000
38	32	11.4036	6.1505	4.2735	6.1505	1.0000	5.7016	5.7300	1.0000	1.0000
38	33	11.7938	6.2274	4.2735	6.2274	1.0000	5.8376	5.7300	1.0000	1.0000
38	34	12.1960	6.3051	4.2735	6.3051	1.0000	5.9764	5.7300	1.0000	1.0000
38	35	12.6105	6.3836	4.2735	6.3836	1.0000	6.1181	5.7300	1.0000	1.0000
38	36	13.0377	6.4630	4.2735	6.4630	1.0000	6.2626	5.7300	1.0000	1.0000
38	37	13.4780	6.5432	4.2735	6.5432	1.0000	6.4100	5.7300	1.0000	1.0000
38	38	13.9316	6.6243	4.2735	6.6243	1.0000	6.5604	5.7300	1.0000	1.0000
38	39	14.3990	6.7063	4.2735	6.7063	1.0000	6.7138	5.7300	1.0000	1.0000
38	40	14.8807	6.7891	4.2735	6.7891	1.0000	6.8704	5.7300	1.0000	1.0000
38	41	15.3769	6.8728	4.2735	6.8728	1.0000	7.0300	5.7300	1.0000	1.0000
38	42	15.8881	6.9574	4.2735	6.9574	1.0000	7.1929	5.7300	1.0000	1.0000
38	43	16.4148	7.0429	4.2735	7.0429	1.0000	7.3591	5.7300	1.0000	1.0000
38	44	16.9574	7.1293	4.2735	7.1293	1.0000	7.5286	5.7300	1.0000	1.0000
38	45	17.5163	7.2167	4.2735	7.2167	1.0000	7.7014	5.7300	1.0000	1.0000
38	46	18.0920	7.3049	4.2735	7.3049	1.0000	7.8778	5.7300	1.0000	1.0000
38	47	18.6850	7.3942	4.2735	7.3942	1.0000	8.0576	5.7300	1.0000	1.0000
38	48	19.2958	7.4843	4.2735	7.4843	1.0000	8.2410	5.7300	1.0000	1.0000
38	49	19.9248	7.5754	4.2735	7.5754	1.0000	8.4281	5.7300	1.0000	1.0000
38	50	20.5727	7.6675	4.2735	7.6675	1.0000	8.6189	5.7300	1.0000	1.0000
38	51	21.2399	7.7605	4.2735	7.7605	1.0000	8.8135	5.7300	1.0000	1.0000
38	52	21.9270	7.8546	4.2735	7.8546	1.0000	9.0119	5.7300	1.0000	1.0000
38	53	22.6345	7.9496	4.2735	7.9496	1.0000	9.2143	5.7300	1.0000	1.0000
38	54	23.3631	8.0456	4.2735	8.0456	1.0000	9.4207	5.7300	1.0000	1.0000
38	55	24.1133	8.1427	4.2735	8.1427	1.0000	9.6311	5.7300	1.0000	1.0000
38	56	24.8857	8.2408	4.2735	8.2408	1.0000	9.8457	5.7300	1.0000	1.0000
38	57	25.6810	8.3399	4.2735	8.3399	1.0000	10.0645	5.7300	1.0000	1.0000
38	58	26.4998	8.4400	4.2735	8.4400	1.0000	10.2877	5.7300	1.0000	1.0000
38	59	27.3428	8.5412	4.2735	8.5412	1.0000	10.5152	5.7300	1.0000	1.0000
38	60	28.2106	8.6435	4.2735	8.6435	1.0000	10.7471	5.7300	1.0000	1.0000
38	61	29.1040	8.7469	4.2735	8.7469	1.0000	10.9836	5.7300	1.0000	1.0000
38	62	30.0237	8.8513	4.2735	8.8513	1.0000	11.2248	5.7300	1.0000	1.0000
38	63	30.9703	8.9568	4.2735	8.9568	1.0000	11.4706	5.7300	1.0000	1.0000
38	64+	31.9448	9.0635	4.2735	9.0635	1.0000	11.7213	5.7300	1.0000	1.0000
39	0	3.6603	4.1370	4.3771	4.1370	1.0000	2.5519	5.8837	1.0000	1.0000
39	1	3.8088	4.1931	4.3771	4.1931	1.0000	2.6240	5.8837	1.0000	1.0000
39	2	3.9623	4.2497	4.3771	4.2497	1.0000	2.6976	5.8837	1.0000	1.0000
39	3	4.1208	4.3070	4.3771	4.3070	1.0000	2.7728	5.8837	1.0000	1.0000
39	4	4.2846	4.3649	4.3771	4.3649	1.0000	2.8497	5.8837	1.0000	1.0000
39	5	4.4537	4.4235	4.3771	4.4235	1.0000	2.9282	5.8837	1.0000	1.0000
39	6	4.6284	4.4827	4.3771	4.4827	1.0000	3.0084	5.8837	1.0000	1.0000
39	7	4.8087	4.5426	4.3771	4.5426	1.0000	3.0903	5.8837	1.0000	1.0000
39	8	4.9950	4.6031	4.3771	4.6031	1.0000	3.1740	5.8837	1.0000	1.0000
39	9	5.1873	4.6643	4.3771	4.6643	1.0000	3.2595	5.8837	1.0000	1.0000
39	10	5.3858	4.7261	4.3771	4.7261	1.0000	3.3468	5.8837	1.0000	1.0000
39	11	5.5908	4.7887	4.3771	4.7887	1.0000	3.4360	5.8837	1.0000	1.0000
39	12	5.8023	4.8519	4.3771	4.8519	1.0000	3.5270	5.8837	1.0000	1.0000
39	13	6.0207	4.9158	4.3771	4.9158	1.0000	3.6200	5.8837	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 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
39	14	6.2460	4.9805	4.3771	4.9805	1.0000	3.7150	5.8837	1.0000	1.0000
39	15	6.4786	5.0458	4.3771	5.0458	1.0000	3.8120	5.8837	1.0000	1.0000
39	16	6.7187	5.1119	4.3771	5.1119	1.0000	3.9110	5.8837	1.0000	1.0000
39	17	6.9663	5.1787	4.3771	5.1787	1.0000	4.0121	5.8837	1.0000	1.0000
39	18	7.2219	5.2462	4.3771	5.2462	1.0000	4.1154	5.8837	1.0000	1.0000
39	19	7.4855	5.3144	4.3771	5.3144	1.0000	4.2208	5.8837	1.0000	1.0000
39	20	7.7575	5.3834	4.3771	5.3834	1.0000	4.3284	5.8837	1.0000	1.0000
39	21	8.0381	5.4532	4.3771	5.4532	1.0000	4.4382	5.8837	1.0000	1.0000
39	22	8.3275	5.5237	4.3771	5.5237	1.0000	4.5504	5.8837	1.0000	1.0000
39	23	8.6260	5.5950	4.3771	5.5950	1.0000	4.6649	5.8837	1.0000	1.0000
39	24	8.9339	5.6670	4.3771	5.6670	1.0000	4.7817	5.8837	1.0000	1.0000
39	25	9.2515	5.7398	4.3771	5.7398	1.0000	4.9010	5.8837	1.0000	1.0000
39	26	9.5789	5.8135	4.3771	5.8135	1.0000	5.0228	5.8837	1.0000	1.0000
39	27	9.9166	5.8879	4.3771	5.8879	1.0000	5.1471	5.8837	1.0000	1.0000
39	28	10.2648	5.9631	4.3771	5.9631	1.0000	5.2739	5.8837	1.0000	1.0000
39	29	10.6238	6.0392	4.3771	6.0392	1.0000	5.4034	5.8837	1.0000	1.0000
39	30	10.9939	6.1161	4.3771	6.1161	1.0000	5.5355	5.8837	1.0000	1.0000
39	31	11.3755	6.1938	4.3771	6.1938	1.0000	5.6704	5.8837	1.0000	1.0000
39	32	11.7689	6.2723	4.3771	6.2723	1.0000	5.8080	5.8837	1.0000	1.0000
39	33	12.1744	6.3517	4.3771	6.3517	1.0000	5.9485	5.8837	1.0000	1.0000
39	34	12.5924	6.4320	4.3771	6.4320	1.0000	6.0918	5.8837	1.0000	1.0000
39	35	13.0232	6.5131	4.3771	6.5131	1.0000	6.2380	5.8837	1.0000	1.0000
39	36	13.4673	6.5951	4.3771	6.5951	1.0000	6.3872	5.8837	1.0000	1.0000
39	37	13.9249	6.6779	4.3771	6.6779	1.0000	6.5395	5.8837	1.0000	1.0000
39	38	14.3965	6.7617	4.3771	6.7617	1.0000	6.6948	5.8837	1.0000	1.0000
39	39	14.8826	6.8464	4.3771	6.8464	1.0000	6.8533	5.8837	1.0000	1.0000
39	40	15.3834	6.9319	4.3771	6.9319	1.0000	7.0150	5.8837	1.0000	1.0000
39	41	15.8994	7.0184	4.3771	7.0184	1.0000	7.1800	5.8837	1.0000	1.0000
39	42	16.4311	7.1058	4.3771	7.1058	1.0000	7.3483	5.8837	1.0000	1.0000
39	43	16.9789	7.1942	4.3771	7.1942	1.0000	7.5200	5.8837	1.0000	1.0000
39	44	17.5433	7.2835	4.3771	7.2835	1.0000	7.6952	5.8837	1.0000	1.0000
39	45	18.1248	7.3738	4.3771	7.3738	1.0000	7.8739	5.8837	1.0000	1.0000
39	46	18.7238	7.4650	4.3771	7.4650	1.0000	8.0562	5.8837	1.0000	1.0000
39	47	19.3408	7.5572	4.3771	7.5572	1.0000	8.2421	5.8837	1.0000	1.0000
39	48	19.9764	7.6504	4.3771	7.6504	1.0000	8.4318	5.8837	1.0000	1.0000
39	49	20.6310	7.7445	4.3771	7.7445	1.0000	8.6252	5.8837	1.0000	1.0000
39	50	21.3053	7.8397	4.3771	7.8397	1.0000	8.8225	5.8837	1.0000	1.0000
39	51	21.9998	7.9359	4.3771	7.9359	1.0000	9.0238	5.8837	1.0000	1.0000
39	52	22.7150	8.0331	4.3771	8.0331	1.0000	9.2290	5.8837	1.0000	1.0000
39	53	23.4515	8.1314	4.3771	8.1314	1.0000	9.4384	5.8837	1.0000	1.0000
39	54	24.2100	8.2307	4.3771	8.2307	1.0000	9.6519	5.8837	1.0000	1.0000
39	55	24.9911	8.3310	4.3771	8.3310	1.0000	9.8696	5.8837	1.0000	1.0000
39	56	25.7954	8.4324	4.3771	8.4324	1.0000	10.0917	5.8837	1.0000	1.0000
39	57	26.6236	8.5349	4.3771	8.5349	1.0000	10.3181	5.8837	1.0000	1.0000
39	58	27.4763	8.6385	4.3771	8.6385	1.0000	10.5490	5.8837	1.0000	1.0000
39	59	28.3543	8.7431	4.3771	8.7431	1.0000	10.7845	5.8837	1.0000	1.0000
39	60	29.2582	8.8489	4.3771	8.8489	1.0000	11.0246	5.8837	1.0000	1.0000
39	61	30.1888	8.9558	4.3771	8.9558	1.0000	11.2694	5.8837	1.0000	1.0000
39	62	31.1468	9.0638	4.3771	9.0638	1.0000	11.5191	5.8837	1.0000	1.0000
39	63	32.1330	9.1730	4.3771	9.1730	1.0000	11.7736	5.8837	1.0000	1.0000
39	64+	33.1483	9.2833	4.3771	9.2833	1.0000	12.0332	5.8837	1.0000	1.0000
40	0	3.7337	4.1933	4.4807	4.1933	1.0000	2.5627	6.0374	1.0000	1.0000
40	1	3.8872	4.2510	4.4807	4.2510	1.0000	2.6367	6.0374	1.0000	1.0000
40	2	4.0458	4.3094	4.4807	4.3094	1.0000	2.7123	6.0374	1.0000	1.0000
40	3	4.2097	4.3683	4.4807	4.3683	1.0000	2.7896	6.0374	1.0000	1.0000
40	4	4.3790	4.4280	4.4807	4.4280	1.0000	2.8685	6.0374	1.0000	1.0000
40	5	4.5538	4.4883	4.4807	4.4883	1.0000	2.9492	6.0374	1.0000	1.0000
40	6	4.7345	4.5493	4.4807	4.5493	1.0000	3.0316	6.0374	1.0000	1.0000
40	7	4.9211	4.6109	4.4807	4.6109	1.0000	3.1158	6.0374	1.0000	1.0000
40	8	5.1137	4.6733	4.4807	4.6733	1.0000	3.2019	6.0374	1.0000	1.0000
40	9	5.3127	4.7363	4.4807	4.7363	1.0000	3.2898	6.0374	1.0000	1.0000
40	10	5.5182	4.8001	4.4807	4.8001	1.0000	3.3795	6.0374	1.0000	1.0000
40	11	5.7303	4.8645	4.4807	4.8645	1.0000	3.4712	6.0374	1.0000	1.0000
40	12	5.9493	4.9297	4.4807	4.9297	1.0000	3.5649	6.0374	1.0000	1.0000
40	13	6.1754	4.9955	4.4807	4.9955	1.0000	3.6606	6.0374	1.0000	1.0000
40	14	6.4087	5.0621	4.4807	5.0621	1.0000	3.7583	6.0374	1.0000	1.0000
40	15	6.6496	5.1295	4.4807	5.1295	1.0000	3.8581	6.0374	1.0000	1.0000
40	16	6.8982	5.1976	4.4807	5.1976	1.0000	3.9600	6.0374	1.0000	1.0000
40	17	7.1547	5.2664	4.4807	5.2664	1.0000	4.0640	6.0374	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 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
40	18	7.4194	5.3360	4.4807	5.3360	1.0000	4.1703	6.0374	1.0000	1.0000
40	19	7.6926	5.4063	4.4807	5.4063	1.0000	4.2788	6.0374	1.0000	1.0000
40	20	7.9744	5.4774	4.4807	5.4774	1.0000	4.3896	6.0374	1.0000	1.0000
40	21	8.2652	5.5494	4.4807	5.5494	1.0000	4.5028	6.0374	1.0000	1.0000
40	22	8.5652	5.6220	4.4807	5.6220	1.0000	4.6183	6.0374	1.0000	1.0000
40	23	8.8746	5.6955	4.4807	5.6955	1.0000	4.7362	6.0374	1.0000	1.0000
40	24	9.1938	5.7698	4.4807	5.7698	1.0000	4.8566	6.0374	1.0000	1.0000
40	25	9.5230	5.8449	4.4807	5.8449	1.0000	4.9795	6.0374	1.0000	1.0000
40	26	9.8626	5.9209	4.4807	5.9209	1.0000	5.1050	6.0374	1.0000	1.0000
40	27	10.2128	5.9976	4.4807	5.9976	1.0000	5.2331	6.0374	1.0000	1.0000
40	28	10.5739	6.0752	4.4807	6.0752	1.0000	5.3638	6.0374	1.0000	1.0000
40	29	10.9462	6.1537	4.4807	6.1537	1.0000	5.4973	6.0374	1.0000	1.0000
40	30	11.3302	6.2330	4.4807	6.2330	1.0000	5.6335	6.0374	1.0000	1.0000
40	31	11.7261	6.3131	4.4807	6.3131	1.0000	5.7726	6.0374	1.0000	1.0000
40	32	12.1342	6.3941	4.4807	6.3941	1.0000	5.9145	6.0374	1.0000	1.0000
40	33	12.5550	6.4760	4.4807	6.4760	1.0000	6.0593	6.0374	1.0000	1.0000
40	34	12.9888	6.5588	4.4807	6.5588	1.0000	6.2071	6.0374	1.0000	1.0000
40	35	13.4359	6.6425	4.4807	6.6425	1.0000	6.3579	6.0374	1.0000	1.0000
40	36	13.8968	6.7271	4.4807	6.7271	1.0000	6.5119	6.0374	1.0000	1.0000
40	37	14.3719	6.8126	4.4807	6.8126	1.0000	6.6689	6.0374	1.0000	1.0000
40	38	14.8615	6.8991	4.4807	6.8991	1.0000	6.8292	6.0374	1.0000	1.0000
40	39	15.3661	6.9865	4.4807	6.9865	1.0000	6.9928	6.0374	1.0000	1.0000
40	40	15.8861	7.0748	4.4807	7.0748	1.0000	7.1597	6.0374	1.0000	1.0000
40	41	16.4220	7.1640	4.4807	7.1640	1.0000	7.3300	6.0374	1.0000	1.0000
40	42	16.9741	7.2543	4.4807	7.2543	1.0000	7.5037	6.0374	1.0000	1.0000
40	43	17.5431	7.3455	4.4807	7.3455	1.0000	7.6810	6.0374	1.0000	1.0000
40	44	18.1293	7.4377	4.4807	7.4377	1.0000	7.8618	6.0374	1.0000	1.0000
40	45	18.7333	7.5308	4.4807	7.5308	1.0000	8.0463	6.0374	1.0000	1.0000
40	46	19.3555	7.6250	4.4807	7.6250	1.0000	8.2346	6.0374	1.0000	1.0000
40	47	19.9966	7.7202	4.4807	7.7202	1.0000	8.4266	6.0374	1.0000	1.0000
40	48	20.6570	7.8164	4.4807	7.8164	1.0000	8.6225	6.0374	1.0000	1.0000
40	49	21.3372	7.9137	4.4807	7.9137	1.0000	8.8223	6.0374	1.0000	1.0000
40	50	22.0379	8.0119	4.4807	8.0119	1.0000	9.0261	6.0374	1.0000	1.0000
40	51	22.7596	8.1113	4.4807	8.1113	1.0000	9.2341	6.0374	1.0000	1.0000
40	52	23.5029	8.2117	4.4807	8.2117	1.0000	9.4461	6.0374	1.0000	1.0000
40	53	24.2685	8.3131	4.4807	8.3131	1.0000	9.6624	6.0374	1.0000	1.0000
40	54	25.0570	8.4157	4.4807	8.4157	1.0000	9.8831	6.0374	1.0000	1.0000
40	55	25.8690	8.5193	4.4807	8.5193	1.0000	10.1081	6.0374	1.0000	1.0000
40	56	26.7052	8.6241	4.4807	8.6241	1.0000	10.3376	6.0374	1.0000	1.0000
40	57	27.5662	8.7299	4.4807	8.7299	1.0000	10.5717	6.0374	1.0000	1.0000
40	58	28.4528	8.8369	4.4807	8.8369	1.0000	10.8104	6.0374	1.0000	1.0000
40	59	29.3658	8.9451	4.4807	8.9451	1.0000	11.0538	6.0374	1.0000	1.0000
40	60	30.3058	9.0543	4.4807	9.0543	1.0000	11.3021	6.0374	1.0000	1.0000
40	61	31.2736	9.1648	4.4807	9.1648	1.0000	11.5552	6.0374	1.0000	1.0000
40	62	32.2700	9.2764	4.4807	9.2764	1.0000	11.8134	6.0374	1.0000	1.0000
40	63	33.2958	9.3892	4.4807	9.3892	1.0000	12.0767	6.0374	1.0000	1.0000
40	64+	34.3518	9.5032	4.4807	9.5032	1.0000	12.3451	6.0374	1.0000	1.0000
41	0	3.8070	4.2496	4.5843	4.2496	1.0000	2.5735	6.1911	1.0000	1.0000
41	1	3.9655	4.3090	4.5843	4.3090	1.0000	2.6494	6.1911	1.0000	1.0000
41	2	4.1292	4.3690	4.5843	4.3690	1.0000	2.7270	6.1911	1.0000	1.0000
41	3	4.2985	4.4297	4.5843	4.4297	1.0000	2.8063	6.1911	1.0000	1.0000
41	4	4.4733	4.4911	4.5843	4.4911	1.0000	2.8874	6.1911	1.0000	1.0000
41	5	4.6540	4.5531	4.5843	4.5531	1.0000	2.9702	6.1911	1.0000	1.0000
41	6	4.8406	4.6159	4.5843	4.6159	1.0000	3.0549	6.1911	1.0000	1.0000
41	7	5.0334	4.6793	4.5843	4.6793	1.0000	3.1414	6.1911	1.0000	1.0000
41	8	5.2325	4.7435	4.5843	4.7435	1.0000	3.2297	6.1911	1.0000	1.0000
41	9	5.4382	4.8084	4.5843	4.8084	1.0000	3.3200	6.1911	1.0000	1.0000
41	10	5.6505	4.8740	4.5843	4.8740	1.0000	3.4123	6.1911	1.0000	1.0000
41	11	5.8698	4.9403	4.5843	4.9403	1.0000	3.5065	6.1911	1.0000	1.0000
41	12	6.0963	5.0074	4.5843	5.0074	1.0000	3.6028	6.1911	1.0000	1.0000
41	13	6.3301	5.0752	4.5843	5.0752	1.0000	3.7011	6.1911	1.0000	1.0000
41	14	6.5714	5.1438	4.5843	5.1438	1.0000	3.8015	6.1911	1.0000	1.0000
41	15	6.8205	5.2131	4.5843	5.2131	1.0000	3.9041	6.1911	1.0000	1.0000
41	16	7.0777	5.2832	4.5843	5.2832	1.0000	4.0089	6.1911	1.0000	1.0000
41	17	7.3431	5.3541	4.5843	5.3541	1.0000	4.1160	6.1911	1.0000	1.0000
41	18	7.6170	5.4258	4.5843	5.4258	1.0000	4.2253	6.1911	1.0000	1.0000
41	19	7.8997	5.4982	4.5843	5.4982	1.0000	4.3369	6.1911	1.0000	1.0000
41	20	8.1914	5.5715	4.5843	5.5715	1.0000	4.4509	6.1911	1.0000	1.0000
41	21	8.4923	5.6455	4.5843	5.6455	1.0000	4.5673	6.1911	1.0000	1.0000

