

RULE 10. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS (continued)

2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will increase by 5% if the certificate is required for any other cause whatsoever.

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) auto rating tier factor, (2) annual mileage, (3) multi-car, (4) passive restraint, (5) anti-theft, (6) expense reduction discount (7) advanced driver training, (8) life policy discount, (9) companion credit, (10) new policyholder discount, (11) customer loyalty credit, (12) hybrid auto discount, (13) good student discount, (14) student away at school discount, (15) public transit discount, and (16) class 15. The discount shall be rounded to the nearest dollar after each application.

4. Apply the years licensed factor from Rule 67 to the premium developed in Step 3.
5. Apply the appropriate merit rating plan adjustment to the premium developed in step 3.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period or for the 12 months prior to the policy effective date. Refer to Rule 19. The discount is applied to the premium developed in step 4.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, \$20,000/\$40,000 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating charge during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 20. MODEL YEAR RATING (continued)

B. Rating of Model Years Not Shown on Rate Pages

1. **2011 and newer Model Years:** Apply a factor of 1.065 for Collision or Limited Collision and 1.023 for Comprehensive to the most recent year shown in the model/year/symbol chart. This process is compounded for each additional year beyond the most recent model year shown.
2. **1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.
3. **1989 and Earlier Model Years:**
 - a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.
 - b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

For newer model years not listed on the model year/symbol chart, a factor of 1.067 will be applied for Collision or Limited Collision to the most recent year shown in the model/year/symbol chart. This process is compounded for each additional year beyond the most recent model year shown. Similarly, for Comprehensive, a factor of 1.024 will be used.

RULE 21. RESERVED FOR FUTURE USE

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table:

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	\$ 0 – \$1,600	\$ 0 – \$1,600	\$ 0 – \$6,500
2	1,601 – 2,100	1,601 – 2,100	6,501 – 8,000
3	2,101 – 2,750	2,101 – 2,750	8,001 – 9,000
4	2,751 – 3,700	2,751 – 3,700	9,001 – 10,000
5	3,701 – 5,000	3,701 – 5,000	10,001 – 11,250
6	5,001 – 6,500	5,001 – 6,500	11,251 – 12,500
7	6,501 – 8,000	6,501 – 8,000	12,501 – 13,750
8	8,001 – 10,000	8,001 – 10,000	13,751 – 15,000
10	10,001 – 12,500	10,001 – 12,500	15,001 – 16,250
11	12,501 – 15,000	12,501 – 15,000	16,251 – 17,500
12	15,001 – 17,500	15,001 – 17,500	17,501 – 18,750
13	17,501 – 20,000	17,501 – 20,000	18,751 – 20,000
14	\$20,001 & above	20,001 – 24,000	20,001 – 22,000
15		24,001 – 28,000	22,001 – 24,000
16		28,001 – 33,000	24,001 – 26,000
17		33,001 – 39,000	26,001 – 28,000
18		39,001 – 46,000	28,001 – 30,000
19		46,001 – 55,000	30,001 – 33,000
20		55,001 – 65,000	33,001 – 36,000
21		\$65,001 & above	36,001 – 40,000
22			40,001 – 45,000
23			45,001 – 50,000
24			50,001 – 60,000
25			60,001 – 70,000
26			70,001 – 80,000
27			\$80,001 & above

RULE 56. MERIT RATING PLAN (continued)

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator’s merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator’s merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator’s merit rating code is 98. If there are no at-fault accidents or traffic violations attributable to an operator during the four years immediately preceding the policy effective date, the operator’s merit rating code is 97. If there are no at-fault accidents or traffic violations attributable to an operator during the three years immediately preceding the policy effective date, the operator’s merit rating code is 96.

Calculation of Merit Rating Adjustment

The factor used to either credit or charge for Merit Rating is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

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	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
<u>Merit Rating Code</u>	<u>Credit Factor</u>	<u>Credit Factor</u>
99 (6 Years Incident-Free)	-0.17	
98 (5 Years Incident-Free)	-0.15	-0.15
97 (4 Years Incident-Free)	-0.05	-0.05
96 (3 Years Incident-Free)	-0.03	-0.03
	<u>Surcharge Factor</u>	<u>Surcharge Factor</u>
Number of Points X	0.15	0.075

Merit Rating Plan

Calculation of Credits and Surcharges

Factors to Apply to Otherwise Applicable Premiums *

<u>Merit Rating Code</u>	<u>Experienced Operators</u>		<u>Inexperienced Operators</u>	
	(Rate Class 10, 15 or 30)		(All Other Rate Classes)	
	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>
	<u>Credit Factors</u>			
99	0.170	0.170	N/A	N/A
98	0.150	0.150	0.150	0.150
97	0.050	0.050	0.050	0.050
96	0.030	0.030	0.030	0.030
	<u>No Credit/No Surcharge Factors</u>			
0	0.000	0.000	0.000	0.000

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	1.004	1.065	1.100	1.062	1.062	1.062	1.062	1.026
2	1.001	1.113	1.082	1.062	1.046	1.062	1.046	0.997
3	0.995	1.068	1.111	1.031	1.043	1.031	1.043	0.968
4	0.986	1.113	1.075	1.027	1.047	1.027	1.047	1.006
5	0.999	1.115	1.088	1.039	1.033	1.039	1.033	0.961
6	1.017	1.109	1.139	1.053	1.044	1.053	1.044	1.049
7	0.998	1.138	1.043	1.034	1.069	1.034	1.069	1.012
8	1.011	1.093	1.080	1.023	1.050	1.023	1.050	0.935
9	1.031	1.105	1.117	1.050	1.047	1.050	1.047	1.115
10	1.019	1.110	1.093	1.044	1.023	1.044	1.023	1.257
11	1.022	1.047	1.124	1.059	1.057	1.059	1.057	1.247
12	1.014	1.089	1.109	1.076	1.041	1.076	1.041	1.146
13	1.027	1.113	0.984	1.044	1.129	1.044	1.129	1.095
14	1.023	1.114	1.045	1.033	1.069	1.033	1.069	1.137
15	0.992	1.120	1.186	1.000	1.000	1.000	1.000	1.146
16	1.024	1.090	1.000	1.450	1.525	1.450	1.525	0.961
17	1.013	1.110	1.068	1.214	1.004	1.214	1.004	0.908
18	1.036	1.056	1.007	1.056	1.000	1.056	1.000	0.893
19	1.029	1.115	1.151	1.026	1.035	1.026	1.035	1.059
20	1.031	1.184	1.241	0.976	1.034	0.976	1.034	1.000
21	1.029	1.122	1.177	1.033	1.057	1.033	1.057	1.059
22	1.037	1.146	1.071	1.038	1.000	1.038	1.000	1.440
23	0.994	1.084	1.090	1.045	1.036	1.045	1.036	1.143
24	1.002	1.038	1.004	1.107	1.057	1.107	1.057	0.874
25	1.003	0.982	1.159	1.150	1.225	1.150	1.225	0.883
26	0.984	1.146	1.000	1.094	1.109	1.094	1.109	0.830
27	0.988	1.103	1.089	1.037	1.028	1.037	1.028	1.050
40	0.947	1.510	1.178	1.000	0.862	1.000	0.862	0.830
41	1.014	1.098	0.995	1.000	1.029	1.000	1.029	1.450
42	0.997	1.088	1.114	1.055	1.029	1.055	1.029	0.953
43	0.979	1.130	1.213	1.175	1.023	1.175	1.023	0.957
44	0.991	1.075	1.143	1.099	1.000	1.099	1.000	0.906
45	1.018	1.127	1.125	1.086	1.114	1.086	1.114	1.193

Motorcycles All Territories 1.04

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INCREASED LIMITS TABLES							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.215	1.230	1.246	1.260	1.277	1.288
<u>Bodily Injury to Others</u>							
Limits:	\$20/\$40	\$20/\$50	\$25/\$50	\$25/\$60	\$35/\$80	\$50/\$100	\$100/\$100
Factor:	1.00	1.01	1.06	1.07	1.17	1.28	1.33
Limits:	\$100/\$200	\$100/\$300	\$200/\$400	\$250/\$500	\$250/\$1000	\$300/\$500	\$500/\$500
Factor:	1.34	1.35	1.62	1.71	2.09	2.30	3.01
Limits:	\$500/\$1000						
Factor:	3.06						

RULE 64. FIRST ACCIDENT FORGIVENESS

First Accident Forgiveness is added to the policy under the following circumstances. A charge for merit rating may only be waived if the insured is carrying the forgiveness on their policy at the time of loss.

New Customer

- The new policyholder carried a similar waiver with their prior carrier at the time the account was written new to Harleysville, OR
- In the prior 6 years: no incident activity that results in a charge for merit rating in accordance with Rule 56, Merit Rating Plan, and no major violation or at-fault accident.

If the new customer has first accident forgiveness and they are written with a chargeable accident, the policy will not be charged for that accident.

Existing Customer

- An existing Harleysville policy has been free of chargeable at-fault accidents and major violations for the 5 years preceding the renewal effective date.

First Accident Forgiveness does not apply if an existing customer with a waived charge for merit rating has one or more additional chargeable accidents with Harleysville in a three year experience period. The three year experience period is calculated from the renewal effective date. In this case, the charge for any previously waived accident(s) is restored. For example, a policy with first accident forgiveness for an accident in a prior term incurs a second fault accident, and both accidents are inside the three year experience period. At the next renewal, a charge via points would apply for both accidents as defined in Rule 56.

RULE 65. TIERING

Harleysville Insurance places each new business policy in a rating tier. Tier selection is determined by a mix of the following characteristics: years of driving experience; major violations; minor violations; at-fault accidents; not-at-fault accidents; comprehensive losses; limits of liability; lapses in coverage; and physical damage coverage.

Each policy is placed in a single rating tier, and categorized as Standard, Preferred, or Elite.

Tier	Factor
Standard	1.08
Preferred	1.00
Elite	0.95

RULE 66. SEASONAL LAY-UP COVERAGE

At the option of the insured, a seasonal lay-up credit is available and applicable to selected coverage premiums for eligible vehicle(s) withdrawn from use for a period of at least 30 days and no longer than 6 months. Charge 50% of the otherwise applicable premium to the following coverages:

Bodily Injury To Others (Part 1), Personal Injury Protection (Part 2), Bodily Injury Caused by An Uninsured Auto (part 3), Damage To Someone Else’s Property (Part 4), Optional Bodily Injury To Others (Part 5), Medical Payments (Part 6, and Bodily Injury Caused By An Underinsured Auto (Part 12).

An eligible vehicle is defined as those of the private passenger type, except motor homes, recreational trailers, golf carts, electric vehicles and antique vehicles. The credit will be applied pro-rata for the period the vehicle is withdrawn from use.

NOTE: The full limits of coverage, as indicated on the policy declarations page, remain in effect throughout the lay-up period subject to any conditions of the policy.

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RULE 67. YEARS DRIVING EXPERIENCE TABLE RAGE

A years licensed factor will be applied to Coverage parts 1, 2, 3, 4, 5, 6, 7, 8 and 9 based on the driver’s number of years licensed at the time the policy is issued or renewed. The number of years licensed will be determined based on the driver’s date first licensed and the policy effective date, truncated to the nearest full year of driving experience. If the date first licensed is not provided by the insured upon the request of the company or from the Registry of Motor Vehicles, Harleysville will assign the years licensed factor based upon the earliest possible date the driver’s license could be obtained in Massachusetts.

RULE 67. YEARS DRIVING EXPERIENCE TABLE RAGE (continued)

These factors will only apply to private passenger type vehicles, as defined in Rule 27, except that vehicles classified as antiques are not eligible. Apply the appropriate Years Licensed factor shown below in accordance to Rule 11, premium calculation.

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Years	Years Licensed											
	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
0	1.100	1.100	1.050	1.100	1.100	1.100	1.050	1.050	1.050	1.000	1.000	1.000
1	1.050	1.050	1.050	1.050	1.050	1.100	1.000	1.000	1.050	1.000	1.000	1.000
2	1.000	1.000	1.050	1.000	1.000	1.100	1.000	1.000	1.050	1.000	1.000	1.000
3	1.070	1.100	1.050	1.050	1.070	1.050	1.050	1.050	1.050	1.000	1.000	1.000
4	1.000	1.050	1.050	1.000	1.000	1.050	1.000	1.000	1.050	1.000	1.000	1.000
5	1.000	1.000	1.050	1.000	1.000	1.050	1.000	1.000	1.050	1.000	1.000	1.000
6	1.210	1.180	1.000	1.110	1.210	1.000	1.180	1.180	1.050	1.000	1.000	1.000
7	1.210	1.180	1.000	1.110	1.210	1.000	1.180	1.180	1.050	1.000	1.000	1.000
8	1.150	1.180	1.000	1.080	1.150	1.000	1.180	1.180	1.050	1.000	1.000	1.000
9	1.150	1.150	1.000	1.080	1.150	1.000	1.120	1.120	1.050	1.000	1.000	1.000
10	1.090	1.150	1.000	1.060	1.090	1.000	1.120	1.120	1.050	1.000	1.000	1.000
11	1.090	1.150	1.000	1.060	1.090	1.000	1.120	1.120	1.050	1.000	1.000	1.000
12	1.090	1.150	1.000	1.060	1.090	1.000	1.120	1.120	1.050	1.000	1.000	1.000
13	1.030	1.120	1.000	1.000	1.030	1.000	1.120	1.120	1.050	1.000	1.000	1.000
14	1.030	1.120	1.000	1.000	1.030	1.000	1.120	1.120	1.000	1.000	1.000	1.000
15	1.030	1.120	1.000	1.000	1.030	1.000	1.060	1.060	1.000	1.000	1.000	1.000
16	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
17	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
18	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	0.950	1.000	1.000	1.000	1.000	1.000	0.950	1.000	1.000	1.000
21	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
22	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
23	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
24	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
25	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
26	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
27	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
28	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
29	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
30	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
31	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.950	1.000	1.000	1.000
32	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.950	1.000	1.000	1.000
33	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.950	1.000	1.000	1.000
34	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
35	0.910	0.940	0.850	0.970	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
36	0.910	0.940	0.850	0.970	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
37	0.910	0.940	0.850	0.970	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
38	0.910	0.940	0.850	0.970	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
39	0.910	0.940	0.850	0.940	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
40	0.910	0.940	0.850	0.940	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
41	0.910	0.940	0.850	0.940	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
42	0.910	0.940	0.850	0.940	0.910	0.950	1.000	1.000	0.890	1.000	1.000	1.000
43	0.910	1.000	0.850	0.940	0.910	0.950	1.000	1.000	0.840	1.000	1.000	1.000
44	0.910	1.000	0.850	0.940	0.910	0.950	1.000	1.000	0.840	1.000	1.000	1.000
45	0.910	1.060	0.850	1.000	0.910	0.950	1.000	1.000	0.840	1.000	1.000	1.000
46	0.970	1.060	0.850	1.000	0.970	0.950	1.000	1.000	0.840	1.000	1.000	1.000
47	0.970	1.060	0.850	1.000	0.970	0.950	1.000	1.000	0.840	1.000	1.000	1.000
48	1.030	1.060	0.850	1.050	1.030	1.000	1.000	1.000	0.840	1.000	1.000	1.000
49	1.080	1.110	0.850	1.050	1.080	1.000	1.063	1.063	1.000	1.000	1.000	1.000
50	1.080	1.110	0.850	1.050	1.080	1.050	1.063	1.063	1.000	1.000	1.000	1.000
51	1.140	1.110	0.850	1.050	1.140	1.050	1.063	1.063	1.000	1.000	1.000	1.000
52	1.140	1.140	0.850	1.080	1.140	1.050	1.063	1.063	1.000	1.000	1.000	1.000
53	1.140	1.140	0.850	1.080	1.140	1.050	1.063	1.063	1.000	1.000	1.000	1.000
54	1.190	1.140	0.850	1.090	1.190	1.050	1.063	1.063	1.000	1.000	1.000	1.000
55	1.190	1.140	0.850	1.090	1.190	1.050	1.143	1.143	1.000	1.000	1.000	1.000
56	1.190	1.170	0.850	1.110	1.190	1.100	1.143	1.143	1.000	1.000	1.000	1.000
57	1.190	1.170	0.850	1.110	1.190	1.100	1.143	1.143	1.000	1.000	1.000	1.000
58	1.220	1.170	0.850	1.120	1.220	1.100	1.143	1.143	1.000	1.000	1.000	1.000
59	1.220	1.170	0.850	1.120	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
60	1.220	1.170	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
61	1.220	1.190	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
62	1.220	1.190	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
63	1.220	1.190	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
64	1.250	1.190	0.850	1.185	1.250	1.100	1.198	1.198	1.000	1.000	1.000	1.000
65+	1.250	1.220	0.850	1.185	1.250	1.100	1.198	1.198	1.000	1.000	1.000	1.000

RATE SECTION

The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.

The increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.

The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the premium can be determined directly from the rate pages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	94	192	109	376	172	339	155	92	
PART 2	PERSONAL INJURY PROTECTION								
	39	79	46	155	73	139	66	39	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	159	284	201	539	334	485	301	166
	10,000	193	345	244	655	406	589	366	202
	25,000	198	354	250	672	416	604	375	207
	50,000	203	363	257	688	427	619	384	212
	100,000	205	366	259	694	430	625	388	214
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	13	30	17	56	26	50	24	13
	25/50	19	44	25	83	39	75	35	19
	35/80	31	70	40	133	61	120	56	31
	50/100	43	96	55	183	84	165	77	43
	100/300	51	112	65	215	99	194	90	51
	250/500	89	196	114	379	174	341	158	89
	500/500	229	501	292	971	445	874	403	229
	500/1000	234	513	299	994	456	895	413	234

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	21		49		
	25/50	14		3			250/500	24		143		
	35/80	16		12			500/500	35		358		
	50/100	17		22			500/1000	36		368		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	59	63	66	70	74	79	84	89	94	100	106	113	120	127	135	144
2009	58	61	65	69	73	77	82	86	92	97	103	110	117	124	132	140
2008	57	60	64	68	72	76	80	85	90	96	102	108	115	122	130	138
2007	56	59	63	66	70	74	79	84	89	94	100	106	113	120	127	136
2006	55	58	62	65	69	73	78	82	87	93	98	104	111	118	125	133
2005	54	58	61	64	68	72	76	81	86	91	97	103	109	116	123	131
2004	54	57	60	63	67	71	75	80	84	89	95	101	107	114	121	129
2003	53	56	59	62	66	70	74	78	83	88	93	99	105	112	119	126
2002	52	55	58	61	65	69	73	77	81	86	92	97	103	110	117	124
2001	51	54	57	60	64	67	71	76	80	85	90	96	102	108	115	122
2000	50	53	56	59	63	66	70	74	79	84	89	94	100	106	113	120

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	103	209	122	407	195	367	175	101	
PART 2	PERSONAL INJURY PROTECTION								
	41	86	50	167	80	150	72	41	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	172	299	206	581	358	522	322	175
	10,000	209	363	250	706	435	634	391	213
	25,000	214	373	257	724	446	650	401	218
	50,000	220	382	263	742	457	667	411	223
	100,000	222	385	265	748	461	672	415	225
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	14	33	19	61	30	55	26	14
	25/50	21	49	28	91	44	82	39	21
	35/80	34	78	45	145	70	131	62	33
	50/100	47	107	61	199	96	180	85	46
	100/300	55	126	72	234	112	211	99	54
	250/500	97	222	126	411	196	371	174	95
	500/500	249	567	323	1,052	500	949	446	245
	500/1000	255	580	330	1,077	512	971	457	250

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	61	64	68	72	76	80	85	90	96	102	108	115	122	130	138	147
2009	59	63	66	70	74	79	83	88	94	99	105	112	119	127	135	143
2008	58	62	65	69	73	77	82	87	92	98	104	110	117	124	132	141
2007	57	61	64	68	72	76	80	85	90	96	102	108	115	122	130	138
2006	56	60	63	67	71	75	79	84	89	94	100	106	113	120	128	136
2005	56	59	62	66	69	73	78	82	87	93	98	105	111	118	125	133
2004	55	58	61	65	68	72	77	81	86	91	97	103	109	116	123	131
2003	54	57	60	64	67	71	75	80	85	90	95	101	107	114	121	129
2002	53	56	59	63	66	70	74	78	83	88	93	99	105	112	119	126
2001	52	55	58	61	65	69	73	77	82	87	92	98	104	110	117	124
2000	51	54	57	60	64	68	72	76	80	85	90	96	102	108	115	122

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	108	220	131	442	208	398	188	107	
PART 2	PERSONAL INJURY PROTECTION								
	46	89	54	181	85	163	77	44	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	175	306	221	603	361	543	324	187
	10,000	213	372	269	733	439	660	394	227
	25,000	218	381	275	751	450	677	404	233
	50,000	223	391	282	770	461	693	414	239
	100,000	225	394	285	777	465	699	417	241
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	15	34	21	66	32	60	29	14
	25/50	22	50	31	97	47	88	43	21
	35/80	36	80	49	155	74	140	67	34
	50/100	49	109	68	212	102	192	92	47
	100/300	58	128	79	249	119	225	108	55
	250/500	102	225	139	436	209	394	189	97
	500/500	261	575	356	1,115	532	1,005	481	250
	500/1000	267	588	364	1,141	545	1,029	493	256

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	21		49		
	25/50	14		3			250/500	24		143		
	35/80	16		12			500/500	35		358		
	50/100	17		22			500/1000	36		368		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	63	67	70	74	79	83	88	94	100	106	112	119	127	135	143	152
2009	61	65	69	73	77	82	86	92	97	103	110	116	124	131	140	149
2008	60	64	68	71	76	80	85	90	96	101	108	114	122	129	137	146
2007	60	63	67	70	74	79	83	89	94	100	106	112	119	127	135	144
2006	59	62	65	69	73	78	82	87	92	98	104	110	117	125	133	141
2005	58	61	64	68	72	76	81	86	91	96	102	109	115	122	130	138
2004	57	60	63	67	71	75	79	84	89	95	100	107	113	120	128	136
2003	56	59	62	66	70	74	78	83	88	93	99	105	111	118	126	134
2002	55	58	61	65	69	73	77	81	86	91	97	103	109	116	123	131
2001	54	57	60	64	68	71	76	80	85	90	95	101	108	114	121	129
2000	53	56	60	63	66	70	74	79	83	88	94	100	106	112	119	127

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	116	244	135	490	242	441	218	113	
PART 2	PERSONAL INJURY PROTECTION								
	47	100	55	200	98	180	88	47	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	187	318	224	646	387	582	348	204
	10,000	227	386	272	785	470	707	423	248
	25,000	233	396	279	805	482	725	434	254
	50,000	239	406	286	825	494	743	444	261
	100,000	241	410	289	832	498	750	448	263
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	16	38	22	73	36	66	33	16
	25/50	24	57	32	108	53	97	49	24
	35/80	38	91	50	171	85	154	77	38
	50/100	53	125	69	234	117	211	106	52
	100/300	62	146	80	275	137	248	124	61
	250/500	109	258	141	482	241	434	218	108
	500/500	278	660	358	1,231	618	1,109	558	277
	500/1000	285	676	366	1,260	632	1,135	571	283

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	21		49		
	25/50	14		3			250/500	24		143		
	35/80	16		12			500/500	35		358		
	50/100	17		22			500/1000	36		368		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	62	65	69	73	77	82	87	92	98	104	110	117	124	132	141	149
2009	60	64	67	71	76	80	85	90	95	101	107	114	121	129	137	146
2008	59	63	66	70	74	79	83	88	94	100	106	112	119	127	135	143
2007	59	62	65	69	73	77	82	87	92	98	104	110	117	125	132	141
2006	58	61	64	68	72	76	81	85	91	96	102	108	115	122	130	138
2005	57	60	63	67	71	75	79	84	89	94	100	107	113	120	128	136
2004	56	59	62	66	70	74	78	83	88	93	99	105	111	118	126	134
2003	55	58	61	65	68	72	77	81	86	91	97	103	109	116	123	131
2002	54	57	60	64	67	71	75	80	85	90	95	101	107	114	121	129
2001	53	56	59	63	66	70	74	79	83	88	94	99	106	112	119	127
2000	52	55	58	62	65	69	73	77	82	87	92	98	104	110	117	124

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 4

Table with columns: CLASS, MODEL YEAR, and SYMBOL (1-17). Rows represent model years from 2010 to 2000 for classes 10, 17, 18, 20, 21, 25, and 26.

COLLISION
Cost to Reduce Deductible from \$500 to \$300
CLASS 10 43
17 94
18 56
20 171
21 95
25 154
26 85
30 43
Waiver of Deductible Charges
\$300 Deductible \$10
\$500 Deductible \$13

LIMITED COLLISION
\$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol.
Cost to Reduce Deductible from \$500 to \$300
All Classes... \$5
Cost to Reduce Deductible from \$500 to \$0
All Classes... \$8

Class 15 is 75 percent of Class 10 at final rates for all coverages.

	CLASS																
	10	17	18	20	21	25	26	30									
PART 1	BODILY INJURY TO OTHERS																
	119	243	153	516	259	465	232	119									
PART 2	PERSONAL INJURY PROTECTION																
	49	98	62	210	105	190	94	49									
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY																
	5,000	187	322	223	667	410	600	369	209								
	10,000	227	391	271	810	498	729	448	254								
	25,000	233	401	278	831	511	748	460	260								
	50,000	239	411	285	852	524	766	471	267								
	100,000	241	415	287	859	528	773	475	269								
PART 5	OPTIONAL BODILY INJURY TO OTHERS																
	20/40	16	38	24	78	39	70	35	17								
	25/50	24	57	35	115	57	103	51	25								
	35/80	39	91	56	182	91	164	82	39								
	50/100	54	125	77	250	125	225	112	54								
	100/300	63	146	91	293	146	264	131	63								
	250/500	112	257	159	514	257	463	230	110								
	500/500	287	659	407	1,312	655	1,182	587	281								
	500/1000	294	674	416	1,343	670	1,209	601	288								
	PART 6	MEDICAL PAYMENTS															
5,000		10,000	15,000	20,000	25,000	50,000	100,000										
17		23	30	31	35	40	48										
PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO																
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO																
		PART 3			PART 12												
		20/40	12	0	100/300	21	49										
		25/50	14	3	250/500	24	143										
		35/80	16	12	500/500	35	358										
	50/100	17	22	500/1000	36	368											
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
		SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	2010	64	68	72	76	80	85	90	95	101	108	114	121	129	137	146	155
	2009	63	66	70	74	78	83	88	93	99	105	112	119	126	134	142	151
	2008	62	65	69	73	77	82	87	92	97	103	110	116	124	132	140	149
	2007	61	64	68	72	76	80	85	90	96	101	108	114	122	129	137	146
	2006	60	63	67	71	75	79	84	89	94	100	106	112	119	127	135	144
	2005	59	62	66	69	73	78	82	87	92	98	104	111	117	125	133	141
	2004	58	61	65	68	72	76	81	86	91	96	102	109	115	123	130	139
	2003	57	60	64	67	71	75	80	84	89	95	101	107	113	120	128	136
	2002	56	59	63	66	70	74	78	83	88	93	99	105	111	118	126	134
	2001	55	58	62	65	69	73	77	82	86	92	97	103	110	116	124	131
	2000	54	57	61	64	68	72	76	80	85	90	95	101	108	114	121	129
	Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	129	270	151	553	295	498	267	127	
PART 2	PERSONAL INJURY PROTECTION								
	52	109	62	226	120	202	107	52	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	198	328	236	671	425	604	383	212
	10,000	241	399	287	815	516	734	465	258
	25,000	247	409	294	836	530	753	477	264
	50,000	253	419	301	857	543	771	489	271
	100,000	255	422	304	864	547	778	493	273
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	18	42	24	83	44	74	40	18
	25/50	27	62	36	123	65	110	59	27
	35/80	43	100	57	196	104	176	94	44
	50/100	60	138	79	269	143	242	129	60
	100/300	70	162	93	316	167	283	152	71
	250/500	124	284	163	555	294	499	266	125
	500/500	318	728	418	1,420	751	1,277	681	322
	500/1000	325	745	428	1,454	769	1,307	697	330

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	21		49		
	25/50	14		3			250/500	24		143		
	35/80	16		12			500/500	35		358		
	50/100	17		22			500/1000	36		368		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	66	70	74	79	83	88	93	99	105	111	118	126	134	142	151	161
2009	65	69	73	77	81	86	91	97	103	109	116	123	131	139	148	157
2008	64	67	71	75	80	85	90	95	101	107	114	121	128	136	145	154
2007	63	66	70	74	79	83	88	93	99	105	112	119	126	134	142	152
2006	62	65	69	73	77	82	87	92	97	103	110	117	124	132	140	149
2005	61	64	68	72	76	80	85	90	96	102	108	115	122	129	137	146
2004	60	63	67	71	75	79	84	89	94	100	106	113	120	127	135	144
2003	59	62	66	70	74	78	82	87	93	98	104	111	117	125	133	141
2002	58	61	65	69	72	77	81	86	91	97	102	109	115	123	130	139
2001	57	60	64	67	71	75	80	84	90	95	101	107	114	120	128	136
2000	56	59	63	66	70	74	78	83	88	93	99	105	111	118	126	134

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	131	261	167	587	302	528	271	129	
PART 2	PERSONAL INJURY PROTECTION								
	53	105	68	239	121	214	109	52	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	203	331	249	690	452	622	407	222
	10,000	247	402	303	838	549	756	495	270
	25,000	253	412	310	860	563	775	507	277
	50,000	259	423	318	881	577	794	520	283
	100,000	261	426	321	889	582	801	524	286
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	18	41	26	87	45	79	40	18
	25/50	27	61	38	129	67	116	60	27
	35/80	43	98	60	205	108	185	96	43
	50/100	60	136	82	281	148	254	132	60
	100/300	70	159	96	330	174	298	155	70
	250/500	124	281	168	580	306	523	274	123
	500/500	317	720	428	1,482	784	1,335	703	317
	500/1000	324	737	438	1,517	803	1,366	719	324

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	21		49		
	25/50	14		3			250/500	24		143		
	35/80	16		12			500/500	35		358		
	50/100	17		22			500/1000	36		368		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	69	73	77	81	86	91	97	102	109	115	122	130	138	147	156	166
2009	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153	162
2008	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150	160
2007	65	69	73	77	81	86	91	97	103	109	116	123	130	139	147	157
2006	64	68	72	76	80	85	90	95	101	107	114	121	128	136	145	154
2005	63	67	70	74	79	83	88	94	99	105	112	119	126	134	142	151
2004	62	65	69	73	77	82	87	92	97	103	110	117	124	131	140	149
2003	61	64	68	72	76	81	85	90	96	102	108	115	122	129	137	146
2002	60	63	67	71	75	79	84	89	94	100	106	113	120	127	135	143
2001	59	63	66	70	74	78	83	87	93	98	104	111	118	125	133	141
2000	58	61	65	69	73	77	81	86	91	97	102	109	115	123	130	138

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	141	289	172	617	324	556	291	139	
PART 2	PERSONAL INJURY PROTECTION								
	56	116	70	250	130	226	117	55	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	205	352	255	713	453	642	408	231
	10,000	249	428	310	866	550	780	496	281
	25,000	255	439	318	888	564	800	508	288
	50,000	262	450	326	911	578	820	521	295
	100,000	264	453	328	918	583	827	526	298
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	19	45	27	92	48	83	43	21
	25/50	29	67	40	135	71	122	64	30
	35/80	46	106	63	215	114	194	102	47
	50/100	64	146	87	294	157	266	141	63
	100/300	76	171	101	345	184	311	165	74
	250/500	134	301	178	605	324	546	290	128
	500/500	344	770	455	1,546	828	1,393	744	324
	500/1000	352	788	465	1,582	848	1,426	761	332

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	21		49		
	25/50	14		3			250/500	24		143		
	35/80	16		12			500/500	35		358		
	50/100	17		22			500/1000	36		368		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	71	75	79	84	89	94	100	106	112	119	127	135	143	152	162	172
2009	69	73	78	82	87	92	98	103	110	117	124	132	140	148	158	168
2008	68	72	76	81	86	91	96	102	108	115	122	129	137	146	155	165
2007	67	71	75	79	84	89	94	100	106	112	120	127	135	143	152	162
2006	66	70	74	78	83	88	93	98	104	111	117	125	132	141	150	159
2005	65	69	73	77	81	86	91	97	102	109	116	123	130	138	147	156
2004	64	68	72	76	80	85	90	95	101	107	113	121	128	136	145	154
2003	63	67	71	75	79	83	88	93	99	105	112	118	126	134	142	151
2002	62	66	69	73	77	82	87	92	97	103	110	116	124	131	139	148
2001	61	65	68	72	76	81	85	90	96	102	108	114	122	129	137	146
2000	60	64	67	71	75	79	84	89	94	100	106	112	119	127	135	143

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	160	310	196	639	338	575	304	158	
PART 2	PERSONAL INJURY PROTECTION								
	66	124	79	260	135	234	122	63	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	212	360	253	726	457	654	410	219
	10,000	258	437	307	882	555	795	498	266
	25,000	264	449	315	905	569	815	511	273
	50,000	271	460	323	927	584	835	524	280
	100,000	273	464	326	935	589	842	528	282
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	24	48	31	95	50	86	45	23
	25/50	35	71	46	141	74	127	67	35
	35/80	56	114	73	225	119	203	107	57
	50/100	77	157	101	309	163	279	147	79
	100/300	90	185	118	363	191	327	172	93
	250/500	158	325	208	639	337	576	303	164
	500/500	404	833	533	1,635	862	1,472	775	423
	500/1000	413	853	546	1,673	882	1,507	793	433

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	70	74	78	83	88	93	98	104	111	117	125	132	141	150	159	169	
2009	68	72	76	81	86	91	96	102	108	115	122	129	137	146	155	165	
2008	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153	162	
2007	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150	159	
2006	65	69	73	77	81	86	91	97	103	109	116	123	130	139	147	157	
2005	64	68	72	76	80	85	90	95	101	107	114	121	128	136	145	154	
2004	63	67	70	75	79	83	88	94	99	105	112	119	126	134	142	151	
2003	62	66	69	73	78	82	87	92	98	103	110	117	124	131	140	149	
2002	61	65	68	72	76	81	85	90	96	102	108	114	122	129	137	146	
2001	60	64	67	71	75	79	84	89	94	100	106	113	120	127	135	143	
2000	59	63	66	70	74	78	83	87	93	98	104	111	117	125	132	141	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	162	363	219	680	390	613	351	166	
PART 2	PERSONAL INJURY PROTECTION								
	66	145	87	271	156	243	141	66	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	214	364	255	732	460	659	413	221
	10,000	260	442	310	889	559	801	502	269
	25,000	267	454	318	912	573	821	515	275
	50,000	273	465	326	935	587	842	527	282
	100,000	276	469	328	943	592	849	532	285
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	24	53	35	96	57	87	51	23
	25/50	35	80	51	144	84	131	76	37
	35/80	56	131	82	233	135	211	121	62
	50/100	77	181	112	322	185	291	166	88
	100/300	90	213	131	378	217	341	195	104
	250/500	158	377	230	668	381	603	342	187
	500/500	404	969	586	1,716	973	1,548	875	489
	500/1000	414	992	600	1,756	996	1,585	896	500

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	75	79	83	88	93	99	105	111	118	125	133	141	150	159	170	180
2009	73	77	81	86	91	97	102	109	115	122	130	138	147	156	166	176
2008	72	76	80	85	90	95	101	107	113	120	128	136	144	153	163	173
2007	71	74	79	83	88	93	99	105	111	118	125	133	141	150	160	170
2006	70	73	78	82	87	92	97	103	109	116	123	131	139	148	157	167
2005	68	72	76	81	85	90	96	102	108	114	121	129	137	145	154	164
2004	67	71	75	79	84	89	94	100	106	112	119	126	134	143	152	161
2003	66	70	74	78	83	87	93	98	104	110	117	124	132	140	149	158
2002	65	69	73	77	81	86	91	97	102	108	115	122	130	138	146	156
2001	64	68	72	76	80	85	90	95	101	107	113	120	127	135	144	153
2000	63	67	71	74	79	83	88	93	99	105	111	118	125	133	141	150

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	157	395	216	669	392	602	353	181	
PART 2	PERSONAL INJURY PROTECTION								
	65	158	86	267	157	240	142	71	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	211	387	262	725	458	653	410	223
	10,000	256	470	318	881	556	793	498	271
	25,000	263	482	326	903	571	814	511	278
	50,000	269	494	335	926	585	834	524	285
	100,000	272	498	337	934	590	841	528	287

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	80	84	89	94	100	106	112	119	126	134	142	151	161	171	182	193
2009	78	82	87	92	98	103	110	116	123	131	139	148	157	167	177	189
2008	77	81	86	91	96	102	108	114	121	129	137	145	154	164	174	185
2007	76	80	84	89	94	100	106	112	119	126	134	142	151	161	171	182
2006	74	79	83	88	93	98	104	110	117	124	132	140	149	158	168	179
2005	73	77	82	86	91	97	102	109	115	122	130	138	146	155	165	176
2004	72	76	80	85	90	95	101	107	113	120	127	135	144	153	162	173
2003	71	75	79	84	89	94	99	105	111	118	125	133	141	150	159	170
2002	70	74	78	82	87	92	98	103	109	116	123	131	139	147	157	166
2001	69	73	77	81	86	91	96	102	108	114	121	129	136	145	154	164
2000	68	71	75	80	84	89	94	100	106	112	119	126	134	142	151	161

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	174	377	236	670	421	603	379	171
PART 2	PERSONAL INJURY PROTECTION							
	70	151	93	267	168	240	151	68
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	235	394	279	742	489	668	441
10,000	286	479	339	902	594	812	536	290
25,000	293	491	348	925	609	832	549	298
50,000	300	503	356	948	624	853	563	305
100,000	303	507	359	956	630	860	568	308
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	26	57	37	95	63	86	56
25/50	38	85	55	144	93	130	83	41
35/80	60	136	88	234	148	211	133	66
50/100	83	188	121	323	203	292	182	91
100/300	97	221	142	381	238	343	214	106
250/500	170	389	249	674	419	608	376	187
500/500	433	997	637	1,735	1,071	1,563	962	478
500/1000	443	1,020	652	1,776	1,096	1,600	984	489

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	83	87	92	98	104	110	116	123	131	139	147	157	166	177	188	200
2009	81	85	90	96	101	107	114	120	128	136	144	153	163	173	184	196
2008	80	84	89	94	100	105	112	118	126	133	142	150	160	170	181	192
2007	78	83	87	92	98	104	110	116	124	131	139	148	157	167	177	189
2006	77	81	86	91	96	102	108	114	121	129	137	145	154	164	174	185
2005	76	80	85	89	95	100	106	113	119	127	134	143	152	161	171	182
2004	75	79	83	88	93	99	105	111	117	125	132	140	149	158	168	179
2003	74	78	82	87	92	97	103	109	115	122	130	138	146	155	165	176
2002	72	76	81	85	90	95	101	107	113	120	128	135	144	153	162	173
2001	71	75	80	84	89	94	99	105	112	118	125	133	141	150	159	170
2000	70	74	78	83	87	92	98	104	110	116	123	131	139	148	157	167

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	198	409	254	671	424	604	381	195	
PART 2	PERSONAL INJURY PROTECTION								
	79	168	101	267	169	240	152	77	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	244	393	278	741	489	668	441	244
	10,000	296	477	338	900	594	812	536	296
	25,000	304	490	346	923	609	832	549	304
	50,000	312	502	355	946	624	853	563	312
	100,000	314	506	358	954	630	860	568	314
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	29	65	40	95	64	86	57	28
	25/50	43	96	57	143	97	129	86	42
	35/80	68	153	89	230	156	208	140	69
	50/100	94	211	121	318	216	287	193	96
	100/300	110	247	141	373	254	337	228	113
	250/500	194	434	246	660	449	595	403	199
	500/500	496	1,111	623	1,694	1,155	1,526	1,036	513
	500/1000	508	1,137	637	1,734	1,182	1,562	1,061	526

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	93	98	104	110	116	123	130	138	147	156	165	176	186	198	211	224
2009	90	96	101	107	113	120	127	135	143	152	161	171	182	194	206	219
2008	89	94	100	105	111	118	125	133	141	149	159	168	179	190	202	215
2007	88	93	98	104	110	116	123	130	138	147	156	165	176	187	199	211
2006	86	91	96	102	108	114	121	128	136	144	153	162	173	184	195	208
2005	85	90	95	100	106	112	119	126	134	142	151	160	170	180	192	204
2004	84	88	93	99	104	111	117	124	131	139	148	157	167	177	188	200
2003	82	87	92	97	103	109	115	122	129	137	145	154	164	174	185	197
2002	81	86	90	96	101	107	113	120	127	135	143	152	161	171	182	193
2001	80	84	89	94	99	105	111	118	125	132	140	149	158	168	179	190
2000	79	83	88	92	98	103	109	116	123	130	138	147	156	165	176	187

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	222	428	285	661	437	594	394	219	
PART 2	PERSONAL INJURY PROTECTION								
	88	177	112	263	174	237	157	85	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	255	426	294	745	506	670	456	263
	10,000	310	518	357	905	615	814	554	320
	25,000	318	531	366	928	630	835	568	328
	50,000	326	544	375	951	646	856	582	336
	100,000	328	549	379	960	652	863	587	339
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	33	69	44	94	65	85	57	31
	25/50	49	102	65	141	97	127	86	48
	35/80	77	162	102	226	155	204	138	79
	50/100	106	222	140	312	214	281	191	109
	100/300	124	260	164	366	251	330	224	129
	250/500	218	457	287	646	443	581	397	230
	500/500	556	1,166	731	1,655	1,135	1,489	1,018	594
	500/1000	569	1,193	748	1,694	1,161	1,524	1,042	608

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	97	102	108	114	121	128	136	144	153	162	172	183	195	207	220	234
2009	94	100	106	112	118	125	133	141	149	159	168	179	190	202	215	229
2008	93	98	104	110	116	123	131	138	147	156	166	176	187	199	211	225
2007	92	97	102	108	114	121	128	136	144	153	163	173	183	195	207	221
2006	90	95	101	106	113	119	126	134	142	151	160	170	180	192	204	217
2005	89	94	99	105	111	117	124	132	139	148	157	167	177	188	200	213
2004	87	92	97	103	109	115	122	129	137	146	154	164	174	185	197	209
2003	86	91	96	101	107	113	120	127	135	143	152	161	171	182	193	206
2002	85	89	94	100	105	112	118	125	133	141	149	158	168	179	190	202
2001	83	88	93	98	104	110	116	123	130	138	147	156	165	175	186	198
2000	82	86	91	96	102	108	114	121	128	136	144	153	162	172	183	195

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	264	477	299	659	472	593	425	255	
PART 2	PERSONAL INJURY PROTECTION								
	102	195	118	263	188	236	169	96	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	274	468	313	756	547	681	491	279
	10,000	333	569	380	919	665	827	597	339
	25,000	341	583	390	942	682	849	612	348
	50,000	350	598	400	965	699	870	627	356
	100,000	353	603	403	974	705	877	632	359
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	40	74	47	94	71	85	64	39
	25/50	58	110	71	139	104	126	93	59
	35/80	91	177	115	222	163	200	147	95
	50/100	125	244	159	305	223	275	201	132
	100/300	146	287	188	358	261	322	235	155
	250/500	254	506	332	629	457	566	411	274
	500/500	647	1,297	854	1,608	1,162	1,448	1,047	705
	500/1000	662	1,327	874	1,645	1,190	1,482	1,071	721

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	120	126	133	141	150	158	168	178	189	200	213	226	240	255	272	289
2009	117	123	130	138	146	155	164	174	185	196	208	221	235	249	265	282
2008	115	121	128	136	144	152	161	171	181	192	204	217	231	245	261	277
2007	113	119	126	133	141	150	158	168	178	189	201	213	227	241	256	272
2006	111	117	124	131	139	147	156	165	175	186	197	210	223	237	252	268
2005	109	116	122	129	137	145	153	163	172	183	194	206	219	232	247	263
2004	108	114	120	127	134	142	151	160	169	180	191	203	215	228	243	258
2003	106	112	118	125	132	140	148	157	167	177	187	199	211	224	239	254
2002	105	110	117	123	130	138	146	155	164	174	184	196	208	221	234	249
2001	103	109	115	121	128	136	144	152	161	171	181	192	204	217	230	245
2000	101	107	113	119	126	133	141	149	158	168	178	189	200	213	226	240

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	221	487	390	644	458	580	412	229	
PART 2	PERSONAL INJURY PROTECTION								
	88	199	153	257	182	231	164	90	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	240	461	310	740	490	666	442	248
	10,000	292	560	377	899	595	809	537	301
	25,000	299	574	386	922	611	830	551	309
	50,000	306	589	396	945	626	850	564	317
	100,000	309	594	399	953	631	858	569	319
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	44	72	56	90	68	81	61	44
	25/50	60	108	83	151	114	136	102	60
	35/80	90	174	132	264	198	238	178	89
	50/100	120	241	181	377	283	339	254	118
	100/300	139	283	212	448	336	404	302	136
	250/500	236	500	373	817	612	736	550	231
	500/500	587	1,284	952	2,148	1,609	1,934	1,446	575
	500/1000	601	1,314	975	2,199	1,647	1,980	1,481	588

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	194	205	216	229	242	257	272	288	306	325	345	367	389	414	440	468
2009	189	200	211	223	237	251	266	282	299	317	337	358	380	404	430	457
2008	186	197	208	220	233	246	261	277	294	312	331	352	374	397	422	449
2007	183	193	205	216	229	242	257	272	289	306	325	345	367	390	415	441
2006	180	190	201	213	225	238	253	268	284	301	320	339	361	383	407	434
2005	177	187	198	209	221	234	248	263	279	296	314	334	354	376	400	426
2004	175	184	195	206	218	231	244	259	274	291	309	328	348	370	393	418
2003	172	181	192	203	214	227	240	254	270	286	303	322	342	364	386	411
2002	169	179	189	200	211	223	236	250	265	281	298	317	336	357	379	403
2001	167	176	186	196	208	219	232	246	261	277	293	311	331	351	373	396
2000	164	173	183	193	204	216	228	242	256	272	288	306	325	345	367	389

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$7

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	168	367	209	655	337	588	303	171
PART 2	PERSONAL INJURY PROTECTION							
	68	147	84	266	135	239	121	68
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	222	426	265	741	432	667	389
10,000	270	518	322	900	525	810	473	270
25,000	277	531	330	923	538	831	485	277
50,000	283	544	338	946	552	852	497	283
100,000	286	549	341	954	556	859	501	286
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	25	54	32	96	50	87	44
25/50	37	82	47	149	73	135	65	36
35/80	58	132	75	247	116	223	103	56
50/100	80	183	103	346	159	311	141	75
100/300	93	215	121	408	186	367	166	88
250/500	164	382	213	729	326	656	291	153
500/500	417	981	545	1,887	831	1,697	744	387
500/1000	427	1,004	558	1,932	850	1,737	761	396

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	69	73	77	81	86	91	97	102	109	115	122	130	138	147	156	166
2009	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153	162
2008	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150	160
2007	65	69	73	77	81	86	91	97	103	109	116	123	130	139	147	157
2006	64	68	72	76	80	85	90	95	101	107	114	121	128	136	145	154
2005	63	67	70	74	79	83	88	94	99	105	112	119	126	134	142	151
2004	62	65	69	73	77	82	87	92	97	103	110	117	124	131	140	149
2003	61	64	68	72	76	81	85	90	96	102	108	115	122	129	137	146
2002	60	63	67	71	75	79	84	89	94	100	106	113	120	127	135	143
2001	59	63	66	70	74	78	83	87	93	98	104	111	118	125	133	141
2000	58	61	65	69	73	77	81	86	91	97	102	109	115	123	130	138

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	171	480	238	671	421	604	379	197	
PART 2	PERSONAL INJURY PROTECTION								
	69	191	94	268	168	240	151	78	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	242	478	294	758	491	683	443	239
	10,000	294	581	357	921	597	830	538	290
	25,000	302	596	366	944	612	851	552	298
	50,000	309	610	375	968	627	872	566	305
	100,000	312	616	379	976	632	880	571	308
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	30	73	37	94	63	85	56	34
	25/50	42	108	54	142	92	128	82	47
	35/80	65	172	84	230	145	208	130	70
	50/100	88	235	114	319	199	287	178	93
	100/300	103	276	134	375	232	338	208	107
	250/500	177	485	233	664	407	598	365	183
	500/500	446	1,239	593	1,707	1,036	1,538	930	456
	500/1000	457	1,268	607	1,747	1,060	1,574	952	466

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	141	148	157	166	176	186	197	209	222	236	250	266	282	300	320	340
2009	137	145	153	162	172	182	193	204	217	230	244	260	276	293	312	332
2008	135	143	151	160	169	179	190	201	213	226	240	255	271	288	307	326
2007	133	140	148	157	166	176	186	198	210	222	236	251	266	283	301	320
2006	131	138	146	154	163	173	183	194	206	219	232	246	262	278	296	315
2005	129	136	144	152	161	170	180	191	202	215	228	242	257	273	290	309
2004	127	134	141	150	158	167	177	188	199	211	224	238	253	268	286	304
2003	125	132	139	147	156	165	174	185	196	208	220	234	248	264	281	298
2002	123	130	137	145	153	162	172	182	193	204	216	230	244	259	275	293
2001	121	128	135	142	151	159	169	179	189	201	213	226	240	255	271	288
2000	119	126	133	140	148	157	166	176	186	197	209	222	236	250	266	283

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	208	470	282	641	427	578	384	235	
PART 2	PERSONAL INJURY PROTECTION								
	83	192	112	254	170	230	153	92	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	252	472	303	736	474	663	427	244
	10,000	306	573	368	894	576	806	519	296
	25,000	314	588	378	917	591	826	532	304
	50,000	322	603	387	940	605	847	545	312
	100,000	325	608	390	948	611	854	550	314
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	34	72	42	91	64	82	57	39
	25/50	49	108	64	136	94	123	84	56
	35/80	76	173	104	218	150	197	134	88
	50/100	103	239	145	301	206	271	184	120
	100/300	121	281	170	353	241	318	216	140
	250/500	210	495	302	623	423	561	380	243
	500/500	533	1,270	779	1,596	1,081	1,439	970	618
	500/1000	545	1,300	797	1,633	1,106	1,473	993	632

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	154	163	173	183	193	205	217	230	244	259	275	293	311	330	351	374
2009	151	160	169	178	189	200	212	225	239	253	269	286	303	323	343	365
2008	148	157	166	175	186	197	209	221	235	249	264	281	298	317	337	359
2007	146	154	163	173	183	193	205	217	231	244	260	276	293	311	331	352
2006	144	152	161	170	180	190	202	214	227	240	255	271	288	306	325	346
2005	142	149	158	167	177	187	198	210	223	236	251	266	283	301	319	340
2004	139	147	156	165	174	184	195	207	219	232	246	262	278	295	314	334
2003	137	145	153	162	171	181	192	203	215	228	242	257	273	290	308	328
2002	135	143	151	159	168	178	189	200	212	224	238	253	268	285	303	322
2001	133	140	148	157	166	175	186	196	208	221	234	249	264	280	298	316
2000	131	138	146	154	163	172	182	193	205	217	230	244	259	275	293	311

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	193	479	266	665	439	599	396	215	
PART 2	PERSONAL INJURY PROTECTION								
	76	197	106	265	175	238	157	88	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	235	469	285	753	480	677	432	247
	10,000	286	570	346	915	583	823	525	300
	25,000	293	584	355	938	598	844	538	308
	50,000	300	599	364	962	613	865	552	315
	100,000	303	604	367	970	618	872	556	318
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	34	74	42	94	64	85	57	39
	25/50	48	112	64	139	95	125	85	54
	35/80	74	183	105	220	152	199	136	82
	50/100	99	254	146	302	209	272	188	110
	100/300	116	298	172	354	245	319	220	128
	250/500	199	529	306	622	432	560	388	219
	500/500	502	1,363	790	1,588	1,105	1,431	995	550
	500/1000	514	1,395	809	1,625	1,131	1,464	1,018	562

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	140	148	156	165	175	186	197	208	221	235	249	265	281	299	318	338
2009	137	144	153	162	171	181	192	204	216	229	243	259	275	292	311	330
2008	134	142	150	159	168	178	189	200	212	225	239	254	270	287	305	325
2007	132	140	148	156	165	175	186	197	209	221	235	250	265	282	300	319
2006	130	138	145	154	163	172	183	193	205	218	231	245	261	277	294	313
2005	128	135	143	151	160	169	180	190	202	214	227	241	256	272	289	308
2004	126	133	141	149	157	167	177	187	198	210	223	237	252	267	284	302
2003	124	131	139	147	155	164	174	184	195	207	219	233	247	263	279	297
2002	122	129	137	144	152	161	171	181	192	203	216	229	243	258	274	292
2001	120	127	134	142	150	159	168	178	189	200	212	225	239	254	270	287
2000	119	125	132	139	148	156	165	175	185	197	208	221	235	249	265	282

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	236	483	361	646	462	582	416	331	
PART 2	PERSONAL INJURY PROTECTION								
	93	197	145	258	184	232	165	130	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	276	517	331	741	537	667	483	277
	10,000	335	628	402	900	652	810	587	337
	25,000	344	644	412	923	669	831	602	345
	50,000	352	660	423	946	686	852	617	354
	100,000	355	666	426	954	692	859	622	357
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	46	73	56	92	69	83	62	55
	25/50	63	110	85	138	102	124	92	79
	35/80	95	178	138	221	164	199	147	124
	50/100	127	245	191	305	225	275	202	169
	100/300	147	288	224	358	264	322	238	197
	250/500	251	510	397	631	465	569	418	343
	500/500	627	1,309	1,023	1,618	1,189	1,458	1,070	870
	500/1000	641	1,340	1,047	1,656	1,217	1,492	1,096	890

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	190	201	212	225	238	252	267	283	301	319	338	360	382	406	432	460
2009	185	196	207	219	232	246	261	276	293	311	331	351	373	397	422	449
2008	183	193	204	216	229	242	257	272	289	306	325	345	367	390	415	441
2007	180	190	201	212	225	238	252	267	284	301	319	339	360	383	407	433
2006	177	187	198	209	221	234	248	263	279	296	314	333	354	377	400	426
2005	174	184	194	205	217	230	244	259	274	290	309	328	348	370	393	418
2004	171	181	191	202	214	227	240	254	269	286	303	322	342	363	386	411
2003	169	178	188	199	211	223	236	250	265	281	298	317	336	357	379	404
2002	166	175	185	196	207	219	232	246	260	276	293	311	330	351	373	396
2001	164	173	183	193	204	215	228	242	256	272	288	306	325	345	366	389
2000	161	170	180	189	200	212	224	238	252	267	283	301	319	339	360	382

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$7

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	233	483	352	647	455	583	408	321	
PART 2	PERSONAL INJURY PROTECTION								
	91	197	143	259	181	232	163	126	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	350	552	411	739	577	666	520	342
	10,000	425	671	499	898	701	809	632	416
	25,000	436	688	512	921	719	830	648	426
	50,000	447	705	525	944	737	850	664	437
	100,000	451	711	529	952	743	858	670	440
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	45	73	56	91	68	82	61	54
	25/50	62	111	82	137	99	123	89	85
	35/80	94	180	130	221	157	199	141	142
	50/100	125	248	177	305	214	274	192	199
	100/300	145	292	208	358	251	323	225	235
	250/500	249	518	363	632	439	570	394	421
	500/500	621	1,332	926	1,624	1,119	1,463	1,004	1,092
	500/1000	635	1,364	948	1,662	1,145	1,498	1,027	1,117

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	215	227	240	254	269	284	301	319	339	360	382	406	431	459	488	519
2009	209	222	234	248	262	278	294	312	331	351	373	397	421	448	477	507
2008	206	218	230	244	258	273	290	307	326	346	367	390	414	440	468	498
2007	203	214	227	240	254	269	284	302	320	339	361	383	407	432	460	489
2006	200	211	223	236	250	264	280	297	315	334	354	376	400	425	452	481
2005	197	208	219	232	245	260	275	292	309	328	348	370	393	417	443	472
2004	194	204	216	229	241	256	271	287	304	323	342	364	386	410	436	464
2003	191	201	213	225	238	251	266	282	299	317	336	357	379	403	428	456
2002	188	198	209	221	234	247	262	277	294	312	330	351	373	396	421	447
2001	185	195	206	217	230	243	258	273	289	307	325	345	367	389	413	439
2000	182	192	203	214	226	239	253	268	284	301	319	339	360	382	406	432

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$7

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS															
	10	17	18	20	21	25	26	30								
PART 1	BODILY INJURY TO OTHERS															
	177	445	281	655	419	589	378	182								
PART 2	PERSONAL INJURY PROTECTION															
	70	184	112	261	167	234	150	72								
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY															
5,000	211	481	310	752	499	676	448	231								
10,000	256	584	377	914	606	821	544	281								
25,000	263	599	386	937	622	842	558	288								
50,000	269	614	396	960	637	863	572	295								
100,000	272	620	399	969	643	871	577	298								
PART 5	OPTIONAL BODILY INJURY TO OTHERS															
20/40	25	72	42	91	62	82	55	26								
25/50	37	105	63	138	92	124	82	40								
35/80	59	166	101	223	146	201	131	66								
50/100	81	227	140	308	201	277	180	92								
100/300	95	266	164	362	236	326	211	108								
250/500	168	466	289	642	414	577	372	192								
500/500	429	1,186	742	1,650	1,059	1,484	953	496								
500/1000	439	1,214	759	1,688	1,084	1,519	975	508								
PART 6	MEDICAL PAYMENTS															
	5,000	10,000	15,000	20,000	25,000	50,000	100,000									
	17	23	30	31	35	40	48									
PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO															
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO															
	PART 3			PART 12		PART 3			PART 12							
	20/40	12	0			100/300	21	49								
	25/50	14	3			250/500	24	143								
	35/80	16	12			500/500	35	358								
	50/100	17	22			500/1000	36	368								
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	129	137	145	153	162	172	182	193	205	217	230	245	260	277	294	313
2009	126	134	141	149	158	168	178	188	200	212	225	239	254	270	287	306
2008	124	131	139	147	156	165	175	185	196	208	221	235	250	266	282	300
2007	123	129	137	145	153	162	172	182	193	205	218	231	245	261	277	295
2006	121	127	135	142	151	159	169	179	190	201	214	227	241	256	272	290
2005	119	125	132	140	148	157	166	176	186	198	210	223	237	252	268	285
2004	117	123	130	138	146	154	163	173	183	195	206	219	233	247	263	280
2003	115	121	128	136	143	152	161	170	180	191	203	216	229	243	258	275
2002	113	119	126	133	141	149	158	167	177	188	199	212	225	239	254	270
2001	111	118	124	131	139	147	155	165	174	185	196	208	221	235	249	265
2000	110	116	122	129	137	144	153	162	171	182	193	205	217	231	245	260
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4																

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	180	398	232	658	377	591	339	184	
PART 2	PERSONAL INJURY PROTECTION								
	72	159	93	262	150	235	135	73	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	257	481	309	755	478	680	429	251
	10,000	312	584	375	917	581	826	521	305
	25,000	320	599	385	941	596	847	535	313
	50,000	328	614	395	964	610	868	548	321
	100,000	331	620	398	972	616	876	553	323
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	26	57	35	91	54	82	49	27
	25/50	38	85	51	140	81	126	73	38
	35/80	61	137	81	230	131	207	118	59
	50/100	84	189	110	320	181	288	163	80
	100/300	98	222	129	378	212	340	192	93
	250/500	173	391	225	673	375	605	338	160
	500/500	441	1,002	574	1,738	964	1,562	868	405
	500/1000	451	1,025	587	1,779	986	1,599	888	414

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	97	102	108	114	121	128	136	144	153	162	172	183	195	207	220	234
2009	94	100	106	112	118	125	133	141	149	159	168	179	190	202	215	229
2008	93	98	104	110	116	123	131	138	147	156	166	176	187	199	211	225
2007	92	97	102	108	114	121	128	136	144	153	163	173	183	195	207	221
2006	90	95	101	106	113	119	126	134	142	151	160	170	180	192	204	217
2005	89	94	99	105	111	117	124	132	139	148	157	167	177	188	200	213
2004	87	92	97	103	109	115	122	129	137	146	154	164	174	185	197	209
2003	86	91	96	101	107	113	120	127	135	143	152	161	171	182	193	206
2002	85	89	94	100	105	112	118	125	133	141	149	158	168	179	190	202
2001	83	88	93	98	104	110	116	123	130	138	147	156	165	175	186	198
2000	82	86	91	96	102	108	114	121	128	136	144	153	162	172	183	195

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	177	449	244	660	432	593	390	196	
PART 2	PERSONAL INJURY PROTECTION								
	71	184	97	263	172	236	155	80	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	243	522	306	757	528	682	475	259
	10,000	295	634	372	920	642	829	577	315
	25,000	303	650	381	943	658	850	592	323
	50,000	310	667	391	967	674	871	607	331
	100,000	313	672	394	975	680	878	612	334
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	30	73	38	94	64	84	57	31
	25/50	42	104	57	145	100	130	89	43
	35/80	65	160	93	239	165	214	148	66
	50/100	88	217	128	333	230	298	207	88
	100/300	103	253	150	393	272	352	244	102
	250/500	177	438	266	700	485	628	437	176
	500/500	447	1,106	683	1,809	1,256	1,624	1,132	441
	500/1000	458	1,132	699	1,851	1,286	1,662	1,159	451

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	146	155	163	173	183	194	206	218	231	245	261	277	294	313	333	354
2009	143	151	160	169	179	190	201	213	226	240	255	271	287	305	325	346
2008	141	149	157	166	176	186	198	209	222	236	250	266	282	300	319	340
2007	139	146	155	163	173	183	194	206	218	231	246	261	277	295	313	334
2006	136	144	152	161	170	180	191	202	215	228	242	257	273	290	308	328
2005	134	142	150	158	167	177	188	199	211	224	238	252	268	285	302	322
2004	132	139	147	156	165	174	185	196	207	220	233	248	263	280	297	316
2003	130	137	145	153	162	171	181	192	204	216	229	244	259	275	292	311
2002	128	135	143	151	159	169	179	189	201	213	225	239	254	270	287	305
2001	126	133	141	148	157	166	176	186	197	209	222	235	250	265	282	300
2000	124	131	138	146	154	163	173	183	194	206	218	231	245	261	277	294

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 25

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
10	2010	330	350	370	392	415	440	467	496	526	559	593	630	670	712	757	805	
	2009	309	328	347	367	389	413	438	465	493	524	556	591	628	667	710	755	
	2008	295	312	330	349	370	391	415	440	467	496	527	559	595	632	672	714	
	2007	281	296	313	332	351	372	394	418	443	470	499	530	563	598	636	676	
	2006	267	282	298	315	334	353	374	397	420	446	473	502	533	567	602	640	
	2005	255	269	283	300	317	336	355	377	399	423	449	476	505	537	570	606	
	2004	242	255	270	286	302	319	337	357	379	402	425	452	479	509	540	574	
	2003	231	244	257	272	287	303	321	340	360	381	404	428	454	482	512	544	
	2002	221	232	245	258	273	289	305	323	342	362	383	406	431	457	485	515	
	2001	210	221	234	247	260	275	290	307	325	343	364	386	409	434	460	488	
	2000	201	212	223	235	248	262	276	292	309	326	346	366	388	411	436	463	
17	2010	643	681	721	763	809	858	910	965	1,025	1,089	1,156	1,228	1,305	1,387	1,475	1,569	
	2009	603	638	676	715	758	804	853	905	960	1,020	1,083	1,151	1,223	1,300	1,383	1,471	
	2008	574	607	643	680	720	763	809	858	910	966	1,026	1,090	1,158	1,231	1,308	1,392	
	2007	546	577	610	646	684	725	768	814	863	916	973	1,033	1,097	1,166	1,239	1,317	
	2006	520	550	580	614	650	688	729	773	819	869	922	979	1,039	1,104	1,173	1,247	
	2005	496	523	552	584	618	654	692	734	777	824	874	928	984	1,046	1,111	1,181	
	2004	472	498	526	556	588	622	657	696	738	782	829	880	934	991	1,052	1,118	
	2003	450	475	501	529	559	591	625	662	701	742	787	835	885	940	997	1,059	
	2002	430	453	477	503	532	563	595	629	666	705	747	792	840	891	946	1,004	
	2001	410	431	455	480	507	536	566	598	633	669	709	752	797	845	896	951	
	2000	392	412	435	458	483	510	538	569	602	636	674	714	756	802	850	902	
18	2010	486	515	545	577	612	649	688	730	775	823	874	928	987	1,049	1,116	1,186	
	2009	456	483	511	541	573	608	645	684	726	771	819	870	925	983	1,045	1,112	
	2008	434	459	486	514	545	577	612	649	688	731	776	824	876	931	989	1,052	
	2007	413	436	461	488	517	548	581	615	652	692	736	781	829	881	936	996	
	2006	393	416	439	464	491	520	551	584	619	657	697	740	786	834	887	943	
	2005	375	396	418	441	467	495	523	555	587	623	661	702	744	791	840	893	
	2004	357	376	398	421	444	470	497	526	558	592	627	665	706	749	796	845	
	2003	340	359	379	400	423	447	473	501	530	561	595	631	669	711	754	801	
	2002	325	342	361	381	403	426	449	476	503	533	565	598	635	674	715	759	
	2001	310	326	344	363	383	405	428	452	478	506	536	568	602	639	677	719	
	2000	296	312	329	346	365	386	407	430	455	481	510	540	572	606	642	682	
20	2010	839	889	941	996	1,055	1,119	1,187	1,259	1,337	1,420	1,508	1,602	1,702	1,809	1,925	2,047	
	2009	786	833	881	933	989	1,049	1,112	1,180	1,253	1,331	1,413	1,501	1,595	1,696	1,804	1,918	
	2008	748	792	838	887	940	995	1,055	1,119	1,187	1,260	1,338	1,421	1,511	1,606	1,706	1,815	
	2007	713	753	796	842	892	945	1,002	1,062	1,125	1,194	1,269	1,347	1,431	1,521	1,616	1,718	
	2006	678	717	757	801	848	897	950	1,008	1,068	1,133	1,202	1,277	1,355	1,440	1,530	1,626	
	2005	647	683	720	761	806	853	903	957	1,013	1,075	1,140	1,211	1,284	1,364	1,449	1,540	
	2004	616	649	686	726	767	811	858	908	962	1,021	1,081	1,148	1,218	1,293	1,373	1,458	
	2003	586	620	653	690	729	771	815	864	915	968	1,027	1,089	1,155	1,226	1,300	1,381	
	2002	561	591	622	657	694	734	775	821	868	919	974	1,032	1,095	1,162	1,233	1,309	
	2001	535	563	594	626	661	699	738	780	825	873	924	981	1,039	1,102	1,169	1,241	
	2000	511	538	567	597	630	665	702	742	785	829	879	931	986	1,045	1,108	1,176	
21	2010	673	713	754	798	846	897	952	1,010	1,072	1,139	1,209	1,284	1,365	1,451	1,543	1,641	
	2009	630	668	707	748	793	841	892	947	1,005	1,067	1,133	1,204	1,279	1,360	1,446	1,538	
	2008	600	635	672	711	753	798	846	897	952	1,011	1,073	1,140	1,212	1,288	1,368	1,456	
	2007	572	604	638	675	715	758	804	851	902	958	1,018	1,080	1,147	1,219	1,296	1,378	
	2006	544	575	607	643	680	720	762	808	856	908	964	1,024	1,087	1,154	1,227	1,304	
	2005	519	547	578	611	646	684	724	767	812	862	914	971	1,030	1,094	1,162	1,235	
	2004	494	520	550	582	615	650	688	728	772	818	867	921	977	1,037	1,101	1,169	
	2003	470	497	524	553	585	618	654	693	734	776	824	873	926	983	1,043	1,108	
	2002	449	474	499	527	557	589	622	658	696	737	781	828	878	932	989	1,050	
	2001	429	451	476	502	530	560	591	625	662	700	741	786	833	883	937	995	
	2000	410	431	455	479	505	533	563	595	630	665	705	746	791	838	889	943	
25	2010	755	800	847	896	950	1,007	1,068	1,133	1,203	1,278	1,357	1,441	1,532	1,628	1,732	1,842	
	2009	708	749	793	840	890	944	1,001	1,062	1,128	1,198	1,271	1,351	1,436	1,526	1,623	1,726	
	2008	674	712	754	798	846	895	950	1,007	1,068	1,134	1,204	1,279	1,360	1,445	1,536	1,634	
	2007	642	677	716	758	803	851	902	955	1,013	1,075	1,142	1,212	1,288	1,369	1,454	1,546	
	2006	610	645	681	721	763	808	855	907	961	1,020	1,082	1,149	1,220	1,296	1,377	1,464	
	2005	582	614	648	685	725	768	813	861	912	967	1,026	1,090	1,156	1,228	1,304	1,386	
	2004	554	584	617	653	690	730	772	817	866	919	973	1,033	1,096	1,163	1,235	1,312	
	2003	528	558	588	621	656	694	734	778	823	871	924	980	1,039	1,103	1,170	1,243	
	2002	504	532	560	591	625	661	698	739	781	827	877	929	986	1,046	1,110	1,178	
	2001	481	506	535	564	595	629	664	702	743	785	832	883	935	991	1,052	1,117	
	2000	460	484	510	538	567	599	632	668	707	746	791	838	887	941	997	1,059	
26	2010	606	642	679	719	762	808	857	909	966	1,026	1,089	1,157	1,229	1,307	1,390	1,478	
	2009	568	601	636	674	714	757	803	853	905	961	1,020	1,084	1,152	1,225	1,303	1,385	
	2008	541	572	605	640	679	718	762	808	857	910	966	1,026	1,091	1,160	1,232	1,311	
	2007	515	544	575	608	644	683	724	767	813	863	917	973	1,034	1,098	1,167	1,241	
	2006	490	518	547	579	612	648	686	728	771	818	868	922	979	1,040	1,105	1,175	
	2005	467	493	520	550	582	616	652	691	732	776	824	874	927	985	1,047	1,112	
	2004	445	469	495	524	554	586	619	656	695	737	781	829	880	934	991	1,053	
	2003	424	448	472	498	527	557	589	624	661	699	742	786	834	885	939	998	
	2002	405	427	449	474	502	530	560	593	627	664	704	746	791	839	891	945	
	2001	386	406	429	452	477	505	533	563	596	630	668	708	750	796	844	896	
	2000	369	388	410	431	455	480	507	536	567	599	635	672	712	755	800	849	
30	2010	347	367	388	411	436	462	490	520	552	586	623	661	703	747	795	845	
	2009	325	344	364	385	409	433	459	487	517	549	583	620	659	700	745	792	
	2008	309	327	346	366	388	411	436	462	490	520	553	587	624	663	705	750	
	2007																	

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	219	487	312	643	461	579	415	213
PART 2	PERSONAL INJURY PROTECTION							
	86	199	123	257	184	231	165	84
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	291	535	378	739	564	665	507
10,000	354	650	459	898	685	808	616	350
25,000	363	667	471	921	703	829	632	359
50,000	372	683	483	944	720	849	647	368
100,000	375	689	487	952	726	857	653	371
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	35	72	46	91	68	82	61
25/50	50	110	67	139	103	125	92	48
35/80	78	179	107	226	166	204	150	71
50/100	105	248	146	313	230	282	207	94
100/300	123	293	171	369	271	332	243	109
250/500	213	519	300	655	479	590	431	185
500/500	538	1,339	766	1,688	1,232	1,520	1,109	461
500/1000	551	1,370	783	1,728	1,261	1,556	1,135	471

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	175	185	195	207	219	232	246	260	277	293	311	331	352	374	398	423
2009	171	181	191	202	214	227	240	254	270	287	304	323	344	365	389	413
2008	168	178	188	199	210	223	236	250	266	282	299	318	338	359	382	406
2007	166	175	185	195	207	219	232	246	261	277	294	312	332	353	375	399
2006	163	172	182	192	203	215	228	242	257	272	289	307	326	347	368	392
2005	160	169	179	189	200	212	224	238	252	267	284	302	320	340	362	385
2004	158	167	176	186	197	209	221	234	248	263	279	296	315	334	356	378
2003	155	164	173	183	194	205	217	230	244	259	274	291	309	329	349	371
2002	153	161	171	180	191	202	214	226	240	254	269	286	304	323	343	365
2001	151	159	168	177	188	198	210	222	236	250	265	281	299	317	337	358
2000	149	156	165	174	185	195	206	219	232	246	260	277	293	312	331	352

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 26

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	389	412	436	462	489	519	551	584	620	659	699	743	790	839	893	949	
	2009	365	386	409	433	459	486	516	548	581	617	655	696	740	787	837	890	
	2008	347	367	389	411	436	461	489	519	551	585	621	659	701	745	792	842	
	2007	331	349	369	391	414	438	465	492	522	554	589	625	664	705	749	797	
	2006	315	333	351	372	393	416	441	467	495	526	558	592	629	668	710	755	
	2005	300	317	334	353	374	396	419	444	470	498	529	562	596	633	672	714	
	2004	286	301	318	337	356	376	398	421	446	473	502	533	565	600	637	676	
	2003	272	288	303	320	338	358	378	401	424	449	476	503	536	569	603	641	
	2002	260	274	289	305	322	341	360	381	403	426	452	479	508	539	572	607	
	2001	248	261	276	291	307	324	342	362	383	405	429	455	482	511	542	576	
2000	237	249	263	277	292	309	326	344	364	385	408	432	457	485	514	546		
17	2010	641	679	719	761	806	855	907	962	1,021	1,085	1,152	1,223	1,300	1,382	1,470	1,563	
	2009	601	636	673	713	756	801	850	902	957	1,016	1,079	1,147	1,219	1,295	1,378	1,465	
	2008	572	605	640	677	718	760	806	855	907	963	1,022	1,086	1,154	1,227	1,304	1,387	
	2007	545	575	608	644	681	722	766	811	860	912	969	1,029	1,093	1,162	1,234	1,313	
	2006	518	548	578	612	648	686	726	770	816	865	918	975	1,035	1,100	1,169	1,242	
	2005	494	521	550	582	615	652	690	731	774	821	871	925	981	1,042	1,107	1,176	
	2004	470	496	524	554	586	620	655	694	735	780	826	877	931	988	1,049	1,114	
	2003	448	474	499	527	557	589	623	660	699	739	785	832	882	936	993	1,055	
	2002	428	451	475	502	530	561	592	627	663	702	744	789	837	888	942	1,000	
	2001	408	430	454	479	505	534	563	596	630	667	706	749	794	842	893	948	
2000	390	411	433	456	481	508	536	567	600	634	672	711	753	799	846	898		
18	2010	531	563	596	631	668	709	752	798	847	899	955	1,014	1,078	1,146	1,219	1,296	
	2009	498	527	558	591	627	664	705	748	793	843	895	951	1,010	1,074	1,142	1,215	
	2008	474	501	531	562	595	630	668	709	752	798	847	900	957	1,017	1,081	1,150	
	2007	451	477	504	534	565	599	635	672	713	757	804	853	906	963	1,023	1,088	
	2006	430	454	479	508	537	568	602	638	676	718	761	808	858	912	969	1,030	
	2005	410	432	456	482	510	540	572	606	642	681	722	767	813	864	918	975	
	2004	390	411	434	460	486	514	543	575	609	646	685	727	772	819	869	923	
	2003	371	393	414	437	462	488	516	547	579	613	650	689	731	776	824	875	
	2002	355	374	394	416	440	465	491	520	550	582	617	654	694	736	781	829	
	2001	339	356	376	397	419	443	467	494	523	553	586	621	658	698	740	786	
2000	324	341	359	378	399	421	445	470	497	525	557	590	624	662	702	745		
20	2010	805	853	902	955	1,012	1,073	1,139	1,208	1,283	1,362	1,446	1,536	1,633	1,735	1,846	1,963	
	2009	754	799	845	895	949	1,006	1,067	1,132	1,202	1,276	1,355	1,440	1,530	1,627	1,730	1,840	
	2008	718	759	804	851	901	954	1,012	1,073	1,139	1,209	1,284	1,363	1,449	1,541	1,637	1,742	
	2007	684	722	764	808	856	907	961	1,018	1,080	1,146	1,217	1,292	1,373	1,459	1,550	1,648	
	2006	651	688	726	769	813	861	912	967	1,025	1,087	1,153	1,225	1,300	1,381	1,468	1,560	
	2005	621	655	691	730	773	818	866	918	972	1,031	1,094	1,161	1,232	1,308	1,390	1,477	
	2004	591	623	658	696	736	778	823	871	923	979	1,037	1,101	1,169	1,240	1,317	1,399	
	2003	563	595	627	662	699	740	782	829	877	928	985	1,044	1,107	1,176	1,247	1,325	
	2002	538	567	597	630	666	704	744	787	833	882	934	990	1,051	1,115	1,183	1,256	
	2001	513	540	570	601	634	670	708	748	792	837	887	941	997	1,057	1,121	1,190	
2000	490	516	544	573	604	638	673	712	753	796	843	893	946	1,003	1,063	1,126		
21	2010	699	741	784	830	879	932	989	1,049	1,114	1,184	1,256	1,335	1,418	1,508	1,604	1,706	
	2009	655	694	734	778	824	874	927	984	1,044	1,109	1,177	1,251	1,329	1,413	1,503	1,598	
	2008	624	660	698	739	783	829	879	932	989	1,050	1,115	1,184	1,259	1,338	1,422	1,513	
	2007	594	627	663	702	743	788	835	885	938	995	1,058	1,122	1,193	1,267	1,346	1,432	
	2006	565	598	631	668	707	748	792	840	890	944	1,002	1,064	1,130	1,200	1,275	1,355	
	2005	539	569	600	635	671	711	752	797	844	896	950	1,009	1,070	1,137	1,208	1,283	
	2004	513	541	572	605	639	676	715	757	802	851	901	957	1,015	1,077	1,144	1,215	
	2003	489	517	545	575	608	643	680	720	762	806	856	907	962	1,022	1,084	1,151	
	2002	467	492	518	547	579	612	646	684	724	766	812	860	913	968	1,028	1,091	
	2001	446	469	495	522	551	582	615	650	688	727	770	817	866	918	974	1,034	
2000	426	448	473	498	525	554	585	618	654	691	733	776	822	871	923	980		
25	2010	725	768	813	860	912	967	1,025	1,088	1,155	1,227	1,302	1,384	1,470	1,563	1,663	1,768	
	2009	679	719	761	806	855	906	961	1,020	1,082	1,149	1,220	1,297	1,378	1,465	1,558	1,657	
	2008	647	684	724	766	812	859	912	967	1,025	1,089	1,156	1,228	1,305	1,387	1,474	1,568	
	2007	616	650	688	728	771	816	866	917	972	1,032	1,096	1,163	1,236	1,314	1,396	1,484	
	2006	586	620	654	692	732	775	821	870	923	979	1,038	1,103	1,171	1,244	1,322	1,405	
	2005	559	590	622	658	696	737	780	827	875	928	985	1,046	1,109	1,178	1,252	1,330	
	2004	532	561	592	627	662	701	741	785	831	882	934	992	1,052	1,117	1,186	1,260	
	2003	507	536	564	596	630	666	704	746	790	836	887	940	997	1,059	1,123	1,193	
	2002	484	510	537	567	600	634	670	709	750	794	842	892	946	1,004	1,065	1,131	
	2001	462	486	513	541	571	604	637	674	713	754	799	847	898	952	1,010	1,072	
2000	441	465	490	516	544	575	606	641	678	717	759	804	852	903	957	1,016		
26	2010	629	667	706	747	791	839	890	944	1,003	1,065	1,131	1,201	1,277	1,357	1,443	1,535	
	2009	590	625	661	700	742	787	834	885	940	998	1,059	1,126	1,196	1,272	1,353	1,439	
	2008	561	594	629	665	705	746	791	839	890	945	1,004	1,066	1,133	1,204	1,280	1,362	
	2007	535	565	597	632	669	709	752	796	844	896	952	1,010	1,073	1,140	1,212	1,289	
	2006	509	538	568	601	636	673	713	756	801	850	902	957	1,017	1,080	1,148	1,220	
	2005	485	512	540	571	604	640	677	718	760	806	855	908	963	1,023	1,087	1,155	
	2004	462	487	514	544	575	608	643	681	722	765	811	861	914	970	1,030	1,094	
	2003	440	465	490	518	547	578	612	648	686	726	770	816	866	919	975	1,036	
	2002	420	443	467	492	521	551	582	616	651	689	731	774	821	872	925	982	
	2001	401	422	446	470	496	524	553	585	619	654	693	735	779	826	876	931	
2000	383	403	425	448	472	499	527	556	589	622	659	698	740	784	831	882		
30	2010	427	452	478	506	536	569	603	640	680	722	766	814	865	920	978	1,040	
	2009	400	423	448	474	503	533	565	600	637	676	718	763	811	862	917	975	
	2008	380	402	426	451	478	506	536	569	603	641	680	722	768	816	867	923	