**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
41	22	8.8029	5.7204	4.5843	5.7204	1.0000	4.6862	6.1911	1.0000	1.0000
41	23	9.1232	5.7961	4.5843	5.7961	1.0000	4.8076	6.1911	1.0000	1.0000
41	24	9.4537	5.8727	4.5843	5.8727	1.0000	4.9315	6.1911	1.0000	1.0000
41	25	9.7946	5.9500	4.5843	5.9500	1.0000	5.0580	6.1911	1.0000	1.0000
41	26	10.1462	6.0283	4.5843	6.0283	1.0000	5.1872	6.1911	1.0000	1.0000
41	27	10.5089	6.1074	4.5843	6.1074	1.0000	5.3191	6.1911	1.0000	1.0000
41	28	10.8830	6.1873	4.5843	6.1873	1.0000	5.4537	6.1911	1.0000	1.0000
41	29	11.2687	6.2681	4.5843	6.2681	1.0000	5.5912	6.1911	1.0000	1.0000
41	30	11.6665	6.3498	4.5843	6.3498	1.0000	5.7315	6.1911	1.0000	1.0000
41	31	12.0767	6.4325	4.5843	6.4325	1.0000	5.8747	6.1911	1.0000	1.0000
41	32	12.4996	6.5160	4.5843	6.5160	1.0000	6.0209	6.1911	1.0000	1.0000
41	33	12.9356	6.6004	4.5843	6.6004	1.0000	6.1701	6.1911	1.0000	1.0000
41	34	13.3852	6.6857	4.5843	6.6857	1.0000	6.3224	6.1911	1.0000	1.0000
41	35	13.8486	6.7720	4.5843	6.7720	1.0000	6.4779	6.1911	1.0000	1.0000
41	36	14.3264	6.8592	4.5843	6.8592	1.0000	6.6365	6.1911	1.0000	1.0000
41	37	14.8188	6.9474	4.5843	6.9474	1.0000	6.7984	6.1911	1.0000	1.0000
41	38	15.3264	7.0365	4.5843	7.0365	1.0000	6.9637	6.1911	1.0000	1.0000
41	39	15.8496	7.1266	4.5843	7.1266	1.0000	7.1323	6.1911	1.0000	1.0000
41	40	16.3888	7.2176	4.5843	7.2176	1.0000	7.3044	6.1911	1.0000	1.0000
41	41	16.9445	7.3097	4.5843	7.3097	1.0000	7.4799	6.1911	1.0000	1.0000
41	42	17.5171	7.4027	4.5843	7.4027	1.0000	7.6591	6.1911	1.0000	1.0000
41	43	18.1072	7.4968	4.5843	7.4968	1.0000	7.8419	6.1911	1.0000	1.0000
41	44	18.7153	7.5918	4.5843	7.5918	1.0000	8.0285	6.1911	1.0000	1.0000
41	45	19.3418	7.6879	4.5843	7.6879	1.0000	8.2188	6.1911	1.0000	1.0000
41	46	19.9873	7.7851	4.5843	7.7851	1.0000	8.4130	6.1911	1.0000	1.0000
41	47	20.6524	7.8832	4.5843	7.8832	1.0000	8.6111	6.1911	1.0000	1.0000
41	48	21.3375	7.9825	4.5843	7.9825	1.0000	8.8132	6.1911	1.0000	1.0000
41	49	22.0434	8.0828	4.5843	8.0828	1.0000	9.0194	6.1911	1.0000	1.0000
41	50	22.7705	8.1842	4.5843	8.1842	1.0000	9.2297	6.1911	1.0000	1.0000
41	51	23.5195	8.2866	4.5843	8.2866	1.0000	9.4443	6.1911	1.0000	1.0000
41	52	24.2909	8.3902	4.5843	8.3902	1.0000	9.6632	6.1911	1.0000	1.0000
41	53	25.0855	8.4949	4.5843	8.4949	1.0000	9.8865	6.1911	1.0000	1.0000
41	54	25.9039	8.6007	4.5843	8.6007	1.0000	10.1143	6.1911	1.0000	1.0000
41	55	26.7468	8.7076	4.5843	8.7076	1.0000	10.3466	6.1911	1.0000	1.0000
41	56	27.6149	8.8157	4.5843	8.8157	1.0000	10.5835	6.1911	1.0000	1.0000
41	57	28.5088	8.9250	4.5843	8.9250	1.0000	10.8252	6.1911	1.0000	1.0000
41	58	29.4294	9.0354	4.5843	9.0354	1.0000	11.0717	6.1911	1.0000	1.0000
41	59	30.3773	9.1470	4.5843	9.1470	1.0000	11.3232	6.1911	1.0000	1.0000
41	60	31.3533	9.2597	4.5843	9.2597	1.0000	11.5796	6.1911	1.0000	1.0000
41	61	32.3584	9.3737	4.5843	9.3737	1.0000	11.8411	6.1911	1.0000	1.0000
41	62	33.3931	9.4889	4.5843	9.4889	1.0000	12.1077	6.1911	1.0000	1.0000
41	63	34.4585	9.6053	4.5843	9.6053	1.0000	12.3797	6.1911	1.0000	1.0000
41	64+	35.5553	9.7230	4.5843	9.7230	1.0000	12.6570	6.1911	1.0000	1.0000
42	0	3.8804	4.3059	4.6879	4.3059	1.0000	2.5843	6.3448	1.0000	1.0000
42	1	4.0438	4.3669	4.6879	4.3669	1.0000	2.6621	6.3448	1.0000	1.0000
42	2	4.2127	4.4286	4.6879	4.4286	1.0000	2.7417	6.3448	1.0000	1.0000
42	3	4.3873	4.4910	4.6879	4.4910	1.0000	2.8231	6.3448	1.0000	1.0000
42	4	4.5677	4.5541	4.6879	4.5541	1.0000	2.9063	6.3448	1.0000	1.0000
42	5	4.7541	4.6179	4.6879	4.6179	1.0000	2.9912	6.3448	1.0000	1.0000
42	6	4.9467	4.6825	4.6879	4.6825	1.0000	3.0781	6.3448	1.0000	1.0000
42	7	5.1457	4.7477	4.6879	4.7477	1.0000	3.1669	6.3448	1.0000	1.0000
42	8	5.3513	4.8137	4.6879	4.8137	1.0000	3.2576	6.3448	1.0000	1.0000
42	9	5.5636	4.8804	4.6879	4.8804	1.0000	3.3503	6.3448	1.0000	1.0000
42	10	5.7829	4.9479	4.6879	4.9479	1.0000	3.4450	6.3448	1.0000	1.0000
42	11	6.0094	5.0161	4.6879	5.0161	1.0000	3.5418	6.3448	1.0000	1.0000
42	12	6.2433	5.0851	4.6879	5.0851	1.0000	3.6406	6.3448	1.0000	1.0000
42	13	6.4847	5.1549	4.6879	5.1549	1.0000	3.7416	6.3448	1.0000	1.0000
42	14	6.7341	5.2254	4.6879	5.2254	1.0000	3.8448	6.3448	1.0000	1.0000
42	15	6.9915	5.2968	4.6879	5.2968	1.0000	3.9502	6.3448	1.0000	1.0000
42	16	7.2572	5.3689	4.6879	5.3689	1.0000	4.0579	6.3448	1.0000	1.0000
42	17	7.5315	5.4418	4.6879	5.4418	1.0000	4.1679	6.3448	1.0000	1.0000
42	18	7.8146	5.5156	4.6879	5.5156	1.0000	4.2802	6.3448	1.0000	1.0000
42	19	8.1068	5.5901	4.6879	5.5901	1.0000	4.3950	6.3448	1.0000	1.0000
42	20	8.4083	5.6655	4.6879	5.6655	1.0000	4.5122	6.3448	1.0000	1.0000
42	21	8.7195	5.7417	4.6879	5.7417	1.0000	4.6319	6.3448	1.0000	1.0000
42	22	9.0405	5.8188	4.6879	5.8188	1.0000	4.7541	6.3448	1.0000	1.0000
42	23	9.3718	5.8967	4.6879	5.8967	1.0000	4.8789	6.3448	1.0000	1.0000
42	24	9.7136	5.9755	4.6879	5.9755	1.0000	5.0064	6.3448	1.0000	1.0000
42	25	10.0662	6.0551	4.6879	6.0551	1.0000	5.1365	6.3448	1.0000	1.0000