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	81	175	93	337	146	303	131	85	
PART 2	PERSONAL INJURY PROTECTION								
	34	72	39	139	62	125	54	37	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	153	271	181	510	297	459	267	153
	10,000	186	329	220	620	361	558	324	186
	25,000	191	338	226	635	370	572	333	191
	50,000	195	346	231	651	379	586	341	195
	100,000	197	349	233	657	383	591	344	197
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	12	28	14	50	23	45	19	12
	25/50	18	41	21	74	33	67	28	18
	35/80	28	66	34	118	52	106	45	29
	50/100	38	90	46	162	71	146	62	40
	100/300	44	105	54	190	84	171	73	47
	250/500	77	185	96	334	146	300	128	84
	500/500	197	472	246	853	371	767	328	216
	500/1000	202	483	251	873	380	785	336	221

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	21		49		
	25/50	14		3			250/500	24		143		
	35/80	16		12			500/500	35		358		
	50/100	17		22			500/1000	36		368		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	56	59	62	66	70	74	79	83	89	94	100	106	113	120	127	135
2009	55	58	61	65	68	72	77	81	86	92	97	103	110	117	124	132
2008	54	57	60	64	67	71	76	80	85	90	96	102	108	115	122	130
2007	53	56	59	62	66	70	74	79	84	89	94	100	106	113	120	128
2006	52	55	58	62	65	69	73	77	82	87	92	98	104	111	118	125
2005	51	54	57	60	64	68	72	76	81	86	91	96	102	109	116	123
2004	50	53	56	60	63	67	71	75	79	84	89	95	101	107	114	121
2003	50	52	55	59	62	66	69	74	78	83	88	93	99	105	112	119
2002	49	52	55	58	61	65	68	72	77	81	86	92	97	103	110	117
2001	48	51	54	57	60	63	67	71	75	80	85	90	96	101	108	115
2000	48	50	53	56	59	62	66	70	74	79	83	89	94	100	106	113

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 27

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	179	189	200	212	225	238	253	268	285	302	321	341	362	385	410	436	
	2009	167	177	188	199	211	223	237	251	267	283	301	320	340	361	384	408	
	2008	159	169	178	189	200	212	225	238	253	268	285	303	322	342	363	387	
	2007	152	160	170	179	190	201	213	226	240	254	270	287	305	324	344	366	
	2006	144	153	161	171	181	191	202	215	227	241	256	272	289	307	326	346	
	2005	138	145	153	162	172	182	192	204	216	229	243	258	273	290	309	328	
	2004	131	138	146	155	163	173	183	193	205	217	230	244	259	275	292	311	
	2003	125	132	139	147	155	164	174	184	195	206	219	232	246	261	277	294	
	2002	119	126	132	140	148	156	165	175	185	196	207	220	233	247	263	279	
	2001	114	120	127	133	141	149	157	166	176	186	197	209	221	235	249	264	
2000	109	115	121	127	134	142	150	158	167	177	187	198	210	223	236	250		
17	2010	394	417	442	467	495	525	557	591	628	667	708	752	799	849	903	961	
	2009	369	391	414	438	464	492	522	554	588	625	663	705	749	796	847	900	
	2008	351	372	393	416	441	467	495	525	557	592	628	667	709	754	801	852	
	2007	335	353	374	395	419	444	470	498	528	561	596	632	672	714	758	807	
	2006	318	337	355	376	398	421	446	473	501	532	564	599	636	676	718	764	
	2005	304	320	338	357	378	401	424	449	476	504	535	568	603	640	680	723	
	2004	289	305	322	341	360	381	403	426	452	479	508	539	572	607	644	684	
	2003	275	291	307	324	342	362	383	406	429	454	482	511	542	575	610	648	
	2002	263	277	292	308	326	345	364	385	408	431	457	485	514	546	579	614	
	2001	251	264	279	294	310	328	346	366	387	410	434	460	488	517	549	583	
2000	240	252	266	280	296	312	330	348	369	389	413	437	463	491	520	552		
18	2010	228	242	256	271	287	305	323	343	364	387	410	436	463	492	524	557	
	2009	214	227	240	254	269	285	303	321	341	362	385	409	434	462	491	522	
	2008	204	216	228	241	256	271	287	305	323	343	364	387	411	437	465	494	
	2007	194	205	217	229	243	257	273	289	306	325	345	367	390	414	440	468	
	2006	185	195	206	218	231	244	259	274	291	308	327	348	369	392	417	443	
	2005	176	186	196	207	219	232	246	260	276	293	310	330	350	371	395	419	
	2004	168	177	187	198	209	221	233	247	262	278	294	313	332	352	374	397	
	2003	160	169	178	188	198	210	222	235	249	263	280	296	314	334	354	376	
	2002	153	161	169	179	189	200	211	223	236	250	265	281	298	316	336	356	
	2001	146	153	162	171	180	190	201	212	225	238	252	267	283	300	318	338	
2000	139	146	154	163	171	181	191	202	214	226	239	253	268	285	302	320		
20	2010	731	774	820	868	919	975	1,034	1,097	1,165	1,237	1,314	1,396	1,483	1,576	1,677	1,783	
	2009	685	726	768	813	862	914	969	1,029	1,092	1,159	1,231	1,308	1,390	1,477	1,571	1,671	
	2008	652	690	730	773	819	867	919	975	1,034	1,098	1,166	1,238	1,316	1,399	1,487	1,582	
	2007	621	656	694	734	777	823	873	925	981	1,041	1,106	1,173	1,247	1,325	1,408	1,497	
	2006	591	625	660	698	739	782	828	878	931	987	1,047	1,112	1,181	1,254	1,333	1,417	
	2005	564	595	628	663	702	743	787	834	883	936	994	1,055	1,119	1,188	1,263	1,342	
	2004	536	566	598	632	668	707	747	791	838	889	942	1,000	1,061	1,126	1,196	1,270	
	2003	511	540	569	601	635	672	710	753	797	843	895	949	1,006	1,068	1,133	1,204	
	2002	488	515	542	572	605	640	676	715	757	801	849	900	954	1,013	1,075	1,140	
	2001	466	490	518	546	576	609	643	679	719	760	805	854	905	960	1,018	1,081	
2000	445	469	494	520	549	580	612	646	684	723	766	811	859	911	965	1,025		
21	2010	387	410	434	459	487	516	547	581	617	655	695	739	785	834	887	944	
	2009	363	384	406	430	456	484	513	544	578	614	651	692	736	782	832	884	
	2008	345	365	386	409	433	459	487	516	547	581	617	655	697	741	787	837	
	2007	329	347	367	388	411	436	462	490	519	551	585	621	660	701	745	792	
	2006	313	331	349	370	391	414	438	465	493	522	554	589	625	664	706	750	
	2005	298	315	332	351	372	393	416	441	467	496	526	558	592	629	668	710	
	2004	284	299	316	335	354	374	395	419	444	471	498	529	562	596	633	672	
	2003	270	286	301	318	336	356	376	398	422	446	474	502	532	565	600	637	
	2002	258	272	287	303	320	339	358	378	400	424	449	476	505	536	569	604	
	2001	247	259	274	289	305	322	340	360	380	402	426	452	479	508	539	572	
2000	236	248	261	275	290	307	324	342	362	382	405	429	455	482	511	542		
25	2010	657	698	737	780	827	876	930	986	1,047	1,112	1,181	1,255	1,333	1,417	1,508	1,603	
	2009	616	652	690	731	775	821	871	925	981	1,042	1,107	1,176	1,250	1,328	1,413	1,502	
	2008	586	620	656	695	736	779	827	876	930	987	1,048	1,113	1,184	1,258	1,337	1,422	
	2007	558	590	624	660	699	740	785	832	882	936	994	1,055	1,121	1,191	1,266	1,346	
	2006	531	562	593	628	664	703	744	789	837	887	942	1,000	1,062	1,128	1,199	1,274	
	2005	507	535	564	596	631	668	707	750	794	842	893	948	1,006	1,068	1,135	1,206	
	2004	482	508	537	569	601	635	672	711	754	799	847	899	954	1,013	1,075	1,142	
	2003	459	486	512	541	571	604	639	677	717	758	805	853	904	960	1,019	1,082	
	2002	439	463	487	514	544	575	607	643	680	720	763	809	858	910	966	1,025	
	2001	419	441	465	491	518	547	578	611	646	684	724	768	814	863	915	972	
2000	400	421	444	468	493	521	550	581	615	650	689	729	772	819	868	921		
26	2010	348	369	390	413	438	464	492	522	555	589	625	664	706	750	798	849	
	2009	326	345	366	387	410	435	461	490	520	552	586	623	662	703	748	796	
	2008	310	328	348	368	390	413	438	464	492	523	555	590	627	666	708	753	
	2007	296	312	330	349	370	392	416	440	467	495	526	559	594	631	670	713	
	2006	281	297	314	332	352	372	394	418	443	470	499	530	562	597	635	675	
	2005	268	283	299	316	334	354	375	397	420	446	473	502	533	566	601	639	
	2004	255	269	284	301	318	336	356	377	399	423	448	476	505	536	569	605	
	2003	243	257	271	286	302	320	338	358	379	401	426	452	479	508	539	573	
	2002	233	245	258	272	288	305	322	340	360	381	404	428	454	482	512	543	
	2001	222	233	246	260	274	290	306	323	342	362	383	407	431	457	485	515	
2000	212	223	235	248	261	276	291	308	326	344	365	386	409	434	460	488		
30	2010	178	188	199	211	224	237	252	267	284	301	320	340	361	384	408	434	
	2009	167	177	187	198	210	222	236	250	266	282	300	318	338	360	382	407	
	2008	159	168	178	188	199	211	224	237	252	267	284	301	320	341	362	385	
	2007	151	160	169	179	189	200	213	225	239	253	269	286	303	322	343	364	
	2006	144	152	161	170	180	190	202	214	226	240	255	271	287	305	324	345	
	2005	137	145	153	161	171	181											

	CLASS																
	10	17	18	20	21	25	26	30									
PART 1	BODILY INJURY TO OTHERS																
	205	435	259	665	413	599	372	219									
PART 2	PERSONAL INJURY PROTECTION																
	82	179	103	265	164	238	149	85									
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY																
	5,000	227	424	280	741	467	667	421	262								
	10,000	276	515	340	900	567	810	512	318								
	25,000	283	528	349	923	582	831	525	326								
	50,000	290	541	358	946	596	852	538	335								
	100,000	292	546	361	954	601	859	542	337								
PART 5	OPTIONAL BODILY INJURY TO OTHERS																
	20/40	29	67	40	94	62	85	55	30								
	25/50	42	110	61	140	87	126	78	43								
	35/80	67	190	99	223	133	201	119	66								
	50/100	91	270	137	307	179	277	160	89								
	100/300	107	320	161	360	208	324	186	104								
	250/500	187	581	285	633	359	571	322	180								
	500/500	478	1,522	734	1,620	902	1,460	810	456								
	500/1000	489	1,558	751	1,658	923	1,494	829	466								
	PART 6	MEDICAL PAYMENTS															
5,000		10,000	15,000	20,000	25,000	50,000	100,000										
17		23	30	31	35	40	48										
PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO																
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO																
		PART 3			PART 12			PART 3			PART 12						
	20/40	12		0			100/300	21		49							
	25/50	14		3			250/500	24		143							
	35/80	16		12			500/500	35		358							
50/100	17		22			500/1000	36		368								
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
		SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	2010	89	94	99	105	111	117	124	132	140	149	158	168	178	189	202	214
	2009	86	92	97	102	108	115	122	129	137	145	154	164	174	185	197	209
	2008	85	90	95	101	107	113	120	127	135	143	152	161	171	182	193	206
	2007	84	88	94	99	105	111	117	125	132	140	149	158	168	179	190	202
	2006	83	87	92	97	103	109	116	123	130	138	146	155	165	176	187	199
	2005	81	86	91	96	101	107	114	121	128	135	144	153	162	172	183	195
	2004	80	84	89	94	100	106	112	119	126	133	141	150	159	169	180	192
	2003	79	83	88	93	98	104	110	116	124	131	139	148	157	166	177	188
	2002	78	82	86	91	97	102	108	115	121	129	136	145	154	164	174	185
	2001	76	81	85	90	95	100	106	113	119	127	134	143	151	161	171	181
	2000	75	79	84	88	93	99	105	111	117	124	132	140	149	158	168	178
	Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3																

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 40

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2010	287	305	322	341	361	383	407	431	458	487	517	549	583	620	659	701
	2009	269	285	302	320	339	359	381	404	429	456	484	514	546	581	618	657
	2008	256	271	287	304	322	341	361	383	407	432	458	487	518	550	585	622
	2007	244	258	273	289	306	324	343	364	386	409	435	461	490	521	554	589
	2006	232	246	259	275	290	307	326	345	366	388	412	437	464	493	524	557
	2005	222	234	247	261	276	292	309	328	347	368	391	415	440	467	497	528
	2004	211	222	235	249	263	278	294	311	330	350	370	393	417	443	470	500
	2003	201	212	224	236	250	264	279	296	313	332	352	373	396	420	445	473
	2002	192	202	213	225	238	252	266	281	297	315	334	354	375	398	423	448
	2001	183	193	204	215	226	239	253	267	283	299	317	336	356	377	400	425
2000	175	184	194	205	216	228	241	254	269	284	301	319	338	358	380	403	
17	2010	554	587	621	657	697	739	784	831	883	938	995	1,057	1,124	1,194	1,271	1,351
	2009	519	550	582	616	653	692	734	779	827	878	933	991	1,053	1,119	1,191	1,266
	2008	494	523	553	585	620	657	697	739	784	832	883	938	997	1,060	1,127	1,199
	2007	471	497	525	556	589	624	662	701	743	789	838	889	945	1,004	1,067	1,134
	2006	448	473	500	529	560	593	627	665	705	748	794	843	895	950	1,010	1,074
	2005	427	451	476	503	532	563	596	632	669	709	753	799	848	901	957	1,017
	2004	406	429	453	479	506	535	566	600	635	674	714	758	804	853	906	963
	2003	387	409	431	456	481	509	538	570	604	639	678	719	762	809	858	912
	2002	370	390	411	434	458	485	512	542	573	607	643	682	723	767	814	864
	2001	353	371	392	414	436	461	487	515	545	576	610	647	686	727	771	819
2000	337	355	374	394	416	439	463	490	518	548	580	615	651	690	732	776	
18	2010	393	416	441	467	494	524	556	590	626	665	706	750	797	848	902	959
	2009	368	390	413	437	463	491	521	553	587	623	662	703	747	794	845	899
	2008	351	371	393	415	440	466	494	524	556	591	627	666	708	752	799	851
	2007	334	353	373	395	418	443	470	497	527	560	595	631	670	712	757	805
	2006	318	336	355	375	397	420	445	472	500	531	563	598	635	674	717	762
	2005	303	320	338	357	377	400	423	448	475	503	534	567	602	639	679	722
	2004	288	304	321	340	359	380	402	426	451	478	507	538	571	606	643	683
	2003	275	290	306	323	342	361	382	405	429	453	481	510	541	574	609	647
	2002	263	277	291	308	325	344	363	385	407	431	456	484	513	544	578	613
	2001	250	264	278	293	310	327	346	365	387	409	433	459	487	516	547	581
2000	239	252	266	280	295	312	329	348	368	389	412	436	462	490	519	551	
20	2010	835	885	936	991	1,050	1,114	1,181	1,253	1,331	1,414	1,501	1,594	1,694	1,801	1,916	2,037
	2009	783	829	877	929	985	1,044	1,107	1,175	1,247	1,324	1,406	1,494	1,588	1,688	1,795	1,909
	2008	745	788	834	883	935	990	1,050	1,114	1,181	1,255	1,332	1,415	1,504	1,599	1,699	1,807
	2007	710	749	792	839	888	941	998	1,057	1,120	1,189	1,263	1,341	1,424	1,514	1,608	1,710
	2006	675	714	754	798	844	893	946	1,003	1,063	1,128	1,196	1,271	1,349	1,433	1,523	1,619
	2005	644	679	717	758	802	849	899	952	1,008	1,070	1,135	1,205	1,278	1,358	1,443	1,533
	2004	613	646	683	722	763	807	854	904	958	1,016	1,076	1,143	1,213	1,287	1,366	1,451
	2003	584	617	650	687	726	768	812	860	911	963	1,022	1,084	1,149	1,220	1,294	1,375
	2002	558	588	619	654	691	731	772	817	864	915	970	1,028	1,090	1,157	1,228	1,303
	2001	532	560	591	624	658	696	734	776	821	869	920	976	1,034	1,097	1,163	1,235
2000	508	535	564	594	627	662	699	739	782	826	875	927	981	1,041	1,103	1,171	
21	2010	601	637	674	714	756	802	851	902	958	1,018	1,081	1,148	1,220	1,296	1,379	1,467
	2009	563	597	632	669	709	752	797	846	898	954	1,012	1,076	1,143	1,215	1,293	1,375
	2008	536	567	601	635	673	713	756	802	851	903	959	1,019	1,083	1,151	1,223	1,301
	2007	511	539	570	604	639	677	718	761	807	856	909	965	1,026	1,090	1,158	1,231
	2006	486	514	543	574	608	643	681	722	765	812	861	915	971	1,032	1,097	1,166
	2005	464	489	516	546	577	611	647	686	726	770	817	868	920	978	1,039	1,104
	2004	441	465	491	520	550	581	615	651	690	731	775	823	873	926	984	1,045
	2003	420	444	468	495	522	553	584	619	656	694	736	780	827	878	932	990
	2002	402	423	446	471	498	526	556	588	622	659	698	740	785	833	884	938
	2001	383	403	426	449	474	501	529	559	591	625	663	703	745	789	837	889
2000	362	385	406	428	451	477	503	532	563	594	630	667	707	749	794	843	
25	2010	752	797	843	892	946	1,003	1,064	1,129	1,198	1,273	1,351	1,436	1,526	1,621	1,725	1,834
	2009	705	746	790	836	887	940	997	1,058	1,123	1,193	1,266	1,346	1,430	1,520	1,617	1,719
	2008	671	710	751	795	842	892	946	1,003	1,064	1,130	1,199	1,274	1,354	1,439	1,529	1,627
	2007	639	675	713	755	800	847	898	952	1,009	1,071	1,137	1,207	1,283	1,363	1,448	1,540
	2006	608	643	679	718	760	804	852	903	957	1,015	1,077	1,144	1,215	1,290	1,372	1,458
	2005	580	612	646	682	722	765	809	858	908	963	1,022	1,085	1,151	1,223	1,299	1,380
	2004	552	582	615	650	687	727	769	814	862	915	969	1,029	1,092	1,159	1,230	1,307
	2003	526	556	586	619	653	691	731	774	820	867	921	976	1,035	1,099	1,165	1,238
	2002	502	529	558	589	622	658	695	736	778	824	873	925	982	1,042	1,105	1,173
	2001	479	504	532	561	592	626	661	699	740	782	829	879	931	987	1,047	1,112
2000	458	482	508	535	564	596	629	665	704	743	788	834	884	937	993	1,054	
26	2010	542	574	607	643	681	722	766	813	863	917	973	1,034	1,098	1,167	1,242	1,321
	2009	507	537	569	602	638	677	718	762	809	859	912	969	1,029	1,094	1,164	1,238
	2008	483	511	541	572	606	642	681	722	766	813	864	917	975	1,036	1,101	1,172
	2007	460	486	514	544	576	610	647	685	726	771	819	869	924	981	1,043	1,109
	2006	438	463	489	517	547	579	613	650	689	731	776	824	875	929	988	1,050
	2005	418	441	465	491	520	551	583	618	654	694	736	781	829	880	935	994
	2004	397	419	443	468	495	523	553	586	621	659	698	741	786	834	886	941
	2003	378	400	422	445	470	498	526	558	590	625	663	703	745	791	839	891
	2002	362	381	401	424	448	474	500	530	560	593	629	666	707	750	796	845
	2001	345	363	383	404	427	451	476	503	533	563	597	633	671	711	754	801
2000	330	347	366	385	406	429	453	479	507	535	567	601	636	675	715	759	
30	2010	294	311	329	349	369	392	415	441	468	497	528	561	596	633	674	716
	2009	275	291	308	327	346	367	389	413	438	466	494	525	558	593	631	671
	2008	262	277	293	310	329	348	369	392	415	441	468	497	529	562	597	635
	2007	249	263	279	295	312	331	351	372	394	418	444	471				

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	212	432	286	669	437	602	393	221	
PART 2	PERSONAL INJURY PROTECTION								
	83	179	113	267	173	240	157	86	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	230	412	290	741	496	667	446	243
	10,000	279	501	352	900	603	810	542	295
	25,000	287	513	361	923	618	831	556	303
	50,000	294	526	370	946	633	852	570	310
	100,000	296	531	374	954	639	859	574	313
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	30	69	44	95	65	85	57	31
	25/50	45	102	64	141	96	126	85	52
	35/80	72	161	100	225	152	202	135	91
	50/100	99	221	136	309	209	277	186	129
	100/300	116	259	159	362	245	325	218	154
	250/500	204	455	277	637	430	573	385	281
	500/500	522	1,161	704	1,631	1,099	1,466	984	737
	500/1000	535	1,188	721	1,669	1,125	1,500	1,007	755

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	90	95	100	106	112	119	126	134	142	151	160	170	180	192	204	217
2009	88	93	98	104	110	116	123	131	139	147	156	166	176	187	199	212
2008	86	91	96	102	108	114	121	128	136	145	154	163	173	184	196	208
2007	85	90	95	100	106	112	119	126	134	142	151	160	170	181	192	205
2006	84	88	93	99	104	111	117	124	132	140	148	157	167	178	189	201
2005	82	87	92	97	103	109	115	122	129	137	146	155	164	175	186	197
2004	81	85	90	96	101	107	113	120	127	135	143	152	162	172	182	194
2003	80	84	89	94	99	105	111	118	125	133	141	150	159	169	179	191
2002	79	83	88	93	98	103	110	116	123	130	138	147	156	166	176	187
2001	77	82	86	91	96	102	108	114	121	128	136	144	153	163	173	184
2000	76	80	85	89	95	100	106	112	119	126	134	142	151	160	170	181

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	262	477	309	662	472	596	425	269	
PART 2	PERSONAL INJURY PROTECTION								
	103	195	122	264	187	237	169	104	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	231	444	316	760	540	685	485	274
	10,000	281	539	384	923	656	832	589	333
	25,000	288	553	394	947	673	854	604	341
	50,000	295	567	404	971	690	875	619	350
	100,000	298	572	407	979	696	882	625	353
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	38	74	47	94	70	84	63	39
	25/50	56	110	70	142	103	127	93	57
	35/80	89	175	114	229	164	205	148	89
	50/100	122	240	157	316	226	284	203	122
	100/300	143	282	184	371	264	333	238	142
	250/500	250	495	325	657	465	590	418	249
	500/500	639	1,266	833	1,687	1,187	1,517	1,069	633
	500/1000	654	1,296	853	1,726	1,215	1,552	1,094	647

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	109	115	122	129	137	145	153	162	172	183	194	206	219	233	248	264
2009	106	113	119	126	133	141	150	159	168	179	190	202	214	228	242	257
2008	105	111	117	124	131	139	147	156	165	176	186	198	210	224	238	253
2007	103	109	115	122	129	137	145	153	163	172	183	194	207	220	234	249
2006	102	107	113	120	127	134	142	151	160	170	180	191	203	216	229	244
2005	100	105	111	118	125	132	140	148	157	167	177	188	200	212	225	240
2004	98	104	110	116	123	130	138	146	154	164	174	185	196	208	222	236
2003	97	102	108	114	121	128	135	143	152	161	171	182	193	205	218	232
2002	95	101	106	112	119	126	133	141	149	158	168	178	189	201	214	227
2001	94	99	105	111	117	124	131	139	147	156	165	175	186	198	210	223
2000	93	97	103	109	115	122	129	136	144	153	162	172	183	194	206	219

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 42

Table with columns: CLASS, MODEL YEAR, SYMBOL (1-17), and rates for classes 10, 17, 18, 20, 21, 25, and 26. The table lists rates for various model years from 2000 to 2010.

COLLISION
Cost to Reduce Deductible from \$500 to \$300
CLASS 10 64
17 126
18 97
20 172
21 139
25 155
26 125
30 62
Waiver of Deductible Charges
\$300 Deductible \$10
\$500 Deductible \$13

LIMITED COLLISION
\$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol.
Cost to Reduce Deductible from \$500 to \$300 All Classes... \$5
Cost to Reduce Deductible from \$500 to \$0 All Classes... \$8

Class 15 is 75 percent of Class 10 at final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	235	471	302	661	472	595	425	255	
PART 2	PERSONAL INJURY PROTECTION								
	91	192	119	264	188	237	169	98	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	266	457	314	759	547	683	491	271
	10,000	323	555	382	922	665	830	597	329
	25,000	331	569	391	946	682	851	612	338
	50,000	340	584	401	969	699	872	627	346
	100,000	343	589	404	978	705	880	632	349
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	35	73	47	93	70	84	63	39
	25/50	51	109	72	145	103	131	93	56
	35/80	80	176	117	241	164	217	148	87
	50/100	109	242	163	337	225	303	202	118
	100/300	128	285	192	397	263	358	237	138
	250/500	223	503	340	710	463	640	416	240
	500/500	568	1,290	878	1,841	1,181	1,658	1,064	608
	500/1000	581	1,320	898	1,885	1,209	1,697	1,088	622

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	114	121	128	135	143	152	161	170	181	192	203	216	230	244	260	276
2009	112	118	125	132	140	148	157	166	176	187	199	211	224	239	254	270
2008	110	116	123	130	137	145	154	163	173	184	195	208	221	234	249	265
2007	108	114	121	128	135	143	152	161	171	181	192	204	217	230	245	260
2006	106	112	119	126	133	141	149	158	168	178	189	200	213	226	240	256
2005	105	111	117	123	131	138	147	155	165	175	186	197	209	222	236	251
2004	103	109	115	122	129	136	144	153	162	172	182	194	206	218	232	247
2003	102	107	113	120	127	134	142	150	159	169	179	190	202	215	228	243
2002	100	105	112	118	124	132	140	148	157	166	176	187	199	211	224	238
2001	98	104	110	116	123	130	137	145	154	163	173	184	195	207	220	234
2000	97	102	108	114	121	127	135	143	151	161	170	181	192	204	216	230

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS																
	10	17	18	20	21	25	26	30									
PART 1	BODILY INJURY TO OTHERS																
	212	496	395	655	463	589	417	219									
PART 2	PERSONAL INJURY PROTECTION																
	84	202	155	261	185	235	165	86									
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY																
	5,000	211	449	305	740	490	666	441	218								
	10,000	256	546	371	899	595	809	536	265								
	25,000	263	559	380	922	611	830	549	272								
	50,000	269	573	389	945	626	850	563	278								
	100,000	272	578	393	953	631	858	568	281								
PART 5	OPTIONAL BODILY INJURY TO OTHERS																
	20/40	39	73	56	91	68	82	61	44								
	25/50	54	109	86	140	100	126	90	59								
	35/80	81	176	142	229	158	206	142	85								
	50/100	109	243	198	318	217	286	195	112								
	100/300	126	285	234	375	254	337	228	129								
	250/500	216	503	416	667	445	600	400	216								
	500/500	540	1,291	1,076	1,721	1,135	1,548	1,022	531								
	500/1000	552	1,322	1,101	1,761	1,162	1,584	1,046	543								
	PART 6	MEDICAL PAYMENTS															
5,000		10,000	15,000	20,000	25,000	50,000	100,000										
17		23	30	31	35	40	48										
PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO																
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO																
		PART 3			PART 12												
	20/40	12	0			100/300	21	49									
	25/50	14	3			250/500	24	143									
	35/80	16	12			500/500	35	358									
50/100	17	22			500/1000	36	368										
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
		SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	2010	187	197	208	220	234	247	262	278	295	313	332	353	375	399	424	451
	2009	182	193	204	215	228	242	256	271	288	306	324	345	366	389	414	441
	2008	179	189	200	212	224	237	252	267	283	300	319	339	360	383	407	433
	2007	177	186	197	208	220	234	247	262	278	295	314	333	354	376	400	425
	2006	174	183	194	205	217	230	244	258	274	290	308	327	348	370	393	418
	2005	171	180	191	202	213	226	239	254	269	285	303	322	341	363	386	410
	2004	168	178	188	199	210	222	236	250	264	281	298	316	336	356	379	403
	2003	166	175	185	196	207	219	231	245	260	276	292	311	330	350	372	396
	2002	163	172	182	192	203	215	228	241	256	271	287	305	324	344	366	389
	2001	161	170	179	189	200	212	224	237	252	267	283	300	319	338	359	382
	2000	158	167	176	186	197	208	220	233	247	262	278	295	313	332	353	375
	Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6																

Class 15 is 75 percent of Class 10 final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	243	462	299	662	469	595	422	255	
PART 2	PERSONAL INJURY PROTECTION								
	95	189	118	264	187	237	168	98	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	271	458	309	759	544	684	488	275
	10,000	329	556	375	922	661	831	593	334
	25,000	338	571	385	946	678	852	608	343
	50,000	346	585	395	969	695	873	623	351
	100,000	349	590	398	978	701	881	629	354
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	36	74	47	95	70	85	63	39
	25/50	53	110	70	144	106	129	95	60
	35/80	84	175	112	233	171	209	154	97
	50/100	115	241	154	323	236	290	212	135
	100/300	135	282	181	380	277	341	250	159
	250/500	237	496	319	673	491	604	442	283
	500/500	606	1,269	818	1,731	1,261	1,555	1,135	729
	500/1000	620	1,299	837	1,772	1,290	1,591	1,161	746

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	21		49		
	25/50	14		3			250/500	24		143		
	35/80	16		12			500/500	35		358		
	50/100	17		22			500/1000	36		368		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	120	127	134	142	150	159	169	179	190	201	214	227	241	257	273	290
2009	117	124	131	139	147	156	165	175	185	197	209	222	236	251	267	284
2008	115	122	129	136	144	153	162	172	182	193	205	218	232	246	262	279
2007	114	120	127	134	142	150	159	169	179	190	202	214	228	242	257	274
2006	112	118	125	132	140	148	157	166	176	187	198	211	224	238	253	269
2005	110	116	123	130	137	145	154	163	173	184	195	207	220	234	248	264
2004	108	114	121	128	135	143	152	161	170	181	192	204	216	229	244	260
2003	107	112	119	126	133	141	149	158	167	178	188	200	212	226	240	255
2002	105	111	117	124	131	138	147	155	165	174	185	197	209	222	235	250
2001	103	109	115	122	129	136	144	153	162	172	182	193	205	218	231	246
2000	102	107	114	120	127	134	142	150	159	169	179	190	201	214	227	242

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 45

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	347	367	388	411	436	462	490	520	552	586	623	661	703	747	795	845	
	2009	325	344	364	385	409	433	459	487	517	549	583	620	659	700	745	792	
	2008	309	327	346	366	388	411	436	462	490	520	553	587	624	663	705	750	
	2007	294	311	329	348	368	390	414	438	465	493	524	556	591	628	667	710	
	2006	280	296	313	331	350	371	392	416	441	468	496	527	560	595	632	672	
	2005	267	282	297	314	333	352	373	395	418	444	471	500	530	563	599	636	
	2004	254	268	283	300	317	335	354	375	397	421	446	474	503	534	567	602	
	2003	242	256	270	285	301	318	337	357	378	400	424	450	477	506	537	570	
	2002	231	244	257	271	287	303	320	339	359	380	402	426	452	480	509	541	
	2001	221	232	245	259	273	289	305	322	341	360	382	405	429	455	483	512	
2000	211	222	234	247	260	275	290	306	324	343	363	384	407	432	458	486		
17	2010	599	635	672	711	753	799	847	899	954	1,014	1,076	1,143	1,215	1,291	1,374	1,461	
	2009	561	594	629	666	706	749	794	843	894	950	1,008	1,072	1,139	1,210	1,288	1,369	
	2008	534	565	598	633	671	710	753	799	847	900	955	1,015	1,079	1,146	1,218	1,296	
	2007	509	537	568	601	637	675	715	758	803	853	906	961	1,022	1,086	1,153	1,227	
	2006	484	512	540	572	605	641	678	719	763	809	858	911	968	1,028	1,093	1,161	
	2005	462	487	514	544	575	609	645	683	723	767	814	864	917	974	1,035	1,099	
	2004	439	463	490	518	547	579	612	648	687	729	772	820	870	923	980	1,041	
	2003	419	443	466	493	520	550	582	617	653	691	733	777	824	875	928	986	
	2002	400	422	444	469	496	524	554	586	620	656	695	737	782	830	880	934	
	2001	382	402	424	447	472	499	527	557	589	623	660	700	742	786	834	886	
2000	365	384	405	426	449	475	501	530	561	592	628	665	704	746	791	840		
18	2010	457	484	512	542	574	609	646	686	728	773	821	872	927	985	1,048	1,114	
	2009	428	453	480	508	539	571	606	643	682	724	769	817	868	923	982	1,044	
	2008	407	431	456	483	512	542	574	609	646	686	729	774	823	874	929	988	
	2007	388	410	433	459	486	515	546	578	613	650	691	733	779	828	880	936	
	2006	369	390	412	436	462	489	517	549	582	617	654	695	738	784	833	886	
	2005	352	372	392	415	439	465	492	521	552	585	621	659	699	743	789	838	
	2004	335	353	373	395	417	442	467	495	524	556	589	625	663	704	747	794	
	2003	319	338	356	376	397	420	444	470	498	527	559	593	629	667	708	752	
	2002	305	322	339	358	378	400	422	447	473	500	530	562	596	633	671	713	
	2001	291	306	323	341	360	380	402	425	449	475	503	534	566	600	636	676	
2000	278	293	309	325	343	362	382	404	427	452	479	507	537	569	603	640		
20	2010	828	876	928	982	1,041	1,103	1,170	1,242	1,318	1,400	1,487	1,579	1,678	1,784	1,898	2,018	
	2009	775	821	869	920	976	1,034	1,097	1,164	1,235	1,312	1,393	1,480	1,573	1,672	1,779	1,891	
	2008	738	781	826	874	927	981	1,041	1,103	1,170	1,243	1,320	1,402	1,490	1,584	1,683	1,790	
	2007	703	742	785	831	880	932	988	1,047	1,110	1,178	1,251	1,328	1,411	1,500	1,593	1,694	
	2006	669	707	747	790	836	885	937	994	1,053	1,117	1,185	1,259	1,337	1,420	1,509	1,604	
	2005	638	673	710	751	794	841	890	944	999	1,060	1,125	1,194	1,266	1,345	1,429	1,519	
	2004	607	640	676	716	756	800	846	896	949	1,006	1,066	1,132	1,201	1,275	1,354	1,438	
	2003	578	611	644	681	719	760	804	852	902	954	1,013	1,074	1,138	1,209	1,282	1,362	
	2002	553	583	613	648	685	724	765	809	856	906	961	1,018	1,080	1,146	1,216	1,291	
	2001	527	555	586	618	652	689	727	769	814	861	912	967	1,025	1,086	1,152	1,224	
2000	504	530	559	589	621	656	692	732	774	818	867	918	972	1,031	1,093	1,160		
21	2010	672	712	753	798	845	896	951	1,009	1,071	1,137	1,208	1,283	1,363	1,449	1,541	1,639	
	2009	630	667	706	747	792	840	891	945	1,003	1,066	1,131	1,202	1,278	1,358	1,445	1,536	
	2008	599	634	671	710	753	797	845	896	951	1,009	1,072	1,138	1,210	1,286	1,367	1,454	
	2007	571	603	638	675	714	757	803	850	901	957	1,016	1,079	1,146	1,218	1,294	1,376	
	2006	543	574	606	642	679	719	761	807	855	907	963	1,022	1,086	1,153	1,226	1,303	
	2005	518	547	577	610	645	683	723	766	811	861	913	970	1,028	1,092	1,161	1,233	
	2004	493	520	549	581	614	650	687	727	771	817	866	919	976	1,035	1,099	1,168	
	2003	470	497	523	553	584	618	653	692	733	775	823	872	925	982	1,041	1,106	
	2002	449	473	498	526	556	588	621	657	695	736	780	827	877	931	988	1,048	
	2001	428	451	476	502	529	560	591	625	661	699	740	785	832	882	936	994	
2000	409	431	454	478	504	533	562	594	629	664	704	746	790	837	887	942		
25	2010	744	788	834	883	936	992	1,053	1,117	1,186	1,260	1,337	1,421	1,510	1,605	1,707	1,815	
	2009	697	739	782	828	878	930	987	1,047	1,111	1,180	1,253	1,332	1,415	1,504	1,600	1,701	
	2008	664	702	743	787	833	882	936	992	1,053	1,118	1,187	1,261	1,340	1,425	1,514	1,610	
	2007	632	668	706	747	791	838	889	942	998	1,060	1,126	1,195	1,269	1,349	1,433	1,524	
	2006	602	636	672	711	752	796	843	894	947	1,005	1,066	1,132	1,202	1,277	1,357	1,443	
	2005	574	605	639	675	715	757	801	849	899	953	1,012	1,074	1,139	1,210	1,286	1,366	
	2004	546	576	608	644	680	719	761	806	854	905	959	1,018	1,081	1,147	1,218	1,293	
	2003	520	550	580	612	647	684	723	766	811	858	911	966	1,024	1,087	1,153	1,225	
	2002	497	524	552	582	616	651	688	728	770	815	864	916	971	1,031	1,094	1,161	
	2001	474	499	527	556	586	620	654	692	732	774	820	870	922	977	1,037	1,101	
2000	453	477	503	530	559	590	623	658	696	736	780	826	875	927	983	1,043		
26	2010	605	641	679	718	761	807	856	908	964	1,024	1,087	1,155	1,228	1,305	1,388	1,476	
	2009	567	601	636	673	714	756	802	851	904	960	1,019	1,083	1,151	1,223	1,301	1,384	
	2008	540	571	605	640	678	717	761	807	856	909	965	1,025	1,090	1,158	1,231	1,309	
	2007	514	543	574	608	643	682	723	766	812	862	915	971	1,032	1,097	1,165	1,239	
	2006	489	517	546	578	612	647	686	727	770	817	867	921	978	1,038	1,104	1,173	
	2005	467	492	520	549	581	615	651	690	731	775	823	873	926	984	1,045	1,111	
	2004	444	468	495	523	553	585	619	655	694	736	780	828	879	932	990	1,052	
	2003	423	447	471	498	526	556	588	623	660	698	741	785	833	884	938	996	
	2002	404	426	449	474	501	530	559	592	626	663	703	745	790	838	890	944	
	2001	386	406	428	452	477	504	532	562	595	629	667	707	749	795	843	895	
2000	368	388	409	431	454	480	506	535	566	598	634	671	711	754	799	848		
30	2010	338	358	379	401	425	451	478	507	539	572	607	645	686	729	775	824	
	2009	317	335	355	376	398	422	448	475	505	536	569	605	642	683	726	773	
	2008	301	319	338	357	378	401	425	451	478	508	539	572	609	647	687	731	