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Merit Code	Years Experience	Factor By Coverage								
		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
42	26	10.4299	6.1357	4.6879	6.1357	1.0000	5.2694	6.3448	1.0000	1.0000
42	27	10.8051	6.2171	4.6879	6.2171	1.0000	5.4051	6.3448	1.0000	1.0000
42	28	11.1920	6.2994	4.6879	6.2994	1.0000	5.5436	6.3448	1.0000	1.0000
42	29	11.5912	6.3826	4.6879	6.3826	1.0000	5.6850	6.3448	1.0000	1.0000
42	30	12.0028	6.4667	4.6879	6.4667	1.0000	5.8294	6.3448	1.0000	1.0000
42	31	12.4272	6.5518	4.6879	6.5518	1.0000	5.9769	6.3448	1.0000	1.0000
42	32	12.8649	6.6378	4.6879	6.6378	1.0000	6.1273	6.3448	1.0000	1.0000
42	33	13.3162	6.7247	4.6879	6.7247	1.0000	6.2809	6.3448	1.0000	1.0000
42	34	13.7816	6.8126	4.6879	6.8126	1.0000	6.4377	6.3448	1.0000	1.0000
42	35	14.2613	6.9015	4.6879	6.9015	1.0000	6.5978	6.3448	1.0000	1.0000
42	36	14.7559	6.9913	4.6879	6.9913	1.0000	6.7612	6.3448	1.0000	1.0000
42	37	15.2658	7.0821	4.6879	7.0821	1.0000	6.9279	6.3448	1.0000	1.0000
42	38	15.7914	7.1739	4.6879	7.1739	1.0000	7.0981	6.3448	1.0000	1.0000
42	39	16.3331	7.2667	4.6879	7.2667	1.0000	7.2718	6.3448	1.0000	1.0000
42	40	16.8915	7.3605	4.6879	7.3605	1.0000	7.4490	6.3448	1.0000	1.0000
42	41	17.4670	7.4553	4.6879	7.4553	1.0000	7.6299	6.3448	1.0000	1.0000
42	42	18.0601	7.5511	4.6879	7.5511	1.0000	7.8145	6.3448	1.0000	1.0000
42	43	18.6714	7.6480	4.6879	7.6480	1.0000	8.0029	6.3448	1.0000	1.0000
42	44	19.3013	7.7460	4.6879	7.7460	1.0000	8.1951	6.3448	1.0000	1.0000
42	45	19.9503	7.8450	4.6879	7.8450	1.0000	8.3912	6.3448	1.0000	1.0000
42	46	20.6191	7.9451	4.6879	7.9451	1.0000	8.5914	6.3448	1.0000	1.0000
42	47	21.3082	8.0463	4.6879	8.0463	1.0000	8.7956	6.3448	1.0000	1.0000
42	48	22.0181	8.1485	4.6879	8.1485	1.0000	9.0039	6.3448	1.0000	1.0000
42	49	22.7496	8.2519	4.6879	8.2519	1.0000	9.2165	6.3448	1.0000	1.0000
42	50	23.5031	8.3564	4.6879	8.3564	1.0000	9.4333	6.3448	1.0000	1.0000
42	51	24.2793	8.4620	4.6879	8.4620	1.0000	9.6546	6.3448	1.0000	1.0000
42	52	25.0789	8.5687	4.6879	8.5687	1.0000	9.8803	6.3448	1.0000	1.0000
42	53	25.9025	8.6766	4.6879	8.6766	1.0000	10.1106	6.3448	1.0000	1.0000
42	54	26.7509	8.7857	4.6879	8.7857	1.0000	10.3455	6.3448	1.0000	1.0000
42	55	27.6247	8.8959	4.6879	8.8959	1.0000	10.5851	6.3448	1.0000	1.0000
42	56	28.5246	9.0074	4.6879	9.0074	1.0000	10.8295	6.3448	1.0000	1.0000
42	57	29.4514	9.1200	4.6879	9.1200	1.0000	11.0788	6.3448	1.0000	1.0000
42	58	30.4059	9.2338	4.6879	9.2338	1.0000	11.3331	6.3448	1.0000	1.0000
42	59	31.3888	9.3489	4.6879	9.3489	1.0000	11.5925	6.3448	1.0000	1.0000
42	60	32.4009	9.4652	4.6879	9.4652	1.0000	11.8570	6.3448	1.0000	1.0000
42	61	33.4431	9.5827	4.6879	9.5827	1.0000	12.1269	6.3448	1.0000	1.0000
42	62	34.5163	9.7015	4.6879	9.7015	1.0000	12.4021	6.3448	1.0000	1.0000
42	63	35.6212	9.8215	4.6879	9.8215	1.0000	12.6827	6.3448	1.0000	1.0000
42	64+	36.7588	9.9429	4.6879	9.9429	1.0000	12.9689	6.3448	1.0000	1.0000
43	0	3.9537	4.3622	4.7915	4.3622	1.0000	2.5951	6.4986	1.0000	1.0000
43	1	4.1221	4.4249	4.7915	4.4249	1.0000	2.6749	6.4986	1.0000	1.0000
43	2	4.2962	4.4883	4.7915	4.4883	1.0000	2.7565	6.4986	1.0000	1.0000
43	3	4.4761	4.5524	4.7915	4.5524	1.0000	2.8399	6.4986	1.0000	1.0000
43	4	4.6621	4.6172	4.7915	4.6172	1.0000	2.9251	6.4986	1.0000	1.0000
43	5	4.8543	4.6828	4.7915	4.6828	1.0000	3.0123	6.4986	1.0000	1.0000
43	6	5.0529	4.7491	4.7915	4.7491	1.0000	3.1013	6.4986	1.0000	1.0000
43	7	5.2581	4.8161	4.7915	4.8161	1.0000	3.1924	6.4986	1.0000	1.0000
43	8	5.4701	4.8839	4.7915	4.8839	1.0000	3.2854	6.4986	1.0000	1.0000
43	9	5.6891	4.9525	4.7915	4.9525	1.0000	3.3805	6.4986	1.0000	1.0000
43	10	5.9153	5.0218	4.7915	5.0218	1.0000	3.4777	6.4986	1.0000	1.0000
43	11	6.1489	5.0920	4.7915	5.0920	1.0000	3.5770	6.4986	1.0000	1.0000
43	12	6.3902	5.1629	4.7915	5.1629	1.0000	3.6785	6.4986	1.0000	1.0000
43	13	6.6394	5.2346	4.7915	5.2346	1.0000	3.7822	6.4986	1.0000	1.0000
43	14	6.8967	5.3071	4.7915	5.3071	1.0000	3.8881	6.4986	1.0000	1.0000
43	15	7.1624	5.3804	4.7915	5.3804	1.0000	3.9963	6.4986	1.0000	1.0000
43	16	7.4367	5.4546	4.7915	5.4546	1.0000	4.1069	6.4986	1.0000	1.0000
43	17	7.7199	5.5295	4.7915	5.5295	1.0000	4.2198	6.4986	1.0000	1.0000
43	18	8.0121	5.6054	4.7915	5.6054	1.0000	4.3352	6.4986	1.0000	1.0000
43	19	8.3138	5.6820	4.7915	5.6820	1.0000	4.4531	6.4986	1.0000	1.0000
43	20	8.6252	5.7595	4.7915	5.7595	1.0000	4.5734	6.4986	1.0000	1.0000
43	21	8.9466	5.8379	4.7915	5.8379	1.0000	4.6964	6.4986	1.0000	1.0000
43	22	9.2782	5.9172	4.7915	5.9172	1.0000	4.8220	6.4986	1.0000	1.0000
43	23	9.6204	5.9973	4.7915	5.9973	1.0000	4.9502	6.4986	1.0000	1.0000
43	24	9.9735	6.0783	4.7915	6.0783	1.0000	5.0812	6.4986	1.0000	1.0000
43	25	10.3377	6.1602	4.7915	6.1602	1.0000	5.2150	6.4986	1.0000	1.0000
43	26	10.7135	6.2431	4.7915	6.2431	1.0000	5.3516	6.4986	1.0000	1.0000
43	27	11.1012	6.3268	4.7915	6.3268	1.0000	5.4911	6.4986	1.0000	1.0000
43	28	11.5011	6.4115	4.7915	6.4115	1.0000	5.6335	6.4986	1.0000	1.0000
43	29	11.9136	6.4971	4.7915	6.4971	1.0000	5.7789	6.4986	1.0000	1.0000

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		BI	COLL	COMP	LTDCOLL	MP	PD	PIP	UIMBI	UMBI
43	30	12.3390	6.5836	4.7915	6.5836	1.0000	5.9274	6.4986	1.0000	1.0000
43	31	12.7778	6.6711	4.7915	6.6711	1.0000	6.0790	6.4986	1.0000	1.0000
43	32	13.2303	6.7596	4.7915	6.7596	1.0000	6.2338	6.4986	1.0000	1.0000
43	33	13.6968	6.8491	4.7915	6.8491	1.0000	6.3918	6.4986	1.0000	1.0000
43	34	14.1780	6.9395	4.7915	6.9395	1.0000	6.5531	6.4986	1.0000	1.0000
43	35	14.6740	7.0309	4.7915	7.0309	1.0000	6.7177	6.4986	1.0000	1.0000
43	36	15.1855	7.1234	4.7915	7.1234	1.0000	6.8858	6.4986	1.0000	1.0000
43	37	15.7127	7.2168	4.7915	7.2168	1.0000	7.0574	6.4986	1.0000	1.0000
43	38	16.2563	7.3113	4.7915	7.3113	1.0000	7.2325	6.4986	1.0000	1.0000
43	39	16.8166	7.4068	4.7915	7.4068	1.0000	7.4112	6.4986	1.0000	1.0000
43	40	17.3942	7.5033	4.7915	7.5033	1.0000	7.5937	6.4986	1.0000	1.0000
43	41	17.9896	7.6009	4.7915	7.6009	1.0000	7.7799	6.4986	1.0000	1.0000
43	42	18.6032	7.6996	4.7915	7.6996	1.0000	7.9699	6.4986	1.0000	1.0000
43	43	19.2355	7.7993	4.7915	7.7993	1.0000	8.1638	6.4986	1.0000	1.0000
43	44	19.8872	7.9001	4.7915	7.9001	1.0000	8.3617	6.4986	1.0000	1.0000
43	45	20.5588	8.0021	4.7915	8.0021	1.0000	8.5637	6.4986	1.0000	1.0000
43	46	21.2509	8.1051	4.7915	8.1051	1.0000	8.7698	6.4986	1.0000	1.0000
43	47	21.9640	8.2093	4.7915	8.2093	1.0000	8.9801	6.4986	1.0000	1.0000
43	48	22.6987	8.3146	4.7915	8.3146	1.0000	9.1946	6.4986	1.0000	1.0000
43	49	23.4557	8.4210	4.7915	8.4210	1.0000	9.4136	6.4986	1.0000	1.0000
43	50	24.2357	8.5286	4.7915	8.5286	1.0000	9.6370	6.4986	1.0000	1.0000
43	51	25.0392	8.6373	4.7915	8.6373	1.0000	9.8649	6.4986	1.0000	1.0000
43	52	25.8669	8.7473	4.7915	8.7473	1.0000	10.0974	6.4986	1.0000	1.0000
43	53	26.7195	8.8584	4.7915	8.8584	1.0000	10.3346	6.4986	1.0000	1.0000
43	54	27.5978	8.9707	4.7915	8.9707	1.0000	10.5767	6.4986	1.0000	1.0000
43	55	28.5025	9.0843	4.7915	9.0843	1.0000	10.8236	6.4986	1.0000	1.0000
43	56	29.4343	9.1990	4.7915	9.1990	1.0000	11.0754	6.4986	1.0000	1.0000
43	57	30.3940	9.3150	4.7915	9.3150	1.0000	11.3324	6.4986	1.0000	1.0000
43	58	31.3824	9.4323	4.7915	9.4323	1.0000	11.5945	6.4986	1.0000	1.0000
43	59	32.4003	9.5508	4.7915	9.5508	1.0000	11.8618	6.4986	1.0000	1.0000
43	60	33.4485	9.6706	4.7915	9.6706	1.0000	12.1345	6.4986	1.0000	1.0000
43	61	34.5279	9.7916	4.7915	9.7916	1.0000	12.4127	6.4986	1.0000	1.0000
43	62	35.6394	9.9140	4.7915	9.9140	1.0000	12.6964	6.4986	1.0000	1.0000
43	63	36.7839	10.0377	4.7915	10.0377	1.0000	12.9857	6.4986	1.0000	1.0000
43	64+	37.9624	10.1627	4.7915	10.1627	1.0000	13.2809	6.4986	1.0000	1.0000
44	0	4.0271	4.4185	4.8951	4.4185	1.0000	2.6059	6.6523	1.0000	1.0000
44	1	4.2004	4.4829	4.8951	4.4829	1.0000	2.6876	6.6523	1.0000	1.0000
44	2	4.3797	4.5479	4.8951	4.5479	1.0000	2.7712	6.6523	1.0000	1.0000
44	3	4.5649	4.6137	4.8951	4.6137	1.0000	2.8566	6.6523	1.0000	1.0000
44	4	4.7565	4.6803	4.8951	4.6803	1.0000	2.9440	6.6523	1.0000	1.0000
44	5	4.9544	4.7476	4.8951	4.7476	1.0000	3.0333	6.6523	1.0000	1.0000
44	6	5.1590	4.8157	4.8951	4.8157	1.0000	3.1246	6.6523	1.0000	1.0000
44	7	5.3704	4.8845	4.8951	4.8845	1.0000	3.2179	6.6523	1.0000	1.0000
44	8	5.5888	4.9541	4.8951	4.9541	1.0000	3.3133	6.6523	1.0000	1.0000
44	9	5.8145	5.0245	4.8951	5.0245	1.0000	3.4108	6.6523	1.0000	1.0000
44	10	6.0477	5.0958	4.8951	5.0958	1.0000	3.5104	6.6523	1.0000	1.0000
44	11	6.2885	5.1678	4.8951	5.1678	1.0000	3.6123	6.6523	1.0000	1.0000
44	12	6.5372	5.2406	4.8951	5.2406	1.0000	3.7163	6.6523	1.0000	1.0000
44	13	6.7941	5.3143	4.8951	5.3143	1.0000	3.8227	6.6523	1.0000	1.0000
44	14	7.0594	5.3887	4.8951	5.3887	1.0000	3.9314	6.6523	1.0000	1.0000
44	15	7.3334	5.4641	4.8951	5.4641	1.0000	4.0424	6.6523	1.0000	1.0000
44	16	7.6162	5.5402	4.8951	5.5402	1.0000	4.1558	6.6523	1.0000	1.0000
44	17	7.9082	5.6173	4.8951	5.6173	1.0000	4.2717	6.6523	1.0000	1.0000
44	18	8.2097	5.6952	4.8951	5.6952	1.0000	4.3902	6.6523	1.0000	1.0000
44	19	8.5209	5.7739	4.8951	5.7739	1.0000	4.5111	6.6523	1.0000	1.0000
44	20	8.8422	5.8536	4.8951	5.8536	1.0000	4.6347	6.6523	1.0000	1.0000
44	21	9.1737	5.9341	4.8951	5.9341	1.0000	4.7609	6.6523	1.0000	1.0000
44	22	9.5159	6.0155	4.8951	6.0155	1.0000	4.8899	6.6523	1.0000	1.0000
44	23	9.8690	6.0979	4.8951	6.0979	1.0000	5.0216	6.6523	1.0000	1.0000
44	24	10.2333	6.1811	4.8951	6.1811	1.0000	5.1561	6.6523	1.0000	1.0000
44	25	10.6093	6.2653	4.8951	6.2653	1.0000	5.2935	6.6523	1.0000	1.0000
44	26	10.9972	6.3505	4.8951	6.3505	1.0000	5.4338	6.6523	1.0000	1.0000
44	27	11.3974	6.4365	4.8951	6.4365	1.0000	5.5771	6.6523	1.0000	1.0000
44	28	11.8102	6.5236	4.8951	6.5236	1.0000	5.7234	6.6523	1.0000	1.0000
44	29	12.2361	6.6116	4.8951	6.6116	1.0000	5.8728	6.6523	1.0000	1.0000
44	30	12.6753	6.7005	4.8951	6.7005	1.0000	6.0254	6.6523	1.0000	1.0000
44	31	13.1284	6.7905	4.8951	6.7905	1.0000	6.1812	6.6523	1.0000	1.0000
44	32	13.5956	6.8814	4.8951	6.8814	1.0000	6.3402	6.6523	1.0000	1.0000
44	33	14.0774	6.9734	4.8951	6.9734	1.0000	6.5026	6.6523	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 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
44	34	14.5743	7.0664	4.8951	7.0664	1.0000	6.6684	6.6523	1.0000	1.0000
44	35	15.0867	7.1604	4.8951	7.1604	1.0000	6.8377	6.6523	1.0000	1.0000
44	36	15.6150	7.2554	4.8951	7.2554	1.0000	7.0105	6.6523	1.0000	1.0000
44	37	16.1597	7.3515	4.8951	7.3515	1.0000	7.1869	6.6523	1.0000	1.0000
44	38	16.7213	7.4487	4.8951	7.4487	1.0000	7.3669	6.6523	1.0000	1.0000
44	39	17.3002	7.5469	4.8951	7.5469	1.0000	7.5507	6.6523	1.0000	1.0000
44	40	17.8969	7.6461	4.8951	7.6461	1.0000	7.7383	6.6523	1.0000	1.0000
44	41	18.5121	7.7465	4.8951	7.7465	1.0000	7.9298	6.6523	1.0000	1.0000
44	42	19.1462	7.8480	4.8951	7.8480	1.0000	8.1253	6.6523	1.0000	1.0000
44	43	19.7997	7.9506	4.8951	7.9506	1.0000	8.3248	6.6523	1.0000	1.0000
44	44	20.4732	8.0543	4.8951	8.0543	1.0000	8.5284	6.6523	1.0000	1.0000
44	45	21.1673	8.1592	4.8951	8.1592	1.0000	8.7361	6.6523	1.0000	1.0000
44	46	21.8827	8.2652	4.8951	8.2652	1.0000	8.9482	6.6523	1.0000	1.0000
44	47	22.6198	8.3723	4.8951	8.3723	1.0000	9.1645	6.6523	1.0000	1.0000
44	48	23.3793	8.4806	4.8951	8.4806	1.0000	9.3853	6.6523	1.0000	1.0000
44	49	24.1619	8.5901	4.8951	8.5901	1.0000	9.6107	6.6523	1.0000	1.0000
44	50	24.9683	8.7008	4.8951	8.7008	1.0000	9.8406	6.6523	1.0000	1.0000
44	51	25.7990	8.8127	4.8951	8.8127	1.0000	10.0751	6.6523	1.0000	1.0000
44	52	26.6549	8.9258	4.8951	8.9258	1.0000	10.3145	6.6523	1.0000	1.0000
44	53	27.5366	9.0402	4.8951	9.0402	1.0000	10.5587	6.6523	1.0000	1.0000
44	54	28.4448	9.1557	4.8951	9.1557	1.0000	10.8079	6.6523	1.0000	1.0000
44	55	29.3804	9.2726	4.8951	9.2726	1.0000	11.0620	6.6523	1.0000	1.0000
44	56	30.3440	9.3907	4.8951	9.3907	1.0000	11.3214	6.6523	1.0000	1.0000
44	57	31.3366	9.5100	4.8951	9.5100	1.0000	11.5859	6.6523	1.0000	1.0000
44	58	32.3589	9.6307	4.8951	9.6307	1.0000	11.8558	6.6523	1.0000	1.0000
44	59	33.4118	9.7527	4.8951	9.7527	1.0000	12.1311	6.6523	1.0000	1.0000
44	60	34.4961	9.8760	4.8951	9.8760	1.0000	12.4120	6.6523	1.0000	1.0000
44	61	35.6127	10.0006	4.8951	10.0006	1.0000	12.6985	6.6523	1.0000	1.0000
44	62	36.7626	10.1265	4.8951	10.1265	1.0000	12.9907	6.6523	1.0000	1.0000
44	63	37.9466	10.2539	4.8951	10.2539	1.0000	13.2888	6.6523	1.0000	1.0000
44	64+	39.1659	10.3826	4.8951	10.3826	1.0000	13.5928	6.6523	1.0000	1.0000
45	0	4.1004	4.4748	4.9987	4.4748	1.0000	2.6167	6.8060	1.0000	1.0000
45	1	4.2787	4.5408	4.9987	4.5408	1.0000	2.7003	6.8060	1.0000	1.0000
45	2	4.4631	4.6076	4.9987	4.6076	1.0000	2.7859	6.8060	1.0000	1.0000
45	3	4.6538	4.6751	4.9987	4.6751	1.0000	2.8734	6.8060	1.0000	1.0000
45	4	4.8509	4.7433	4.9987	4.7433	1.0000	2.9628	6.8060	1.0000	1.0000
45	5	5.0546	4.8124	4.9987	4.8124	1.0000	3.0543	6.8060	1.0000	1.0000
45	6	5.2651	4.8822	4.9987	4.8822	1.0000	3.1478	6.8060	1.0000	1.0000
45	7	5.4827	4.9529	4.9987	4.9529	1.0000	3.2434	6.8060	1.0000	1.0000
45	8	5.7076	5.0243	4.9987	5.0243	1.0000	3.3411	6.8060	1.0000	1.0000
45	9	5.9400	5.0966	4.9987	5.0966	1.0000	3.4410	6.8060	1.0000	1.0000
45	10	6.1800	5.1697	4.9987	5.1697	1.0000	3.5432	6.8060	1.0000	1.0000
45	11	6.4280	5.2436	4.9987	5.2436	1.0000	3.6475	6.8060	1.0000	1.0000
45	12	6.6842	5.3183	4.9987	5.3183	1.0000	3.7542	6.8060	1.0000	1.0000
45	13	6.9488	5.3939	4.9987	5.3939	1.0000	3.8632	6.8060	1.0000	1.0000
45	14	7.2221	5.4704	4.9987	5.4704	1.0000	3.9746	6.8060	1.0000	1.0000
45	15	7.5043	5.5477	4.9987	5.5477	1.0000	4.0885	6.8060	1.0000	1.0000
45	16	7.7957	5.6259	4.9987	5.6259	1.0000	4.2048	6.8060	1.0000	1.0000
45	17	8.0966	5.7050	4.9987	5.7050	1.0000	4.3237	6.8060	1.0000	1.0000
45	18	8.4073	5.7849	4.9987	5.7849	1.0000	4.4451	6.8060	1.0000	1.0000
45	19	8.7280	5.8658	4.9987	5.8658	1.0000	4.5692	6.8060	1.0000	1.0000
45	20	9.0591	5.9476	4.9987	5.9476	1.0000	4.6960	6.8060	1.0000	1.0000
45	21	9.4008	6.0303	4.9987	6.0303	1.0000	4.8255	6.8060	1.0000	1.0000
45	22	9.7535	6.1139	4.9987	6.1139	1.0000	4.9578	6.8060	1.0000	1.0000
45	23	10.1176	6.1985	4.9987	6.1985	1.0000	5.0929	6.8060	1.0000	1.0000
45	24	10.4932	6.2840	4.9987	6.2840	1.0000	5.2310	6.8060	1.0000	1.0000
45	25	10.8809	6.3704	4.9987	6.3704	1.0000	5.3720	6.8060	1.0000	1.0000
45	26	11.2809	6.4579	4.9987	6.4579	1.0000	5.5160	6.8060	1.0000	1.0000
45	27	11.6935	6.5463	4.9987	6.5463	1.0000	5.6631	6.8060	1.0000	1.0000
45	28	12.1193	6.6357	4.9987	6.6357	1.0000	5.8133	6.8060	1.0000	1.0000
45	29	12.5585	6.7260	4.9987	6.7260	1.0000	5.9667	6.8060	1.0000	1.0000
45	30	13.0116	6.8174	4.9987	6.8174	1.0000	6.1233	6.8060	1.0000	1.0000
45	31	13.4789	6.9098	4.9987	6.9098	1.0000	6.2833	6.8060	1.0000	1.0000
45	32	13.9609	7.0033	4.9987	7.0033	1.0000	6.4466	6.8060	1.0000	1.0000
45	33	14.4581	7.0977	4.9987	7.0977	1.0000	6.6134	6.8060	1.0000	1.0000
45	34	14.9707	7.1933	4.9987	7.1933	1.0000	6.7837	6.8060	1.0000	1.0000
45	35	15.4994	7.2898	4.9987	7.2898	1.0000	6.9576	6.8060	1.0000	1.0000
45	36	16.0445	7.3875	4.9987	7.3875	1.0000	7.1351	6.8060	1.0000	1.0000
45	37	16.6066	7.4862	4.9987	7.4862	1.0000	7.3163	6.8060	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 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
45	38	17.1862	7.5860	4.9987	7.5860	1.0000	7.5013	6.8060	1.0000	1.0000
45	39	17.7837	7.6870	4.9987	7.6870	1.0000	7.6902	6.8060	1.0000	1.0000
45	40	18.3997	7.7890	4.9987	7.7890	1.0000	7.8830	6.8060	1.0000	1.0000
45	41	19.0346	7.8921	4.9987	7.8921	1.0000	8.0798	6.8060	1.0000	1.0000
45	42	19.6892	7.9964	4.9987	7.9964	1.0000	8.2807	6.8060	1.0000	1.0000
45	43	20.3638	8.1019	4.9987	8.1019	1.0000	8.4857	6.8060	1.0000	1.0000
45	44	21.0592	8.2085	4.9987	8.2085	1.0000	8.6950	6.8060	1.0000	1.0000
45	45	21.7759	8.3162	4.9987	8.3162	1.0000	8.9086	6.8060	1.0000	1.0000
45	46	22.5144	8.4252	4.9987	8.4252	1.0000	9.1266	6.8060	1.0000	1.0000
45	47	23.2756	8.5353	4.9987	8.5353	1.0000	9.3490	6.8060	1.0000	1.0000
45	48	24.0599	8.6467	4.9987	8.6467	1.0000	9.5761	6.8060	1.0000	1.0000
45	49	24.8681	8.7592	4.9987	8.7592	1.0000	9.8077	6.8060	1.0000	1.0000
45	50	25.7009	8.8730	4.9987	8.8730	1.0000	10.0442	6.8060	1.0000	1.0000
45	51	26.5589	8.9881	4.9987	8.9881	1.0000	10.2854	6.8060	1.0000	1.0000
45	52	27.4428	9.1044	4.9987	9.1044	1.0000	10.5316	6.8060	1.0000	1.0000
45	53	28.3536	9.2219	4.9987	9.2219	1.0000	10.7828	6.8060	1.0000	1.0000
45	54	29.2917	9.3408	4.9987	9.3408	1.0000	11.0390	6.8060	1.0000	1.0000
45	55	30.2582	9.4609	4.9987	9.4609	1.0000	11.3005	6.8060	1.0000	1.0000
45	56	31.2538	9.5823	4.9987	9.5823	1.0000	11.5673	6.8060	1.0000	1.0000
45	57	32.2792	9.7051	4.9987	9.7051	1.0000	11.8395	6.8060	1.0000	1.0000
45	58	33.3354	9.8292	4.9987	9.8292	1.0000	12.1172	6.8060	1.0000	1.0000
45	59	34.4233	9.9546	4.9987	9.9546	1.0000	12.4005	6.8060	1.0000	1.0000
45	60	35.5436	10.0814	4.9987	10.0814	1.0000	12.6895	6.8060	1.0000	1.0000
45	61	36.6975	10.2095	4.9987	10.2095	1.0000	12.9843	6.8060	1.0000	1.0000
45	62	37.8857	10.3391	4.9987	10.3391	1.0000	13.2850	6.8060	1.0000	1.0000
45	63	39.1094	10.4700	4.9987	10.4700	1.0000	13.5918	6.8060	1.0000	1.0000
45	64+	40.3694	10.6024	4.9987	10.6024	1.0000	13.9047	6.8060	1.0000	1.0000
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