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Terr	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.73	0.82	0.74	0.70	0.66	0.63	0.60	0.58	0.57	0.56	0.55	0.55	0.54	0.52	0.51	0.50
2	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.53	0.52	0.52
3	1.84	0.87	0.79	0.74	0.70	0.67	0.64	0.62	0.60	0.59	0.59	0.58	0.57	0.56	0.54	0.54
4	1.80	0.86	0.77	0.73	0.69	0.65	0.63	0.61	0.59	0.58	0.58	0.57	0.56	0.55	0.53	0.53
5	1.87	0.89	0.80	0.76	0.72	0.68	0.65	0.63	0.62	0.61	0.60	0.60	0.58	0.57	0.55	0.55
6	1.94	0.92	0.83	0.79	0.74	0.71	0.68	0.65	0.64	0.63	0.62	0.62	0.61	0.59	0.57	0.57
7	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
8	2.08	0.99	0.89	0.84	0.80	0.76	0.73	0.70	0.69	0.67	0.67	0.66	0.65	0.63	0.62	0.61
9	2.05	0.97	0.88	0.83	0.79	0.74	0.71	0.69	0.67	0.66	0.65	0.65	0.64	0.62	0.61	0.60
10	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
11	2.35	1.11	1.00	0.95	0.90	0.85	0.82	0.79	0.77	0.76	0.75	0.75	0.73	0.71	0.69	0.68
12	2.42	1.15	1.03	0.98	0.93	0.88	0.84	0.81	0.79	0.78	0.77	0.77	0.75	0.73	0.71	0.70
13	2.71	1.29	1.16	1.10	1.04	0.99	0.94	0.91	0.89	0.88	0.87	0.86	0.85	0.82	0.80	0.79
14	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
15	3.50	1.66	1.50	1.42	1.34	1.27	1.22	1.18	1.15	1.13	1.12	1.11	1.09	1.06	1.04	1.02
16	5.67	2.69	2.42	2.30	2.17	2.06	1.97	1.91	1.87	1.83	1.81	1.80	1.77	1.71	1.68	1.65
17	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
18	4.11	1.95	1.76	1.66	1.58	1.49	1.43	1.39	1.35	1.33	1.31	1.31	1.28	1.24	1.22	1.20
19	4.52	2.14	1.93	1.83	1.73	1.64	1.57	1.52	1.49	1.46	1.44	1.44	1.41	1.37	1.34	1.32
20	4.10	1.94	1.75	1.66	1.57	1.49	1.43	1.38	1.35	1.32	1.31	1.30	1.28	1.24	1.21	1.19
21	5.57	2.64	2.38	2.25	2.13	2.02	1.94	1.88	1.83	1.80	1.78	1.77	1.73	1.68	1.65	1.62
22	6.29	2.98	2.69	2.54	2.41	2.28	2.19	2.12	2.07	2.03	2.01	2.00	1.96	1.90	1.86	1.83
23	3.78	1.79	1.62	1.53	1.45	1.37	1.32	1.27	1.24	1.22	1.21	1.20	1.18	1.14	1.12	1.10
24	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
25	4.29	2.03	1.83	1.74	1.64	1.56	1.49	1.45	1.41	1.39	1.37	1.36	1.34	1.30	1.27	1.25
26	5.11	2.42	2.18	2.07	1.96	1.86	1.78	1.72	1.68	1.65	1.63	1.62	1.59	1.55	1.51	1.49
27	1.65	0.78	0.70	0.67	0.63	0.60	0.57	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49	0.48
40	2.59	1.23	1.11	1.05	0.99	0.94	0.90	0.87	0.85	0.84	0.83	0.82	0.81	0.78	0.77	0.75
41	2.63	1.25	1.12	1.06	1.01	0.95	0.91	0.88	0.86	0.85	0.84	0.83	0.82	0.79	0.78	0.77
42	3.19	1.51	1.36	1.29	1.22	1.16	1.11	1.07	1.05	1.03	1.02	1.01	0.99	0.96	0.94	0.93
43	3.34	1.59	1.43	1.35	1.28	1.21	1.16	1.13	1.10	1.08	1.07	1.06	1.04	1.01	0.99	0.97
44	5.46	2.59	2.33	2.21	2.09	1.98	1.90	1.84	1.80	1.77	1.75	1.74	1.70	1.65	1.62	1.59
45	3.52	1.67	1.50	1.42	1.35	1.28	1.23	1.19	1.16	1.14	1.12	1.12	1.10	1.06	1.04	1.03

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

Terr	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1-27, 40-45	0.21	0.10	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.06	0.06	0.06

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Terr	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
1	1.00	0.47	0.43	0.40	0.38	0.36	0.35	0.34	0.33	0.32	0.32	0.32	0.31	0.30	0.30	0.29	
2	1.02	0.49	0.44	0.41	0.39	0.37	0.36	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.30	0.30	
3	1.07	0.51	0.46	0.43	0.41	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.33	0.32	0.32	0.31	
4	1.05	0.50	0.45	0.42	0.40	0.38	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31	
5	1.10	0.52	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.35	0.35	0.34	0.33	0.32	0.32	
6	1.15	0.54	0.49	0.46	0.44	0.42	0.40	0.39	0.38	0.37	0.37	0.36	0.36	0.35	0.34	0.33	
7	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35	
8	1.24	0.59	0.53	0.50	0.48	0.45	0.43	0.42	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.36	
9	1.22	0.58	0.52	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36	
10	1.32	0.62	0.56	0.53	0.50	0.48	0.46	0.44	0.43	0.42	0.42	0.42	0.41	0.40	0.39	0.38	
11	1.43	0.68	0.61	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.46	0.45	0.44	0.43	0.42	0.42	
12	1.48	0.70	0.63	0.60	0.57	0.54	0.51	0.50	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43	
13	1.68	0.80	0.72	0.68	0.65	0.61	0.59	0.57	0.55	0.54	0.54	0.54	0.52	0.51	0.50	0.49	
14	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52	
15	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.74	0.72	0.71	0.71	0.70	0.68	0.66	0.65	
16	3.76	1.78	1.61	1.52	1.44	1.36	1.31	1.27	1.24	1.21	1.20	1.19	1.17	1.14	1.11	1.09	
17	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35	
18	2.67	1.26	1.14	1.08	1.02	0.97	0.93	0.90	0.88	0.86	0.85	0.85	0.83	0.81	0.79	0.78	
19	2.95	1.40	1.26	1.19	1.13	1.07	1.03	0.99	0.97	0.95	0.94	0.94	0.92	0.89	0.87	0.86	
20	2.65	1.26	1.13	1.07	1.02	0.96	0.92	0.89	0.87	0.86	0.85	0.84	0.83	0.80	0.78	0.77	
21	3.68	1.75	1.57	1.49	1.41	1.34	1.28	1.24	1.21	1.19	1.18	1.17	1.15	1.11	1.09	1.07	
22	4.19	1.98	1.79	1.69	1.60	1.52	1.46	1.41	1.38	1.35	1.34	1.33	1.30	1.26	1.24	1.22	
23	2.43	1.15	1.04	0.98	0.93	0.88	0.85	0.82	0.80	0.79	0.78	0.77	0.76	0.74	0.72	0.71	
24	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52	
25	2.79	1.32	1.19	1.13	1.07	1.01	0.97	0.94	0.92	0.90	0.89	0.89	0.87	0.84	0.82	0.81	
26	3.36	1.60	1.44	1.36	1.29	1.22	1.17	1.13	1.11	1.09	1.07	1.07	1.05	1.02	1.00	0.98	
27	0.94	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.30	0.29	0.28	0.28	0.27	
40	1.60	0.76	0.68	0.65	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.48	0.47	0.47	
41	1.62	0.77	0.69	0.66	0.62	0.59	0.57	0.55	0.53	0.52	0.52	0.52	0.51	0.49	0.48	0.47	
42	2.02	0.96	0.86	0.82	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59	
43	2.13	1.01	0.91	0.86	0.81	0.77	0.74	0.72	0.70	0.69	0.68	0.68	0.66	0.64	0.63	0.62	
44	3.61	1.71	1.54	1.46	1.38	1.31	1.26	1.22	1.19	1.17	1.15	1.15	1.12	1.09	1.07	1.05	
45	2.25	1.07	0.96	0.91	0.86	0.82	0.78	0.76	0.74	0.73	0.72	0.71	0.70	0.68	0.67	0.66	

Stated Amount C.A.C. with M.M. & V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 – Same as Actual Cash Value Charges
 For Higher Deductibles, Refer to Rule 16

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

- Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
- Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	\$33.25	10	\$160.25
2	74.50	11	173.25
3	87.25	12	186.00
4	97.50	13	198.75
5	109.00	14	215.50
6	121.75	15	236.00
7	134.75	16	256.50
8	147.50	17	277.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

New : October 31, 2010

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)																	
Deductibles:	\$1,000*	\$2,000*	\$100** Glass														
Collision:	0.63	0.48	Not Applicable														
Limited Collision:	0.54	0.32	Not Applicable														
Comprehensive:	0.66	0.60	0.84														
*Charges based on \$500 Deductible Premium \$300 Deductible – \$10																	
**Applies to otherwise determined premium \$500 Deductible – \$13																	
Collision Waiver of Deductible Charges: \$1,000 Deductible – \$16																	
\$2,000 Deductible – \$26																	
SUBSTITUTE TRANSPORTATION (RULE 17)																	
	\$15/Day, \$450	\$30/Day, \$900	\$45/Day, \$1,350	\$100/Day, \$3,000													
	<u>Maximum</u>	<u>Maximum</u>	<u>Maximum</u>	<u>Maximum</u>													
Private Passenger:	12	64	150	308													
Motorcycle:	45	90	167	346													
DISCOUNTS (RULE 19)																	
	<u>Amount</u>	<u>Application</u>															
Advanced Driver Training:	5.0%	Parts 1, 2 and 4-9															
Annual Mileage (0-5,000 miles):	10.0%	Parts 1-8 and 12															
Annual Mileage (5,001 to 7,500 miles):	5.0%	Parts 1-8 and 12															
Anti-Theft Discount:	Varies by device type. Refer to Rule 54	Part 9 only.															
Class 15:	25.0%	Parts 1-12															
Companion Credit:	10.0%	Parts 1, 2 and 4-9															
Customer Loyalty Credit:	1% to 5%	Parts 1, 2 and 4-9															
Good Student:	5.0%	Parts 1, 2 and 4-9															
Hybrid Auto Discount:	5.0%	Parts 1, 2 and 4-9															
Life Credit:	5.0%	Parts 1, 2 and 4-9															
Multi-Car:	10.0%	Parts 1, 2, 4, 5, 7, 8 and 9															
New Policyholder:	1% to 5%	Parts 1, 2 and 4-9															
Public Transit:	10.0%	Property Damage and Collision															
Passive Restraint:	25.0%	Parts 2, 3, 6 and 12															
Student Away At School:	10.0%	Parts 1, 2 and 4-9															
MODEL YEAR RATING (RULE 20)																	
Rating Factors for Model Year Rates Not Shown in the Rate Section																	
Model Year	COLLISION SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
1999	0.96	0.96	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	
1998	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.90	0.90	0.90	0.90	0.90	0.90	0.90	
1990-97	0.81	0.81	0.81	0.80	0.80	0.80	0.80	0.79	0.79	0.79	0.79	0.79	0.79	0.78	0.78	0.78	
Model Year	COMPREHENSIVE SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
1999	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	
1998	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.96	0.96	
1990-97	0.93	0.93	0.93	0.93	0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	
PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)																	
DEDUCTIBLE:	100	250	500	1,000	2,000	4,000	8,000										
Policyholder – Alone:	0.02	0.04	0.08	0.14	0.26	0.37	0.45										
Policyholder and Household Members:	0.02	0.05	0.1	0.19	0.35	0.48	0.59										
TOWING AND LABOR (RULE 33)																	
		\$50 per Disablement	\$100 per Disablement														
Private Passenger and Motorcycle:		\$8	\$16														
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)																	
Apply a following rate for each \$100 of valuation:		\$4															
ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE (RULE 48)																	
Applies to private passenger vehicles as defined in Rule 27.																	
		<u>Comprehensive</u>	<u>Collision</u>	<u>Limited Collision</u>													
Rating Factor		1.01	1.05	1.05													
Comprehensive coverage is subject to a \$1.00 minimum premium.																	

Miscellaneous Rating Factors

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Manual Rates	Part 7 – 60%* Part 8 – Manual Rate Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Rates	Parts 7 and 8 – 50% Part 9 – Manual Rate

*Reduction not applicable to Waiver of Deductible premium

RULE 20. MODEL YEAR RATING (continued)

B. Rating of Model Years Not Shown on Rate Pages

1. **2011 and newer Model Years:** Apply a factor of 1.065 for Collision or Limited Collision and 1.023 for Comprehensive to the most recent year shown in the model/year/symbol chart. This process is compounded for each additional year beyond the most recent model year shown.
2. **1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.
3. **1989 and Earlier Model Years:**
 - a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.
 - b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

For newer model years not listed on the model year/symbol chart, a factor of 1.067 will be applied for Collision or Limited Collision to the most recent year shown in the model/year/symbol chart. This process is compounded for each additional year beyond the most recent model year shown. Similarly, for Comprehensive, a factor of 1.024 will be used.

RULE 21. RESERVED FOR FUTURE USE

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table:

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	\$ 0 – \$1,600	\$ 0 – \$1,600	\$ 0 – \$6,500
2	1,601 – 2,100	1,601 – 2,100	6,501 – 8,000
3	2,101 – 2,750	2,101 – 2,750	8,001 – 9,000
4	2,751 – 3,700	2,751 – 3,700	9,001 – 10,000
5	3,701 – 5,000	3,701 – 5,000	10,001 – 11,250
6	5,001 – 6,500	5,001 – 6,500	11,251 – 12,500
7	6,501 – 8,000	6,501 – 8,000	12,501 – 13,750
8	8,001 – 10,000	8,001 – 10,000	13,751 – 15,000
10	10,001 – 12,500	10,001 – 12,500	15,001 – 16,250
11	12,501 – 15,000	12,501 – 15,000	16,251 – 17,500
12	15,001 – 17,500	15,001 – 17,500	17,501 – 18,750
13	17,501 – 20,000	17,501 – 20,000	18,751 – 20,000
14	\$20,001 & above	20,001 – 24,000	20,001 – 22,000
15		24,001 – 28,000	22,001 – 24,000
16		28,001 – 33,000	24,001 – 26,000
17		33,001 – 39,000	26,001 – 28,000
18		39,001 – 46,000	28,001 – 30,000
19		46,001 – 55,000	30,001 – 33,000
20		55,001 – 65,000	33,001 – 36,000
21		\$65,001 & above	36,001 – 40,000
22			40,001 – 45,000
23			45,001 – 50,000
24			50,001 – 60,000
25			60,001 – 70,000
26			70,001 – 80,000
27			\$80,001 & above

RULE 64. FIRST ACCIDENT FORGIVENESS

First Accident Forgiveness is added to the policy under the following circumstances. A charge for merit rating may only be waived if the insured is carrying the forgiveness on their policy at the time of loss.

New Customer

- The new policyholder carried a similar waiver with their prior carrier at the time the account was written new to Harleysville, OR
- In the prior 6 years: no incident activity that results in a charge for merit rating in accordance with Rule 56, Merit Rating Plan, and no major violation or at-fault accident.

If the new customer has first accident forgiveness and they are written with a chargeable accident, the policy will not be charged for that accident.

Existing Customer

- An existing Harleysville policy has been free of chargeable at-fault accidents and major violations for the 5 years preceding the renewal effective date.

First Accident Forgiveness does not apply if an existing customer with a waived charge for merit rating has one or more additional chargeable accidents with Harleysville in a three year experience period. The three year experience period is calculated from the renewal effective date. In this case, the charge for any previously waived accident(s) is restored. For example, a policy with first accident forgiveness for an accident in a prior term incurs a second fault accident, and both accidents are inside the three year experience period. At the next renewal, a charge via points would apply for both accidents as defined in Rule 56.

RULE 65. TIERING

Harleysville Insurance places each new business policy in a rating tier. Tier selection is determined by a mix of the following characteristics: years of driving experience; major violations; minor violations; at-fault accidents; not-at-fault accidents; comprehensive losses; limits of liability; lapses in coverage; and physical damage coverage.

Each policy is placed in a single rating tier, and categorized as Standard, Preferred, or Elite.

Tier	Factor
Standard	1.08
Preferred	1.00
Elite	0.95

RULE 66. SEASONAL LAY-UP COVERAGE

At the option of the insured, a seasonal lay-up credit is available and applicable to selected coverage premiums for eligible vehicle(s) withdrawn from use for a period of at least 30 days and no longer than 6 months. Charge 50% of the otherwise applicable premium to the following coverages:

Bodily Injury To Others (Part 1), Personal Injury Protection (Part 2), Bodily Injury Caused by An Uninsured Auto (part 3), Damage To Someone Else’s Property (Part 4), Optional Bodily Injury To Others (Part 5), Medical Payments (Part 6, and Bodily Injury Caused By An Underinsured Auto (Part 12).

An eligible vehicle is defined as those of the private passenger type, except motor homes, recreational trailers, golf carts, electric vehicles and antique vehicles. The credit will be applied pro-rata for the period the vehicle is withdrawn from use.

NOTE: The full limits of coverage, as indicated on the policy declarations page, remain in effect throughout the lay-up period subject to any conditions of the policy.

*

RULE 67. YEARS DRIVING EXPERIENCE TABLE RAGE

A years licensed factor will be applied to Coverage parts 1, 2, 3, 4, 5, 6, 7, 8 and 9 based on the driver’s number of years licensed at the time the policy is issued or renewed. The number of years licensed will be determined based on the driver’s date first licensed and the policy effective date, truncated to the nearest full year of driving experience. If the date first licensed is not provided by the insured upon the request of the company or from the Registry of Motor Vehicles, Harleysville will assign the years licensed factor based upon the earliest possible date the driver’s license could be obtained in Massachusetts.

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Terr	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
1	1.00	0.47	0.43	0.40	0.38	0.36	0.35	0.34	0.33	0.32	0.32	0.32	0.31	0.30	0.30	0.29	
2	1.02	0.49	0.44	0.41	0.39	0.37	0.36	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.30	0.30	
3	1.07	0.51	0.46	0.43	0.41	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.33	0.32	0.32	0.31	
4	1.05	0.50	0.45	0.42	0.40	0.38	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31	
5	1.10	0.52	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.35	0.35	0.34	0.33	0.32	0.32	
6	1.15	0.54	0.49	0.46	0.44	0.42	0.40	0.39	0.38	0.37	0.37	0.36	0.36	0.35	0.34	0.33	
7	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35	
8	1.24	0.59	0.53	0.50	0.48	0.45	0.43	0.42	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.36	
9	1.22	0.58	0.52	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36	
10	1.32	0.62	0.56	0.53	0.50	0.48	0.46	0.44	0.43	0.42	0.42	0.42	0.41	0.40	0.39	0.38	
11	1.43	0.68	0.61	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.46	0.45	0.44	0.43	0.42	0.42	
12	1.48	0.70	0.63	0.60	0.57	0.54	0.51	0.50	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43	
13	1.68	0.80	0.72	0.68	0.65	0.61	0.59	0.57	0.55	0.54	0.54	0.54	0.52	0.51	0.50	0.49	
14	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52	
15	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.74	0.72	0.71	0.71	0.70	0.68	0.66	0.65	
16	3.76	1.78	1.61	1.52	1.44	1.36	1.31	1.27	1.24	1.21	1.20	1.19	1.17	1.14	1.11	1.09	
17	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35	
18	2.67	1.26	1.14	1.08	1.02	0.97	0.93	0.90	0.88	0.86	0.85	0.85	0.83	0.81	0.79	0.78	
19	2.95	1.40	1.26	1.19	1.13	1.07	1.03	0.99	0.97	0.95	0.94	0.94	0.92	0.89	0.87	0.86	
20	2.65	1.26	1.13	1.07	1.02	0.96	0.92	0.89	0.87	0.86	0.85	0.84	0.83	0.80	0.78	0.77	
21	3.68	1.75	1.57	1.49	1.41	1.34	1.28	1.24	1.21	1.19	1.18	1.17	1.15	1.11	1.09	1.07	
22	4.19	1.98	1.79	1.69	1.60	1.52	1.46	1.41	1.38	1.35	1.34	1.33	1.30	1.26	1.24	1.22	
23	2.43	1.15	1.04	0.98	0.93	0.88	0.85	0.82	0.80	0.79	0.78	0.77	0.76	0.74	0.72	0.71	
24	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52	
25	2.79	1.32	1.19	1.13	1.07	1.01	0.97	0.94	0.92	0.90	0.89	0.89	0.87	0.84	0.82	0.81	
26	3.36	1.60	1.44	1.36	1.29	1.22	1.17	1.13	1.11	1.09	1.07	1.07	1.05	1.02	1.00	0.98	
27	0.94	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.30	0.29	0.28	0.28	0.27	
40	1.60	0.76	0.68	0.65	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.48	0.47	0.47	
41	1.62	0.77	0.69	0.66	0.62	0.59	0.57	0.55	0.53	0.52	0.52	0.52	0.51	0.49	0.48	0.47	
42	2.02	0.96	0.86	0.82	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59	
43	2.13	1.01	0.91	0.86	0.81	0.77	0.74	0.72	0.70	0.69	0.68	0.68	0.66	0.64	0.63	0.62	
44	3.61	1.71	1.54	1.46	1.38	1.31	1.26	1.22	1.19	1.17	1.15	1.15	1.12	1.09	1.07	1.05	
45	2.25	1.07	0.96	0.91	0.86	0.82	0.78	0.76	0.74	0.73	0.72	0.71	0.70	0.68	0.67	0.66	

Stated Amount C.A.C. with M.M. & V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 – Same as Actual Cash Value Charges
 For Higher Deductibles, Refer to Rule 16

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

- Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
- Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	\$33.25	10	\$160.25
2	74.50	11	173.25
3	87.25	12	186.00
4	97.50	13	198.75
5	109.00	14	215.50
6	121.75	15	236.00
7	134.75	16	256.50
8	147.50	17	277.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

New : October 31, 2010

**HARLEYSVILLE WORCESTER INSURANCE COMPANY
PRIVATE PASSENGER AUTO
MASSACHUSETTS**

Harleysville Worcester Insurance Company entered Voluntary Market Personal Automobile program in Massachusetts on July 17, 2009. Our current rates for Harleysville Worcester Insurance Company Voluntary Market Private Passenger Motor Vehicle in Massachusetts were derived by adopting Automobile Insurers Bureau's under 1% market share companies Advisory Filing for 4/1/2008 Rates and Factors with the modifications. Related to rate level, all modifications were to provide a more competitive rate for the particular segment of business or risk characteristic.

With this filing, Harleysville Worcester Insurance Company would like to propose a rate revision to our Voluntary Market Personal Automobile program in Massachusetts to be effective on September 30, 2010 for New and Nov. 1, 2010 for Renewal. This filing will have +4.3% overall impact on book. The rate revision consists of:

1. Introducing "Year Licensed Factor" by coverage which was copied from one of our competitors.
 - We are adopting the Years Licensed Factor table currently in use by Commerce Insurance Company.
2. Lowering the Increased Limits for 100/300 and 250/500 for Part 5 Optional BI by mirroring our competitor.
 - We are proposing to adopt the ILFs of Commerce Ins. Co. for the 100/300 and 250/500 limits and have used interpolation to revise the factors for the 100/100, 100/200 and 200/400 options
3. Revising the values Safe Driver Discount Plus (Code 97) and Safe Driver Discount (Code 96) in Merit Rating Plan to 5% & 3% from 12% & 10%.
 - The proposed factors will continue to provide a discount relative to the AIB rate level.
4. Increasing Standard Tier factor to 8% from 5%.
 - The percentage of our inforce book that is written in the standard tier is significantly higher than what we see in other Harleysville states. Since we generally have uniform tiering guidelines across states (with the exception of differences mandated by state regulations), the higher percentage of business in the standard tier in MA suggests our rate is too competitive relative to other qualifying risks. As such, we are proposing a revision in our tier rating factor.
5. Update for the 2010 and 2011 model years:
 - We are using the AIB factors of 1.067 for Collision and 1.024 for Comprehensive to produce the proposed 2010 base rates for Parts 7 & 9 (this is consistent with our adoption of the 2008 AIB rate level and related MY, symbol factors). Additionally, we are adopting the transition rule AIB provided for 2011 and newer cars as well as the new MY factors to apply to 2010 rates (1.065 for Collision and 1.023 for Comprehensive).
6. Uniform Base Rate increase of +2.6% except for Part 11 Towing & Labor with no change (because after rounding, there is no nominal dollar change on this coverage.)

The above revisions combine for an overall rate level impact of +4.3%. In support of this revision, Harleysville provides the amount of rate taken in the 2009 AIB rate filing (+5.8%). Since we adopted the AIB 2008 rate level and reduced it through the introduction of several discounts, the indicated AIB rate need from the 2009 filing was +7.3% and an amount of +5.8% was approved. The proposed change of +4.3% is intended to maintain a close relationship with the overall AIB rate level.

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Exhibit 1 Demonstration of Compliance with MAIP Premium threshold

Exhibit A Current and Proposed Factors

RULE 10. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS (continued)

2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will increase by 5% if the certificate is required for any other cause whatsoever.

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) auto rating tier factor, (2) annual mileage, (3) multi-car, (4) passive restraint, (5) anti-theft, (6) expense reduction discount (7) advanced driver training, (8) life policy discount, (9) companion credit, (10) new policyholder discount, (11) customer loyalty credit, (12) hybrid auto discount, (13) good student discount, (14) student away at school discount, (15) public transit discount, and (16) class 15. The discount shall be rounded to the nearest dollar after each application.

4. Apply the appropriate merit rating plan adjustment to the premium developed in step 3.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period or for the 12 months prior to the policy effective date. Refer to Rule 19. The discount is applied to the premium developed in step 4.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, \$20,000/\$40,000 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating charge during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 10. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS (continued)

2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will increase by 5% if the certificate is required for any other cause whatsoever.

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) auto rating tier factor, (2) annual mileage, (3) multi-car, (4) passive restraint, (5) anti-theft, (6) expense reduction discount (7) advanced driver training, (8) life policy discount, (9) companion credit, (10) new policyholder discount, (11) customer loyalty credit, (12) hybrid auto discount, (13) good student discount, (14) student away at school discount, (15) public transit discount, and (16) class 15. The discount shall be rounded to the nearest dollar after each application.

4. Apply the years licensed factor from Rule 67 to the premium developed in Step 3.
5. Apply the appropriate merit rating plan adjustment to the premium developed in step 3.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period or for the 12 months prior to the policy effective date. Refer to Rule 19. The discount is applied to the premium developed in step 4.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, \$20,000/\$40,000 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating charge during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 20. MODEL YEAR RATING (continued)

B. Rating of Model Years Not Shown on Rate Pages

1. **1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.

2. **1989 and Earlier Model Years:**

a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.

b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

For newer model years not listed on the model year/symbol chart, a factor of 1.067 will be applied for Collision or Limited Collision to the most recent year shown in the model/year/symbol chart. This process is compounded for each additional year beyond the most recent model year shown. Similarly, for Comprehensive, a factor of 1.024 will be used.

RULE 21. RESERVED FOR FUTURE USE

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles

- For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
- For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table:

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	\$ 0 - \$1600	\$ 0 - \$1,600	\$ 0 - \$6,500
2	1,601 - 2,100	1,601 - 2,100	6,501 - 8,000
3	2,101 - 2,750	2,101 - 2,750	8,001 - 9,000
4	2,751 - 3,700	2,751 - 3,700	9,001 - 10,000
5	3,701 - 5,000	3,701 - 5,000	10,001 - 11,250
6	5,001 - 6,500	5,001 - 6,500	11,251 - 12,500
7	6,501 - 8,000	6,501 - 8,000	12,501 - 13,750
8	8,001 - 10,000	8,001 - 10,000	13,751 - 15,000
10	10,001 - 12,500	10,001 - 12,500	15,001 - 16,250
11	12,501 - 15,000	12,501 - 15,000	16,251 - 17,500
12	15,001 - 17,500	15,001 - 17,500	17,501 - 18,750
13	17,501 - 20,000	17,501 - 20,000	18,751 - 20,000
14	\$20,001 & above	20,001 - 24,000	20,001 - 22,000
15		24,001 - 28,000	22,001 - 24,000
16		28,001 - 33,000	24,001 - 26,000
17		33,001 - 39,000	26,001 - 28,000
18		39,001 - 46,000	28,001 - 30,000
19		46,001 - 55,000	30,001 - 33,000
20		55,001 - 65,000	33,001 - 36,000
21		\$65,001 & above	36,001 - 40,000
22			40,001 - 45,000
23			45,001 - 50,000
24			50,001 - 60,000
25			60,001 - 70,000
26			70,001 - 80,000
27			\$80,001 & above

RULE 20. MODEL YEAR RATING (continued)

B. Rating of Model Years Not Shown on Rate Pages

1. **2011 Model Year:** Refer to the Miscellaneous Rating Factors section and apply the 2011 model year and coverage factors to the 2010 model year \$500 deductible rate shown in the Rate Section to obtain the actual cash value premium.
2. **1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.
3. **1989 and Earlier Model Years:**
 - a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.
 - b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

For newer model years not listed on the model year/symbol chart, a factor of 1.067 will be applied for Collision or Limited Collision to the most recent year shown in the model/year/symbol chart. This process is compounded for each additional year beyond the most recent model year shown. Similarly, for Comprehensive, a factor of 1.024 will be used.

RULE 21. RESERVED FOR FUTURE USE

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table:

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	\$ 0 – \$1,600	\$ 0 – \$1,600	\$ 0 – \$6,500
2	1,601 – 2,100	1,601 – 2,100	6,501 – 8,000
3	2,101 – 2,750	2,101 – 2,750	8,001 – 9,000
4	2,751 – 3,700	2,751 – 3,700	9,001 – 10,000
5	3,701 – 5,000	3,701 – 5,000	10,001 – 11,250
6	5,001 – 6,500	5,001 – 6,500	11,251 – 12,500
7	6,501 – 8,000	6,501 – 8,000	12,501 – 13,750
8	8,001 – 10,000	8,001 – 10,000	13,751 – 15,000
10	10,001 – 12,500	10,001 – 12,500	15,001 – 16,250
11	12,501 – 15,000	12,501 – 15,000	16,251 – 17,500
12	15,001 – 17,500	15,001 – 17,500	17,501 – 18,750
13	17,501 – 20,000	17,501 – 20,000	18,751 – 20,000
14	\$20,001 & above	20,001 – 24,000	20,001 – 22,000
15		24,001 – 28,000	22,001 – 24,000
16		28,001 – 33,000	24,001 – 26,000
17		33,001 – 39,000	26,001 – 28,000
18		39,001 – 46,000	28,001 – 30,000
19		46,001 – 55,000	30,001 – 33,000
20		55,001 – 65,000	33,001 – 36,000
21		\$65,001 & above	36,001 – 40,000
22			40,001 – 45,000
23			45,001 – 50,000
24			50,001 – 60,000
25			60,001 – 70,000
26			70,001 – 80,000
27			\$80,001 & above

RULE 56. MERIT RATING PLAN (continued)

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98. If there are no at-fault accidents or traffic violations attributable to an operator during the four years immediately preceding the policy effective date, the operator's merit rating code is 97. If there are no at-fault accidents or traffic violations attributable to an operator during the three years immediately preceding the policy effective date, the operator's merit rating code is 96.

Calculation of Merit Rating Adjustment

The factor used to either credit or charge for Merit Rating is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
<u>Merit Rating Code</u>	<u>Credit Factor</u>	<u>Credit Factor</u>
99 (6 Years Incident-Free)	-0.17	
98 (5 Years Incident-Free)	-0.15	-0.15
97 (4 Years Incident-Free)	-0.12	-0.12
96 (3 Years Incident-Free)	-0.10	-0.10
	<u>Surcharge Factor</u>	<u>Surcharge Factor</u>
Number of Points X	0.15	0.075

Merit Rating Plan

Calculation of Credits and Surcharges

Factors to Apply to Otherwise Applicable Premiums *

<u>Merit Rating Code</u>	<u>Experienced Operators</u>		<u>Inexperienced Operators</u>	
	(Rate Class 10, 15 or 30)		(All Other Rate Classes)	
	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>
	<u>Credit Factors</u>			
99	0.170	0.170	N/A	N/A
98	0.150	0.150	0.150	0.150
97	0.120	0.120	0.120	0.120
96	0.100	0.100	0.100	0.100
	<u>No Credit/No Surcharge Factors</u>			
0	0.000	0.000	0.000	0.000

RULE 56. MERIT RATING PLAN (continued)

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98. If there are no at-fault accidents or traffic violations attributable to an operator during the four years immediately preceding the policy effective date, the operator's merit rating code is 97. If there are no at-fault accidents or traffic violations attributable to an operator during the three years immediately preceding the policy effective date, the operator's merit rating code is 96.

Calculation of Merit Rating Adjustment

The factor used to either credit or charge for Merit Rating is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
<u>Merit Rating Code</u>	<u>Credit Factor</u>	<u>Credit Factor</u>
99 (6 Years Incident-Free)	-0.17	
98 (5 Years Incident-Free)	-0.15	<u>-0.15</u>
97 (4 Years Incident-Free)	<u>-0.05</u>	<u>-0.05</u>
96 (3 Years Incident-Free)	<u>-0.03</u>	<u>-0.03</u>
	<u>Surcharge Factor</u>	<u>Surcharge Factor</u>
Number of Points X	0.15	0.075

Merit Rating Plan

Calculation of Credits and Surcharges

Factors to Apply to Otherwise Applicable Premiums *

<u>Merit Rating Code</u>	<u>Experienced Operators</u>		<u>Inexperienced Operators</u>	
	(Rate Class 10, 15 or 30)		(All Other Rate Classes)	
	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>
	<u>Credit Factors</u>			
99	0.170	0.170	N/A	N/A
98	0.150	0.150	0.150	0.150
97	<u>0.050</u>	<u>0.050</u>	<u>0.050</u>	<u>0.050</u>
<u>96</u>	<u>0.030</u>	<u>0.030</u>	<u>0.030</u>	<u>0.030</u>
	<u>No Credit/No Surcharge Factors</u>			
0	0.000	0.000	0.000	0.000

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	1.004	1.065	1.100	1.062	1.062	1.062	1.062	1.026
2	1.001	1.113	1.082	1.062	1.046	1.062	1.046	0.997
3	0.995	1.068	1.111	1.031	1.043	1.031	1.043	0.968
4	0.986	1.113	1.075	1.027	1.047	1.027	1.047	1.006
5	0.999	1.115	1.088	1.039	1.033	1.039	1.033	0.961
6	1.017	1.109	1.139	1.053	1.044	1.053	1.044	1.049
7	0.998	1.138	1.043	1.034	1.069	1.034	1.069	1.012
8	1.011	1.093	1.080	1.023	1.050	1.023	1.050	0.935
9	1.031	1.105	1.117	1.050	1.047	1.050	1.047	1.115
10	1.019	1.110	1.093	1.044	1.023	1.044	1.023	1.257
11	1.022	1.047	1.124	1.059	1.057	1.059	1.057	1.247
12	1.014	1.089	1.109	1.076	1.041	1.076	1.041	1.146
13	1.027	1.113	0.984	1.044	1.129	1.044	1.129	1.095
14	1.023	1.114	1.045	1.033	1.069	1.033	1.069	1.137
15	0.992	1.120	1.186	1.000	1.000	1.000	1.000	1.146
16	1.024	1.090	1.000	1.450	1.525	1.450	1.525	0.961
17	1.013	1.110	1.068	1.214	1.004	1.214	1.004	0.908
18	1.036	1.056	1.007	1.056	1.000	1.056	1.000	0.893
19	1.029	1.115	1.151	1.026	1.035	1.026	1.035	1.059
20	1.031	1.184	1.241	0.976	1.034	0.976	1.034	1.000
21	1.029	1.122	1.177	1.033	1.057	1.033	1.057	1.059
22	1.037	1.146	1.071	1.038	1.000	1.038	1.000	1.440
23	0.994	1.084	1.090	1.045	1.036	1.045	1.036	1.143
24	1.002	1.038	1.004	1.107	1.057	1.107	1.057	0.874
25	1.003	0.982	1.159	1.150	1.225	1.150	1.225	0.883
26	0.984	1.146	1.000	1.094	1.109	1.094	1.109	0.830
27	0.988	1.103	1.089	1.037	1.028	1.037	1.028	1.050
40	0.947	1.510	1.178	1.000	0.862	1.000	0.862	0.830
41	1.014	1.098	0.995	1.000	1.029	1.000	1.029	1.450
42	0.997	1.088	1.114	1.055	1.029	1.055	1.029	0.953
43	0.979	1.130	1.213	1.175	1.023	1.175	1.023	0.957
44	0.991	1.075	1.143	1.099	1.000	1.099	1.000	0.906
45	1.018	1.127	1.125	1.086	1.114	1.086	1.114	1.193

Motorcycles All Territories 1.04

INCREASED LIMITS TABLES							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.215	1.230	1.246	1.260	1.277	1.288
<u>Bodily Injury to Others</u>							
Limits:	\$20/\$40	\$20/\$50	\$25/\$50	\$25/\$60	\$35/\$80	\$50/\$100	\$100/\$100
Factor:	1.00	1.01	1.06	1.07	1.17	1.28	1.52
Limits:	\$100/\$200	\$100/\$300	\$200/\$400	\$250/\$500	\$250/\$1000	\$300/\$500	\$500/\$500
Factor:	1.53	1.54	1.92	2.04	2.09	2.30	3.01
Limits:	\$500/\$1000						
Factor:	3.06						

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	1.004	1.065	1.100	1.062	1.062	1.062	1.062	1.026
2	1.001	1.113	1.082	1.062	1.046	1.062	1.046	0.997
3	0.995	1.068	1.111	1.031	1.043	1.031	1.043	0.968
4	0.986	1.113	1.075	1.027	1.047	1.027	1.047	1.006
5	0.999	1.115	1.088	1.039	1.033	1.039	1.033	0.961
6	1.017	1.109	1.139	1.053	1.044	1.053	1.044	1.049
7	0.998	1.138	1.043	1.034	1.069	1.034	1.069	1.012
8	1.011	1.093	1.080	1.023	1.050	1.023	1.050	0.935
9	1.031	1.105	1.117	1.050	1.047	1.050	1.047	1.115
10	1.019	1.110	1.093	1.044	1.023	1.044	1.023	1.257
11	1.022	1.047	1.124	1.059	1.057	1.059	1.057	1.247
12	1.014	1.089	1.109	1.076	1.041	1.076	1.041	1.146
13	1.027	1.113	0.984	1.044	1.129	1.044	1.129	1.095
14	1.023	1.114	1.045	1.033	1.069	1.033	1.069	1.137
15	0.992	1.120	1.186	1.000	1.000	1.000	1.000	1.146
16	1.024	1.090	1.000	1.450	1.525	1.450	1.525	0.961
17	1.013	1.110	1.068	1.214	1.004	1.214	1.004	0.908
18	1.036	1.056	1.007	1.056	1.000	1.056	1.000	0.893
19	1.029	1.115	1.151	1.026	1.035	1.026	1.035	1.059
20	1.031	1.184	1.241	0.976	1.034	0.976	1.034	1.000
21	1.029	1.122	1.177	1.033	1.057	1.033	1.057	1.059
22	1.037	1.146	1.071	1.038	1.000	1.038	1.000	1.440
23	0.994	1.084	1.090	1.045	1.036	1.045	1.036	1.143
24	1.002	1.038	1.004	1.107	1.057	1.107	1.057	0.874
25	1.003	0.982	1.159	1.150	1.225	1.150	1.225	0.883
26	0.984	1.146	1.000	1.094	1.109	1.094	1.109	0.830
27	0.988	1.103	1.089	1.037	1.028	1.037	1.028	1.050
40	0.947	1.510	1.178	1.000	0.862	1.000	0.862	0.830
41	1.014	1.098	0.995	1.000	1.029	1.000	1.029	1.450
42	0.997	1.088	1.114	1.055	1.029	1.055	1.029	0.953
43	0.979	1.130	1.213	1.175	1.023	1.175	1.023	0.957
44	0.991	1.075	1.143	1.099	1.000	1.099	1.000	0.906
45	1.018	1.127	1.125	1.086	1.114	1.086	1.114	1.193

Motorcycles

All Territories 1.04

*

INCREASED LIMITS TABLES							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.215	1.230	1.246	1.260	1.277	1.288
<u>Bodily Injury to Others</u>							
Limits:	\$20/\$40	\$20/\$50	\$25/\$50	\$25/\$60	\$35/\$80	\$50/\$100	\$100/\$100
Factor:	1.00	1.01	1.06	1.07	1.17	1.28	<u>1.33</u>
Limits:	\$100/\$200	\$100/\$300	\$200/\$400	\$250/\$500	\$250/\$1000	\$300/\$500	\$500/\$500
Factor:	<u>1.34</u>	<u>1.35</u>	<u>1.62</u>	<u>1.71</u>	2.09	2.30	3.01
Limits:	\$500/\$1000						
Factor:	3.06						

RULE 64. FIRST ACCIDENT FORGIVENESS

First Accident Forgiveness is added to the policy under the following circumstances. A charge for merit rating may only be waived if the insured is carrying the forgiveness on their policy at the time of loss.

New Customer

- The new policyholder carried a similar waiver with their prior carrier at the time the account was written new to Harleysville, OR
- In the prior 6 years: no incident activity that results in a charge for merit rating in accordance with Rule 56, Merit Rating Plan, and no major violation or at-fault accident.

If the new customer has first accident forgiveness and they are written with a chargeable accident, the policy will not be charged for that accident.

Existing Customer

- An existing Harleysville policy has been free of chargeable at-fault accidents and major violations for the 5 years preceding the renewal effective date.

First Accident Forgiveness does not apply if an existing customer with a waived charge for merit rating has one or more additional chargeable accidents with Harleysville in a three year experience period. The three year experience period is calculated from the renewal effective date. In this case, the charge for any previously waived accident(s) is restored. For example, a policy with first accident forgiveness for an accident in a prior term incurs a second fault accident, and both accidents are inside the three year experience period. At the next renewal, a charge via points would apply for both accidents as defined in Rule 56.

RULE 65. TIERING

Harleysville Insurance places each new business policy in a rating tier. Tier selection is determined by a mix of the following characteristics: years of driving experience; major violations; minor violations; at-fault accidents; not-at-fault accidents; comprehensive losses; limits of liability; lapses in coverage; and physical damage coverage.

Each policy is placed in a single rating tier, and categorized as Standard, Preferred, or Elite.

RULE 66. SEASONAL LAY-UP COVERAGE

At the option of the insured, a seasonal lay-up credit is available and applicable to selected coverage premiums for eligible vehicle(s) withdrawn from use for a period of at least 30 days and no longer than 6 months. Charge 50% of the otherwise applicable premium to the following coverages:

Bodily Injury To Others (Part 1), Personal Injury Protection (Part 2), Bodily Injury Caused by An Uninsured Auto (part 3), Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), Medical Payments (Part 6, and Bodily Injury Caused By An Underinsured Auto (Part 12).

An eligible vehicle is defined as those of the private passenger type, except motor homes, recreational trailers, golf carts, electric vehicles and antique vehicles. The credit will be applied pro-rata for the period the vehicle is withdrawn from use.

NOTE: The full limits of coverage, as indicated on the policy declarations page, remain in effect throughout the lay-up period subject to any conditions of the policy.

RULE 64. FIRST ACCIDENT FORGIVENESS

First Accident Forgiveness is added to the policy under the following circumstances. A charge for merit rating may only be waived if the insured is carrying the forgiveness on their policy at the time of loss.

New Customer

- The new policyholder carried a similar waiver with their prior carrier at the time the account was written new to Harleysville, OR
- In the prior 6 years: no incident activity that results in a charge for merit rating in accordance with Rule 56, Merit Rating Plan, and no major violation or at-fault accident.

If the new customer has first accident forgiveness and they are written with a chargeable accident, the policy will not be charged for that accident.

Existing Customer

- An existing Harleysville policy has been free of chargeable at-fault accidents and major violations for the 5 years preceding the renewal effective date.

First Accident Forgiveness does not apply if an existing customer with a waived charge for merit rating has one or more additional chargeable accidents with Harleysville in a three year experience period. The three year experience period is calculated from the renewal effective date. In this case, the charge for any previously waived accident(s) is restored. For example, a policy with first accident forgiveness for an accident in a prior term incurs a second fault accident, and both accidents are inside the three year experience period. At the next renewal, a charge via points would apply for both accidents as defined in Rule 56.

RULE 65. TIERING

Harleysville Insurance places each new business policy in a rating tier. Tier selection is determined by a mix of the following characteristics: years of driving experience; major violations; minor violations; at-fault accidents; not-at-fault accidents; comprehensive losses; limits of liability; lapses in coverage; and physical damage coverage.

Each policy is placed in a single rating tier, and categorized as Standard, Preferred, or Elite.

<u>Tier</u>	<u>Factor</u>
<u>Standard</u>	<u>1.08</u>
<u>Preferred</u>	<u>1.00</u>
<u>Elite</u>	<u>0.95</u>

RULE 66. SEASONAL LAY-UP COVERAGE

At the option of the insured, a seasonal lay-up credit is available and applicable to selected coverage premiums for eligible vehicle(s) withdrawn from use for a period of at least 30 days and no longer than 6 months. Charge 50% of the otherwise applicable premium to the following coverages:

Bodily Injury To Others (Part 1), Personal Injury Protection (Part 2), Bodily Injury Caused by An Uninsured Auto (part 3), Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), Medical Payments (Part 6, and Bodily Injury Caused By An Underinsured Auto (Part 12).

An eligible vehicle is defined as those of the private passenger type, except motor homes, recreational trailers, golf carts, electric vehicles and antique vehicles. The credit will be applied pro-rata for the period the vehicle is withdrawn from use.

NOTE: The full limits of coverage, as indicated on the policy declarations page, remain in effect throughout the lay-up period subject to any conditions of the policy.

RULE 67. YEARS DRIVING EXPERIENCE TABLE RAGE

A years licensed factor will be applied to Coverage parts 1, 2, 3, 4, 5, 6, 7, 8 and 9 based on the driver's number of years licensed at the time the policy is issued or renewed. The number of years licensed will be determined based on the driver's date first licensed and the policy effective date, truncated to the nearest full year of driving experience. If the date first licensed is not provided by the insured upon the request of the company or from the Registry of Motor Vehicles, the number of years licensed will be determined by calculating the difference between the operator's birth date plus 16.5 years and the policy effective date.

RULE 67. YEARS DRIVING EXPERIENCE TABLE RATE (continued)

These factors will only apply to private passenger type vehicles, as defined in Rule 27, except that vehicles classified as antiques are not eligible. Apply the appropriate Years Licensed factor shown below in accordance to Rule 11, premium calculation.

*

Years	Years Licensed											
	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
0	1.100	1.100	1.050	1.100	1.100	1.100	1.050	1.050	1.050	1.000	1.000	1.000
1	1.050	1.050	1.050	1.050	1.050	1.100	1.000	1.000	1.050	1.000	1.000	1.000
2	1.000	1.000	1.050	1.000	1.000	1.100	1.000	1.000	1.050	1.000	1.000	1.000
3	1.070	1.100	1.050	1.050	1.070	1.050	1.050	1.050	1.050	1.000	1.000	1.000
4	1.000	1.050	1.050	1.000	1.000	1.050	1.000	1.000	1.050	1.000	1.000	1.000
5	1.000	1.000	1.050	1.000	1.000	1.050	1.000	1.000	1.050	1.000	1.000	1.000
6	1.210	1.180	1.000	1.110	1.210	1.000	1.180	1.180	1.050	1.000	1.000	1.000
7	1.210	1.180	1.000	1.110	1.210	1.000	1.180	1.180	1.050	1.000	1.000	1.000
8	1.150	1.180	1.000	1.080	1.150	1.000	1.180	1.180	1.050	1.000	1.000	1.000
9	1.150	1.150	1.000	1.080	1.150	1.000	1.120	1.120	1.050	1.000	1.000	1.000
10	1.090	1.150	1.000	1.060	1.090	1.000	1.120	1.120	1.050	1.000	1.000	1.000
11	1.090	1.150	1.000	1.060	1.090	1.000	1.120	1.120	1.050	1.000	1.000	1.000
12	1.090	1.150	1.000	1.060	1.090	1.000	1.120	1.120	1.050	1.000	1.000	1.000
13	1.030	1.120	1.000	1.000	1.030	1.000	1.120	1.120	1.050	1.000	1.000	1.000
14	1.030	1.120	1.000	1.000	1.030	1.000	1.120	1.120	1.000	1.000	1.000	1.000
15	1.030	1.120	1.000	1.000	1.030	1.000	1.060	1.060	1.000	1.000	1.000	1.000
16	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
17	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
18	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	0.950	1.000	1.000	1.000	1.000	1.000	0.950	1.000	1.000	1.000
21	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
22	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
23	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
24	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
25	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
26	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
27	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
28	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
29	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
30	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
31	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.950	1.000	1.000	1.000
32	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.950	1.000	1.000	1.000
33	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.950	1.000	1.000	1.000
34	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
35	0.910	0.940	0.850	0.970	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
36	0.910	0.940	0.850	0.970	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
37	0.910	0.940	0.850	0.970	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
38	0.910	0.940	0.850	0.970	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
39	0.910	0.940	0.850	0.940	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
40	0.910	0.940	0.850	0.940	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
41	0.910	0.940	0.850	0.940	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
42	0.910	0.940	0.850	0.940	0.910	0.950	1.000	1.000	0.890	1.000	1.000	1.000
43	0.910	1.000	0.850	0.940	0.910	0.950	1.000	1.000	0.840	1.000	1.000	1.000
44	0.910	1.000	0.850	0.940	0.910	0.950	1.000	1.000	0.840	1.000	1.000	1.000
45	0.910	1.060	0.850	1.000	0.910	0.950	1.000	1.000	0.840	1.000	1.000	1.000
46	0.970	1.060	0.850	1.000	0.970	0.950	1.000	1.000	0.840	1.000	1.000	1.000
47	0.970	1.060	0.850	1.000	0.970	0.950	1.000	1.000	0.840	1.000	1.000	1.000
48	1.030	1.060	0.850	1.050	1.030	1.000	1.000	1.000	0.840	1.000	1.000	1.000
49	1.080	1.110	0.850	1.050	1.080	1.000	1.063	1.063	1.000	1.000	1.000	1.000
50	1.080	1.110	0.850	1.050	1.080	1.050	1.063	1.063	1.000	1.000	1.000	1.000
51	1.140	1.110	0.850	1.050	1.140	1.050	1.063	1.063	1.000	1.000	1.000	1.000
52	1.140	1.140	0.850	1.080	1.140	1.050	1.063	1.063	1.000	1.000	1.000	1.000
53	1.140	1.140	0.850	1.080	1.140	1.050	1.063	1.063	1.000	1.000	1.000	1.000
54	1.190	1.140	0.850	1.090	1.190	1.050	1.063	1.063	1.000	1.000	1.000	1.000
55	1.190	1.140	0.850	1.090	1.190	1.050	1.143	1.143	1.000	1.000	1.000	1.000
56	1.190	1.170	0.850	1.110	1.190	1.100	1.143	1.143	1.000	1.000	1.000	1.000
57	1.190	1.170	0.850	1.110	1.190	1.100	1.143	1.143	1.000	1.000	1.000	1.000
58	1.220	1.170	0.850	1.120	1.220	1.100	1.143	1.143	1.000	1.000	1.000	1.000
59	1.220	1.170	0.850	1.120	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
60	1.220	1.170	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
61	1.220	1.190	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
62	1.220	1.190	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
63	1.220	1.190	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
64	1.250	1.190	0.850	1.185	1.250	1.100	1.198	1.198	1.000	1.000	1.000	1.000
65+	1.250	1.220	0.850	1.185	1.250	1.100	1.198	1.198	1.000	1.000	1.000	1.000

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 1 (A-1)**

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	94	192	109	376	172	339	155	92
2	103	209	122	407	195	367	175	101
3	108	220	131	442	208	398	188	107
4	116	244	135	490	242	441	218	113
5	119	243	153	516	259	465	232	119
6	129	270	151	553	295	498	267	127
7	131	261	167	587	302	528	271	129
8	141	289	172	617	324	556	291	139
9	160	310	196	639	338	575	304	158
10	162	363	219	680	390	613	351	166
11	157	395	216	669	392	602	353	181
12	174	377	236	670	421	603	379	171
13	198	409	254	671	424	604	381	195
14	222	428	285	661	437	594	394	219
15	264	477	299	659	472	593	425	255
16	221	487	390	644	458	580	412	229
17	168	367	209	655	337	588	303	171
18	171	480	238	671	421	604	379	197
19	208	470	282	641	427	578	384	235
20	193	479	266	665	439	599	396	215
21	236	483	361	646	462	582	416	331
22	233	483	352	647	455	583	408	321
23	177	445	281	655	419	589	378	182
24	180	398	232	658	377	591	339	184
25	177	449	244	660	432	593	390	196
26	219	487	312	643	461	579	415	213
27	81	175	93	337	146	303	131	85
40	205	435	259	665	413	599	372	219
41	212	432	286	669	437	602	393	221
42	262	477	309	662	472	596	425	269
43	235	471	302	661	472	595	425	255
44	212	496	395	655	463	589	417	219
45	243	462	299	662	469	595	422	255

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 5 Basic (B)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	13	30	17	56	26	50	24	13
2	14	33	19	61	30	55	26	14
3	15	34	21	66	32	60	29	14
4	16	38	22	73	36	66	33	16
5	16	38	24	78	39	70	35	17
6	18	42	24	83	44	74	40	18
7	18	41	26	87	45	79	40	18
8	19	45	27	92	48	83	43	21
9	24	48	31	95	50	86	45	23
10	24	53	35	96	57	87	51	23
11	24	60	33	95	57	86	52	27
12	26	57	37	95	63	86	56	28
13	29	65	40	95	64	86	57	28
14	33	69	44	94	65	85	57	31
15	40	74	47	94	71	85	64	39
16	44	72	56	90	68	81	61	44
17	25	54	32	96	50	87	44	25
18	30	73	37	94	63	85	56	34
19	34	72	42	91	64	82	57	39
20	34	74	42	94	64	85	57	39
21	46	73	56	92	69	83	62	55
22	45	73	56	91	68	82	61	54
23	25	72	42	91	62	82	55	26
24	26	57	35	91	54	82	49	27
25	30	73	38	94	64	84	57	31
26	35	72	46	91	68	82	61	35
27	12	28	14	50	23	45	19	12
40	29	67	40	94	62	85	55	30
41	30	69	44	95	65	85	57	31
42	38	74	47	94	70	84	63	39
43	35	73	47	93	70	84	63	39
44	39	73	56	91	68	82	61	44
45	36	74	47	95	70	85	63	39

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	159	284	201	539	334	485	301	166
2	172	299	206	581	358	522	322	175
3	175	306	221	603	361	543	324	187
4	187	318	224	646	387	582	348	204
5	187	322	223	667	410	600	369	209
6	198	328	236	671	425	604	383	212
7	203	331	249	690	452	622	407	222
8	205	352	255	713	453	642	408	231
9	212	360	253	726	457	654	410	219
10	214	364	255	732	460	659	413	221
11	211	387	262	725	458	653	410	223
12	235	394	279	742	489	668	441	239
13	244	393	278	741	489	668	441	244
14	255	426	294	745	506	670	456	263
15	274	468	313	756	547	681	491	279
16	240	461	310	740	490	666	442	248
17	222	426	265	741	432	667	389	222
18	242	478	294	758	491	683	443	239
19	252	472	303	736	474	663	427	244
20	235	469	285	753	480	677	432	247
21	276	517	331	741	537	667	483	277
22	350	552	411	739	577	666	520	342
23	211	481	310	752	499	676	448	231
24	257	481	309	755	478	680	429	251
25	243	522	306	757	528	682	475	259
26	291	535	378	739	564	665	507	288
27	153	271	181	510	297	459	267	153
40	227	424	280	741	467	667	421	262
41	230	412	290	741	496	667	446	243
42	231	444	316	760	540	685	485	274
43	266	457	314	759	547	683	491	271
44	211	449	305	740	490	666	441	218
45	271	458	309	759	544	684	488	275

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 2 (A-2)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	39	79	46	155	73	139	66	39
2	41	86	50	167	80	150	72	41
3	46	89	54	181	85	163	77	44
4	47	100	55	200	98	180	88	47
5	49	98	62	210	105	190	94	49
6	52	109	62	226	120	202	107	52
7	53	105	68	239	121	214	109	52
8	56	116	70	250	130	226	117	55
9	66	124	79	260	135	234	122	63
10	66	145	87	271	156	243	141	66
11	65	158	86	267	157	240	142	71
12	70	151	93	267	168	240	151	68
13	79	168	101	267	169	240	152	77
14	88	177	112	263	174	237	157	85
15	102	195	118	263	188	236	169	96
16	88	199	153	257	182	231	164	90
17	68	147	84	266	135	239	121	68
18	69	191	94	268	168	240	151	78
19	83	192	112	254	170	230	153	92
20	76	197	106	265	175	238	157	88
21	93	197	145	258	184	232	165	130
22	91	197	143	259	181	232	163	126
23	70	184	112	261	167	234	150	72
24	72	159	93	262	150	235	135	73
25	71	184	97	263	172	236	155	80
26	86	199	123	257	184	231	165	84
27	34	72	39	139	62	125	54	37
40	82	179	103	265	164	238	149	85
41	83	179	113	267	173	240	157	86
42	103	195	122	264	187	237	169	104
43	91	192	119	264	188	237	169	98
44	84	202	155	261	185	235	165	86
45	95	189	118	264	187	237	168	98

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	241	531	320	972	538	874	483	240
2	251	539	322	1015	526	913	474	250
3	255	564	344	1033	555	930	501	254
4	267	587	349	1067	592	960	532	266
5	270	591	358	1082	621	974	559	269
6	287	631	380	1115	658	1004	592	285
7	304	646	409	1112	687	1000	620	298
8	311	639	428	1110	685	999	617	308
9	311	638	406	1104	687	994	619	308
10	303	654	408	1108	707	997	636	306
11	327	731	446	1078	716	971	644	326
12	363	751	468	1083	785	974	705	362
13	365	681	498	1092	791	982	712	361
14	405	754	542	1066	827	959	744	402
15	484	791	584	1063	865	957	778	473
16	428	767	528	1036	736	933	663	411
17	342	720	449	1095	682	986	615	341
18	417	797	530	1068	800	961	720	407
19	432	811	604	1036	834	933	750	430
20	463	810	587	1053	830	947	748	448
21	481	824	674	1045	944	941	850	579
22	534	816	693	1035	912	932	821	718
23	368	817	649	1065	863	959	777	415
24	403	785	570	1063	805	957	724	401
25	425	828	626	1080	866	972	780	446
26	501	825	684	1036	900	933	810	549
27	230	507	294	941	498	846	448	229
40	370	713	506	1075	774	968	697	378
41	345	734	530	1083	812	976	731	359
42	399	786	604	1076	866	969	780	389
43	429	781	584	1061	869	954	782	419
44	390	785	514	1063	736	957	663	374
45	446	771	588	1065	865	958	779	435

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	102	102	102	102	102	102	102	102
2	104	104	104	104	104	104	104	104
3	108	108	108	108	108	108	108	108
4	106	106	106	106	106	106	106	106
5	110	110	110	110	110	110	110	110
6	114	114	114	114	114	114	114	114
7	118	118	118	118	118	118	118	118
8	122	122	122	122	122	122	122	122
9	120	120	120	120	120	120	120	120
10	128	128	128	128	128	128	128	128
11	137	137	137	137	137	137	137	137
12	142	142	142	142	142	142	142	142
13	159	159	159	159	159	159	159	159
14	166	166	166	166	166	166	166	166
15	205	205	205	205	205	205	205	205
16	332	332	332	332	332	332	332	332
17	118	118	118	118	118	118	118	118
18	241	241	241	241	241	241	241	241
19	265	265	265	265	265	265	265	265
20	240	240	240	240	240	240	240	240
21	326	326	326	326	326	326	326	326
22	368	368	368	368	368	368	368	368
23	222	222	222	222	222	222	222	222
24	166	166	166	166	166	166	166	166
25	251	251	251	251	251	251	251	251
26	300	300	300	300	300	300	300	300
27	96	96	96	96	96	96	96	96
40	152	152	152	152	152	152	152	152
41	154	154	154	154	154	154	154	154
42	187	187	187	187	187	187	187	187
43	196	196	196	196	196	196	196	196
44	320	320	320	320	320	320	320	320
45	206	206	206	206	206	206	206	206

RULE 20. MODEL YEAR RATING (continued)

B. Rating of Model Years Not Shown on Rate Pages

1. **2011 and newer Model Years:** Apply a factor of 1.065 for Collision or Limited Collision and 1.023 for Comprehensive to the most recent year shown in the model/year/symbol chart. This process is compounded for each additional year beyond the most recent model year shown.
2. **1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.
3. **1989 and Earlier Model Years:**
 - a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.
 - b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

For newer model years not listed on the model year/symbol chart, a factor of 1.067 will be applied for Collision or Limited Collision to the most recent year shown in the model/year/symbol chart. This process is compounded for each additional year beyond the most recent model year shown. Similarly, for Comprehensive, a factor of 1.024 will be used.

RULE 21. RESERVED FOR FUTURE USE

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table:

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	\$ 0 – \$1,600	\$ 0 – \$1,600	\$ 0 – \$6,500
2	1,601 – 2,100	1,601 – 2,100	6,501 – 8,000
3	2,101 – 2,750	2,101 – 2,750	8,001 – 9,000
4	2,751 – 3,700	2,751 – 3,700	9,001 – 10,000
5	3,701 – 5,000	3,701 – 5,000	10,001 – 11,250
6	5,001 – 6,500	5,001 – 6,500	11,251 – 12,500
7	6,501 – 8,000	6,501 – 8,000	12,501 – 13,750
8	8,001 – 10,000	8,001 – 10,000	13,751 – 15,000
10	10,001 – 12,500	10,001 – 12,500	15,001 – 16,250
11	12,501 – 15,000	12,501 – 15,000	16,251 – 17,500
12	15,001 – 17,500	15,001 – 17,500	17,501 – 18,750
13	17,501 – 20,000	17,501 – 20,000	18,751 – 20,000
14	\$20,001 & above	20,001 – 24,000	20,001 – 22,000
15		24,001 – 28,000	22,001 – 24,000
16		28,001 – 33,000	24,001 – 26,000
17		33,001 – 39,000	26,001 – 28,000
18		39,001 – 46,000	28,001 – 30,000
19		46,001 – 55,000	30,001 – 33,000
20		55,001 – 65,000	33,001 – 36,000
21		\$65,001 & above	36,001 – 40,000
22			40,001 – 45,000
23			45,001 – 50,000
24			50,001 – 60,000
25			60,001 – 70,000
26			70,001 – 80,000
27			\$80,001 & above

RULE 64. FIRST ACCIDENT FORGIVENESS

First Accident Forgiveness is added to the policy under the following circumstances. A charge for merit rating may only be waived if the insured is carrying the forgiveness on their policy at the time of loss.

New Customer

- The new policyholder carried a similar waiver with their prior carrier at the time the account was written new to Harleysville, OR
- In the prior 6 years: no incident activity that results in a charge for merit rating in accordance with Rule 56, Merit Rating Plan, and no major violation or at-fault accident.

If the new customer has first accident forgiveness and they are written with a chargeable accident, the policy will not be charged for that accident.

Existing Customer

- An existing Harleysville policy has been free of chargeable at-fault accidents and major violations for the 5 years preceding the renewal effective date.

First Accident Forgiveness does not apply if an existing customer with a waived charge for merit rating has one or more additional chargeable accidents with Harleysville in a three year experience period. The three year experience period is calculated from the renewal effective date. In this case, the charge for any previously waived accident(s) is restored. For example, a policy with first accident forgiveness for an accident in a prior term incurs a second fault accident, and both accidents are inside the three year experience period. At the next renewal, a charge via points would apply for both accidents as defined in Rule 56.

RULE 65. TIERING

Harleysville Insurance places each new business policy in a rating tier. Tier selection is determined by a mix of the following characteristics: years of driving experience; major violations; minor violations; at-fault accidents; not-at-fault accidents; comprehensive losses; limits of liability; lapses in coverage; and physical damage coverage.

Each policy is placed in a single rating tier, and categorized as Standard, Preferred, or Elite.

Tier	Factor
Standard	1.08
Preferred	1.00
Elite	0.95

RULE 66. SEASONAL LAY-UP COVERAGE

At the option of the insured, a seasonal lay-up credit is available and applicable to selected coverage premiums for eligible vehicle(s) withdrawn from use for a period of at least 30 days and no longer than 6 months. Charge 50% of the otherwise applicable premium to the following coverages:

Bodily Injury To Others (Part 1), Personal Injury Protection (Part 2), Bodily Injury Caused by An Uninsured Auto (part 3), Damage To Someone Else’s Property (Part 4), Optional Bodily Injury To Others (Part 5), Medical Payments (Part 6, and Bodily Injury Caused By An Underinsured Auto (Part 12).

An eligible vehicle is defined as those of the private passenger type, except motor homes, recreational trailers, golf carts, electric vehicles and antique vehicles. The credit will be applied pro-rata for the period the vehicle is withdrawn from use.

NOTE: The full limits of coverage, as indicated on the policy declarations page, remain in effect throughout the lay-up period subject to any conditions of the policy.

*

RULE 67. YEARS DRIVING EXPERIENCE TABLE RAGE

A years licensed factor will be applied to Coverage parts 1, 2, 3, 4, 5, 6, 7, 8 and 9 based on the driver’s number of years licensed at the time the policy is issued or renewed. The number of years licensed will be determined based on the driver’s date first licensed and the policy effective date, truncated to the nearest full year of driving experience. If the date first licensed is not provided by the insured upon the request of the company or from the Registry of Motor Vehicles, Harleysville will assign the years licensed factor based upon the earliest possible date the driver’s license could be obtained in Massachusetts.

RULE 67. YEARS DRIVING EXPERIENCE TABLE RAGE (continued)

These factors will only apply to private passenger type vehicles, as defined in Rule 27, except that vehicles classified as antiques are not eligible. Apply the appropriate Years Licensed factor shown below in accordance to Rule 11, premium calculation.

*

Years	Years Licensed											
	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
0	1.100	1.100	1.050	1.100	1.100	1.100	1.050	1.050	1.050	1.000	1.000	1.000
1	1.050	1.050	1.050	1.050	1.050	1.100	1.000	1.000	1.050	1.000	1.000	1.000
2	1.000	1.000	1.050	1.000	1.000	1.100	1.000	1.000	1.050	1.000	1.000	1.000
3	1.070	1.100	1.050	1.050	1.070	1.050	1.050	1.050	1.050	1.000	1.000	1.000
4	1.000	1.050	1.050	1.000	1.000	1.050	1.000	1.000	1.050	1.000	1.000	1.000
5	1.000	1.000	1.050	1.000	1.000	1.050	1.000	1.000	1.050	1.000	1.000	1.000
6	1.210	1.180	1.000	1.110	1.210	1.000	1.180	1.180	1.050	1.000	1.000	1.000
7	1.210	1.180	1.000	1.110	1.210	1.000	1.180	1.180	1.050	1.000	1.000	1.000
8	1.150	1.180	1.000	1.080	1.150	1.000	1.180	1.180	1.050	1.000	1.000	1.000
9	1.150	1.150	1.000	1.080	1.150	1.000	1.120	1.120	1.050	1.000	1.000	1.000
10	1.090	1.150	1.000	1.060	1.090	1.000	1.120	1.120	1.050	1.000	1.000	1.000
11	1.090	1.150	1.000	1.060	1.090	1.000	1.120	1.120	1.050	1.000	1.000	1.000
12	1.090	1.150	1.000	1.060	1.090	1.000	1.120	1.120	1.050	1.000	1.000	1.000
13	1.030	1.120	1.000	1.000	1.030	1.000	1.120	1.120	1.050	1.000	1.000	1.000
14	1.030	1.120	1.000	1.000	1.030	1.000	1.120	1.120	1.000	1.000	1.000	1.000
15	1.030	1.120	1.000	1.000	1.030	1.000	1.060	1.060	1.000	1.000	1.000	1.000
16	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
17	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
18	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	0.950	1.000	1.000	1.000	1.000	1.000	0.950	1.000	1.000	1.000
21	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
22	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
23	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
24	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
25	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
26	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
27	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
28	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
29	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
30	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
31	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.950	1.000	1.000	1.000
32	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.950	1.000	1.000	1.000
33	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.950	1.000	1.000	1.000
34	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
35	0.910	0.940	0.850	0.970	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
36	0.910	0.940	0.850	0.970	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
37	0.910	0.940	0.850	0.970	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
38	0.910	0.940	0.850	0.970	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
39	0.910	0.940	0.850	0.940	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
40	0.910	0.940	0.850	0.940	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
41	0.910	0.940	0.850	0.940	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
42	0.910	0.940	0.850	0.940	0.910	0.950	1.000	1.000	0.890	1.000	1.000	1.000
43	0.910	1.000	0.850	0.940	0.910	0.950	1.000	1.000	0.840	1.000	1.000	1.000
44	0.910	1.000	0.850	0.940	0.910	0.950	1.000	1.000	0.840	1.000	1.000	1.000
45	0.910	1.060	0.850	1.000	0.910	0.950	1.000	1.000	0.840	1.000	1.000	1.000
46	0.970	1.060	0.850	1.000	0.970	0.950	1.000	1.000	0.840	1.000	1.000	1.000
47	0.970	1.060	0.850	1.000	0.970	0.950	1.000	1.000	0.840	1.000	1.000	1.000
48	1.030	1.060	0.850	1.050	1.030	1.000	1.000	1.000	0.840	1.000	1.000	1.000
49	1.080	1.110	0.850	1.050	1.080	1.000	1.063	1.063	1.000	1.000	1.000	1.000
50	1.080	1.110	0.850	1.050	1.080	1.050	1.063	1.063	1.000	1.000	1.000	1.000
51	1.140	1.110	0.850	1.050	1.140	1.050	1.063	1.063	1.000	1.000	1.000	1.000
52	1.140	1.140	0.850	1.080	1.140	1.050	1.063	1.063	1.000	1.000	1.000	1.000
53	1.140	1.140	0.850	1.080	1.140	1.050	1.063	1.063	1.000	1.000	1.000	1.000
54	1.190	1.140	0.850	1.090	1.190	1.050	1.063	1.063	1.000	1.000	1.000	1.000
55	1.190	1.140	0.850	1.090	1.190	1.050	1.143	1.143	1.000	1.000	1.000	1.000
56	1.190	1.170	0.850	1.110	1.190	1.100	1.143	1.143	1.000	1.000	1.000	1.000
57	1.190	1.170	0.850	1.110	1.190	1.100	1.143	1.143	1.000	1.000	1.000	1.000
58	1.220	1.170	0.850	1.120	1.220	1.100	1.143	1.143	1.000	1.000	1.000	1.000
59	1.220	1.170	0.850	1.120	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
60	1.220	1.170	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
61	1.220	1.190	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
62	1.220	1.190	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
63	1.220	1.190	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
64	1.250	1.190	0.850	1.185	1.250	1.100	1.198	1.198	1.000	1.000	1.000	1.000
65+	1.250	1.220	0.850	1.185	1.250	1.100	1.198	1.198	1.000	1.000	1.000	1.000

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Terr	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
1	1.00	0.47	0.43	0.40	0.38	0.36	0.35	0.34	0.33	0.32	0.32	0.32	0.31	0.30	0.30	0.29	
2	1.02	0.49	0.44	0.41	0.39	0.37	0.36	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.30	0.30	
3	1.07	0.51	0.46	0.43	0.41	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.33	0.32	0.32	0.31	
4	1.05	0.50	0.45	0.42	0.40	0.38	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31	
5	1.10	0.52	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.35	0.35	0.34	0.33	0.32	0.32	
6	1.15	0.54	0.49	0.46	0.44	0.42	0.40	0.39	0.38	0.37	0.37	0.36	0.36	0.35	0.34	0.33	
7	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35	
8	1.24	0.59	0.53	0.50	0.48	0.45	0.43	0.42	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.36	
9	1.22	0.58	0.52	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36	
10	1.32	0.62	0.56	0.53	0.50	0.48	0.46	0.44	0.43	0.42	0.42	0.42	0.41	0.40	0.39	0.38	
11	1.43	0.68	0.61	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.46	0.45	0.44	0.43	0.42	0.42	
12	1.48	0.70	0.63	0.60	0.57	0.54	0.51	0.50	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43	
13	1.68	0.80	0.72	0.68	0.65	0.61	0.59	0.57	0.55	0.54	0.54	0.54	0.52	0.51	0.50	0.49	
14	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52	
15	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.74	0.72	0.71	0.71	0.70	0.68	0.66	0.65	
16	3.76	1.78	1.61	1.52	1.44	1.36	1.31	1.27	1.24	1.21	1.20	1.19	1.17	1.14	1.11	1.09	
17	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35	
18	2.67	1.26	1.14	1.08	1.02	0.97	0.93	0.90	0.88	0.86	0.85	0.85	0.83	0.81	0.79	0.78	
19	2.95	1.40	1.26	1.19	1.13	1.07	1.03	0.99	0.97	0.95	0.94	0.94	0.92	0.89	0.87	0.86	
20	2.65	1.26	1.13	1.07	1.02	0.96	0.92	0.89	0.87	0.86	0.85	0.84	0.83	0.80	0.78	0.77	
21	3.68	1.75	1.57	1.49	1.41	1.34	1.28	1.24	1.21	1.19	1.18	1.17	1.15	1.11	1.09	1.07	
22	4.19	1.98	1.79	1.69	1.60	1.52	1.46	1.41	1.38	1.35	1.34	1.33	1.30	1.26	1.24	1.22	
23	2.43	1.15	1.04	0.98	0.93	0.88	0.85	0.82	0.80	0.79	0.78	0.77	0.76	0.74	0.72	0.71	
24	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52	
25	2.79	1.32	1.19	1.13	1.07	1.01	0.97	0.94	0.92	0.90	0.89	0.89	0.87	0.84	0.82	0.81	
26	3.36	1.60	1.44	1.36	1.29	1.22	1.17	1.13	1.11	1.09	1.07	1.07	1.05	1.02	1.00	0.98	
27	0.94	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.30	0.29	0.28	0.28	0.27	
40	1.60	0.76	0.68	0.65	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.48	0.47	0.47	
41	1.62	0.77	0.69	0.66	0.62	0.59	0.57	0.55	0.53	0.52	0.52	0.52	0.51	0.49	0.48	0.47	
42	2.02	0.96	0.86	0.82	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59	
43	2.13	1.01	0.91	0.86	0.81	0.77	0.74	0.72	0.70	0.69	0.68	0.68	0.66	0.64	0.63	0.62	
44	3.61	1.71	1.54	1.46	1.38	1.31	1.26	1.22	1.19	1.17	1.15	1.15	1.12	1.09	1.07	1.05	
45	2.25	1.07	0.96	0.91	0.86	0.82	0.78	0.76	0.74	0.73	0.72	0.71	0.70	0.68	0.67	0.66	

Stated Amount C.A.C. with M.M. & V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 – Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

- Determine the Actual Cash Value premium for the base model year (2009) shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
- Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	\$33.25	10	\$160.25
2	74.50	11	173.25
3	87.25	12	186.00
4	97.50	13	198.75
5	109.00	14	215.50
6	121.75	15	236.00
7	134.75	16	256.50
8	147.50	17	277.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

New : September 30, 2010

RULE 10. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS (continued)

2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will increase by 5% if the certificate is required for any other cause whatsoever.