**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	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
97	0	NA	NA	NA	NA	NA	NA	NA	NA	NA
97	1	NA	NA	NA	NA	NA	NA	NA	NA	NA
97	2	NA	NA	NA	NA	NA	NA	NA	NA	NA
97	3	NA	NA	NA	NA	NA	NA	NA	NA	NA
97	4	NA	NA	NA	NA	NA	NA	NA	NA	NA
97	5	0.9590	0.9395	0.9545	0.9395	1.0000	0.9445	0.9612	1.0000	1.0000
97	6	0.9572	0.9385	0.9545	0.9385	1.0000	0.9437	0.9612	1.0000	1.0000
97	7	0.9554	0.9375	0.9545	0.9375	1.0000	0.9428	0.9612	1.0000	1.0000
97	8	0.9536	0.9365	0.9545	0.9365	1.0000	0.9419	0.9612	1.0000	1.0000
97	9	0.9519	0.9355	0.9545	0.9355	1.0000	0.9410	0.9612	1.0000	1.0000
97	10	0.9501	0.9345	0.9545	0.9345	1.0000	0.9402	0.9612	1.0000	1.0000
97	11	0.9483	0.9335	0.9545	0.9335	1.0000	0.9393	0.9612	1.0000	1.0000
97	12	0.9465	0.9325	0.9545	0.9325	1.0000	0.9384	0.9612	1.0000	1.0000
97	13	0.9448	0.9315	0.9545	0.9315	1.0000	0.9375	0.9612	1.0000	1.0000
97	14	0.9430	0.9305	0.9545	0.9305	1.0000	0.9366	0.9612	1.0000	1.0000
97	15	0.9412	0.9295	0.9545	0.9295	1.0000	0.9358	0.9612	1.0000	1.0000
97	16	0.9394	0.9285	0.9545	0.9285	1.0000	0.9349	0.9612	1.0000	1.0000
97	17	0.9377	0.9275	0.9545	0.9275	1.0000	0.9340	0.9612	1.0000	1.0000
97	18	0.9359	0.9265	0.9545	0.9265	1.0000	0.9331	0.9612	1.0000	1.0000
97	19	0.9341	0.9255	0.9545	0.9255	1.0000	0.9323	0.9612	1.0000	1.0000
97	20	0.9323	0.9245	0.9545	0.9245	1.0000	0.9314	0.9612	1.0000	1.0000
97	21	0.9306	0.9235	0.9545	0.9235	1.0000	0.9305	0.9612	1.0000	1.0000
97	22	0.9288	0.9225	0.9545	0.9225	1.0000	0.9296	0.9612	1.0000	1.0000
97	23	0.9270	0.9215	0.9545	0.9215	1.0000	0.9288	0.9612	1.0000	1.0000
97	24	0.9252	0.9205	0.9545	0.9205	1.0000	0.9279	0.9612	1.0000	1.0000
97	25	0.9235	0.9195	0.9545	0.9195	1.0000	0.9270	0.9612	1.0000	1.0000
97	26	0.9217	0.9185	0.9545	0.9185	1.0000	0.9261	0.9612	1.0000	1.0000
97	27	0.9199	0.9175	0.9545	0.9175	1.0000	0.9253	0.9612	1.0000	1.0000
97	28	0.9181	0.9165	0.9545	0.9165	1.0000	0.9244	0.9612	1.0000	1.0000
97	29	0.9164	0.9155	0.9545	0.9155	1.0000	0.9235	0.9612	1.0000	1.0000
97	30	0.9146	0.9145	0.9545	0.9145	1.0000	0.9226	0.9612	1.0000	1.0000
97	31	0.9128	0.9135	0.9545	0.9135	1.0000	0.9217	0.9612	1.0000	1.0000
97	32	0.9110	0.9125	0.9545	0.9125	1.0000	0.9209	0.9612	1.0000	1.0000
97	33	0.9093	0.9115	0.9545	0.9115	1.0000	0.9200	0.9612	1.0000	1.0000
97	34	0.9075	0.9105	0.9545	0.9105	1.0000	0.9191	0.9612	1.0000	1.0000
97	35	0.9057	0.9095	0.9545	0.9095	1.0000	0.9182	0.9612	1.0000	1.0000
97	36	0.9057	0.9095	0.9545	0.9095	1.0000	0.9182	0.9612	1.0000	1.0000
97	37	0.9057	0.9095	0.9545	0.9095	1.0000	0.9182	0.9612	1.0000	1.0000
97	38	0.9057	0.9095	0.9545	0.9095	1.0000	0.9182	0.9612	1.0000	1.0000
97	39	0.9057	0.9095	0.9545	0.9095	1.0000	0.9182	0.9612	1.0000	1.0000
97	40	0.9057	0.9095	0.9545	0.9095	1.0000	0.9182	0.9612	1.0000	1.0000
97	41	0.9057	0.9095	0.9545	0.9095	1.0000	0.9182	0.9612	1.0000	1.0000
97	42	0.9057	0.9095	0.9545	0.9095	1.0000	0.9182	0.9612	1.0000	1.0000
97	43	0.9057	0.9095	0.9545	0.9095	1.0000	0.9182	0.9612	1.0000	1.0000
97	44	0.9057	0.9095	0.9545	0.9095	1.0000	0.9182	0.9612	1.0000	1.0000
97	45	0.9057	0.9095	0.9545	0.9095	1.0000	0.9182	0.9612	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

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY  
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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**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
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
<b>2</b>	0.9169	0.9609	1.2943	0.9609	0.8902	0.8606
<b>3</b>	1.1567	0.8857	0.8075	0.8857	1.0667	0.6830
<b>9</b>	1.1567	0.8857	1.0742	0.8857	1.2576	0.4591
<b>B</b>	0.9535	0.9843	1.1433	0.9843	0.9954	0.9728
<b>C</b>	1.1277	0.8441	1.3213	0.8441	1.2471	0.7563
<b>D</b>	0.9598	0.6916	1.2347	0.6916	1.2081	0.5290
<b>E</b>	0.8092	0.8238	1.3399	0.8238	0.9495	0.8281
<b>G</b>	0.9674	0.7728	1.1737	0.7728	1.2063	0.4272
<b>H</b>	0.8493	0.8941	1.1507	0.8941	0.8485	0.9107
<b>J</b>	0.6940	0.9254	1.0417	0.9254	0.8015	0.7855
<b>K</b>	0.8628	1.1026	1.1738	1.1026	0.8485	0.7855
<b>L</b>	0.9655	1.1801	1.3885	1.1801	0.8781	0.7855
<b>M</b>	0.9655	1.3739	2.3153	1.3739	0.8781	0.7855
<b>N</b>	0.8135	0.8059	0.8964	0.8059	0.8560	1.0886
<b>O</b>	0.9101	0.9436	0.9369	0.9436	0.9687	1.0223
<b>P</b>	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Q</b>	1.0219	1.0320	1.3560	1.0320	1.0132	0.8908
<b>R</b>	1.0219	1.1400	1.5272	1.1400	1.1388	0.8625
<b>S</b>	0.9468	0.7878	0.9635	0.7878	1.0772	0.8280
<b>T</b>	1.0676	0.8529	1.0445	0.8529	1.2224	0.8198
<b>U</b>	1.1442	0.8655	1.5269	0.8655	1.3444	0.7238
<b>V</b>	1.3522	0.8702	1.7505	0.8702	1.3444	0.6538
<b>W</b>	0.9674	0.7728	0.8824	0.7728	1.0232	0.6356
<b>X</b>	0.9674	0.7728	1.1016	0.7728	1.1432	0.4563
<b>Y</b>	0.9674	0.7728	1.2458	0.7728	1.2694	0.3981
<b>Z</b>	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 07**  
**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



**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 04/22/2010 Renewals 05/31/2010 Rate Gen 07**  
**Vehicle Cost Symbol and Model Year Factors**

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

Sym Code	1997	1996	1995	1994	1993	1992	1991	1990	Code	1989 & Prior
			<u><b>COMP</b></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 07**  
**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

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 04/22/2010 Renewals 05/31/2010 Rate Gen 07**  
**Vehicle Cost Symbol and Model Year Factors**

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

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

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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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

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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**Vehicle Cost Symbol and Model Year Factors**

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

Sym Code	1997	1996	1995	1994	1993	1992	1991	1990	Code	1989 & Prior
				<u>PD</u>						
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**

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

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

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

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-Symbolled 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+	8.7784	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+	11.3819			

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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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
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+	8.7784
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 07**  
[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 07**

[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 06/06/2011 RENEWALS 07/11/2011 RATE GEN 10**  
[Transition Symbols](#)

Transition Rule – For model year 2011 only, when assigning a symbol based on the prior model year it will be necessary to convert the symbol from the 2010 symbol to the 2011 symbol using the chart below.

2010 Symbol	2011 Comp Symbol	2011 Coll 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*	*	*

\*\*If the rating symbol for the prior model year of the same vehicle is not displayed, or the symbol is W, assign a symbol based on the 2011 cost new chart.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 03/24/2011 Renewals 04/28/2011 Rate Gen 10**  
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>	
0.95	1.00	0.95	0.95	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

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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
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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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

**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
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**  
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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

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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

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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	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**  
**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	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

**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	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**  
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[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

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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
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

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			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**  
**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+	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+	0.9980	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

**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+	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

**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+	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



**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 05/18/2009 Renewals 05/18/2009 Rate Gen 01**  
[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**  
**Massachusetts Rate Pages Effective: New Business 10/07/2010 Renewals 11/22/2010 Rate Gen 09**  
**Policy Level 2 Discount Factors**

**Sponsored Marketing Discount**

<b>Discount Present</b>	<b>Factor</b>
Yes	0.95
No	1.00

**Marketing Partnership Discount**

<b>Discount Present</b>	<b>Factor</b>
Yes	0.97
No	1.00

**Associate Discount**

<b>Discount Present</b>	<b>Factor</b>
Yes	0.95
No	1.00

**Military Discount**

<b>Discount Present</b>	<b>Factor</b>
Yes	0.95
No	1.00

**Paid in Full Discount**

<b>Discount Present</b>	<b>Factor</b>
Yes	0.95
No	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**  
**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)	=	=	=	=

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
 Massachusetts Rate Pages Effective: New Business 10/14/2011 Renewals 11/25/2011 Rate Gen 12  
Base Rate Transition Factors

Rate Class	Territory	BI-Compulsory		PD	PIP	UMBI
		BI-Optional	Only			
10	001	0.9862	0.8886	0.7073	1.4832	2.4199
10	002	0.9350	0.8451	0.7344	1.3204	2.4199
10	003	0.9455	0.8553	0.7513	1.4286	2.4199
10	004	0.8919	0.8088	0.7516	1.3362	2.2699
10	005	0.8260	0.7503	0.6918	1.1916	2.2699
10	006	0.8572	0.7847	0.7326	1.2238	2.2699
10	007	0.8015	0.7275	0.7282	1.1161	2.2699
10	008	0.8274	0.7519	0.7043	1.1245	2.2699
10	009	0.8137	0.7389	0.6900	1.2160	2.2011
10	010	0.7954	0.7226	0.6665	1.1855	2.2011
10	011	0.7491	0.6744	0.7073	1.1370	2.2011
10	012	0.7396	0.6728	0.6881	1.0152	2.2011
10	013	0.7195	0.6546	0.6579	0.9921	2.2011
10	014	0.7223	0.6545	0.6316	0.9657	2.1537
10	015	0.7591	0.6848	0.6333	0.9969	2.1059
10	016	0.6967	0.6124	0.6332	0.9302	2.1059
10	017	0.7807	0.7097	0.7125	1.4612	2.2011
10	018	0.6572	0.5850	0.6046	0.9481	2.1059
10	019	0.7400	0.6637	0.7223	1.2187	2.1537
10	020	0.6406	0.5700	0.5503	0.9423	2.1059
10	021	0.6547	0.5761	0.6029	0.9050	2.1059
10	022	0.6553	0.5755	0.6635	0.9148	2.1059
10	023	0.8413	0.7660	0.7321	1.3971	2.2011
10	024	0.7896	0.7158	0.6494	1.2294	2.2011
10	025	0.7416	0.6626	0.6598	1.0947	2.2011
10	026	0.7388	0.6644	0.7285	1.0576	2.1537
10	027	0.9685	0.8757	0.8238	1.2596	2.5447
10	040	0.7084	0.6466	0.8054	1.0242	2.1537
10	041	0.7208	0.6584	0.6492	0.9914	2.1537
10	042	0.7298	0.6617	0.7208	0.9153	2.1059
10	043	0.7081	0.6399	0.6766	0.8881	2.1059
10	044	0.7335	0.6503	0.6040	0.9088	2.1059
10	045	0.7292	0.6604	0.6558	0.8964	2.1059
15	001	0.9862	0.8886	0.7073	1.4832	2.4199
15	002	0.9350	0.8451	0.7344	1.3204	2.4199
15	003	0.9455	0.8553	0.7513	1.4286	2.4199
15	004	0.8919	0.8088	0.7516	1.3362	2.2699
15	005	0.8260	0.7503	0.6918	1.1916	2.2699
15	006	0.8572	0.7847	0.7326	1.2238	2.2699
15	007	0.8015	0.7275	0.7282	1.1161	2.2699
15	008	0.8274	0.7519	0.7043	1.1245	2.2699
15	009	0.8137	0.7389	0.6900	1.2160	2.2011
15	010	0.7954	0.7226	0.6665	1.1855	2.2011
15	011	0.7491	0.6744	0.7073	1.1370	2.2011
15	012	0.7396	0.6728	0.6881	1.0152	2.2011
15	013	0.7195	0.6546	0.6579	0.9921	2.2011
15	014	0.7223	0.6545	0.6316	0.9657	2.1537
15	015	0.7591	0.6848	0.6333	0.9969	2.1059
15	016	0.6967	0.6124	0.6332	0.9302	2.1059
15	017	0.7807	0.7097	0.7125	1.4612	2.2011
15	018	0.6572	0.5850	0.6046	0.9481	2.1059
15	019	0.7400	0.6637	0.7223	1.2187	2.1537
15	020	0.6406	0.5700	0.5503	0.9423	2.1059
15	021	0.6547	0.5761	0.6029	0.9050	2.1059
15	022	0.6553	0.5755	0.6635	0.9148	2.1059
15	023	0.8413	0.7660	0.7321	1.3971	2.2011
15	024	0.7896	0.7158	0.6494	1.2294	2.2011
15	025	0.7416	0.6626	0.6598	1.0947	2.2011
15	026	0.7388	0.6644	0.7285	1.0576	2.1537
15	027	0.9685	0.8757	0.8238	1.2596	2.5447
15	040	0.7084	0.6466	0.8054	1.0242	2.1537
15	041	0.7208	0.6584	0.6492	0.9914	2.1537
15	042	0.7298	0.6617	0.7208	0.9153	2.1059
15	043	0.7081	0.6399	0.6766	0.8881	2.1059
15	044	0.7335	0.6503	0.6040	0.9088	2.1059
15	045	0.7292	0.6604	0.6558	0.8964	2.1059

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 10/14/2011 Renewals 11/25/2011 Rate Gen 12**  
Base Rate Transition Factors

Rate Class	Territory	BI-Compulsory		PD	PIP	UMBI
		BI-Optional	Only			
17	001	1.0967	0.9604	0.9418	1.4572	2.4199
17	002	1.0419	0.9148	0.9586	1.3703	2.4199
17	003	1.0458	0.9187	0.9573	1.4164	2.4199
17	004	0.9369	0.8198	0.9658	1.3805	2.2699
17	005	0.9159	0.8046	0.9407	1.2168	2.2699
17	006	0.9911	0.8687	0.9098	1.2842	2.2699
17	007	0.9341	0.8221	0.9228	1.3024	2.2699
17	008	0.9827	0.8634	0.9400	1.1338	2.2699
17	009	0.9159	0.8029	0.8775	1.2725	2.2011
17	010	1.0777	0.9546	0.9208	1.2559	2.2011
17	011	1.0460	0.9217	0.9728	1.3146	2.2011
17	012	1.1100	0.9768	0.8716	1.0922	2.2011
17	013	1.0340	0.9078	0.8593	1.0325	2.2011
17	014	0.8670	0.7603	0.8355	1.0425	2.1537
17	015	0.9138	0.8031	0.9359	1.0577	2.1059
17	016	0.8275	0.7323	0.8594	0.8630	2.1059
17	017	0.9594	0.8485	1.0291	1.5054	2.2011
17	018	0.7773	0.6859	0.9382	0.8750	2.1059
17	019	0.8694	0.7652	1.0619	1.2528	2.1537
17	020	0.7549	0.6637	0.7937	0.8656	2.1059
17	021	0.7994	0.7059	0.9018	0.8653	2.1059
17	022	0.8013	0.7060	0.8525	0.8649	2.1059
17	023	1.2981	1.1350	1.2524	1.6973	2.2011
17	024	1.1512	1.0197	0.9620	1.3426	2.2011
17	025	0.9462	0.8264	1.1125	1.2524	2.2011
17	026	0.8694	0.7696	1.0512	1.0544	2.1537
17	027	0.9890	0.8697	1.0088	1.3086	2.5447
17	040	0.8263	0.7278	1.1888	0.9495	2.1537
17	041	0.8662	0.7614	0.9146	1.0399	2.1537
17	042	0.8759	0.7699	1.0587	0.9221	2.1059
17	043	0.8264	0.7258	0.8840	0.9263	2.1059
17	044	0.8713	0.7700	0.9011	0.9086	2.1059
17	045	0.8492	0.7442	0.8736	0.8763	2.1059
18	001	0.9427	0.8216	0.7064	2.1448	2.4199
18	002	0.9460	0.8249	0.6840	1.9505	2.4199
18	003	0.9696	0.8538	0.7312	1.8704	2.4199
18	004	0.8876	0.7762	0.6975	1.8744	2.2699
18	005	0.9039	0.7967	0.6695	1.4329	2.2699
18	006	0.8549	0.7522	0.6747	1.7724	2.2699
18	007	0.8564	0.7552	0.7243	1.5430	2.2699
18	008	0.8359	0.7357	0.7150	1.5603	2.2699
18	009	0.8384	0.7396	0.6397	1.5526	2.2011
18	010	0.8900	0.7798	0.6641	1.4896	2.2011
18	011	0.8624	0.7622	0.7097	1.4772	2.2011
18	012	0.8495	0.7478	0.6370	1.3499	2.2011
18	013	0.7806	0.6876	0.6067	1.1574	2.2011
18	014	0.7632	0.6737	0.6245	1.0514	2.1537
18	015	0.8014	0.7065	0.6268	1.0730	2.1059
18	016	0.7275	0.6475	0.6266	0.7933	2.1059
18	017	0.8300	0.7345	0.6926	1.7555	2.2011
18	018	0.7034	0.6203	0.5956	0.9789	2.1059
18	019	0.7900	0.6993	0.7378	1.2992	2.1537
18	020	0.6853	0.6023	0.5450	0.9295	2.1059
18	021	0.7041	0.6207	0.5794	0.8062	2.1059
18	022	0.7019	0.6176	0.6371	0.8169	2.1059
18	023	1.0958	0.9711	0.8074	1.7706	2.2011
18	024	0.8381	0.7395	0.6364	1.4320	2.2011
18	025	0.7886	0.6924	0.7039	1.3222	2.2011
18	026	0.7982	0.7085	0.7424	1.0536	2.1537
18	027	0.9276	0.8202	0.7909	1.8199	2.5447
18	040	0.7698	0.6803	0.8117	0.9965	2.1537
18	041	0.7667	0.6748	0.6653	1.0432	2.1537
18	042	0.7706	0.6822	0.7751	0.9223	2.1059
18	043	0.7274	0.6409	0.6558	0.9267	2.1059
18	044	0.7647	0.6806	0.6297	0.8385	2.1059
18	045	0.7726	0.6779	0.6080	0.8801	2.1059

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
 Massachusetts Rate Pages Effective: New Business 10/14/2011 Renewals 11/25/2011 Rate Gen 12  
Base Rate Transition Factors

Rate Class	Territory	BI-Compulsory		PD	PIP	UMBI
		BI-Optional	Only			
20	001	1.0247	0.9148	0.7193	1.2279	2.4199
20	002	0.9738	0.8681	0.8057	1.1473	2.4199
20	003	0.9930	0.8870	0.7613	1.1698	2.4199
20	004	0.9022	0.8055	0.7972	1.1754	2.2699
20	005	0.9340	0.8344	0.7947	1.0622	2.2699
20	006	0.9712	0.8693	0.7916	1.1372	2.2699
20	007	1.0138	0.9047	0.8120	1.0496	2.2699
20	008	0.9947	0.8880	0.7926	1.0168	2.2699
20	009	0.9331	0.8338	0.7986	1.0880	2.2011
20	010	0.9735	0.8726	0.7792	1.0967	2.2011
20	011	0.8517	0.7627	0.8453	0.9885	2.2011
20	012	0.8378	0.7505	0.7216	0.9465	2.2011
20	013	0.8374	0.7502	0.7005	0.9218	2.2011
20	014	0.8381	0.7487	0.6870	0.8922	2.1537
20	015	0.9067	0.8109	0.7204	0.9382	2.1059
20	016	0.8225	0.7366	0.6873	0.7696	2.1059
20	017	0.8802	0.7864	0.7482	1.1640	2.2011
20	018	0.7524	0.6726	0.6856	0.7646	2.1059
20	019	0.8649	0.7707	0.7211	1.1094	2.1537
20	020	0.7708	0.6904	0.6275	0.7639	2.1059
20	021	0.7724	0.6898	0.7078	0.7683	2.1059
20	022	0.7741	0.6915	0.7448	0.7712	2.1059
20	023	0.9062	0.8122	0.8974	1.1056	2.2011
20	024	0.8836	0.7899	0.7212	1.1062	2.2011
20	025	0.8381	0.7500	0.6861	0.9877	2.2011
20	026	0.8354	0.7471	0.7224	0.9386	2.1537
20	027	0.9109	0.8149	0.7885	1.0793	2.5447
20	040	0.8214	0.7348	0.8672	0.8106	2.1537
20	041	0.8387	0.7504	0.8157	0.8865	2.1537
20	042	0.8434	0.7551	0.8448	0.8144	2.1059
20	043	0.8210	0.7345	0.7224	0.8143	2.1059
20	044	0.8386	0.7512	0.6672	0.8150	2.1059
20	045	0.8459	0.7567	0.7435	0.7674	2.1059
21	001	0.7829	0.6926	0.6270	0.9983	2.4199
21	002	0.7682	0.6851	0.6150	0.9739	2.4199
21	003	0.7946	0.7015	0.6231	0.9799	2.4199
21	004	0.8078	0.7175	0.6283	1.0215	2.2699
21	005	0.7853	0.6984	0.6227	0.9104	2.2699
21	006	0.8608	0.7642	0.6283	1.0031	2.2699
21	007	0.8202	0.7285	0.6518	0.9058	2.2699
21	008	0.8300	0.7371	0.6272	0.8972	2.2699
21	009	0.7463	0.6618	0.5964	0.8873	2.2011
21	010	0.8343	0.7403	0.6205	0.9115	2.2011
21	011	0.8082	0.7156	0.6143	0.9284	2.2011
21	012	0.7983	0.7098	0.5779	0.8503	2.2011
21	013	0.6963	0.6175	0.5534	0.7468	2.2011
21	014	0.6955	0.6174	0.5378	0.7430	2.1537
21	015	0.7324	0.6500	0.5644	0.7703	2.1059
21	016	0.6636	0.5874	0.5371	0.6940	2.1059
21	017	0.7570	0.6724	0.5810	1.1508	2.2011
21	018	0.6243	0.5523	0.5373	0.6727	2.1059
21	019	0.7202	0.6361	0.5715	0.9395	2.1537
21	020	0.6236	0.5538	0.5050	0.7062	2.1059
21	021	0.6442	0.5686	0.5379	0.6893	2.1059
21	022	0.6433	0.5679	0.5641	0.6956	2.1059
21	023	0.8677	0.7710	0.6922	1.1246	2.2011
21	024	0.7322	0.6514	0.5649	0.9141	2.2011
21	025	0.7125	0.6303	0.6198	0.9128	2.2011
21	026	0.6981	0.6185	0.5929	0.7653	2.1537
21	027	0.7479	0.6616	0.6393	0.8939	2.5447
21	040	0.6643	0.5873	0.6997	0.7624	2.1537
21	041	0.6943	0.6177	0.5880	0.7540	2.1537
21	042	0.7021	0.6231	0.6847	0.7272	2.1059
21	043	0.6633	0.5878	0.5811	0.6820	2.1059
21	044	0.6976	0.6176	0.5424	0.6529	2.1059
21	045	0.7048	0.6232	0.5709	0.6886	2.1059
25	001	1.0236	0.9141	0.7198	1.2280	2.4199
25	002	0.9739	0.8674	0.8054	1.1495	2.4199
25	003	0.9929	0.8868	0.7618	1.1702	2.4199
25	004	0.9023	0.8058	0.7975	1.1768	2.2699
25	005	0.9343	0.8343	0.7947	1.0629	2.2699
25	006	0.9705	0.8688	0.7913	1.1365	2.2699
25	007	1.0131	0.9043	0.8123	1.0496	2.2699
25	008	0.9952	0.8884	0.7930	1.0159	2.2699
25	009	0.9332	0.8334	0.7986	1.0875	2.2011
25	010	0.9733	0.8725	0.7791	1.0962	2.2011
25	011	0.8516	0.7628	0.8453	0.9891	2.2011
25	012	0.8380	0.7508	0.7220	0.9460	2.2011
25	013	0.8377	0.7506	0.7007	0.9213	2.2011

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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Base Rate Transition Factors

Rate Class	Territory	BI-Compulsory		PD	PIP	UMBI
		BI-Optional	Only			
25	014	0.8378	0.7485	0.6868	0.8918	2.1537
25	015	0.9072	0.8114	0.7207	0.9377	2.1059
25	016	0.8225	0.7368	0.6874	0.7693	2.1059
25	017	0.8799	0.7863	0.7485	1.1649	2.2011
25	018	0.7531	0.6730	0.6853	0.7653	2.1059
25	019	0.8649	0.7705	0.7215	1.1090	2.1537
25	020	0.7715	0.6908	0.6275	0.7636	2.1059
25	021	0.7731	0.6902	0.7082	0.7683	2.1059
25	022	0.7742	0.6913	0.7449	0.7717	2.1059
25	023	0.9060	0.8121	0.8973	1.1071	2.2011
25	024	0.8838	0.7902	0.7214	1.1052	2.2011
25	025	0.8375	0.7497	0.6864	0.9871	2.2011
25	026	0.8360	0.7472	0.7225	0.9383	2.1537
25	027	0.9107	0.8147	0.7881	1.0781	2.5447
25	040	0.8220	0.7352	0.8675	0.8103	2.1537
25	041	0.8387	0.7505	0.8160	0.8870	2.1537
25	042	0.8438	0.7552	0.8447	0.8141	2.1059
25	043	0.8209	0.7342	0.7224	0.8141	2.1059
25	044	0.8389	0.7511	0.6673	0.8161	2.1059
25	045	0.8463	0.7567	0.7437	0.7672	2.1059
26	001	0.7824	0.6924	0.6270	0.9983	2.4199
26	002	0.7680	0.6846	0.6156	0.9770	2.4199
26	003	0.7946	0.7020	0.6230	0.9813	2.4199
26	004	0.8086	0.7177	0.6289	1.0222	2.2699
26	005	0.7845	0.6983	0.6228	0.9127	2.2699
26	006	0.8623	0.7648	0.6278	1.0060	2.2699
26	007	0.8202	0.7291	0.6515	0.9049	2.2699
26	008	0.8306	0.7375	0.6270	0.8968	2.2699
26	009	0.7466	0.6616	0.5967	0.8860	2.2011
26	010	0.8334	0.7399	0.6202	0.9127	2.2011
26	011	0.8079	0.7156	0.6147	0.9280	2.2011
26	012	0.7984	0.7098	0.5777	0.8506	2.2011
26	013	0.6963	0.6171	0.5532	0.7473	2.2011
26	014	0.6951	0.6173	0.5380	0.7443	2.1537
26	015	0.7328	0.6501	0.5643	0.7716	2.1059
26	016	0.6642	0.5877	0.5371	0.6931	2.1059
26	017	0.7570	0.6729	0.5806	1.1494	2.2011
26	018	0.6243	0.5525	0.5374	0.6725	2.1059
26	019	0.7206	0.6365	0.5712	0.9409	2.1537
26	020	0.6239	0.5541	0.5054	0.7060	2.1059
26	021	0.6444	0.5686	0.5376	0.6886	2.1059
26	022	0.6438	0.5682	0.5643	0.6966	2.1059
26	023	0.8681	0.7710	0.6922	1.1250	2.2011
26	024	0.7326	0.6517	0.5651	0.9140	2.2011
26	025	0.7124	0.6305	0.6202	0.9138	2.2011
26	026	0.6984	0.6186	0.5931	0.7666	2.1537
26	027	0.7497	0.6625	0.6388	0.8973	2.5447
26	040	0.6644	0.5871	0.6994	0.7634	2.1537
26	041	0.6945	0.6175	0.5877	0.7535	2.1537
26	042	0.7019	0.6228	0.6852	0.7276	2.1059
26	043	0.6635	0.5876	0.5813	0.6822	2.1059
26	044	0.6982	0.6179	0.5424	0.6530	2.1059
26	045	0.7052	0.6234	0.5711	0.6890	2.1059

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
**Massachusetts Rate Pages Effective: New Business 10/14/2011 Renewals 11/25/2011 Rate Gen 12**  
Base Rate Transition Factors

Rate Class	Territory	BI-Compulsory		PD	PIP	UMBI
		BI-Optional	Only			
30	001	0.8436	0.7584	0.6652	1.8128	2.4199
30	002	0.9311	0.8435	0.6453	1.4668	2.4199
30	003	0.8471	0.7656	0.6889	1.5072	2.4199
30	004	0.7799	0.7090	0.6600	1.4649	2.2699
30	005	0.6997	0.6300	0.6406	1.2685	2.2699
30	006	0.8144	0.7326	0.6301	1.3310	2.2699
30	007	0.6809	0.6185	0.6193	1.2659	2.2699
30	008	0.7694	0.6979	0.6103	1.3708	2.2699
30	009	0.7485	0.6774	0.5950	1.4259	2.2011
30	010	0.7486	0.6811	0.5550	1.4348	2.2011
30	011	0.7871	0.7110	0.6418	1.4646	2.2011
30	012	0.6734	0.6037	0.6231	1.2005	2.2011
30	013	0.6787	0.6146	0.5759	1.1617	2.2011
30	014	0.6985	0.6331	0.5942	1.1375	2.1537
30	015	0.7120	0.6422	0.5941	1.1433	2.1059
30	016	0.6363	0.5566	0.5914	0.9739	2.1059
30	017	0.7330	0.6665	0.6432	1.9475	2.2011
30	018	0.5984	0.5327	0.5661	1.0410	2.1059
30	019	0.7006	0.6263	0.6286	1.4429	2.1537
30	020	0.6174	0.5470	0.5410	0.9861	2.1059
30	021	0.6213	0.5527	0.5485	0.8237	2.1059
30	022	0.6013	0.5352	0.6047	0.8307	2.1059
30	023	0.8596	0.7752	0.6840	1.9275	2.2011
30	024	0.7799	0.7060	0.5944	1.5613	2.2011
30	025	0.7150	0.6416	0.6305	1.3244	2.2011
30	026	0.6754	0.6018	0.6704	1.2272	2.1537
30	027	0.9355	0.8430	0.7682	1.5156	2.5447
30	040	0.6481	0.5885	0.7767	1.0605	2.1537
30	041	0.6806	0.6158	0.6059	1.1262	2.1537
30	042	0.6817	0.6166	0.7695	0.9653	2.1059
30	043	0.6423	0.5806	0.6212	0.9869	2.1059
30	044	0.6628	0.5786	0.5677	1.0416	2.1059
30	045	0.6647	0.5990	0.6126	0.9309	2.1059