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) auto rating tier factor, (2) annual mileage, (3) multi-car, (4) passive restraint, (5) anti-theft, (6) expense reduction discount (7) advanced driver training, (8) life policy discount, (9) companion credit, (10) new policyholder discount, (11) customer loyalty credit, (12) hybrid auto discount, (13) good student discount, (14) student away at school discount, (15) public transit discount, and (16) class 15. The discount shall be rounded to the nearest dollar after each application.

4. Apply the years licensed factor from Rule 67 to the premium developed in Step 3.
5. Apply the appropriate merit rating plan adjustment to the premium developed in step 3.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period or for the 12 months prior to the policy effective date. Refer to Rule 19. The discount is applied to the premium developed in step 4.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, \$20,000/\$40,000 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating charge during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 20. MODEL YEAR RATING (continued)

B. Rating of Model Years Not Shown on Rate Pages

1. **2011 Model Year:** Refer to the Miscellaneous Rating Factors section and apply the 2011 model year and coverage factors to the 2010 model year \$500 deductible rate shown in the Rate Section to obtain the actual cash value premium.
2. **1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.
3. **1989 and Earlier Model Years:**
 - a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.
 - b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

For newer model years not listed on the model year/symbol chart, a factor of 1.067 will be applied for Collision or Limited Collision to the most recent year shown in the model/year/symbol chart. This process is compounded for each additional year beyond the most recent model year shown. Similarly, for Comprehensive, a factor of 1.024 will be used.

RULE 21. RESERVED FOR FUTURE USE

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table:

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	\$ 0 – \$1,600	\$ 0 – \$1,600	\$ 0 – \$6,500
2	1,601 – 2,100	1,601 – 2,100	6,501 – 8,000
3	2,101 – 2,750	2,101 – 2,750	8,001 – 9,000
4	2,751 – 3,700	2,751 – 3,700	9,001 – 10,000
5	3,701 – 5,000	3,701 – 5,000	10,001 – 11,250
6	5,001 – 6,500	5,001 – 6,500	11,251 – 12,500
7	6,501 – 8,000	6,501 – 8,000	12,501 – 13,750
8	8,001 – 10,000	8,001 – 10,000	13,751 – 15,000
10	10,001 – 12,500	10,001 – 12,500	15,001 – 16,250
11	12,501 – 15,000	12,501 – 15,000	16,251 – 17,500
12	15,001 – 17,500	15,001 – 17,500	17,501 – 18,750
13	17,501 – 20,000	17,501 – 20,000	18,751 – 20,000
14	\$20,001 & above	20,001 – 24,000	20,001 – 22,000
15		24,001 – 28,000	22,001 – 24,000
16		28,001 – 33,000	24,001 – 26,000
17		33,001 – 39,000	26,001 – 28,000
18		39,001 – 46,000	28,001 – 30,000
19		46,001 – 55,000	30,001 – 33,000
20		55,001 – 65,000	33,001 – 36,000
21		\$65,001 & above	36,001 – 40,000
22			40,001 – 45,000
23			45,001 – 50,000
24			50,001 – 60,000
25			60,001 – 70,000
26			70,001 – 80,000
27			\$80,001 & above

RULE 56. MERIT RATING PLAN (continued)

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator’s merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator’s merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator’s merit rating code is 98. If there are no at-fault accidents or traffic violations attributable to an operator during the four years immediately preceding the policy effective date, the operator’s merit rating code is 97. If there are no at-fault accidents or traffic violations attributable to an operator during the three years immediately preceding the policy effective date, the operator’s merit rating code is 96.

Calculation of Merit Rating Adjustment

The factor used to either credit or charge for Merit Rating is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

*

	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
<u>Merit Rating Code</u>	<u>Credit Factor</u>	<u>Credit Factor</u>
99 (6 Years Incident-Free)	-0.17	
98 (5 Years Incident-Free)	-0.15	-0.15
97 (4 Years Incident-Free)	-0.05	-0.05
96 (3 Years Incident-Free)	-0.03	-0.03
	<u>Surcharge Factor</u>	<u>Surcharge Factor</u>
Number of Points X	0.15	0.075

Merit Rating Plan

Calculation of Credits and Surcharges

Factors to Apply to Otherwise Applicable Premiums *

<u>Merit Rating Code</u>	<u>Experienced Operators</u>		<u>Inexperienced Operators</u>	
	(Rate Class 10, 15 or 30)		(All Other Rate Classes)	
	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>
	<u>Credit Factors</u>			
99	0.170	0.170	N/A	N/A
98	0.150	0.150	0.150	0.150
97	0.050	0.050	0.050	0.050
96	0.030	0.030	0.030	0.030
	<u>No Credit/No Surcharge Factors</u>			
0	0.000	0.000	0.000	0.000

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	1.004	1.065	1.100	1.062	1.062	1.062	1.062	1.026
2	1.001	1.113	1.082	1.062	1.046	1.062	1.046	0.997
3	0.995	1.068	1.111	1.031	1.043	1.031	1.043	0.968
4	0.986	1.113	1.075	1.027	1.047	1.027	1.047	1.006
5	0.999	1.115	1.088	1.039	1.033	1.039	1.033	0.961
6	1.017	1.109	1.139	1.053	1.044	1.053	1.044	1.049
7	0.998	1.138	1.043	1.034	1.069	1.034	1.069	1.012
8	1.011	1.093	1.080	1.023	1.050	1.023	1.050	0.935
9	1.031	1.105	1.117	1.050	1.047	1.050	1.047	1.115
10	1.019	1.110	1.093	1.044	1.023	1.044	1.023	1.257
11	1.022	1.047	1.124	1.059	1.057	1.059	1.057	1.247
12	1.014	1.089	1.109	1.076	1.041	1.076	1.041	1.146
13	1.027	1.113	0.984	1.044	1.129	1.044	1.129	1.095
14	1.023	1.114	1.045	1.033	1.069	1.033	1.069	1.137
15	0.992	1.120	1.186	1.000	1.000	1.000	1.000	1.146
16	1.024	1.090	1.000	1.450	1.525	1.450	1.525	0.961
17	1.013	1.110	1.068	1.214	1.004	1.214	1.004	0.908
18	1.036	1.056	1.007	1.056	1.000	1.056	1.000	0.893
19	1.029	1.115	1.151	1.026	1.035	1.026	1.035	1.059
20	1.031	1.184	1.241	0.976	1.034	0.976	1.034	1.000
21	1.029	1.122	1.177	1.033	1.057	1.033	1.057	1.059
22	1.037	1.146	1.071	1.038	1.000	1.038	1.000	1.440
23	0.994	1.084	1.090	1.045	1.036	1.045	1.036	1.143
24	1.002	1.038	1.004	1.107	1.057	1.107	1.057	0.874
25	1.003	0.982	1.159	1.150	1.225	1.150	1.225	0.883
26	0.984	1.146	1.000	1.094	1.109	1.094	1.109	0.830
27	0.988	1.103	1.089	1.037	1.028	1.037	1.028	1.050
40	0.947	1.510	1.178	1.000	0.862	1.000	0.862	0.830
41	1.014	1.098	0.995	1.000	1.029	1.000	1.029	1.450
42	0.997	1.088	1.114	1.055	1.029	1.055	1.029	0.953
43	0.979	1.130	1.213	1.175	1.023	1.175	1.023	0.957
44	0.991	1.075	1.143	1.099	1.000	1.099	1.000	0.906
45	1.018	1.127	1.125	1.086	1.114	1.086	1.114	1.193

Motorcycles All Territories 1.04

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INCREASED LIMITS TABLES							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.215	1.230	1.246	1.260	1.277	1.288
<u>Bodily Injury to Others</u>							
Limits:	\$20/\$40	\$20/\$50	\$25/\$50	\$25/\$60	\$35/\$80	\$50/\$100	\$100/\$100
Factor:	1.00	1.01	1.06	1.07	1.17	1.28	1.33
Limits:	\$100/\$200	\$100/\$300	\$200/\$400	\$250/\$500	\$250/\$1000	\$300/\$500	\$500/\$500
Factor:	1.34	1.35	1.62	1.71	2.09	2.30	3.01
Limits:	\$500/\$1000						
Factor:	3.06						

RULE 64. FIRST ACCIDENT FORGIVENESS

First Accident Forgiveness is added to the policy under the following circumstances. A charge for merit rating may only be waived if the insured is carrying the forgiveness on their policy at the time of loss.

New Customer

- The new policyholder carried a similar waiver with their prior carrier at the time the account was written new to Harleysville, OR
- In the prior 6 years: no incident activity that results in a charge for merit rating in accordance with Rule 56, Merit Rating Plan, and no major violation or at-fault accident.

If the new customer has first accident forgiveness and they are written with a chargeable accident, the policy will not be charged for that accident.

Existing Customer

- An existing Harleysville policy has been free of chargeable at-fault accidents and major violations for the 5 years preceding the renewal effective date.

First Accident Forgiveness does not apply if an existing customer with a waived charge for merit rating has one or more additional chargeable accidents with Harleysville in a three year experience period. The three year experience period is calculated from the renewal effective date. In this case, the charge for any previously waived accident(s) is restored. For example, a policy with first accident forgiveness for an accident in a prior term incurs a second fault accident, and both accidents are inside the three year experience period. At the next renewal, a charge via points would apply for both accidents as defined in Rule 56.

RULE 65. TIERING

Harleysville Insurance places each new business policy in a rating tier. Tier selection is determined by a mix of the following characteristics: years of driving experience; major violations; minor violations; at-fault accidents; not-at-fault accidents; comprehensive losses; limits of liability; lapses in coverage; and physical damage coverage.

Each policy is placed in a single rating tier, and categorized as Standard, Preferred, or Elite.

Tier	Factor
Standard	1.08
Preferred	1.00
Elite	0.95

RULE 66. SEASONAL LAY-UP COVERAGE

At the option of the insured, a seasonal lay-up credit is available and applicable to selected coverage premiums for eligible vehicle(s) withdrawn from use for a period of at least 30 days and no longer than 6 months. Charge 50% of the otherwise applicable premium to the following coverages:

Bodily Injury To Others (Part 1), Personal Injury Protection (Part 2), Bodily Injury Caused by An Uninsured Auto (part 3), Damage To Someone Else’s Property (Part 4), Optional Bodily Injury To Others (Part 5), Medical Payments (Part 6, and Bodily Injury Caused By An Underinsured Auto (Part 12).

An eligible vehicle is defined as those of the private passenger type, except motor homes, recreational trailers, golf carts, electric vehicles and antique vehicles. The credit will be applied pro-rata for the period the vehicle is withdrawn from use.

NOTE: The full limits of coverage, as indicated on the policy declarations page, remain in effect throughout the lay-up period subject to any conditions of the policy.

*

RULE 67. YEARS DRIVING EXPERIENCE TABLE RAGE

A years licensed factor will be applied to Coverage parts 1, 2, 3, 4, 5, 6, 7, 8 and 9 based on the driver’s number of years licensed at the time the policy is issued or renewed. The number of years licensed will be determined based on the driver’s date first licensed and the policy effective date, truncated to the nearest full year of driving experience. If the date first licensed is not provided by the insured upon the request of the company or from the Registry of Motor Vehicles, the number of years licensed will be determined by calculating the difference between the operator’s birth date plus 16.5 years and the policy effective date.

RULE 67. YEARS DRIVING EXPERIENCE TABLE RAGE (continued)

These factors will only apply to private passenger type vehicles, as defined in Rule 27, except that vehicles classified as antiques are not eligible. Apply the appropriate Years Licensed factor shown below in accordance to Rule 11, premium calculation.

*

Years	Years Licensed											
	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
0	1.100	1.100	1.050	1.100	1.100	1.100	1.050	1.050	1.050	1.000	1.000	1.000
1	1.050	1.050	1.050	1.050	1.050	1.100	1.000	1.000	1.050	1.000	1.000	1.000
2	1.000	1.000	1.050	1.000	1.000	1.100	1.000	1.000	1.050	1.000	1.000	1.000
3	1.070	1.100	1.050	1.050	1.070	1.050	1.050	1.050	1.050	1.000	1.000	1.000
4	1.000	1.050	1.050	1.000	1.000	1.050	1.000	1.000	1.050	1.000	1.000	1.000
5	1.000	1.000	1.050	1.000	1.000	1.050	1.000	1.000	1.050	1.000	1.000	1.000
6	1.210	1.180	1.000	1.110	1.210	1.000	1.180	1.180	1.050	1.000	1.000	1.000
7	1.210	1.180	1.000	1.110	1.210	1.000	1.180	1.180	1.050	1.000	1.000	1.000
8	1.150	1.180	1.000	1.080	1.150	1.000	1.180	1.180	1.050	1.000	1.000	1.000
9	1.150	1.150	1.000	1.080	1.150	1.000	1.120	1.120	1.050	1.000	1.000	1.000
10	1.090	1.150	1.000	1.060	1.090	1.000	1.120	1.120	1.050	1.000	1.000	1.000
11	1.090	1.150	1.000	1.060	1.090	1.000	1.120	1.120	1.050	1.000	1.000	1.000
12	1.090	1.150	1.000	1.060	1.090	1.000	1.120	1.120	1.050	1.000	1.000	1.000
13	1.030	1.120	1.000	1.000	1.030	1.000	1.120	1.120	1.050	1.000	1.000	1.000
14	1.030	1.120	1.000	1.000	1.030	1.000	1.120	1.120	1.000	1.000	1.000	1.000
15	1.030	1.120	1.000	1.000	1.030	1.000	1.060	1.060	1.000	1.000	1.000	1.000
16	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
17	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
18	1.000	1.060	1.000	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	0.950	1.000	1.000	1.000	1.000	1.000	0.950	1.000	1.000	1.000
21	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
22	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
23	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
24	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
25	0.970	1.000	0.950	1.000	0.970	1.000	1.000	1.000	0.950	1.000	1.000	1.000
26	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
27	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
28	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
29	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
30	0.910	0.940	0.900	1.000	0.910	1.000	1.000	1.000	0.950	1.000	1.000	1.000
31	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.950	1.000	1.000	1.000
32	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.950	1.000	1.000	1.000
33	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.950	1.000	1.000	1.000
34	0.910	0.940	0.900	1.000	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
35	0.910	0.940	0.850	0.970	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
36	0.910	0.940	0.850	0.970	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
37	0.910	0.940	0.850	0.970	0.910	1.000	0.940	0.940	0.890	1.000	1.000	1.000
38	0.910	0.940	0.850	0.970	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
39	0.910	0.940	0.850	0.940	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
40	0.910	0.940	0.850	0.940	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
41	0.910	0.940	0.850	0.940	0.910	0.950	0.940	0.940	0.890	1.000	1.000	1.000
42	0.910	0.940	0.850	0.940	0.910	0.950	1.000	1.000	0.890	1.000	1.000	1.000
43	0.910	1.000	0.850	0.940	0.910	0.950	1.000	1.000	0.840	1.000	1.000	1.000
44	0.910	1.000	0.850	0.940	0.910	0.950	1.000	1.000	0.840	1.000	1.000	1.000
45	0.910	1.060	0.850	1.000	0.910	0.950	1.000	1.000	0.840	1.000	1.000	1.000
46	0.970	1.060	0.850	1.000	0.970	0.950	1.000	1.000	0.840	1.000	1.000	1.000
47	0.970	1.060	0.850	1.000	0.970	0.950	1.000	1.000	0.840	1.000	1.000	1.000
48	1.030	1.060	0.850	1.050	1.030	1.000	1.000	1.000	0.840	1.000	1.000	1.000
49	1.080	1.110	0.850	1.050	1.080	1.000	1.063	1.063	1.000	1.000	1.000	1.000
50	1.080	1.110	0.850	1.050	1.080	1.050	1.063	1.063	1.000	1.000	1.000	1.000
51	1.140	1.110	0.850	1.050	1.140	1.050	1.063	1.063	1.000	1.000	1.000	1.000
52	1.140	1.140	0.850	1.080	1.140	1.050	1.063	1.063	1.000	1.000	1.000	1.000
53	1.140	1.140	0.850	1.080	1.140	1.050	1.063	1.063	1.000	1.000	1.000	1.000
54	1.190	1.140	0.850	1.090	1.190	1.050	1.063	1.063	1.000	1.000	1.000	1.000
55	1.190	1.140	0.850	1.090	1.190	1.050	1.143	1.143	1.000	1.000	1.000	1.000
56	1.190	1.170	0.850	1.110	1.190	1.100	1.143	1.143	1.000	1.000	1.000	1.000
57	1.190	1.170	0.850	1.110	1.190	1.100	1.143	1.143	1.000	1.000	1.000	1.000
58	1.220	1.170	0.850	1.120	1.220	1.100	1.143	1.143	1.000	1.000	1.000	1.000
59	1.220	1.170	0.850	1.120	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
60	1.220	1.170	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
61	1.220	1.190	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
62	1.220	1.190	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
63	1.220	1.190	0.850	1.155	1.220	1.100	1.198	1.198	1.000	1.000	1.000	1.000
64	1.250	1.190	0.850	1.185	1.250	1.100	1.198	1.198	1.000	1.000	1.000	1.000
65+	1.250	1.220	0.850	1.185	1.250	1.100	1.198	1.198	1.000	1.000	1.000	1.000

RATE SECTION

The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.

The increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.

The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the premium can be determined directly from the rate pages.

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	94	192	109	376	172	339	155	92
PART 2	PERSONAL INJURY PROTECTION							
	39	79	46	155	73	139	66	39
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	159	284	201	539	334	485	301	166
10,000	193	345	244	655	406	589	366	202
25,000	198	354	250	672	416	604	375	207
50,000	203	363	257	688	427	619	384	212
100,000	205	366	259	694	430	625	388	214
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	13	30	17	56	26	50	24	13
25/50	19	44	25	83	39	75	35	19
35/80	31	70	40	133	61	120	56	31
50/100	43	96	55	183	84	165	77	43
100/300	51	112	65	215	99	194	90	51
250/500	89	196	114	379	174	341	158	89
500/500	229	501	292	971	445	874	403	229
500/1000	234	513	299	994	456	895	413	234

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3		PART 12		PART 3		PART 12	
	20/40	12	0		100/300	21	49	
	25/50	14	3		250/500	24	143	
35/80	16	12		500/500	35	358		
50/100	17	22		500/1000	36	368		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	59	63	66	70	74	79	84	89	94	100	106	113	120	127	135	144
2009	58	61	65	69	73	77	82	86	92	97	103	110	117	124	132	140
2008	57	60	64	68	72	76	80	85	90	96	102	108	115	122	130	138
2007	56	59	63	66	70	74	79	84	89	94	100	106	113	120	127	136
2006	55	58	62	65	69	73	78	82	87	93	98	104	111	118	125	133
2005	54	58	61	64	68	72	76	81	86	91	97	103	109	116	123	131
2004	54	57	60	63	67	71	75	80	84	89	95	101	107	114	121	129
2003	53	56	59	62	66	70	74	78	83	88	93	99	105	112	119	126
2002	52	55	58	61	65	69	73	77	81	86	92	97	103	110	117	124
2001	51	54	57	60	64	67	71	76	80	85	90	96	102	108	115	122
2000	50	53	56	59	63	66	70	74	79	84	89	94	100	106	113	120

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE TERRITORY NO: 1

Table with columns: CLASS, MODEL YEAR, SYMBOL (1-17), and rates for various years (2010-2000) for classes 10, 17, 18, 20, 21, and 26.

COLLISION
Cost to Reduce Deductible from \$500 to \$300
CLASS 10 39
17 85
18 51
20 156
21 86
25 140
26 77
30 38
Waiver of Deductible Charges
\$300 Deductible \$10
\$500 Deductible \$13

LIMITED COLLISION
\$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol.
Cost to Reduce Deductible from \$500 to \$300
All Classes... \$5
Cost to Reduce Deductible from \$500 to \$0
All Classes... \$8

Class 15 is 75 percent of Class 10 at final rates for all coverages.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	103	209	122	407	195	367	175	101	
PART 2	PERSONAL INJURY PROTECTION								
	41	86	50	167	80	150	72	41	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	172	299	206	581	358	522	322	175
	10,000	209	363	250	706	435	634	391	213
	25,000	214	373	257	724	446	650	401	218
	50,000	220	382	263	742	457	667	411	223
	100,000	222	385	265	748	461	672	415	225
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	14	33	19	61	30	55	26	14
	25/50	21	49	28	91	44	82	39	21
	35/80	34	78	45	145	70	131	62	33
	50/100	47	107	61	199	96	180	85	46
	100/300	55	126	72	234	112	211	99	54
	250/500	97	222	126	411	196	371	174	95
	500/500	249	567	323	1,052	500	949	446	245
	500/1000	255	580	330	1,077	512	971	457	250

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	21		49		
	25/50	14		3			250/500	24		143		
	35/80	16		12			500/500	35		358		
	50/100	17		22			500/1000	36		368		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	61	64	68	72	76	80	85	90	96	102	108	115	122	130	138	147
2009	59	63	66	70	74	79	83	88	94	99	105	112	119	127	135	143
2008	58	62	65	69	73	77	82	87	92	98	104	110	117	124	132	141
2007	57	61	64	68	72	76	80	85	90	96	102	108	115	122	130	138
2006	56	60	63	67	71	75	79	84	89	94	100	106	113	120	128	136
2005	56	59	62	66	69	73	78	82	87	93	98	105	111	118	125	133
2004	55	58	61	65	68	72	77	81	86	91	97	103	109	116	123	131
2003	54	57	60	64	67	71	75	80	85	90	95	101	107	114	121	129
2002	53	56	59	63	66	70	74	78	83	88	93	99	105	112	119	126
2001	52	55	58	61	65	69	73	77	82	87	92	98	104	110	117	124
2000	51	54	57	60	64	68	72	76	80	85	90	96	102	108	115	122

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 2

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	195	207	219	231	245	260	276	293	311	330	350	372	396	420	447	476	
	2009	183	194	205	217	230	244	259	274	291	309	328	349	371	394	419	446	
	2008	174	184	195	206	218	231	245	260	276	293	311	330	351	373	397	422	
	2007	166	175	185	196	207	220	233	247	262	278	295	313	333	353	375	399	
	2006	158	167	176	186	197	209	221	234	248	263	279	297	315	335	356	378	
	2005	150	159	167	177	187	198	210	222	235	250	265	281	298	317	337	358	
	2004	143	151	159	169	178	189	199	211	224	237	251	267	283	300	319	339	
	2003	136	144	152	160	169	179	190	201	213	225	239	253	268	285	302	321	
	2002	130	137	145	153	161	171	180	191	202	214	226	240	255	270	287	304	
	2001	124	131	138	146	154	162	171	181	192	203	215	228	241	256	272	288	
2000	119	125	132	139	146	155	163	172	182	193	204	216	229	243	258	273		
17	2010	419	444	469	497	527	558	592	628	667	709	752	799	849	903	960	1,021	
	2009	392	416	440	466	494	523	555	589	625	664	705	749	796	846	900	957	
	2008	374	395	418	443	469	496	527	558	592	629	668	709	754	801	852	906	
	2007	356	376	397	420	445	472	500	530	562	596	633	672	714	759	806	858	
	2006	338	358	378	400	423	448	474	503	533	565	600	637	676	718	764	812	
	2005	323	341	360	380	402	426	451	478	506	536	569	604	641	681	723	769	
	2004	307	324	342	362	383	405	428	453	480	509	540	573	608	645	685	728	
	2003	293	309	326	344	364	385	407	431	457	483	513	543	576	612	649	689	
	2002	280	295	310	328	347	367	387	410	433	459	486	515	547	580	616	653	
	2001	267	281	296	313	330	349	368	389	412	436	461	489	519	550	583	619	
2000	255	268	283	298	314	332	350	370	392	414	439	465	492	522	553	587		
18	2010	250	265	280	297	315	334	354	375	399	423	450	478	507	539	574	610	
	2009	234	248	263	278	295	313	332	352	374	397	421	448	476	506	538	572	
	2008	223	236	250	264	280	297	315	334	354	376	399	424	450	479	509	541	
	2007	213	224	237	251	266	282	299	317	336	356	378	402	427	453	482	512	
	2006	202	214	226	239	253	268	283	300	318	338	358	381	404	429	456	485	
	2005	193	204	215	227	240	254	269	285	302	320	340	361	383	407	432	459	
	2004	184	194	204	216	229	242	256	271	287	304	322	342	363	385	409	435	
	2003	175	185	195	206	217	230	243	258	273	289	306	325	344	365	388	412	
	2002	167	176	185	196	207	219	231	245	259	274	290	308	327	346	368	390	
	2001	159	168	177	187	197	208	220	232	246	260	276	292	310	328	348	370	
2000	152	160	169	178	188	198	209	221	234	247	262	278	294	312	330	351		
20	2010	789	835	884	936	992	1,052	1,115	1,183	1,257	1,335	1,417	1,505	1,600	1,700	1,809	1,923	
	2009	739	783	828	877	930	986	1,045	1,109	1,177	1,250	1,328	1,411	1,499	1,594	1,695	1,803	
	2008	703	744	788	833	883	935	992	1,052	1,115	1,185	1,258	1,336	1,420	1,509	1,604	1,706	
	2007	670	707	748	792	838	888	942	998	1,058	1,123	1,193	1,266	1,345	1,429	1,518	1,615	
	2006	637	674	712	753	797	843	893	947	1,004	1,065	1,130	1,200	1,274	1,353	1,438	1,529	
	2005	608	641	677	716	757	802	849	899	952	1,010	1,072	1,138	1,207	1,282	1,362	1,447	
	2004	579	610	645	682	721	762	806	854	904	959	1,016	1,079	1,145	1,215	1,290	1,370	
	2003	551	583	614	649	685	725	766	812	860	909	965	1,023	1,085	1,152	1,222	1,298	
	2002	527	555	585	617	653	690	729	771	816	864	916	970	1,029	1,092	1,159	1,230	
	2001	502	529	558	589	621	657	693	733	775	820	869	922	976	1,035	1,098	1,166	
2000	480	505	533	561	592	625	660	697	738	780	826	875	927	983	1,041	1,105		
21	2010	409	433	458	485	514	545	578	613	651	692	734	780	829	881	937	997	
	2009	383	406	429	454	482	511	542	575	610	648	688	731	777	826	878	934	
	2008	365	386	408	432	458	484	514	545	578	614	652	692	736	782	831	884	
	2007	347	367	388	410	434	460	488	517	548	582	618	656	697	741	787	837	
	2006	330	349	369	390	413	437	463	491	520	552	585	622	660	701	745	792	
	2005	315	332	351	371	392	416	440	466	493	523	555	590	625	664	706	750	
	2004	300	316	334	353	373	395	418	442	469	497	527	559	593	630	669	710	
	2003	286	302	318	336	355	376	397	421	446	471	500	530	562	597	633	673	
	2002	273	288	303	320	338	358	378	400	423	448	474	503	533	566	601	638	
	2001	260	274	289	305	322	340	359	380	402	425	450	478	506	537	569	604	
2000	249	262	276	291	307	324	342	361	382	404	428	453	480	509	540	573		
25	2010	709	751	795	842	892	946	1,003	1,065	1,130	1,201	1,275	1,354	1,439	1,529	1,627	1,730	
	2009	665	704	745	789	836	887	940	998	1,059	1,125	1,194	1,269	1,349	1,433	1,525	1,621	
	2008	633	669	708	750	794	841	892	946	1,003	1,065	1,131	1,202	1,277	1,358	1,443	1,535	
	2007	603	636	673	712	754	799	847	897	951	1,010	1,073	1,139	1,210	1,286	1,366	1,453	
	2006	573	606	640	677	717	759	803	852	903	958	1,016	1,079	1,146	1,217	1,294	1,375	
	2005	547	577	609	644	681	721	763	809	856	908	964	1,023	1,086	1,153	1,225	1,302	
	2004	520	549	580	614	648	686	725	768	813	863	914	971	1,030	1,093	1,160	1,233	
	2003	496	524	552	583	616	652	689	730	773	818	868	920	976	1,036	1,099	1,168	
	2002	474	499	526	555	587	621	656	694	734	777	824	873	926	982	1,043	1,107	
	2001	452	476	502	530	559	591	624	659	698	738	782	829	878	931	988	1,049	
2000	432	455	479	505	532	562	593	627	664	701	743	787	834	884	937	994		
26	2010	368	390	413	437	463	491	521	553	587	623	662	703	747	794	845	898	
	2009	345	365	387	410	434	460	488	518	550	584	620	659	700	744	792	842	
	2008	328	347	368	389	412	437	463	491	521	553	587	624	663	705	749	797	
	2007	313	330	349	370	392	415	440	466	494	524	557	591	628	667	709	754	
	2006	298	315	332	352	372	394	417	442	469	497	528	560	595	632	672	714	
	2005	284	300	316	334	354	374	396	420	445	472	501	531	564	599	636	676	
	2004	270	285	301	319	337	356	376	399	422	448	474	504	535	567	602	640	
	2003	257	272	287	303	320	338	358	379	401	425	451	478	507	538	571	606	
	2002	246	259	273	288	305	322	340	360	381	403	428	453	481	510	541	574	
	2001	235	247	261	275	290	307	324	342	362	383	406	430	456	483	513	545	
2000	224	236	249	262	276	292	308	326	345	364	386	409	433	459	486	516		
30	2010	194	206	218	231	244	259	275	292	310	329	349	371	394	419	446	474	
	2009	182	193	204	216	229	243	258	273	290	308	327	348	369	393	418	444	
	2008	173	183	194	205	218	230	244	259	275	292	310	329	350	372	395	420	
	2007	165	174	184	195	207	219	232	246	261	277	294	312	331	352	374	398	
	2006	157	166	175	186	196	208	220	233	247	262	278	296	314	333	354	377	
	2005																	

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	108	220	131	442	208	398	188	107	
PART 2	PERSONAL INJURY PROTECTION								
	46	89	54	181	85	163	77	44	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	175	306	221	603	361	543	324	187
	10,000	213	372	269	733	439	660	394	227
	25,000	218	381	275	751	450	677	404	233
	50,000	223	391	282	770	461	693	414	239
	100,000	225	394	285	777	465	699	417	241
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	15	34	21	66	32	60	29	14
	25/50	22	50	31	97	47	88	43	21
	35/80	36	80	49	155	74	140	67	34
	50/100	49	109	68	212	102	192	92	47
	100/300	58	128	79	249	119	225	108	55
	250/500	102	225	139	436	209	394	189	97
	500/500	261	575	356	1,115	532	1,005	481	250
	500/1000	267	588	364	1,141	545	1,029	493	256

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	63	67	70	74	79	83	88	94	100	106	112	119	127	135	143	152
2009	61	65	69	73	77	82	86	92	97	103	110	116	124	131	140	149
2008	60	64	68	71	76	80	85	90	96	101	108	114	122	129	137	146
2007	60	63	67	70	74	79	83	89	94	100	106	112	119	127	135	144
2006	59	62	65	69	73	78	82	87	92	98	104	110	117	125	133	141
2005	58	61	64	68	72	76	81	86	91	96	102	109	115	122	130	138
2004	57	60	63	67	71	75	79	84	89	95	100	107	113	120	128	136
2003	56	59	62	66	70	74	78	83	88	93	99	105	111	118	126	134
2002	55	58	61	65	69	73	77	81	86	91	97	103	109	116	123	131
2001	54	57	60	64	68	71	76	80	85	90	95	101	108	114	121	129
2000	53	56	60	63	66	70	74	79	83	88	94	100	106	112	119	127

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 3

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	198	210	222	235	249	264	280	297	316	335	356	378	402	427	454	483	
	2009	186	197	208	220	234	248	263	279	296	314	334	354	377	400	426	453	
	2008	177	187	198	209	222	235	249	264	280	298	316	336	357	379	403	429	
	2007	168	178	188	199	211	223	237	251	266	282	300	318	338	359	381	406	
	2006	160	169	179	189	200	212	224	238	252	267	284	301	320	340	361	384	
	2005	153	161	170	180	190	201	213	226	239	254	269	286	303	322	342	364	
	2004	145	153	162	171	181	192	202	214	227	241	255	271	288	305	324	344	
	2003	138	146	154	163	172	182	193	204	216	228	243	257	273	289	307	326	
	2002	132	139	147	155	164	173	183	194	205	217	230	244	259	274	291	309	
	2001	126	133	140	148	156	165	174	184	195	206	218	232	245	260	276	293	
2000	121	127	134	141	149	157	166	175	185	196	208	220	233	247	262	278		
17	2010	438	464	491	520	551	584	620	658	698	742	787	836	889	945	1,005	1,069	
	2009	411	435	460	487	517	548	581	616	654	695	738	784	833	885	942	1,002	
	2008	391	413	438	463	491	519	551	584	620	658	699	742	789	839	891	948	
	2007	372	393	416	440	466	494	523	554	588	624	663	703	747	794	844	897	
	2006	354	374	395	418	443	469	496	526	558	592	628	667	708	752	799	849	
	2005	338	356	376	398	421	446	472	500	529	561	596	632	671	712	757	804	
	2004	321	339	358	379	400	424	448	474	503	533	565	600	636	675	717	761	
	2003	306	324	341	360	381	403	426	451	478	505	536	569	603	640	679	721	
	2002	293	309	325	343	363	384	405	429	453	480	509	539	572	607	644	684	
	2001	279	294	310	327	345	365	385	407	431	456	483	512	543	575	610	648	
2000	267	281	296	312	329	347	367	387	410	433	459	486	515	546	579	614		
18	2010	267	283	300	317	336	356	378	401	426	452	480	510	542	576	613	652	
	2009	250	265	281	297	315	334	354	376	399	424	450	478	508	540	574	611	
	2008	238	252	267	282	299	317	336	356	378	401	426	453	481	512	544	578	
	2007	227	240	254	268	284	301	319	338	358	380	404	429	456	484	515	547	
	2006	216	228	241	255	270	286	303	321	340	361	383	407	432	459	487	518	
	2005	206	217	229	243	257	272	288	305	323	342	363	386	409	434	462	491	
	2004	196	207	218	231	244	258	273	289	307	325	344	366	388	412	437	464	
	2003	187	197	208	220	232	246	260	275	291	308	327	347	368	390	414	440	
	2002	179	188	198	209	221	234	247	261	277	293	310	329	349	370	393	417	
	2001	170	179	189	200	211	223	235	248	263	278	294	312	331	351	372	395	
2000	163	171	181	190	201	212	224	236	250	264	280	297	314	333	353	375		
20	2010	803	850	900	952	1,009	1,070	1,135	1,204	1,279	1,358	1,442	1,532	1,628	1,730	1,841	1,958	
	2009	752	796	843	893	946	1,003	1,064	1,129	1,198	1,273	1,351	1,436	1,526	1,622	1,725	1,835	
	2008	716	757	802	848	899	951	1,009	1,070	1,135	1,206	1,280	1,359	1,445	1,536	1,632	1,736	
	2007	682	720	761	806	853	904	959	1,015	1,076	1,142	1,214	1,288	1,369	1,454	1,545	1,644	
	2006	649	686	724	766	811	858	909	964	1,022	1,084	1,150	1,221	1,296	1,377	1,464	1,556	
	2005	619	653	689	728	771	816	864	915	969	1,028	1,091	1,158	1,228	1,305	1,386	1,473	
	2004	589	621	656	694	733	776	820	869	920	976	1,034	1,098	1,165	1,237	1,313	1,395	
	2003	561	593	625	660	697	738	780	826	875	926	982	1,041	1,104	1,172	1,244	1,321	
	2002	536	565	595	628	664	702	742	785	831	879	932	988	1,047	1,112	1,180	1,252	
	2001	511	538	568	599	632	668	706	746	789	835	884	938	994	1,054	1,118	1,187	
2000	489	514	542	571	602	636	671	710	751	793	841	890	943	1,000	1,060	1,125		
21	2010	431	457	483	512	542	575	610	647	687	730	775	823	875	930	989	1,052	
	2009	404	428	453	480	508	539	572	607	644	684	726	771	820	871	927	986	
	2008	385	407	431	456	483	511	542	575	610	648	688	730	776	825	877	936	
	2007	366	387	409	433	458	486	515	546	578	614	652	692	735	781	830	883	
	2006	349	369	389	412	436	461	488	518	549	582	618	656	697	740	786	836	
	2005	332	351	370	391	414	438	464	492	521	552	586	622	660	701	745	791	
	2004	316	334	352	373	394	417	441	467	495	524	556	590	626	664	705	749	
	2003	301	319	336	355	375	396	419	444	470	497	528	559	593	630	668	710	
	2002	288	304	320	337	357	377	398	422	446	472	501	531	563	597	634	673	
	2001	275	289	305	322	340	359	379	401	424	448	475	504	534	566	601	638	
2000	263	276	291	307	324	342	361	381	403	426	452	478	507	537	569	604		
25	2010	723	765	810	857	909	963	1,022	1,084	1,151	1,223	1,298	1,379	1,466	1,558	1,657	1,762	
	2009	677	717	759	804	852	903	958	1,016	1,079	1,146	1,216	1,293	1,374	1,460	1,553	1,652	
	2008	644	682	722	764	809	857	909	963	1,022	1,085	1,152	1,224	1,301	1,383	1,469	1,563	
	2007	614	648	685	725	768	814	863	914	969	1,029	1,093	1,160	1,232	1,309	1,391	1,480	
	2006	584	618	652	690	730	773	818	868	920	976	1,035	1,099	1,167	1,240	1,318	1,401	
	2005	557	588	620	656	694	735	777	824	872	925	982	1,043	1,106	1,175	1,248	1,326	
	2004	530	559	591	625	660	698	738	782	829	879	931	989	1,049	1,113	1,182	1,256	
	2003	505	534	563	594	628	664	702	744	788	833	884	937	994	1,056	1,120	1,189	
	2002	483	509	536	565	598	632	668	707	748	791	839	889	943	1,001	1,062	1,127	
	2001	460	485	512	539	569	602	635	671	711	751	796	844	895	949	1,006	1,069	
2000	440	463	488	514	542	573	605	639	676	714	757	802	849	900	954	1,013		
26	2010	389	412	436	462	489	519	551	584	620	659	699	743	790	839	893	949	
	2009	365	386	409	433	459	486	516	548	581	617	655	696	740	787	837	890	
	2008	347	367	389	411	436	461	489	519	551	585	621	659	701	745	792	842	
	2007	331	349	369	391	414	438	465	492	522	554	589	625	664	705	749	797	
	2006	315	333	351	372	393	416	441	467	495	526	558	592	629	668	710	754	
	2005	300	317	334	353	374	396	419	444	470	498	529	562	596	633	672	715	
	2004	286	301	318	337	356	376	398	421	446	473	502	533	565	600	637	676	
	2003	272	288	303	320	338	358	378	401	424	449	476	505	536	569	603	641	
	2002	260	274	289	305	322	341	360	381	403	426	452	479	508	539	572	607	
	2001	248	261	276	291	307	324	342	362	383	405	429	455	482	511	542	576	
2000	237	249	263	277	292	309	326	344	364	385	408	432	457	485	514	546		
30	2010	197	209	221	234	248	263	279	296	314	334	355	377	400	425	453	481	
	2009	185	196	207	219	233	247	262	278	295	313	332	353	375	399	424	451	
	2008	176	186	197	209	221	234	248	263	279	296	315	334	355	378	401	427	
	2007	168	177	187	198	210	222	236	250	265	281	298	317	337	358	380	404	
	2006	160	169	178	188	199	211	224	237	251	266	283	300	319	339	360	383	
	2005	152	161	169	179	189	201	212	225	238	253	268	2					