**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

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

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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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
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 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

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

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

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

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

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  
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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	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

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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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
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  
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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 97 Excellent Driver Discount  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

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 97 Excellent Driver Discount  
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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

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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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
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  
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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 97 Excellent Driver Discount  
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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

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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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

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**  
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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
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  
 \*\*Merit Code 96 Excellent Driver Plus Discount  
 \*\*Merit Code 99 No Points

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

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

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	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	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	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

**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

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 Polices 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



**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 Polices get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
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
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

**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 Polices get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
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
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

**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	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
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

**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
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
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

**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 Polices get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
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
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

**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 Polices get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
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
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

**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	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
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

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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	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
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



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Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
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
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

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\* Policies with 0 drivers get 1 driver rates

\*\* All one Vehicle Polices get 1.0 Factor

Vehicle Count	Driver Count	Assigned Driver's Years Experience	Factor By Coverage			
			BI	PD	PIP	UMBI
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
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

**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
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
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  
PRIVATE PASSENGER RULES SECTION  
MASSACHUSETTS**

**\*RULE PPA-P-01. RISK TIER**

A risk will be assigned to a Risk Tier. The Company uses the following list of characteristics for Risk Tier placement:

- **Cancellation Notices**
- **Convictions**
- **Current Insurance Status** - An applicant is considered currently insured if their current policy does not expire prior to the desired effective date of the GEICO policy. If their current policy expires prior to the desired effective date, they are considered to be in a lapse. Otherwise, drivers are classified as no prior insurance needed. An applicant with a status of deployed will be given the same consideration as an applicant who is currently insured.
- **Days Quoted in Advance of Current Policy Expiration Date**
- **Lending Losses** - A lending loss is any loss which occurs while the vehicle is operated by an unlisted driver.
- **Length at Current Residence**
- **Negligent Accidents** - An accident is considered to be negligent if it is indicated as negligent by the applicant or the information reported by the third-party reporting agency indicates that it is negligent. Accidents discovered on the motor vehicle report that occur on the same day as a moving violation also discovered on the report are classified as negligent. Types of negligent accidents include but are not limited to accidents which are a result of loss of control, a moving violation, failure to pay attention, and recklessness or improper parking of a vehicle. All lending losses are considered to be negligent. The amount of time since the most recent negligent accident occurred is also considered.
- **Non-negligent Accidents** - Accidents not classified as negligent are classified as non-negligent.
- **Number of Drivers** - The number of Rated Drivers on a policy.
- **Number of Drivers Added**
- **Number of Vehicles** - The number of vehicles listed on the policy.
- **Number of Vehicles Added**
- **Number of Vehicles Changed**
- **Original Distribution Channel**
- **Prior Limits of Liability**
- **Reissues**
- **Suspensions** - The number of suspensions, amount of time since the most recent suspension, and the maximum length of all suspensions are considered if the suspension falls within the experience period. All measurements are made from the suspension begin date.
- **Theft/Vandalism Claims**
- **Years Insured with Current Insurer** - The number of years the applicant has been insured with their current carrier (including GEICO in cases of spinoffs or lapses of insurance).
- **Years Licensed** - The number of years the applicant has been licensed in the US or 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.
- **Years with GEICO Corporation**

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Risk Tier factors and applicable coverages can be found in the Rating Section of this manual.

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**PPA-P-01(1)**

**Effective 10/14/2011**

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

Voluntary Automobile Insurance

MASSACHUSETTS

Filing Memorandum

Government Employees Insurance Company (GEICO) and GEICO General Insurance Company (GG) propose to change our Base Rate Transition Factors in response to changes to the Residual Market base rates in the CAR Private Passenger rate manual effective April 1, 2011. Application of the proposed Base Rate Transition Factors will result in premiums that will not exceed the Residual Market premium threshold applicable to policies providing only the Basic Coverage Package when the operator meets the criteria described in Bulletin 2009-13.

We also propose a change to Rule PPA-P-01. With this change we propose to introduce a new characteristic, Original Distribution Channel. We also propose to change our definition of Negligent Accidents to include consideration to the amount of time since the most recent negligent accident occurred.

The premium effect of the proposed changes is negligible. No rate or factor used in the calculation of the policy premium examples will be changed as a result of this filing. Thus, the changes proposed in this filing will not affect the policy premium examples currently on file with the DOI.

GOVERNMENT EMPLOYEES INSURANCE COMPANY  
GEICO GENERAL INSURANCE COMPANY

Voluntary Automobile Insurance

MASSACHUSETTS

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**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY  
Massachusetts**

**Proposed Base Rate Transition Factors**

<b>Rate Class</b>	<b>Territory</b>	<b>BI-Optional</b>	<b>BI-Compulsory Only</b>	<b>PD</b>	<b>PIP</b>	<b>UMBI</b>
10	001	0.9862	0.8886	0.7073	1.4832	2.4199
15	001	0.9862	0.8886	0.7073	1.4832	2.4199
17	001	1.0967	0.9604	0.9418	1.4572	2.4199
18	001	0.9427	0.8216	0.7064	2.1448	2.4199
20	001	1.0247	0.9148	0.7193	1.2279	2.4199
21	001	0.7829	0.6926	0.6270	0.9983	2.4199
25	001	1.0236	0.9141	0.7198	1.2280	2.4199
26	001	0.7824	0.6924	0.6270	0.9983	2.4199
30	001	0.8436	0.7584	0.6652	1.8128	2.4199
10	002	0.9350	0.8451	0.7344	1.3204	2.4199
15	002	0.9350	0.8451	0.7344	1.3204	2.4199
17	002	1.0419	0.9148	0.9586	1.3703	2.4199
18	002	0.9460	0.8249	0.6840	1.9505	2.4199
20	002	0.9738	0.8681	0.8057	1.1473	2.4199
21	002	0.7682	0.6851	0.6150	0.9739	2.4199
25	002	0.9739	0.8674	0.8054	1.1495	2.4199
26	002	0.7680	0.6846	0.6156	0.9770	2.4199
30	002	0.9311	0.8435	0.6453	1.4668	2.4199
10	003	0.9455	0.8553	0.7513	1.4286	2.4199
15	003	0.9455	0.8553	0.7513	1.4286	2.4199
17	003	1.0458	0.9187	0.9573	1.4164	2.4199
18	003	0.9696	0.8538	0.7312	1.8704	2.4199
20	003	0.9930	0.8870	0.7613	1.1698	2.4199
21	003	0.7946	0.7015	0.6231	0.9799	2.4199
25	003	0.9929	0.8868	0.7618	1.1702	2.4199
26	003	0.7946	0.7020	0.6230	0.9813	2.4199
30	003	0.8471	0.7656	0.6889	1.5072	2.4199
10	004	0.8919	0.8088	0.7516	1.3362	2.2699
15	004	0.8919	0.8088	0.7516	1.3362	2.2699
17	004	0.9369	0.8198	0.9658	1.3805	2.2699
18	004	0.8876	0.7762	0.6975	1.8744	2.2699
20	004	0.9022	0.8055	0.7972	1.1754	2.2699
21	004	0.8078	0.7175	0.6283	1.0215	2.2699
25	004	0.9023	0.8058	0.7975	1.1768	2.2699
26	004	0.8086	0.7177	0.6289	1.0222	2.2699
30	004	0.7799	0.7090	0.6600	1.4649	2.2699
10	005	0.8260	0.7503	0.6918	1.1916	2.2699
15	005	0.8260	0.7503	0.6918	1.1916	2.2699
17	005	0.9159	0.8046	0.9407	1.2168	2.2699
18	005	0.9039	0.7967	0.6695	1.4329	2.2699
20	005	0.9340	0.8344	0.7947	1.0622	2.2699
21	005	0.7853	0.6984	0.6227	0.9104	2.2699
25	005	0.9343	0.8343	0.7947	1.0629	2.2699
26	005	0.7845	0.6983	0.6228	0.9127	2.2699
30	005	0.6997	0.6300	0.6406	1.2685	2.2699
10	006	0.8572	0.7847	0.7326	1.2238	2.2699
15	006	0.8572	0.7847	0.7326	1.2238	2.2699
17	006	0.9911	0.8687	0.9098	1.2842	2.2699
18	006	0.8549	0.7522	0.6747	1.7724	2.2699
20	006	0.9712	0.8693	0.7916	1.1372	2.2699
21	006	0.8608	0.7642	0.6283	1.0031	2.2699

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY  
Massachusetts**

**Proposed Base Rate Transition Factors**

<b>Rate Class</b>	<b>Territory</b>	<b>BI-Optional</b>	<b>BI-Compulsory Only</b>	<b>PD</b>	<b>PIP</b>	<b>UMBI</b>
25	006	0.9705	0.8688	0.7913	1.1365	2.2699
26	006	0.8623	0.7648	0.6278	1.0060	2.2699
30	006	0.8144	0.7326	0.6301	1.3310	2.2699
10	007	0.8015	0.7275	0.7282	1.1161	2.2699
15	007	0.8015	0.7275	0.7282	1.1161	2.2699
17	007	0.9341	0.8221	0.9228	1.3024	2.2699
18	007	0.8564	0.7552	0.7243	1.5430	2.2699
20	007	1.0138	0.9047	0.8120	1.0496	2.2699
21	007	0.8202	0.7285	0.6518	0.9058	2.2699
25	007	1.0131	0.9043	0.8123	1.0496	2.2699
26	007	0.8202	0.7291	0.6515	0.9049	2.2699
30	007	0.6809	0.6185	0.6193	1.2659	2.2699
10	008	0.8274	0.7519	0.7043	1.1245	2.2699
15	008	0.8274	0.7519	0.7043	1.1245	2.2699
17	008	0.9827	0.8634	0.9400	1.1338	2.2699
18	008	0.8359	0.7357	0.7150	1.5603	2.2699
20	008	0.9947	0.8880	0.7926	1.0168	2.2699
21	008	0.8300	0.7371	0.6272	0.8972	2.2699
25	008	0.9952	0.8884	0.7930	1.0159	2.2699
26	008	0.8306	0.7375	0.6270	0.8968	2.2699
30	008	0.7694	0.6979	0.6103	1.3708	2.2699
10	009	0.8137	0.7389	0.6900	1.2160	2.2011
15	009	0.8137	0.7389	0.6900	1.2160	2.2011
17	009	0.9159	0.8029	0.8775	1.2725	2.2011
18	009	0.8384	0.7396	0.6397	1.5526	2.2011
20	009	0.9331	0.8338	0.7986	1.0880	2.2011
21	009	0.7463	0.6618	0.5964	0.8873	2.2011
25	009	0.9332	0.8334	0.7986	1.0875	2.2011
26	009	0.7466	0.6616	0.5967	0.8860	2.2011
30	009	0.7485	0.6774	0.5950	1.4259	2.2011
10	010	0.7954	0.7226	0.6665	1.1855	2.2011
15	010	0.7954	0.7226	0.6665	1.1855	2.2011
17	010	1.0777	0.9546	0.9208	1.2559	2.2011
18	010	0.8900	0.7798	0.6641	1.4896	2.2011
20	010	0.9735	0.8726	0.7792	1.0967	2.2011
21	010	0.8343	0.7403	0.6205	0.9115	2.2011
25	010	0.9733	0.8725	0.7791	1.0962	2.2011
26	010	0.8334	0.7399	0.6202	0.9127	2.2011
30	010	0.7486	0.6811	0.5550	1.4348	2.2011
10	011	0.7491	0.6744	0.7073	1.1370	2.2011
15	011	0.7491	0.6744	0.7073	1.1370	2.2011
17	011	1.0460	0.9217	0.9728	1.3146	2.2011
18	011	0.8624	0.7622	0.7097	1.4772	2.2011
20	011	0.8517	0.7627	0.8453	0.9885	2.2011
21	011	0.8082	0.7156	0.6143	0.9284	2.2011
25	011	0.8516	0.7628	0.8453	0.9891	2.2011
26	011	0.8079	0.7156	0.6147	0.9280	2.2011
30	011	0.7871	0.7110	0.6418	1.4646	2.2011
10	012	0.7396	0.6728	0.6881	1.0152	2.2011
15	012	0.7396	0.6728	0.6881	1.0152	2.2011
17	012	1.1100	0.9768	0.8716	1.0922	2.2011



**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY  
Massachusetts**

**Proposed Base Rate Transition Factors**

<b>Rate Class</b>	<b>Territory</b>	<b>BI-Optional</b>	<b>BI-Compulsory Only</b>	<b>PD</b>	<b>PIP</b>	<b>UMBI</b>
18	012	0.8495	0.7478	0.6370	1.3499	2.2011
20	012	0.8378	0.7505	0.7216	0.9465	2.2011
21	012	0.7983	0.7098	0.5779	0.8503	2.2011
25	012	0.8380	0.7508	0.7220	0.9460	2.2011
26	012	0.7984	0.7098	0.5777	0.8506	2.2011
30	012	0.6734	0.6037	0.6231	1.2005	2.2011
10	013	0.7195	0.6546	0.6579	0.9921	2.2011
15	013	0.7195	0.6546	0.6579	0.9921	2.2011
17	013	1.0340	0.9078	0.8593	1.0325	2.2011
18	013	0.7806	0.6876	0.6067	1.1574	2.2011
20	013	0.8374	0.7502	0.7005	0.9218	2.2011
21	013	0.6963	0.6175	0.5534	0.7468	2.2011
25	013	0.8377	0.7506	0.7007	0.9213	2.2011
26	013	0.6963	0.6171	0.5532	0.7473	2.2011
30	013	0.6787	0.6146	0.5759	1.1617	2.2011
10	014	0.7223	0.6545	0.6316	0.9657	2.1537
15	014	0.7223	0.6545	0.6316	0.9657	2.1537
17	014	0.8670	0.7603	0.8355	1.0425	2.1537
18	014	0.7632	0.6737	0.6245	1.0514	2.1537
20	014	0.8381	0.7487	0.6870	0.8922	2.1537
21	014	0.6955	0.6174	0.5378	0.7430	2.1537
25	014	0.8378	0.7485	0.6868	0.8918	2.1537
26	014	0.6951	0.6173	0.5380	0.7443	2.1537
30	014	0.6985	0.6331	0.5942	1.1375	2.1537
10	015	0.7591	0.6848	0.6333	0.9969	2.1059
15	015	0.7591	0.6848	0.6333	0.9969	2.1059
17	015	0.9138	0.8031	0.9359	1.0577	2.1059
18	015	0.8014	0.7065	0.6268	1.0730	2.1059
20	015	0.9067	0.8109	0.7204	0.9382	2.1059
21	015	0.7324	0.6500	0.5644	0.7703	2.1059
25	015	0.9072	0.8114	0.7207	0.9377	2.1059
26	015	0.7328	0.6501	0.5643	0.7716	2.1059
30	015	0.7120	0.6422	0.5941	1.1433	2.1059
10	016	0.6967	0.6124	0.6332	0.9302	2.1059
15	016	0.6967	0.6124	0.6332	0.9302	2.1059
17	016	0.8275	0.7323	0.8594	0.8630	2.1059
18	016	0.7275	0.6475	0.6266	0.7933	2.1059
20	016	0.8225	0.7366	0.6873	0.7696	2.1059
21	016	0.6636	0.5874	0.5371	0.6940	2.1059
25	016	0.8225	0.7368	0.6874	0.7693	2.1059
26	016	0.6642	0.5877	0.5371	0.6931	2.1059
30	016	0.6363	0.5566	0.5914	0.9739	2.1059
10	017	0.7807	0.7097	0.7125	1.4612	2.2011
15	017	0.7807	0.7097	0.7125	1.4612	2.2011
17	017	0.9594	0.8485	1.0291	1.5054	2.2011
18	017	0.8300	0.7345	0.6926	1.7555	2.2011
20	017	0.8802	0.7864	0.7482	1.1640	2.2011
21	017	0.7570	0.6724	0.5810	1.1508	2.2011
25	017	0.8799	0.7863	0.7485	1.1649	2.2011
26	017	0.7570	0.6729	0.5806	1.1494	2.2011
30	017	0.7330	0.6665	0.6432	1.9475	2.2011

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY  
Massachusetts**

**Proposed Base Rate Transition Factors**

<b>Rate Class</b>	<b>Territory</b>	<b>BI-Optional</b>	<b>BI-Compulsory Only</b>	<b>PD</b>	<b>PIP</b>	<b>UMBI</b>
10	018	0.6572	0.5850	0.6046	0.9481	2.1059
15	018	0.6572	0.5850	0.6046	0.9481	2.1059
17	018	0.7773	0.6859	0.9382	0.8750	2.1059
18	018	0.7034	0.6203	0.5956	0.9789	2.1059
20	018	0.7524	0.6726	0.6856	0.7646	2.1059
21	018	0.6243	0.5523	0.5373	0.6727	2.1059
25	018	0.7531	0.6730	0.6853	0.7653	2.1059
26	018	0.6243	0.5525	0.5374	0.6725	2.1059
30	018	0.5984	0.5327	0.5661	1.0410	2.1059
10	019	0.7400	0.6637	0.7223	1.2187	2.1537
15	019	0.7400	0.6637	0.7223	1.2187	2.1537
17	019	0.8694	0.7652	1.0619	1.2528	2.1537
18	019	0.7900	0.6993	0.7378	1.2992	2.1537
20	019	0.8649	0.7707	0.7211	1.1094	2.1537
21	019	0.7202	0.6361	0.5715	0.9395	2.1537
25	019	0.8649	0.7705	0.7215	1.1090	2.1537
26	019	0.7206	0.6365	0.5712	0.9409	2.1537
30	019	0.7006	0.6263	0.6286	1.4429	2.1537
10	020	0.6406	0.5700	0.5503	0.9423	2.1059
15	020	0.6406	0.5700	0.5503	0.9423	2.1059
17	020	0.7549	0.6637	0.7937	0.8656	2.1059
18	020	0.6853	0.6023	0.5450	0.9295	2.1059
20	020	0.7708	0.6904	0.6275	0.7639	2.1059
21	020	0.6236	0.5538	0.5050	0.7062	2.1059
25	020	0.7715	0.6908	0.6275	0.7636	2.1059
26	020	0.6239	0.5541	0.5054	0.7060	2.1059
30	020	0.6174	0.5470	0.5410	0.9861	2.1059
10	021	0.6547	0.5761	0.6029	0.9050	2.1059
15	021	0.6547	0.5761	0.6029	0.9050	2.1059
17	021	0.7994	0.7059	0.9018	0.8653	2.1059
18	021	0.7041	0.6207	0.5794	0.8062	2.1059
20	021	0.7724	0.6898	0.7078	0.7683	2.1059
21	021	0.6442	0.5686	0.5379	0.6893	2.1059
25	021	0.7731	0.6902	0.7082	0.7683	2.1059
26	021	0.6444	0.5686	0.5376	0.6886	2.1059
30	021	0.6213	0.5527	0.5485	0.8237	2.1059
10	022	0.6553	0.5755	0.6635	0.9148	2.1059
15	022	0.6553	0.5755	0.6635	0.9148	2.1059
17	022	0.8013	0.7060	0.8525	0.8649	2.1059
18	022	0.7019	0.6176	0.6371	0.8169	2.1059
20	022	0.7741	0.6915	0.7448	0.7712	2.1059
21	022	0.6433	0.5679	0.5641	0.6956	2.1059
25	022	0.7742	0.6913	0.7449	0.7717	2.1059
26	022	0.6438	0.5682	0.5643	0.6966	2.1059
30	022	0.6013	0.5352	0.6047	0.8307	2.1059
10	023	0.8413	0.7660	0.7321	1.3971	2.2011
15	023	0.8413	0.7660	0.7321	1.3971	2.2011
17	023	1.2981	1.1350	1.2524	1.6973	2.2011
18	023	1.0958	0.9711	0.8074	1.7706	2.2011
20	023	0.9062	0.8122	0.8974	1.1056	2.2011
21	023	0.8677	0.7710	0.6922	1.1246	2.2011

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY  
Massachusetts**

**Proposed Base Rate Transition Factors**

<b>Rate Class</b>	<b>Territory</b>	<b>BI-Optional</b>	<b>BI-Compulsory Only</b>	<b>PD</b>	<b>PIP</b>	<b>UMBI</b>
25	023	0.9060	0.8121	0.8973	1.1071	2.2011
26	023	0.8681	0.7710	0.6922	1.1250	2.2011
30	023	0.8596	0.7752	0.6840	1.9275	2.2011
10	024	0.7896	0.7158	0.6494	1.2294	2.2011
15	024	0.7896	0.7158	0.6494	1.2294	2.2011
17	024	1.1512	1.0197	0.9620	1.3426	2.2011
18	024	0.8381	0.7395	0.6364	1.4320	2.2011
20	024	0.8836	0.7899	0.7212	1.1062	2.2011
21	024	0.7322	0.6514	0.5649	0.9141	2.2011
25	024	0.8838	0.7902	0.7214	1.1052	2.2011
26	024	0.7326	0.6517	0.5651	0.9140	2.2011
30	024	0.7799	0.7060	0.5944	1.5613	2.2011
10	025	0.7416	0.6626	0.6598	1.0947	2.2011
15	025	0.7416	0.6626	0.6598	1.0947	2.2011
17	025	0.9462	0.8264	1.1125	1.2524	2.2011
18	025	0.7886	0.6924	0.7039	1.3222	2.2011
20	025	0.8381	0.7500	0.6861	0.9877	2.2011
21	025	0.7125	0.6303	0.6198	0.9128	2.2011
25	025	0.8375	0.7497	0.6864	0.9871	2.2011
26	025	0.7124	0.6305	0.6202	0.9138	2.2011
30	025	0.7150	0.6416	0.6305	1.3244	2.2011
10	026	0.7388	0.6644	0.7285	1.0576	2.1537
15	026	0.7388	0.6644	0.7285	1.0576	2.1537
17	026	0.8694	0.7696	1.0512	1.0544	2.1537
18	026	0.7982	0.7085	0.7424	1.0536	2.1537
20	026	0.8354	0.7471	0.7224	0.9386	2.1537
21	026	0.6981	0.6185	0.5929	0.7653	2.1537
25	026	0.8360	0.7472	0.7225	0.9383	2.1537
26	026	0.6984	0.6186	0.5931	0.7666	2.1537
30	026	0.6754	0.6018	0.6704	1.2272	2.1537
10	027	0.9685	0.8757	0.8238	1.2596	2.5447
15	027	0.9685	0.8757	0.8238	1.2596	2.5447
17	027	0.9890	0.8697	1.0088	1.3086	2.5447
18	027	0.9276	0.8202	0.7909	1.8199	2.5447
20	027	0.9109	0.8149	0.7885	1.0793	2.5447
21	027	0.7479	0.6616	0.6393	0.8939	2.5447
25	027	0.9107	0.8147	0.7881	1.0781	2.5447
26	027	0.7497	0.6625	0.6388	0.8973	2.5447
30	027	0.9355	0.8430	0.7682	1.5156	2.5447
10	040	0.7084	0.6466	0.8054	1.0242	2.1537
15	040	0.7084	0.6466	0.8054	1.0242	2.1537
17	040	0.8263	0.7278	1.1888	0.9495	2.1537
18	040	0.7698	0.6803	0.8117	0.9965	2.1537
20	040	0.8214	0.7348	0.8672	0.8106	2.1537
21	040	0.6643	0.5873	0.6997	0.7624	2.1537
25	040	0.8220	0.7352	0.8675	0.8103	2.1537
26	040	0.6644	0.5871	0.6994	0.7634	2.1537
30	040	0.6481	0.5885	0.7767	1.0605	2.1537
10	041	0.7208	0.6584	0.6492	0.9914	2.1537
15	041	0.7208	0.6584	0.6492	0.9914	2.1537
17	041	0.8662	0.7614	0.9146	1.0399	2.1537

**GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY  
Massachusetts**

**Proposed Base Rate Transition Factors**

<b>Rate Class</b>	<b>Territory</b>	<b>BI-Optional</b>	<b>BI-Compulsory Only</b>	<b>PD</b>	<b>PIP</b>	<b>UMBI</b>
18	041	0.7667	0.6748	0.6653	1.0432	2.1537
20	041	0.8387	0.7504	0.8157	0.8865	2.1537
21	041	0.6943	0.6177	0.5880	0.7540	2.1537
25	041	0.8387	0.7505	0.8160	0.8870	2.1537
26	041	0.6945	0.6175	0.5877	0.7535	2.1537
30	041	0.6806	0.6158	0.6059	1.1262	2.1537
10	042	0.7298	0.6617	0.7208	0.9153	2.1059
15	042	0.7298	0.6617	0.7208	0.9153	2.1059
17	042	0.8759	0.7699	1.0587	0.9221	2.1059
18	042	0.7706	0.6822	0.7751	0.9223	2.1059
20	042	0.8434	0.7551	0.8448	0.8144	2.1059
21	042	0.7021	0.6231	0.6847	0.7272	2.1059
25	042	0.8438	0.7552	0.8447	0.8141	2.1059
26	042	0.7019	0.6228	0.6852	0.7276	2.1059
30	042	0.6817	0.6166	0.7695	0.9653	2.1059
10	043	0.7081	0.6399	0.6766	0.8881	2.1059
15	043	0.7081	0.6399	0.6766	0.8881	2.1059
17	043	0.8264	0.7258	0.8840	0.9263	2.1059
18	043	0.7274	0.6409	0.6558	0.9267	2.1059
20	043	0.8210	0.7345	0.7224	0.8143	2.1059
21	043	0.6633	0.5878	0.5811	0.6820	2.1059
25	043	0.8209	0.7342	0.7224	0.8141	2.1059
26	043	0.6635	0.5876	0.5813	0.6822	2.1059
30	043	0.6423	0.5806	0.6212	0.9869	2.1059
10	044	0.7335	0.6503	0.6040	0.9088	2.1059
15	044	0.7335	0.6503	0.6040	0.9088	2.1059
17	044	0.8713	0.7700	0.9011	0.9086	2.1059
18	044	0.7647	0.6806	0.6297	0.8385	2.1059
20	044	0.8386	0.7512	0.6672	0.8150	2.1059
21	044	0.6976	0.6176	0.5424	0.6529	2.1059
25	044	0.8389	0.7511	0.6673	0.8161	2.1059
26	044	0.6982	0.6179	0.5424	0.6530	2.1059
30	044	0.6628	0.5786	0.5677	1.0416	2.1059
10	045	0.7292	0.6604	0.6558	0.8964	2.1059
15	045	0.7292	0.6604	0.6558	0.8964	2.1059
17	045	0.8492	0.7442	0.8736	0.8763	2.1059
18	045	0.7726	0.6779	0.6080	0.8801	2.1059
20	045	0.8459	0.7567	0.7435	0.7674	2.1059
21	045	0.7048	0.6232	0.5709	0.6886	2.1059
25	045	0.8463	0.7567	0.7437	0.7672	2.1059
26	045	0.7052	0.6234	0.5711	0.6890	2.1059
30	045	0.6647	0.5990	0.6126	0.9309	2.1059

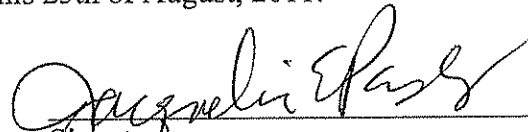
Massachusetts Private Passenger Motor Vehicle Insurance  
Certification of Average Premium Changes Resulting from Proposed Rates for Policies  
with Effective Dates on or after April 1, 2010

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

Filing Effective Date: 10/14/2011 NB & 11/25/2011 RNL

I hereby certify that the premiums generated from the rules, rates, and factors to be incorporated in the private passenger motor vehicle insurance rate manual as a result of this rate/rule filing shall not exceed the residual market premium threshold applicable to the basic coverage package described in Division of Insurance Bulletin 2009-13.

Signed under the pains and penalties of perjury this 25th of August, 2011.

  
\_\_\_\_\_  
Signature  
Assistant Vice President  
Title (Officer of Company)

*SERFF Tracking Number:*      *GECC-127386941*                      *State:*                      *Massachusetts*  
*First Filing Company:*      *GEICO General Insurance Company, ...*      *State Tracking Number:*      *11AUG26-941*  
*Company Tracking Number:*      *2011-360*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *360 - Auto Rate*  
*Project Name/Number:*                      *360 - Auto Rate/2011-360*

**Attachment "Attachment 2 - Sample Profiles.xlsx" is not a PDF document and cannot be reproduced here.**











*SERFF Tracking Number:*      *GECC-127386941*                      *State:*                      *Massachusetts*  
*First Filing Company:*      *GEICO General Insurance Company, ...*      *State Tracking Number:*      *11AUG26-941*  
*Company Tracking Number:*      *2011-360*  
*TOI:*                      *19.0 Personal Auto*                      *Sub-TOI:*                      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*                      *360 - Auto Rate*  
*Project Name/Number:*              *360 - Auto Rate/2011-360*

**Attachment "Attachment 3 - Proposed New Business Annual Premium.xlsx" is not a PDF document and cannot be reproduced here.**