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	116	244	135	490	242	441	218	113	
PART 2	PERSONAL INJURY PROTECTION								
	47	100	55	200	98	180	88	47	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	187	318	224	646	387	582	348	204
	10,000	227	386	272	785	470	707	423	248
	25,000	233	396	279	805	482	725	434	254
	50,000	239	406	286	825	494	743	444	261
	100,000	241	410	289	832	498	750	448	263
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	16	38	22	73	36	66	33	16
	25/50	24	57	32	108	53	97	49	24
	35/80	38	91	50	171	85	154	77	38
	50/100	53	125	69	234	117	211	106	52
	100/300	62	146	80	275	137	248	124	61
	250/500	109	258	141	482	241	434	218	108
	500/500	278	660	358	1,231	618	1,109	558	277
	500/1000	285	676	366	1,260	632	1,135	571	283

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	62	65	69	73	77	82	87	92	98	104	110	117	124	132	141	149
2009	60	64	67	71	76	80	85	90	95	101	107	114	121	129	137	146
2008	59	63	66	70	74	79	83	88	94	100	106	112	119	127	135	143
2007	59	62	65	69	73	77	82	87	92	98	104	110	117	125	132	141
2006	58	61	64	68	72	76	81	85	91	96	102	108	115	122	130	138
2005	57	60	63	67	71	75	79	84	89	94	100	107	113	120	128	136
2004	56	59	62	66	70	74	78	83	88	93	99	105	111	118	126	134
2003	55	58	61	65	68	72	77	81	86	91	97	103	109	116	123	131
2002	54	57	60	64	67	71	75	80	85	90	95	101	107	114	121	129
2001	53	56	59	63	66	70	74	79	83	88	94	99	106	112	119	127
2000	52	55	58	62	65	69	73	77	82	87	92	98	104	110	117	124

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 4

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	207	220	233	246	261	277	293	311	331	351	373	396	421	447	476	506	
	2009	194	206	218	231	245	259	275	292	310	329	349	371	394	419	446	474	
	2008	185	196	207	219	232	246	261	277	293	312	331	351	374	397	422	449	
	2007	176	186	197	208	221	234	248	262	278	295	314	333	354	376	399	425	
	2006	168	177	187	198	210	222	235	249	264	280	297	316	335	356	378	402	
	2005	160	169	178	188	199	211	223	237	250	266	282	299	317	337	358	381	
	2004	152	160	170	179	190	201	212	225	238	252	267	284	301	320	339	360	
	2003	145	153	162	171	180	191	202	214	226	239	254	269	285	303	321	341	
	2002	139	146	154	162	172	182	192	203	215	227	241	255	271	287	305	324	
	2001	132	139	147	155	163	173	182	193	204	216	229	242	257	272	289	307	
	2000	126	133	140	148	156	164	174	183	194	205	217	230	244	258	274	291	
17	2010	456	483	511	541	573	608	645	684	727	772	819	871	925	983	1,046	1,112	
	2009	427	453	479	507	538	570	605	642	681	723	768	816	867	922	980	1,043	
	2008	407	430	456	482	511	541	573	608	645	685	727	772	821	873	927	987	
	2007	387	409	433	458	485	514	545	577	612	649	690	732	778	826	878	934	
	2006	369	390	411	436	461	488	517	548	581	616	653	694	737	782	832	884	
	2005	352	371	392	414	438	464	491	520	551	584	620	658	698	741	788	837	
	2004	335	353	373	394	417	441	466	494	523	555	588	624	662	703	746	792	
	2003	319	337	355	375	396	419	443	470	497	526	558	592	628	666	707	751	
	2002	305	321	338	357	377	399	421	446	472	500	529	561	595	632	670	711	
	2001	291	306	323	340	359	380	401	424	448	474	502	533	565	599	635	674	
	2000	278	292	308	325	342	362	382	403	427	454	478	506	536	568	602	639	
18	2010	271	287	304	322	341	362	384	407	432	459	487	518	550	585	622	661	
	2009	254	269	285	302	320	339	359	381	405	430	456	485	515	548	583	620	
	2008	242	256	271	287	304	321	341	362	384	407	432	459	488	519	551	587	
	2007	230	243	257	272	288	305	324	343	364	386	410	435	462	491	522	555	
	2006	219	232	245	259	274	290	307	326	345	366	388	413	438	465	495	526	
	2005	209	221	233	246	260	276	292	309	327	347	369	391	415	441	468	498	
	2004	199	210	222	235	248	262	277	294	311	330	349	371	394	418	444	471	
	2003	190	200	211	223	236	249	263	279	296	313	332	352	373	396	420	446	
	2002	181	191	201	212	224	237	251	265	281	297	315	334	354	376	399	423	
	2001	173	182	192	202	214	226	238	252	267	282	299	317	336	356	378	401	
	2000	165	174	183	193	203	215	227	240	254	268	284	301	319	338	358	380	
20	2010	829	878	929	984	1,042	1,105	1,173	1,244	1,321	1,403	1,490	1,582	1,682	1,787	1,901	2,022	
	2009	777	823	871	922	977	1,036	1,099	1,166	1,238	1,315	1,396	1,483	1,576	1,675	1,782	1,895	
	2008	739	782	828	876	928	983	1,042	1,105	1,173	1,245	1,322	1,404	1,493	1,587	1,686	1,794	
	2007	704	744	786	832	881	934	990	1,049	1,112	1,180	1,254	1,331	1,414	1,502	1,596	1,698	
	2006	670	708	748	792	838	887	939	996	1,055	1,119	1,188	1,261	1,339	1,422	1,512	1,607	
	2005	639	674	712	752	796	843	892	945	1,001	1,062	1,127	1,196	1,269	1,348	1,432	1,522	
	2004	608	641	678	717	758	801	847	897	951	1,008	1,068	1,134	1,204	1,277	1,356	1,440	
	2003	579	612	646	682	720	762	806	854	904	956	1,015	1,076	1,141	1,211	1,285	1,365	
	2002	554	584	615	649	686	726	766	811	858	908	962	1,020	1,082	1,148	1,219	1,293	
	2001	528	556	587	619	653	690	729	770	815	862	913	969	1,026	1,088	1,154	1,226	
	2000	505	531	560	590	622	657	694	733	776	819	869	920	974	1,033	1,095	1,162	
21	2010	460	487	516	546	578	613	651	690	733	778	826	878	933	992	1,055	1,122	
	2009	431	456	483	511	542	575	610	647	687	729	774	823	874	929	989	1,051	
	2008	410	434	459	486	515	545	578	613	651	691	733	779	828	880	935	995	
	2007	391	413	436	462	489	518	549	582	617	655	696	738	784	834	886	942	
	2006	372	393	415	439	465	492	521	552	585	621	659	700	743	789	839	892	
	2005	355	374	395	417	442	468	495	525	555	589	625	664	704	748	794	844	
	2004	337	356	376	398	420	445	470	498	527	559	593	629	668	709	752	799	
	2003	321	340	358	378	400	423	447	474	501	530	563	597	633	672	713	757	
	2002	307	324	341	360	381	403	425	450	476	504	534	566	600	637	676	718	
	2001	293	308	326	343	362	383	404	427	452	478	507	538	570	604	641	680	
	2000	280	295	311	327	345	365	385	407	430	455	482	510	540	573	607	645	
25	2010	746	790	836	885	938	995	1,055	1,119	1,188	1,262	1,340	1,424	1,513	1,608	1,711	1,819	
	2009	699	740	783	829	879	932	989	1,049	1,114	1,183	1,256	1,334	1,418	1,507	1,603	1,705	
	2008	665	704	745	788	835	884	938	995	1,055	1,120	1,189	1,263	1,343	1,428	1,517	1,614	
	2007	634	669	708	749	793	840	891	944	1,000	1,062	1,128	1,197	1,272	1,352	1,436	1,527	
	2006	603	637	673	712	754	798	845	896	949	1,007	1,068	1,135	1,205	1,280	1,360	1,446	
	2005	575	607	640	677	716	758	803	851	900	955	1,014	1,076	1,141	1,212	1,288	1,369	
	2004	547	577	610	645	682	721	762	807	855	907	961	1,020	1,083	1,149	1,220	1,296	
	2003	521	551	581	613	648	685	725	768	813	860	913	968	1,026	1,090	1,156	1,228	
	2002	498	525	553	584	617	653	689	730	772	817	866	918	973	1,033	1,096	1,164	
	2001	475	500	528	557	588	621	656	693	733	776	822	872	924	979	1,039	1,103	
	2000	454	478	504	531	560	591	624	660	698	737	781	828	876	929	985	1,045	
26	2010	413	438	463	491	520	551	585	620	659	700	743	789	838	891	948	1,008	
	2009	387	410	434	460	487	517	548	581	617	655	696	739	786	835	888	945	
	2008	369	390	413	437	463	490	520	551	585	621	659	700	744	791	841	894	
	2007	351	371	392	415	439	466	494	523	554	588	625	663	705	749	796	846	
	2006	334	353	373	395	418	442	468	496	526	558	592	629	668	709	754	801	
	2005	319	336	355	375	397	420	445	471	499	529	562	596	633	672	714	759	
	2004	303	320	338	358	378	400	422	447	474	503	533	566	600	637	676	718	
	2003	289	305	322	340	359	380	402	426	451	477	506	536	569	604	641	680	
	2002	276	291	306	323	342	362	382	404	428	453	480	509	539	572	608	645	
	2001	263	277	293	309	326	344	363	384	406	430	455	483	512	543	576	611	
	2000	252	265	279	294	310	328	346	365	387	409	433	459	486	515	546	579	
30	2010	207	219	232	245	260	276	292	310	329	350	371	394	419	446	474	504	
	2009	194	205	217	230	244	258	274	291	309	328	348	370	393	418	444	472	
	2008	184	195	206	218	231	245	260	276	292	310	330	350	372	396	420	447	
	2007	176	185	196	207	220	233	247	261	277	294	313	332	352	375	398	423	
	2006	167	177	186	197	209	221	234	248	263	279	296	314</					

	CLASS															
	10	17	18	20	21	25	26	30								
PART 1	BODILY INJURY TO OTHERS															
	119	243	153	516	259	465	232	119								
PART 2	PERSONAL INJURY PROTECTION															
	49	98	62	210	105	190	94	49								
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY															
5,000	187	322	223	667	410	600	369	209								
10,000	227	391	271	810	498	729	448	254								
25,000	233	401	278	831	511	748	460	260								
50,000	239	411	285	852	524	766	471	267								
100,000	241	415	287	859	528	773	475	269								
PART 5	OPTIONAL BODILY INJURY TO OTHERS															
20/40	16	38	24	78	39	70	35	17								
25/50	24	57	35	115	57	103	51	25								
35/80	39	91	56	182	91	164	82	39								
50/100	54	125	77	250	125	225	112	54								
100/300	63	146	91	293	146	264	131	63								
250/500	112	257	159	514	257	463	230	110								
500/500	287	659	407	1,312	655	1,182	587	281								
500/1000	294	674	416	1,343	670	1,209	601	288								
PART 6	MEDICAL PAYMENTS															
	5,000	10,000	15,000	20,000	25,000	50,000	100,000									
	17	23	30	31	35	40	48									
PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO															
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO															
	PART 3			PART 12		PART 3			PART 12							
	20/40	12	0			100/300	21	49								
	25/50	14	3			250/500	24	143								
	35/80	16	12			500/500	35	358								
	50/100	17	22			500/1000	36	368								
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	64	68	72	76	80	85	90	95	101	108	114	121	129	137	146	155
2009	63	66	70	74	78	83	88	93	99	105	112	119	126	134	142	151
2008	62	65	69	73	77	82	87	92	97	103	110	116	124	132	140	149
2007	61	64	68	72	76	80	85	90	96	101	108	114	122	129	137	146
2006	60	63	67	71	75	79	84	89	94	100	106	112	119	127	135	144
2005	59	62	66	69	73	78	82	87	92	98	104	111	117	125	133	141
2004	58	61	65	68	72	76	81	86	91	96	102	109	115	123	130	139
2003	57	60	64	67	71	75	80	84	89	95	101	107	113	120	128	136
2002	56	59	63	66	70	74	78	83	88	93	99	105	111	118	126	134
2001	55	58	62	65	69	73	77	82	86	92	97	103	110	116	124	131
2000	54	57	61	64	68	72	76	80	85	90	95	101	108	114	121	129
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 5

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	210	222	235	249	264	280	297	315	334	355	377	400	426	452	481	512	
	2009	197	208	220	233	247	262	278	295	313	333	353	375	399	424	451	480	
	2008	187	198	210	222	235	249	264	280	297	315	335	355	378	401	427	454	
	2007	178	188	199	211	223	236	251	265	281	299	317	337	358	380	404	430	
	2006	170	179	189	200	212	224	238	252	267	283	301	319	339	360	383	407	
	2005	162	171	180	190	201	213	226	239	253	269	285	303	321	341	362	385	
	2004	154	162	171	181	192	203	214	227	241	255	270	287	305	323	343	365	
	2003	147	155	163	173	182	193	204	216	229	242	257	272	289	306	325	345	
	2002	140	148	156	164	174	184	194	205	217	230	244	258	274	291	308	327	
	2001	134	141	149	157	165	175	184	195	206	218	231	245	260	275	292	310	
2000	128	134	142	149	157	166	176	185	196	207	220	233	247	261	277	294		
17	2010	459	486	515	545	577	612	650	689	732	777	825	876	931	990	1,053	1,120	
	2009	430	456	482	511	541	574	609	646	686	728	773	821	873	928	987	1,050	
	2008	410	433	459	485	514	544	577	612	650	690	732	778	827	879	934	993	
	2007	390	412	436	461	488	517	548	581	616	654	694	737	783	832	884	940	
	2006	371	392	414	439	464	491	520	551	584	620	658	699	742	788	837	890	
	2005	354	374	394	417	441	467	494	524	554	588	624	663	703	746	793	843	
	2004	337	355	375	397	420	444	469	497	527	558	592	628	667	707	751	798	
	2003	321	339	358	378	399	422	446	473	501	530	562	596	632	671	712	756	
	2002	307	323	340	359	380	402	424	449	475	503	533	565	599	636	675	716	
	2001	293	308	325	343	362	382	404	427	452	478	506	537	569	603	639	679	
2000	280	294	310	327	345	364	384	406	430	454	481	509	540	572	606	644		
18	2010	278	295	312	330	350	371	393	417	443	471	500	531	564	600	638	678	
	2009	261	276	292	309	328	348	369	391	415	441	468	498	529	562	598	636	
	2008	248	262	278	294	311	330	350	371	393	418	444	471	501	532	566	602	
	2007	236	250	264	279	296	313	332	352	373	396	421	446	474	504	536	570	
	2006	225	238	251	266	281	297	315	334	354	376	398	423	449	477	507	539	
	2005	214	226	239	252	267	283	299	317	336	356	378	401	426	452	480	511	
	2004	204	215	227	241	254	269	284	301	319	338	358	381	404	429	455	483	
	2003	194	205	217	229	242	256	270	286	303	321	340	361	383	406	431	458	
	2002	186	196	206	218	230	243	257	272	288	305	323	342	363	385	409	434	
	2001	177	187	197	208	219	232	245	258	274	289	306	325	344	365	387	411	
2000	169	178	188	198	209	221	233	246	260	275	291	309	327	347	367	390		
20	2010	841	890	942	998	1,057	1,121	1,189	1,262	1,340	1,423	1,510	1,605	1,705	1,812	1,928	2,050	
	2009	788	834	883	935	991	1,051	1,114	1,183	1,255	1,333	1,415	1,504	1,598	1,699	1,807	1,922	
	2008	750	793	840	888	941	997	1,057	1,121	1,189	1,263	1,341	1,424	1,514	1,609	1,710	1,819	
	2007	714	754	797	844	894	947	1,004	1,064	1,127	1,197	1,271	1,349	1,434	1,523	1,619	1,721	
	2006	679	718	758	803	849	899	952	1,010	1,070	1,135	1,204	1,279	1,358	1,442	1,533	1,629	
	2005	648	684	722	763	807	855	905	959	1,015	1,077	1,143	1,213	1,286	1,367	1,452	1,543	
	2004	617	650	687	727	768	813	859	910	964	1,022	1,083	1,150	1,220	1,295	1,375	1,461	
	2003	588	621	655	691	730	773	817	866	916	969	1,029	1,091	1,157	1,228	1,303	1,384	
	2002	562	592	623	658	696	736	777	822	870	921	976	1,034	1,097	1,164	1,236	1,311	
	2001	536	564	595	628	662	700	739	781	827	874	926	982	1,041	1,104	1,171	1,243	
2000	512	539	568	598	631	667	703	743	787	831	881	933	988	1,047	1,110	1,178		
21	2010	483	511	541	573	607	643	682	724	769	817	867	921	979	1,040	1,107	1,177	
	2009	452	479	507	537	569	603	640	679	720	765	812	863	917	975	1,037	1,103	
	2008	430	455	482	510	540	572	607	643	682	725	769	817	869	923	981	1,044	
	2007	410	433	458	484	513	543	576	610	647	687	730	774	823	874	929	988	
	2006	390	412	435	461	487	516	546	579	614	651	691	734	779	828	880	935	
	2005	372	392	414	438	463	491	519	550	582	618	656	696	738	784	833	886	
	2004	354	373	394	417	441	466	493	522	553	587	622	660	700	743	789	838	
	2003	337	356	376	397	419	443	469	497	526	556	591	626	664	705	748	794	
	2002	322	340	358	378	399	422	446	472	499	528	560	594	630	668	709	753	
	2001	307	324	342	360	380	402	424	448	474	502	532	564	597	633	672	714	
2000	294	309	326	343	362	383	404	427	451	477	505	535	567	601	637	676		
25	2010	757	802	848	898	952	1,009	1,070	1,136	1,206	1,281	1,360	1,444	1,535	1,631	1,736	1,846	
	2009	709	751	795	842	892	946	1,003	1,065	1,130	1,200	1,274	1,354	1,439	1,529	1,627	1,730	
	2008	675	714	756	800	847	897	952	1,009	1,070	1,137	1,207	1,282	1,363	1,448	1,539	1,637	
	2007	643	679	718	760	805	852	904	957	1,015	1,077	1,144	1,215	1,291	1,371	1,457	1,550	
	2006	612	647	683	723	765	809	857	909	963	1,022	1,084	1,151	1,222	1,298	1,380	1,467	
	2005	583	616	650	687	727	769	814	863	914	969	1,029	1,092	1,158	1,230	1,307	1,389	
	2004	555	585	618	655	692	731	773	819	868	920	975	1,035	1,099	1,166	1,238	1,315	
	2003	529	559	589	622	657	695	735	779	825	873	926	982	1,041	1,105	1,173	1,246	
	2002	506	533	561	592	626	662	699	740	783	829	879	931	988	1,048	1,112	1,180	
	2001	482	507	536	565	596	630	665	703	744	787	834	884	937	993	1,054	1,119	
2000	461	485	511	539	568	600	633	669	708	748	793	840	889	943	999	1,061		
26	2010	434	460	487	515	546	579	614	652	692	735	780	829	881	936	996	1,058	
	2009	407	431	456	483	512	543	576	611	648	689	731	777	826	878	934	993	
	2008	387	410	434	459	486	515	546	579	614	652	693	736	782	831	883	940	
	2007	369	390	412	436	462	489	519	549	582	618	657	697	741	787	836	889	
	2006	351	371	392	415	439	465	492	522	553	586	622	661	702	745	792	842	
	2005	335	353	373	394	417	442	467	495	524	556	590	627	665	706	750	797	
	2004	319	336	355	376	397	420	444	470	498	528	560	594	631	669	710	755	
	2003	304	321	338	357	377	399	422	447	473	501	532	563	598	634	673	715	
	2002	290	306	322	340	359	380	401	425	449	476	504	534	567	601	638	678	
	2001	277	291	307	324	342	362	382	404	427	452	479	508	538	570	605	642	
2000	264	278	293	309	326	344	363	384	406	429	455	482	510	541	574	609		
30	2010	209	221	234	248	263	279	296	314	333	354	376	399	424	451	479	510	
	2009	196	207	220	232	246	261	277	294	312	331	352	374	397	422	449	478	
	2008	186	197	209	221	234	248	263	279	296	314	333	354	376	400	425	452	
	2007	178	187	198	210	222	235	250	264	280	298	316	335	356	379	402	428	
	2006	169	179	189	200	211	224	237										

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	129	270	151	553	295	498	267	127	
PART 2	PERSONAL INJURY PROTECTION								
	52	109	62	226	120	202	107	52	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	198	328	236	671	425	604	383	212
	10,000	241	399	287	815	516	734	465	258
	25,000	247	409	294	836	530	753	477	264
	50,000	253	419	301	857	543	771	489	271
	100,000	255	422	304	864	547	778	493	273
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	18	42	24	83	44	74	40	18
	25/50	27	62	36	123	65	110	59	27
	35/80	43	100	57	196	104	176	94	44
	50/100	60	138	79	269	143	242	129	60
	100/300	70	162	93	316	167	283	152	71
	250/500	124	284	163	555	294	499	266	125
	500/500	318	728	418	1,420	751	1,277	681	322
	500/1000	325	745	428	1,454	769	1,307	697	330

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	21		49		
	25/50	14		3			250/500	24		143		
	35/80	16		12			500/500	35		358		
	50/100	17		22			500/1000	36		368		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	66	70	74	79	83	88	93	99	105	111	118	126	134	142	151	161
2009	65	69	73	77	81	86	91	97	103	109	116	123	131	139	148	157
2008	64	67	71	75	80	85	90	95	101	107	114	121	128	136	145	154
2007	63	66	70	74	79	83	88	93	99	105	112	119	126	134	142	152
2006	62	65	69	73	77	82	87	92	97	103	110	117	124	132	140	149
2005	61	64	68	72	76	80	85	90	96	102	108	115	122	129	137	146
2004	60	63	67	71	75	79	84	89	94	100	106	113	120	127	135	144
2003	59	62	66	70	74	78	82	87	93	98	104	111	117	125	133	141
2002	58	61	65	69	72	77	81	86	91	97	102	109	115	123	130	139
2001	57	60	64	67	71	75	80	84	90	95	101	107	114	120	128	136
2000	56	59	63	66	70	74	78	83	88	93	99	105	111	118	126	134

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 6

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	223	236	250	265	280	297	315	335	355	377	401	426	452	481	511	544	
	2009	209	221	234	248	263	279	296	314	333	354	375	399	424	451	479	510	
	2008	199	210	223	236	250	264	280	297	315	335	356	378	402	427	453	482	
	2007	189	200	212	224	237	251	266	282	299	317	337	358	380	404	429	457	
	2006	180	191	201	213	225	238	253	268	284	301	319	339	360	383	407	432	
	2005	172	181	191	202	214	227	240	254	269	286	303	322	341	362	385	409	
	2004	164	172	182	193	204	216	228	241	256	271	287	305	324	344	365	387	
	2003	156	165	174	183	194	205	217	230	243	257	273	289	307	326	346	367	
	2002	149	157	165	174	185	195	206	218	231	244	259	274	291	309	328	348	
	2001	142	150	158	166	176	186	196	207	219	232	246	261	276	293	311	330	
2000	136	143	151	159	167	177	187	197	209	220	234	247	262	278	294	313		
17	2010	490	519	550	582	616	654	693	736	781	830	881	936	994	1,057	1,124	1,196	
	2009	459	487	515	545	578	613	650	690	732	777	825	877	932	991	1,054	1,121	
	2008	437	463	490	518	549	581	616	654	693	736	782	830	883	938	997	1,061	
	2007	416	440	465	492	521	552	586	620	658	698	741	787	836	888	944	1,004	
	2006	396	419	442	468	495	524	555	589	624	662	702	746	792	841	894	950	
	2005	378	399	421	445	471	498	528	559	592	628	666	707	750	797	847	900	
	2004	360	379	401	424	448	474	501	531	562	596	632	671	712	755	802	852	
	2003	343	362	382	403	426	451	476	505	534	565	600	636	675	716	760	807	
	2002	327	345	363	384	406	429	453	480	507	537	569	603	640	679	721	765	
	2001	312	329	347	366	386	408	431	456	482	510	540	573	607	644	683	725	
2000	298	314	331	349	368	389	410	433	459	485	514	544	576	611	647	687		
18	2010	295	313	331	350	371	394	418	443	470	500	530	564	599	637	677	720	
	2009	277	293	310	328	348	369	391	415	441	468	497	528	561	597	635	675	
	2008	263	279	295	312	331	350	371	394	418	443	471	500	532	565	600	639	
	2007	251	265	280	296	314	333	353	374	396	420	447	474	504	535	568	605	
	2006	239	252	266	282	298	316	334	355	376	399	423	449	477	507	538	572	
	2005	228	240	253	268	283	300	318	337	356	378	401	426	452	480	510	542	
	2004	217	228	241	255	270	285	302	320	339	359	380	404	429	455	483	513	
	2003	206	218	230	243	257	271	287	304	322	340	361	383	406	431	458	486	
	2002	197	208	219	231	244	258	273	289	306	323	343	363	385	409	434	461	
	2001	188	198	209	220	233	246	260	274	290	307	325	345	366	388	411	437	
2000	180	189	200	210	222	234	247	261	276	292	309	328	347	368	390	414		
20	2010	866	918	971	1,028	1,089	1,155	1,225	1,300	1,380	1,466	1,557	1,654	1,757	1,868	1,987	2,113	
	2009	812	860	910	963	1,021	1,083	1,148	1,219	1,293	1,374	1,458	1,550	1,647	1,751	1,862	1,980	
	2008	773	817	865	915	970	1,027	1,089	1,155	1,225	1,301	1,381	1,467	1,560	1,658	1,762	1,874	
	2007	736	777	822	870	921	976	1,035	1,096	1,162	1,233	1,310	1,390	1,477	1,570	1,668	1,774	
	2006	700	740	782	827	875	927	981	1,040	1,103	1,170	1,241	1,318	1,399	1,486	1,580	1,679	
	2005	668	705	744	786	832	881	932	988	1,046	1,109	1,177	1,250	1,326	1,408	1,496	1,590	
	2004	636	670	708	749	792	837	885	938	993	1,054	1,116	1,185	1,258	1,335	1,417	1,505	
	2003	605	640	675	712	753	796	842	892	944	999	1,060	1,124	1,192	1,266	1,342	1,426	
	2002	579	610	642	678	717	758	801	847	896	949	1,006	1,066	1,131	1,200	1,273	1,351	
	2001	552	581	613	647	682	721	762	805	852	901	954	1,012	1,073	1,137	1,206	1,281	
2000	527	555	585	617	650	687	725	766	811	856	908	961	1,018	1,079	1,144	1,214		
21	2010	511	542	573	607	643	682	723	767	815	865	919	976	1,037	1,102	1,173	1,247	
	2009	479	507	537	569	603	639	678	719	763	811	861	915	972	1,033	1,099	1,169	
	2008	456	482	511	540	572	606	643	682	723	768	815	866	921	978	1,040	1,106	
	2007	434	459	485	513	544	576	611	647	686	728	773	821	872	926	984	1,047	
	2006	413	437	461	488	517	547	579	614	651	690	732	778	826	877	932	991	
	2005	394	416	439	464	491	520	550	583	617	655	695	738	782	831	883	938	
	2004	375	395	418	442	467	494	522	553	586	622	659	699	742	788	836	888	
	2003	357	378	398	420	444	470	497	526	557	590	626	663	703	747	792	842	
	2002	342	360	379	400	423	447	472	500	529	560	594	629	667	708	751	797	
	2001	326	343	362	382	403	426	449	475	503	532	563	597	633	671	712	756	
2000	311	328	345	364	384	405	428	452	478	505	536	567	601	637	675	717		
25	2010	780	826	874	926	981	1,040	1,103	1,171	1,243	1,320	1,402	1,489	1,582	1,682	1,789	1,903	
	2009	731	774	819	867	920	975	1,034	1,097	1,165	1,237	1,313	1,396	1,483	1,576	1,677	1,783	
	2008	696	736	779	824	873	925	981	1,040	1,103	1,172	1,244	1,321	1,405	1,493	1,586	1,688	
	2007	663	700	740	783	829	879	932	987	1,046	1,110	1,180	1,252	1,330	1,414	1,502	1,597	
	2006	631	667	704	745	788	834	884	937	993	1,053	1,117	1,187	1,260	1,338	1,423	1,512	
	2005	601	635	670	708	749	793	839	890	942	999	1,060	1,125	1,194	1,268	1,347	1,432	
	2004	572	603	638	675	713	754	797	844	895	949	1,005	1,067	1,133	1,202	1,276	1,355	
	2003	545	576	607	642	678	717	758	803	850	900	955	1,012	1,073	1,140	1,209	1,284	
	2002	521	549	578	610	646	683	721	763	807	854	906	960	1,018	1,080	1,147	1,217	
	2001	497	523	552	582	614	650	686	725	767	811	859	912	966	1,024	1,086	1,154	
2000	475	500	527	555	585	618	653	690	730	771	817	865	917	972	1,030	1,093		
26	2010	460	487	516	546	578	613	651	690	733	778	826	878	933	992	1,055	1,122	
	2009	431	456	483	511	542	575	610	647	687	729	774	823	874	929	989	1,051	
	2008	410	434	459	486	515	545	578	613	651	691	733	779	828	880	935	995	
	2007	391	413	436	462	489	518	549	582	617	655	696	738	784	834	886	942	
	2006	372	393	415	439	465	492	521	552	585	621	659	700	743	789	839	892	
	2005	355	374	395	417	442	468	495	525	555	589	625	664	704	748	794	844	
	2004	337	356	376	398	420	445	470	498	527	559	593	629	668	709	752	799	
	2003	321	340	358	378	400	423	447	474	501	530	563	597	633	672	713	757	
	2002	307	324	341	360	381	403	425	450	476	504	534	566	600	637	676	718	
	2001	293	308	326	343	362	383	404	427	452	478	507	538	570	604	641	680	
2000	280	295	311	327	345	365	385	407	430	455	482	510	540	573	607	645		
30	2010	221	235	248	263	278	295	313	332	353	375	398	423	449	477	508	540	
	2009	207	220	233	246	261	277	294	312	331	351	373	396	421	447	476	506	
	2008	198	209	221	234	248	262	278	295	313	333	353	375	399	424	450	479	
	2007	188	199	210	222	235	249	264	280	297	315	335	355	378	401	426	453	
	2006	179	189	200	211													

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	131	261	167	587	302	528	271	129	
PART 2	PERSONAL INJURY PROTECTION								
	53	105	68	239	121	214	109	52	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	203	331	249	690	452	622	407	222
	10,000	247	402	303	838	549	756	495	270
	25,000	253	412	310	860	563	775	507	277
	50,000	259	423	318	881	577	794	520	283
	100,000	261	426	321	889	582	801	524	286
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	18	41	26	87	45	79	40	18
	25/50	27	61	38	129	67	116	60	27
	35/80	43	98	60	205	108	185	96	43
	50/100	60	136	82	281	148	254	132	60
	100/300	70	159	96	330	174	298	155	70
	250/500	124	281	168	580	306	523	274	123
	500/500	317	720	428	1,482	784	1,335	703	317
	500/1000	324	737	438	1,517	803	1,366	719	324

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	69	73	77	81	86	91	97	102	109	115	122	130	138	147	156	166
2009	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153	162
2008	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150	160
2007	65	69	73	77	81	86	91	97	103	109	116	123	130	139	147	157
2006	64	68	72	76	80	85	90	95	101	107	114	121	128	136	145	154
2005	63	67	70	74	79	83	88	94	99	105	112	119	126	134	142	151
2004	62	65	69	73	77	82	87	92	97	103	110	117	124	131	140	149
2003	61	64	68	72	76	81	85	90	96	102	108	115	122	129	137	146
2002	60	63	67	71	75	79	84	89	94	100	106	113	120	127	135	143
2001	59	63	66	70	74	78	83	87	93	98	104	111	118	125	133	141
2000	58	61	65	69	73	77	81	86	91	97	102	109	115	123	130	138

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 7

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	236	250	265	280	297	315	334	354	376	400	424	451	479	509	542	576	
	2009	221	234	248	263	278	295	313	332	353	375	398	423	449	477	508	540	
	2008	211	223	236	250	264	280	297	315	334	355	377	400	425	452	480	511	
	2007	201	212	224	237	251	266	282	299	317	336	357	379	403	428	455	484	
	2006	191	202	213	226	239	253	268	284	301	319	338	359	382	405	431	458	
	2005	182	192	203	214	227	240	254	269	285	302	321	341	361	384	408	434	
	2004	173	183	193	204	216	228	241	256	271	287	304	323	343	364	386	410	
	2003	165	174	184	194	205	217	230	243	257	272	289	306	325	345	366	389	
	2002	158	166	175	185	195	207	218	231	244	259	274	291	308	327	347	368	
	2001	150	158	167	176	186	197	208	219	232	246	260	276	292	310	329	349	
2000	144	151	160	168	177	187	198	209	221	233	247	262	278	294	312	331		
17	2010	502	532	563	596	631	669	710	753	800	849	902	958	1,018	1,082	1,151	1,224	
	2009	470	498	527	558	592	627	675	706	749	796	845	898	954	1,014	1,079	1,147	
	2008	448	474	501	530	562	595	631	669	710	754	800	850	904	961	1,021	1,086	
	2007	426	450	476	504	534	565	599	635	673	714	759	806	856	910	966	1,028	
	2006	406	429	453	479	507	537	568	603	639	678	719	764	811	861	915	973	
	2005	387	408	431	455	482	510	540	572	606	643	682	724	768	816	867	921	
	2004	368	388	410	434	459	485	513	543	576	610	647	687	729	773	821	872	
	2003	351	371	391	413	436	461	488	517	547	579	614	651	691	733	778	826	
	2002	335	353	372	393	415	439	464	491	519	550	583	618	655	695	738	783	
	2001	320	337	355	375	395	418	441	466	494	522	553	587	621	659	699	742	
2000	306	322	339	357	377	398	420	444	470	496	526	557	590	625	663	703		
18	2010	318	337	356	377	400	424	449	477	506	538	571	607	645	685	729	775	
	2009	298	315	334	353	375	397	421	447	474	504	535	569	604	642	683	726	
	2008	283	300	317	336	356	377	400	424	449	477	507	538	572	608	646	688	
	2007	270	285	301	319	338	358	380	402	426	452	481	510	542	576	612	651	
	2006	257	272	287	303	321	340	360	382	405	429	455	483	513	545	580	616	
	2005	245	258	273	288	305	323	342	362	384	407	432	458	486	517	549	583	
	2004	233	246	260	275	290	307	325	344	364	387	409	435	461	490	520	552	
	2003	222	235	247	261	276	292	309	327	346	366	389	412	437	464	492	523	
	2002	212	224	236	249	263	278	294	311	329	348	369	391	415	440	467	496	
	2001	202	213	225	237	250	265	279	295	312	330	350	371	393	417	443	470	
2000	193	204	215	226	238	252	266	281	297	314	333	353	373	396	420	445		
20	2010	864	915	969	1,025	1,086	1,152	1,222	1,297	1,377	1,462	1,552	1,649	1,753	1,863	1,982	2,107	
	2009	810	857	907	961	1,019	1,080	1,145	1,215	1,290	1,370	1,454	1,546	1,642	1,746	1,857	1,975	
	2008	771	815	863	913	967	1,024	1,086	1,152	1,222	1,298	1,378	1,463	1,556	1,654	1,757	1,869	
	2007	734	775	820	867	919	973	1,032	1,093	1,159	1,230	1,307	1,387	1,473	1,566	1,664	1,769	
	2006	698	738	780	825	873	924	979	1,037	1,100	1,166	1,238	1,314	1,396	1,482	1,576	1,675	
	2005	666	703	742	784	830	878	930	985	1,043	1,106	1,174	1,247	1,322	1,404	1,492	1,586	
	2004	634	668	706	747	790	835	883	935	991	1,051	1,113	1,182	1,254	1,331	1,413	1,501	
	2003	604	638	673	711	751	794	840	890	942	996	1,058	1,121	1,189	1,262	1,339	1,422	
	2002	577	608	641	676	715	756	798	845	894	946	1,003	1,063	1,128	1,197	1,270	1,348	
	2001	550	579	612	645	681	719	759	803	850	898	952	1,010	1,070	1,134	1,203	1,278	
2000	526	554	584	615	648	685	723	764	808	854	905	959	1,015	1,076	1,141	1,211		
21	2010	534	565	598	633	671	712	755	801	851	903	959	1,019	1,083	1,151	1,224	1,302	
	2009	500	530	561	594	629	667	708	751	797	846	899	955	1,015	1,079	1,147	1,220	
	2008	476	504	533	564	598	633	671	712	755	802	851	904	961	1,022	1,085	1,155	
	2007	453	479	506	536	567	601	638	675	716	760	807	857	910	967	1,028	1,093	
	2006	431	456	482	510	539	571	605	641	679	721	765	812	862	916	973	1,035	
	2005	412	434	458	484	513	543	574	609	644	684	725	770	817	868	922	980	
	2004	392	413	436	462	488	516	545	578	612	649	688	730	775	822	873	927	
	2003	373	394	416	439	464	491	519	550	582	616	653	692	734	780	827	879	
	2002	357	376	396	418	442	467	493	522	552	585	620	657	697	739	785	833	
	2001	340	358	378	398	420	444	469	496	525	555	588	624	661	701	743	789	
2000	325	342	361	380	401	423	447	472	499	528	559	592	627	665	705	748		
25	2010	777	823	871	922	977	1,036	1,099	1,166	1,238	1,315	1,396	1,483	1,576	1,675	1,782	1,895	
	2009	728	771	816	864	916	971	1,030	1,093	1,160	1,232	1,308	1,390	1,477	1,570	1,670	1,776	
	2008	693	733	776	821	870	921	977	1,036	1,099	1,167	1,239	1,316	1,399	1,487	1,580	1,681	
	2007	660	697	737	780	826	875	928	983	1,042	1,106	1,175	1,247	1,325	1,408	1,496	1,591	
	2006	628	664	701	742	785	831	880	933	989	1,049	1,113	1,182	1,255	1,333	1,417	1,506	
	2005	599	632	667	705	746	790	836	886	938	995	1,056	1,121	1,189	1,263	1,342	1,426	
	2004	570	601	635	672	710	751	794	841	891	945	1,001	1,063	1,128	1,197	1,271	1,350	
	2003	543	574	605	639	675	714	755	800	847	896	951	1,008	1,069	1,135	1,204	1,279	
	2002	519	547	576	608	643	680	718	760	804	851	902	956	1,014	1,076	1,142	1,212	
	2001	495	521	550	580	612	647	683	722	764	808	856	908	962	1,020	1,082	1,149	
2000	473	498	525	553	583	616	650	687	727	768	814	862	913	968	1,026	1,089		
26	2010	482	510	540	572	606	642	681	723	768	815	866	919	977	1,039	1,105	1,175	
	2009	451	478	506	536	568	602	639	678	719	764	811	862	916	973	1,035	1,101	
	2008	430	454	481	509	539	571	606	642	681	724	768	816	867	922	980	1,042	
	2007	409	432	457	484	512	543	575	609	646	686	729	773	822	873	928	986	
	2006	389	412	435	460	487	515	546	578	613	650	690	733	778	826	879	934	
	2005	371	392	414	437	463	490	518	549	582	617	655	695	737	783	832	884	
	2004	353	373	394	417	440	466	492	521	552	586	621	659	699	742	788	837	
	2003	337	356	375	396	419	443	468	496	525	556	590	625	663	704	746	793	
	2002	322	339	357	377	399	422	445	471	498	528	559	593	629	667	708	751	
	2001	307	323	341	360	379	401	423	448	474	501	531	563	596	632	671	712	
2000	293	309	326	343	361	382	403	426	451	476	505	534	566	600	636	675		
30	2010	232	245	260	275	291	309	328	347	369	392	416	442	470	499	531	565	
	2009	217	230	243	257	273	289	307	326	346	367	390	414	440	468	498	529	
	2008	207	218	231	245	259	274	291	309	328	348	369	392	417	443	471	501	
	2007	197	208	220	232	246	261	277	293	311	330	350	372	395	420	446	474	
	2006	187	198															

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	141	289	172	617	324	556	291	139	
PART 2	PERSONAL INJURY PROTECTION								
	56	116	70	250	130	226	117	55	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	205	352	255	713	453	642	408	231
	10,000	249	428	310	866	550	780	496	281
	25,000	255	439	318	888	564	800	508	288
	50,000	262	450	326	911	578	820	521	295
	100,000	264	453	328	918	583	827	526	298
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	19	45	27	92	48	83	43	21
	25/50	29	67	40	135	71	122	64	30
	35/80	46	106	63	215	114	194	102	47
	50/100	64	146	87	294	157	266	141	63
	100/300	76	171	101	345	184	311	165	74
	250/500	134	301	178	605	324	546	290	128
	500/500	344	770	455	1,546	828	1,393	744	324
	500/1000	352	788	465	1,582	848	1,426	761	332

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	21		49		
	25/50	14		3			250/500	24		143		
	35/80	16		12			500/500	35		358		
	50/100	17		22			500/1000	36		368		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	71	75	79	84	89	94	100	106	112	119	127	135	143	152	162	172
2009	69	73	78	82	87	92	98	103	110	117	124	132	140	148	158	168
2008	68	72	76	81	86	91	96	102	108	115	122	129	137	146	155	165
2007	67	71	75	79	84	89	94	100	106	112	120	127	135	143	152	162
2006	66	70	74	78	83	88	93	98	104	111	117	125	132	141	150	159
2005	65	69	73	77	81	86	91	97	102	109	116	123	130	138	147	156
2004	64	68	72	76	80	85	90	95	101	107	113	121	128	136	145	154
2003	63	67	71	75	79	83	88	93	99	105	112	118	126	134	142	151
2002	62	66	69	73	77	82	87	92	97	103	110	116	124	131	139	148
2001	61	65	68	72	76	81	85	90	96	102	108	114	122	129	137	146
2000	60	64	67	71	75	79	84	89	94	100	106	112	119	127	135	143

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 8

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2010	242	256	271	287	304	322	342	363	385	409	434	461	490	521	554	589
	2009	226	240	254	269	285	302	320	340	361	383	407	432	459	488	519	552
	2008	216	228	241	255	271	286	304	322	342	363	385	409	435	462	491	523
	2007	205	217	229	243	257	272	289	306	324	344	365	388	412	438	465	495
	2006	195	207	218	231	244	258	274	290	308	326	346	368	390	415	441	468
	2005	186	197	207	219	232	246	260	276	292	309	328	349	370	393	417	443
	2004	177	187	197	209	221	234	247	262	277	294	311	331	351	372	395	420
	2003	169	179	188	199	210	222	235	249	263	279	296	313	332	353	374	398
	2002	161	170	179	189	200	211	223	236	250	265	281	297	315	335	355	377
	2001	154	162	171	180	190	201	212	225	238	251	266	282	299	317	337	357
2000	147	155	163	172	181	192	202	214	226	239	253	268	284	301	319	339	
17	2010	497	526	557	589	624	662	702	745	791	840	892	948	1,007	1,070	1,139	1,211
	2009	465	493	521	552	585	620	658	698	741	787	836	888	944	1,003	1,067	1,135
	2008	443	468	496	525	556	589	624	662	702	746	792	841	894	950	1,010	1,074
	2007	422	445	471	498	528	559	593	628	666	707	751	797	847	900	956	1,017
	2006	401	424	448	474	502	531	562	596	632	670	711	755	802	852	905	962
	2005	383	404	426	450	477	505	534	566	599	636	675	716	760	807	858	911
	2004	364	384	406	429	454	480	507	537	569	604	640	679	721	765	812	863
	2003	347	367	387	408	431	456	482	511	541	573	608	644	683	725	769	817
	2002	332	350	368	389	411	435	459	486	514	544	576	611	648	688	730	774
	2001	316	333	351	371	391	413	436	461	488	516	547	580	615	652	691	734
2000	302	318	335	353	373	394	415	439	465	491	520	551	583	619	656	696	
18	2010	333	352	373	395	418	443	470	499	530	563	597	635	675	717	763	811
	2009	312	330	349	370	392	416	441	468	496	527	560	595	632	672	715	760
	2008	297	314	332	351	372	394	418	443	470	499	530	563	599	636	676	719
	2007	282	298	315	334	354	375	397	421	446	473	503	534	567	603	640	681
	2006	269	284	300	318	336	356	377	399	423	449	476	506	537	571	606	645
	2005	256	270	285	302	319	338	358	379	401	426	452	480	509	541	574	610
	2004	244	257	272	288	304	321	340	360	381	404	428	455	483	512	544	578
	2003	232	246	259	273	289	306	323	342	363	383	407	431	458	486	515	547
	2002	222	234	247	260	275	291	307	325	344	364	386	409	434	461	489	519
	2001	212	223	235	248	262	277	292	309	327	346	366	389	412	437	463	492
2000	202	213	225	237	250	264	278	294	311	329	348	369	391	414	439	466	
20	2010	862	914	967	1,023	1,084	1,150	1,220	1,294	1,374	1,460	1,550	1,646	1,749	1,859	1,978	2,103
	2009	808	856	906	959	1,017	1,078	1,143	1,213	1,288	1,368	1,452	1,543	1,639	1,743	1,854	1,971
	2008	769	814	861	911	966	1,022	1,084	1,150	1,220	1,295	1,375	1,461	1,553	1,651	1,754	1,866
	2007	733	774	818	866	917	971	1,030	1,091	1,157	1,228	1,304	1,384	1,471	1,563	1,661	1,766
	2006	697	737	778	824	871	922	977	1,036	1,098	1,164	1,235	1,312	1,393	1,480	1,573	1,672
	2005	665	702	740	783	828	877	928	983	1,041	1,104	1,172	1,244	1,320	1,402	1,490	1,583
	2004	633	667	705	746	788	834	881	934	989	1,049	1,111	1,180	1,252	1,329	1,411	1,499
	2003	603	637	672	709	749	793	838	888	940	995	1,056	1,119	1,187	1,260	1,336	1,420
	2002	576	607	639	675	714	755	797	844	892	945	1,001	1,061	1,126	1,194	1,268	1,345
	2001	549	578	611	644	679	718	758	801	848	897	950	1,008	1,068	1,132	1,201	1,275
2000	525	553	583	614	647	684	722	763	807	852	904	957	1,013	1,074	1,139	1,209	
21	2010	532	564	597	632	669	710	753	799	848	901	956	1,016	1,080	1,147	1,221	1,298
	2009	499	528	559	592	627	665	706	749	795	844	896	952	1,012	1,075	1,144	1,217
	2008	475	502	532	562	596	631	669	710	753	799	849	901	958	1,019	1,082	1,151
	2007	452	477	505	534	566	599	636	673	714	758	805	854	908	964	1,025	1,090
	2006	430	455	480	508	538	569	603	639	677	719	762	810	860	913	971	1,032
	2005	410	433	457	483	511	541	573	607	643	682	723	768	814	865	919	977
	2004	390	412	435	460	486	514	544	576	610	647	686	728	773	820	871	925
	2003	372	393	414	438	462	489	517	548	580	614	651	690	732	777	825	876
	2002	356	375	395	416	440	466	492	521	551	583	618	655	695	737	782	830
	2001	339	357	377	397	419	443	468	495	523	553	586	622	659	699	741	787
2000	324	341	360	379	399	422	445	471	498	526	558	590	625	663	703	746	
25	2010	776	822	870	921	976	1,035	1,098	1,165	1,237	1,314	1,395	1,482	1,574	1,673	1,780	1,893
	2009	727	770	815	863	915	970	1,029	1,092	1,159	1,231	1,307	1,389	1,476	1,568	1,668	1,774
	2008	692	732	775	820	869	920	976	1,035	1,098	1,166	1,238	1,315	1,398	1,486	1,578	1,679
	2007	659	696	736	779	825	874	927	982	1,041	1,105	1,174	1,246	1,324	1,407	1,495	1,589
	2006	627	663	700	741	784	830	879	932	988	1,048	1,112	1,181	1,254	1,332	1,416	1,504
	2005	598	631	666	704	745	789	835	885	937	994	1,055	1,120	1,188	1,262	1,341	1,425
	2004	569	600	634	671	709	750	793	840	890	944	1,000	1,062	1,127	1,196	1,270	1,349
	2003	542	573	604	638	674	713	754	799	846	895	950	1,007	1,068	1,134	1,203	1,278
	2002	518	546	575	607	642	679	717	759	803	850	901	955	1,013	1,075	1,141	1,211
	2001	495	520	549	579	611	646	682	721	763	807	855	907	961	1,019	1,081	1,148
2000	473	498	524	552	582	615	649	686	726	767	813	861	912	967	1,025	1,088	
26	2010	479	508	537	569	603	639	678	719	764	811	861	915	972	1,033	1,099	1,169
	2009	449	476	503	533	565	599	636	674	716	760	807	858	911	969	1,030	1,096
	2008	428	452	479	507	537	568	603	639	678	720	764	812	863	917	975	1,037
	2007	407	430	455	481	510	540	573	607	643	682	725	769	818	869	923	982
	2006	387	410	433	458	484	513	543	576	610	647	687	729	774	822	874	929
	2005	370	390	412	435	460	487	516	547	579	614	652	692	734	779	828	880
	2004	352	371	392	415	438	463	490	519	550	583	618	656	696	739	784	833
	2003	335	354	373	394	416	441	466	494	523	553	587	622	660	700	743	789
	2002	320	337	355	375	397	420	443	469	496	525	557	590	626	664	705	748
	2001	305	321	339	358	379	399	421	445	471	499	528	560	594	629	668	709
2000	292	307	324	341	360	380	401	424	449	474	502	532	563	597	633	672	
30	2010	239	253	268	284	301	319	338	359	381	405	430	457	485	516	549	584
	2009	224	237	251	266	282	299	317	337	357	379	403	428	455	484	514	547
	2008	213	226	239	253	268	284	301	319	338	359	382	405	431	458	487	518
	2007	203	215	227	240	254	270	286	303	321	341	362	384	408	434	461	490
	2006	193	205														

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	160	310	196	639	338	575	304	158	
PART 2	PERSONAL INJURY PROTECTION								
	66	124	79	260	135	234	122	63	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	212	360	253	726	457	654	410	219
	10,000	258	437	307	882	555	795	498	266
	25,000	264	449	315	905	569	815	511	273
	50,000	271	460	323	927	584	835	524	280
	100,000	273	464	326	935	589	842	528	282
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	24	48	31	95	50	86	45	23
	25/50	35	71	46	141	74	127	67	35
	35/80	56	114	73	225	119	203	107	57
	50/100	77	157	101	309	163	279	147	79
	100/300	90	185	118	363	191	327	172	93
	250/500	158	325	208	639	337	576	303	164
	500/500	404	833	533	1,635	862	1,472	775	423
	500/1000	413	853	546	1,673	882	1,507	793	433

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	70	74	78	83	88	93	98	104	111	117	125	132	141	150	159	169	
2009	68	72	76	81	86	91	96	102	108	115	122	129	137	146	155	165	
2008	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153	162	
2007	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150	159	
2006	65	69	73	77	81	86	91	97	103	109	116	123	130	139	147	157	
2005	64	68	72	76	80	85	90	95	101	107	114	121	128	136	145	154	
2004	63	67	70	75	79	83	88	94	99	105	112	119	126	134	142	151	
2003	62	66	69	73	78	82	87	92	98	103	110	117	124	131	140	149	
2002	61	65	68	72	76	81	85	90	96	102	108	114	122	129	137	146	
2001	60	64	67	71	75	79	84	89	94	100	106	113	120	127	135	143	
2000	59	63	66	70	74	78	83	87	93	98	104	111	117	125	132	141	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 9

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	242	256	271	287	304	322	342	363	385	409	434	461	490	521	554	588	
	2009	226	240	254	269	285	302	320	340	361	383	407	432	459	488	519	552	
	2008	216	228	241	255	271	286	304	322	342	363	385	409	435	462	491	523	
	2007	205	217	229	243	257	272	289	306	324	344	365	388	412	438	465	495	
	2006	195	207	218	231	244	258	274	290	308	326	346	368	390	415	441	468	
	2005	186	197	207	219	232	246	260	276	292	309	328	349	370	393	417	443	
	2004	177	187	197	209	221	234	247	262	277	294	311	331	351	372	395	420	
	2003	169	179	188	199	210	222	235	249	263	279	296	313	332	353	374	398	
	2002	161	170	179	189	200	211	223	236	250	265	281	297	315	335	355	377	
	2001	154	162	171	180	190	201	212	225	238	251	266	282	299	317	337	357	
	2000	147	155	163	172	181	192	202	214	226	239	253	268	284	301	319	339	
17	2010	496	525	556	588	623	661	701	744	790	839	891	946	1,005	1,069	1,137	1,209	
	2009	464	492	521	551	584	619	657	697	740	786	835	887	942	1,002	1,065	1,133	
	2008	442	468	495	524	555	588	623	661	701	745	790	840	893	949	1,008	1,072	
	2007	421	445	470	498	527	558	592	627	665	706	750	796	845	898	954	1,015	
	2006	401	424	447	473	501	530	561	595	631	669	710	754	801	850	904	961	
	2005	382	403	426	450	476	504	533	565	598	635	674	715	759	806	856	910	
	2004	364	383	405	429	453	479	507	537	568	603	639	678	720	764	811	861	
	2003	346	366	386	408	431	456	482	510	540	572	607	643	682	724	768	816	
	2002	331	349	367	388	410	434	458	485	513	543	575	610	647	686	729	773	
	2001	316	332	351	370	390	413	436	461	487	516	546	579	614	651	690	733	
	2000	302	318	335	353	372	393	415	438	464	490	519	550	582	618	655	695	
18	2010	315	334	354	374	397	421	446	473	503	534	567	602	640	680	723	769	
	2009	296	313	331	351	372	394	418	444	471	500	531	564	600	637	678	721	
	2008	281	298	315	333	353	374	397	421	446	474	503	534	568	604	641	682	
	2007	268	283	299	317	335	355	377	399	423	449	477	506	538	572	607	646	
	2006	255	270	285	301	319	337	357	379	402	426	452	480	510	541	575	611	
	2005	243	257	271	286	303	321	339	360	381	404	429	455	483	513	545	579	
	2004	231	244	258	273	288	305	322	341	362	384	406	432	458	486	516	548	
	2003	220	233	246	259	274	290	307	325	344	364	386	409	434	461	489	519	
	2002	211	222	234	247	261	276	292	309	326	346	366	388	412	437	464	492	
	2001	201	212	223	235	248	263	277	293	310	328	348	369	391	414	439	466	
	2000	192	202	213	225	237	250	264	279	295	312	330	350	371	393	417	442	
20	2010	858	909	962	1,018	1,079	1,144	1,213	1,287	1,367	1,452	1,541	1,637	1,740	1,849	1,967	2,092	
	2009	804	851	901	954	1,011	1,072	1,137	1,207	1,281	1,360	1,444	1,535	1,631	1,733	1,844	1,961	
	2008	765	809	857	906	960	1,017	1,079	1,144	1,213	1,288	1,368	1,453	1,544	1,642	1,744	1,856	
	2007	729	769	814	861	912	966	1,025	1,085	1,150	1,221	1,297	1,377	1,463	1,554	1,652	1,756	
	2006	693	733	774	819	867	917	972	1,030	1,092	1,158	1,229	1,305	1,386	1,472	1,564	1,663	
	2005	661	698	736	778	824	872	923	978	1,036	1,098	1,166	1,238	1,313	1,394	1,482	1,574	
	2004	629	664	701	742	784	829	877	928	984	1,043	1,105	1,174	1,245	1,321	1,403	1,490	
	2003	599	634	668	705	745	788	834	883	935	989	1,050	1,113	1,180	1,253	1,329	1,412	
	2002	573	604	636	671	710	751	793	839	888	940	996	1,055	1,119	1,188	1,261	1,338	
	2001	546	575	607	640	676	714	754	797	843	892	945	1,002	1,062	1,126	1,195	1,268	
	2000	522	550	580	611	644	680	718	758	803	848	899	952	1,008	1,069	1,133	1,202	
21	2010	534	565	598	633	671	712	755	801	851	903	959	1,019	1,083	1,151	1,224	1,304	
	2009	500	530	561	594	629	667	708	751	797	846	899	955	1,015	1,079	1,147	1,220	
	2008	476	504	533	564	598	633	671	712	755	802	851	904	961	1,022	1,085	1,155	
	2007	453	479	506	536	567	601	638	675	716	760	807	857	910	967	1,028	1,093	
	2006	431	456	482	510	539	571	605	641	679	721	765	812	862	916	973	1,035	
	2005	412	434	458	484	513	543	574	609	644	684	725	770	817	868	922	980	
	2004	392	413	436	462	488	516	545	578	612	649	688	730	775	822	873	927	
	2003	373	394	416	439	464	491	519	550	582	616	653	692	734	780	827	879	
	2002	357	376	396	418	442	467	493	522	552	585	620	657	697	739	785	833	
	2001	340	358	378	398	420	444	469	496	525	555	588	624	661	701	743	789	
	2000	325	342	361	380	401	423	447	472	499	528	559	592	627	665	705	748	
25	2010	772	818	866	916	971	1,030	1,092	1,159	1,231	1,307	1,388	1,474	1,567	1,665	1,771	1,884	
	2009	724	766	811	859	911	965	1,024	1,086	1,153	1,225	1,300	1,382	1,468	1,561	1,660	1,765	
	2008	689	729	771	816	865	915	971	1,030	1,092	1,160	1,232	1,308	1,391	1,478	1,571	1,671	
	2007	656	693	733	775	821	870	922	977	1,036	1,099	1,168	1,240	1,317	1,400	1,487	1,581	
	2006	624	660	697	738	780	826	875	927	983	1,043	1,106	1,175	1,247	1,325	1,408	1,497	
	2005	595	628	663	701	742	785	831	881	932	989	1,050	1,114	1,182	1,255	1,334	1,417	
	2004	567	597	631	668	706	746	789	836	886	939	995	1,057	1,121	1,190	1,263	1,342	
	2003	540	571	601	635	671	710	750	795	842	891	945	1,002	1,063	1,128	1,197	1,271	
	2002	516	544	573	604	639	676	714	755	799	846	897	950	1,008	1,070	1,135	1,205	
	2001	492	518	547	577	608	643	679	718	759	803	851	903	956	1,014	1,076	1,142	
	2000	470	495	522	550	580	612	646	683	723	763	809	857	908	962	1,020	1,082	
26	2010	481	509	539	571	605	641	680	722	766	814	864	918	976	1,037	1,103	1,173	
	2009	451	477	505	535	567	601	638	677	718	763	810	860	914	972	1,034	1,099	
	2008	429	454	480	508	539	570	605	641	680	722	767	815	866	920	978	1,041	
	2007	409	431	456	483	511	542	574	608	645	685	727	772	820	872	926	985	
	2006	389	411	434	459	486	514	545	578	612	649	689	732	777	825	877	932	
	2005	371	391	413	436	462	489	517	548	581	616	654	694	736	782	831	883	
	2004	353	372	393	416	439	465	491	521	552	585	620	658	698	741	787	836	
	2003	336	355	374	396	418	442	467	495	524	555	589	624	662	703	745	792	
	2002	321	339	357	376	398	421	444	470	498	527	558	592	628	666	707	750	
	2001	306	322	340	359	379	400	423	447	473	500	530	562	595	631	670	711	
	2000	293	308	325	342	361	381	402	425	450	475	504	534	565	599	635	674	
30	2010	239	253	268	284	301	319	338	359	381	405	430	457	485	516	549	584	
	2009	224	237	251	266	282	299	317	337	357	379	403	428	455	484	514	547	
	2008	213	226	239	253	268	284	301	319	338	359	382	405	431	458	487	518	
	2007	203	215	227	240	254	270	286	303	321	341	362	384	408	434	461	490	
	2006	193	205															

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	162	363	219	680	390	613	351	166	
PART 2	PERSONAL INJURY PROTECTION								
	66	145	87	271	156	243	141	66	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	214	364	255	732	460	659	413	221
	10,000	260	442	310	889	559	801	502	269
	25,000	267	454	318	912	573	821	515	275
	50,000	273	465	326	935	587	842	527	282
	100,000	276	469	328	943	592	849	532	285
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	24	53	35	96	57	87	51	23
	25/50	35	80	51	144	84	131	76	37
	35/80	56	131	82	233	135	211	121	62
	50/100	77	181	112	322	185	291	166	88
	100/300	90	213	131	378	217	341	195	104
	250/500	158	377	230	668	381	603	342	187
	500/500	404	969	586	1,716	973	1,548	875	489
	500/1000	414	992	600	1,756	996	1,585	896	500

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	75	79	83	88	93	99	105	111	118	125	133	141	150	159	170	180
2009	73	77	81	86	91	97	102	109	115	122	130	138	147	156	166	176
2008	72	76	80	85	90	95	101	107	113	120	128	136	144	153	163	173
2007	71	74	79	83	88	93	99	105	111	118	125	133	141	150	160	170
2006	70	73	78	82	87	92	97	103	109	116	123	131	139	148	157	167
2005	68	72	76	81	85	90	96	102	108	114	121	129	137	145	154	164
2004	67	71	75	79	84	89	94	100	106	112	119	126	134	143	152	161
2003	66	70	74	78	83	87	93	98	104	110	117	124	132	140	149	158
2002	65	69	73	77	81	86	91	97	102	108	115	122	130	138	146	156
2001	64	68	72	76	80	85	90	95	101	107	113	120	127	135	144	153
2000	63	67	71	74	79	83	88	93	99	105	111	118	125	133	141	150

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 10

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	235	249	264	279	296	314	333	353	375	398	423	449	478	508	540	574	
	2009	221	234	247	262	278	294	312	331	351	373	396	421	448	476	506	538	
	2008	210	222	235	249	264	279	296	314	333	354	375	399	424	451	479	509	
	2007	200	211	223	236	250	265	281	298	316	335	356	378	401	427	453	482	
	2006	190	201	212	225	238	252	267	283	300	318	337	358	380	404	429	456	
	2005	181	191	202	214	226	239	253	268	284	301	320	340	360	383	407	432	
	2004	173	182	192	204	215	228	241	255	270	286	303	322	342	363	385	409	
	2003	165	174	183	194	205	216	229	242	257	271	288	305	324	344	365	388	
	2002	157	166	175	184	195	206	218	230	244	258	273	290	307	326	346	367	
	2001	150	158	167	176	185	196	207	219	231	245	259	275	291	309	328	348	
	2000	143	151	159	168	177	187	197	208	220	232	247	261	277	293	311	330	
17	2010	508	538	570	603	639	678	719	763	810	860	913	970	1,031	1,095	1,165	1,239	
	2009	476	504	534	565	599	635	674	715	759	806	855	909	966	1,027	1,092	1,162	
	2008	453	479	508	537	569	602	639	678	719	763	810	861	915	972	1,033	1,099	
	2007	432	456	482	510	540	572	607	643	681	723	768	816	867	921	978	1,041	
	2006	411	434	458	485	513	543	576	610	647	686	728	773	821	872	927	985	
	2005	392	413	436	461	488	517	547	579	613	651	691	733	778	826	878	933	
	2004	373	393	415	439	464	491	519	550	583	618	655	695	738	783	831	883	
	2003	355	375	396	418	441	467	494	523	554	586	622	659	699	742	787	836	
	2002	339	358	377	398	421	445	470	497	526	556	592	629	663	704	747	793	
	2001	324	341	360	379	400	423	447	472	500	528	560	594	629	667	708	751	
	2000	309	326	343	362	381	403	425	449	475	502	532	564	597	633	671	712	
18	2010	317	336	355	376	399	423	448	476	505	537	570	605	643	683	727	773	
	2009	297	315	333	353	374	396	420	446	473	503	534	567	603	641	681	725	
	2008	283	299	317	335	355	376	399	423	448	476	506	537	571	607	645	686	
	2007	269	284	301	318	337	357	379	401	425	451	479	509	541	574	610	649	
	2006	256	271	286	303	320	339	359	381	404	428	454	482	512	544	578	614	
	2005	244	258	272	288	304	322	341	361	383	406	431	457	485	515	548	582	
	2004	233	245	259	274	290	306	324	343	364	386	408	434	460	488	519	551	
	2003	222	234	247	261	275	291	308	326	346	366	388	411	436	463	491	522	
	2002	212	223	235	248	262	277	293	310	328	347	368	390	414	439	466	494	
	2001	202	213	224	237	250	264	279	295	312	330	349	370	392	416	441	469	
	2000	193	203	214	226	238	251	265	280	297	313	332	352	373	395	419	444	
20	2010	861	912	965	1,022	1,083	1,148	1,218	1,292	1,372	1,457	1,547	1,643	1,746	1,856	1,974	2,100	
	2009	807	854	904	957	1,015	1,076	1,141	1,211	1,285	1,365	1,449	1,540	1,637	1,740	1,850	1,968	
	2008	768	812	860	910	964	1,020	1,083	1,148	1,218	1,293	1,373	1,458	1,550	1,648	1,751	1,863	
	2007	731	772	817	864	915	970	1,028	1,089	1,155	1,225	1,302	1,382	1,468	1,560	1,658	1,763	
	2006	696	736	777	822	870	921	975	1,034	1,096	1,162	1,233	1,310	1,391	1,477	1,570	1,669	
	2005	664	700	739	781	827	875	926	982	1,039	1,102	1,170	1,242	1,317	1,399	1,487	1,580	
	2004	632	666	704	745	787	832	880	932	987	1,047	1,109	1,178	1,250	1,326	1,408	1,496	
	2003	602	636	670	708	748	791	837	886	938	993	1,054	1,117	1,184	1,258	1,334	1,417	
	2002	575	606	638	674	712	753	796	842	891	943	999	1,059	1,124	1,192	1,265	1,343	
	2001	548	577	609	643	678	717	757	800	847	895	948	1,006	1,066	1,130	1,199	1,273	
	2000	524	552	582	613	646	683	720	761	806	851	902	955	1,012	1,073	1,137	1,207	
21	2010	549	582	616	652	691	732	777	824	875	930	987	1,048	1,114	1,184	1,260	1,340	
	2009	515	545	577	611	648	686	728	773	820	871	925	983	1,044	1,110	1,181	1,256	
	2008	490	518	549	580	615	651	691	732	777	825	876	930	989	1,051	1,117	1,188	
	2007	467	493	521	551	584	619	656	695	737	782	831	882	937	995	1,058	1,125	
	2006	444	469	496	525	555	588	622	660	699	742	787	836	887	942	1,002	1,065	
	2005	423	447	472	498	527	559	591	626	663	703	747	793	841	893	949	1,008	
	2004	403	425	449	475	502	531	561	595	630	668	708	752	797	846	899	954	
	2003	384	406	428	452	477	505	534	566	599	633	672	713	756	802	851	904	
	2002	367	387	407	430	455	481	508	537	568	602	638	676	717	761	807	857	
	2001	350	368	389	410	433	457	483	510	540	571	605	642	680	721	765	812	
	2000	334	352	371	391	412	436	460	486	514	543	575	609	645	684	725	770	
25	2010	775	821	868	919	974	1,033	1,096	1,163	1,234	1,311	1,392	1,479	1,571	1,670	1,777	1,889	
	2009	726	769	814	861	913	968	1,027	1,090	1,157	1,228	1,304	1,386	1,473	1,565	1,665	1,771	
	2008	691	731	774	819	867	918	974	1,033	1,096	1,163	1,235	1,312	1,395	1,483	1,575	1,676	
	2007	658	695	735	778	824	872	925	980	1,039	1,103	1,171	1,243	1,321	1,404	1,492	1,586	
	2006	626	662	699	740	783	829	877	930	986	1,046	1,110	1,178	1,251	1,329	1,413	1,501	
	2005	597	630	665	703	744	788	833	883	935	992	1,053	1,118	1,185	1,259	1,338	1,422	
	2004	568	599	633	670	708	749	792	838	888	942	998	1,060	1,125	1,193	1,267	1,346	
	2003	541	572	603	637	673	712	753	798	844	893	948	1,005	1,066	1,132	1,200	1,275	
	2002	517	545	574	606	641	678	716	758	802	848	899	953	1,011	1,073	1,139	1,208	
	2001	494	519	548	578	610	645	681	720	762	806	853	905	959	1,017	1,079	1,146	
	2000	472	497	523	551	581	614	648	685	725	766	812	859	910	965	1,023	1,086	
26	2010	494	523	554	586	621	659	699	742	787	836	888	943	1,002	1,065	1,133	1,205	
	2009	463	490	519	550	583	618	655	695	738	784	832	884	939	999	1,062	1,130	
	2008	441	466	494	522	553	586	621	659	699	742	788	837	890	946	1,005	1,069	
	2007	420	443	469	496	525	557	590	625	663	703	747	793	843	895	951	1,012	
	2006	399	422	446	472	499	529	560	593	629	667	708	752	798	848	901	958	
	2005	381	402	424	448	474	502	532	563	597	633	672	713	756	803	854	907	
	2004	363	382	404	427	452	478	505	535	567	601	637	676	717	761	808	859	
	2003	345	365	385	406	429	454	480	509	539	570	605	641	680	722	766	813	
	2002	330	348	366	387	409	432	457	483	511	541	574	608	645	684	726	771	
	2001	315	331	350	369	389	411	434	459	486	514	544	577	612	649	688	731	
	2000	301	317	334	352	371	392	413	437	462	488	518	548	581	616	653	693	
30	2010	238	252	267	282	299	317	336	357	379	402	427	454	482	513	545	580	
	2009	223	236	250	264	280	297	315	334	355	377	400	425	452	480	511	543	
	2008	212	224	237	251	266	282	299	317	336	357	379	403	428	455	483	514	
	2007	202	213	226	239	253	268	284	301	319	338	360	382	405	431	458	487	
	2006	192	203															

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	157	395	216	669	392	602	353	181	
PART 2	PERSONAL INJURY PROTECTION								
	65	158	86	267	157	240	142	71	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	211	387	262	725	458	653	410	223
	10,000	256	470	318	881	556	793	498	271
	25,000	263	482	326	903	571	814	511	278
	50,000	269	494	335	926	585	834	524	285
	100,000	272	498	337	934	590	841	528	287
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	24	60	33	95	57	86	52	27
	25/50	35	88	50	143	85	129	78	42
	35/80	55	141	80	232	137	209	124	70
	50/100	76	193	110	320	189	289	171	98
	100/300	89	226	130	376	222	339	201	115
	250/500	155	396	229	665	392	600	354	206
	500/500	395	1,012	587	1,710	1,004	1,540	906	535
	500/1000	404	1,036	601	1,750	1,028	1,576	928	548

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	80	84	89	94	100	106	112	119	126	134	142	151	161	171	182	193
2009	78	82	87	92	98	103	110	116	123	131	139	148	157	167	177	189
2008	77	81	86	91	96	102	108	114	121	129	137	145	154	164	174	185
2007	76	80	84	89	94	100	106	112	119	126	134	142	151	161	171	182
2006	74	79	83	88	93	98	104	110	117	124	132	140	149	158	168	179
2005	73	77	82	86	91	97	102	109	115	122	130	138	146	155	165	176
2004	72	76	80	85	90	95	101	107	113	120	127	135	144	153	162	173
2003	71	75	79	84	89	94	99	105	111	118	125	133	141	150	159	170
2002	70	74	78	82	87	92	98	103	109	116	123	131	139	147	157	166
2001	69	73	77	81	86	91	96	102	108	114	121	129	136	145	154	164
2000	68	71	75	80	84	89	94	100	106	112	119	126	134	142	151	161

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 11

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	254	269	285	301	319	339	359	381	405	430	456	485	515	548	583	620	
	2009	238	252	267	283	300	318	337	357	379	403	428	455	483	513	546	581	
	2008	227	240	254	268	284	301	319	339	359	382	405	430	457	486	517	550	
	2007	216	228	241	255	270	286	303	321	341	362	384	408	433	460	489	520	
	2006	205	217	229	243	257	272	288	305	323	343	364	387	410	436	463	492	
	2005	196	207	218	231	244	258	273	290	307	325	345	367	389	413	439	466	
	2004	186	197	208	220	232	246	260	275	291	309	327	348	369	391	416	441	
	2003	178	188	198	209	221	233	247	262	277	293	311	330	350	371	394	418	
	2002	170	179	188	199	210	222	235	249	263	278	295	313	332	352	373	396	
	2001	162	170	180	190	200	212	223	236	250	264	280	297	315	334	354	376	
	2000	155	163	172	181	191	201	213	225	238	251	266	282	299	317	336	356	
17	2010	568	602	637	674	714	757	803	852	905	961	1,020	1,084	1,152	1,224	1,303	1,385	
	2009	532	564	596	632	670	710	753	799	848	901	956	1,016	1,080	1,148	1,221	1,298	
	2008	507	536	567	600	636	673	714	757	803	853	906	962	1,023	1,087	1,155	1,229	
	2007	482	510	539	570	604	640	678	719	762	808	859	912	969	1,029	1,094	1,163	
	2006	459	485	512	542	574	607	643	682	723	767	814	864	917	974	1,036	1,101	
	2005	438	462	488	515	545	577	611	648	686	727	772	819	869	923	981	1,042	
	2004	417	439	464	491	519	549	580	615	651	691	732	777	825	875	929	987	
	2003	397	420	442	467	493	522	552	585	619	655	695	737	781	830	880	935	
	2002	379	400	421	444	470	497	525	556	588	622	659	699	741	787	835	886	
	2001	362	381	402	424	447	473	499	528	558	591	626	664	703	746	791	840	
	2000	346	364	384	404	426	450	475	502	531	561	595	630	667	708	750	796	
18	2010	347	367	388	411	436	462	490	520	552	586	623	661	703	747	795	845	
	2009	325	344	364	385	409	433	459	487	517	549	583	620	659	700	745	792	
	2008	309	327	346	366	388	411	436	462	490	520	553	587	624	663	705	750	
	2007	294	311	329	348	368	390	414	438	465	493	524	556	591	628	667	710	
	2006	280	296	313	331	350	371	392	416	441	468	496	527	560	595	632	672	
	2005	267	282	297	314	333	352	373	395	418	444	471	500	530	563	599	636	
	2004	254	268	283	300	317	335	354	375	397	421	446	474	503	534	567	602	
	2003	242	256	270	285	301	318	337	357	378	400	424	450	477	506	537	570	
	2002	231	244	257	271	287	303	320	339	359	380	402	426	452	480	509	541	
	2001	221	232	245	259	273	289	305	322	341	360	382	405	429	455	483	512	
	2000	211	222	234	247	260	275	290	306	324	343	363	384	407	432	458	486	
20	2010	838	887	939	994	1,053	1,117	1,185	1,257	1,335	1,418	1,505	1,599	1,699	1,806	1,921	2,043	
	2009	785	831	880	931	987	1,047	1,110	1,178	1,250	1,328	1,410	1,498	1,592	1,692	1,800	1,915	
	2008	747	790	837	885	938	993	1,053	1,117	1,185	1,258	1,336	1,419	1,508	1,603	1,703	1,812	
	2007	711	751	794	841	890	943	1,000	1,060	1,123	1,192	1,267	1,344	1,428	1,518	1,613	1,715	
	2006	677	716	756	800	846	896	949	1,006	1,066	1,131	1,200	1,274	1,353	1,437	1,528	1,623	
	2005	646	681	719	760	804	852	901	955	1,011	1,073	1,138	1,208	1,282	1,362	1,447	1,537	
	2004	614	648	685	724	765	810	856	907	960	1,019	1,079	1,146	1,216	1,290	1,370	1,455	
	2003	585	619	652	689	728	770	814	862	913	966	1,025	1,087	1,152	1,224	1,298	1,379	
	2002	559	590	621	655	693	733	774	819	867	917	972	1,031	1,093	1,160	1,231	1,307	
	2001	534	562	593	625	660	697	736	778	824	871	923	979	1,037	1,100	1,166	1,239	
	2000	510	537	566	596	628	664	701	741	784	828	877	929	984	1,044	1,106	1,174	
21	2010	556	589	624	660	700	742	787	835	886	942	1,000	1,062	1,128	1,199	1,276	1,357	
	2009	521	552	584	619	656	695	737	783	831	882	937	995	1,058	1,124	1,196	1,272	
	2008	496	525	556	588	623	659	700	742	787	836	887	942	1,002	1,065	1,131	1,204	
	2007	473	499	528	558	591	627	664	704	746	792	841	893	949	1,008	1,071	1,139	
	2006	450	475	502	531	562	595	630	668	708	751	797	846	899	954	1,015	1,078	
	2005	429	453	478	505	534	566	599	634	672	712	756	803	851	904	961	1,021	
	2004	408	430	455	481	508	538	569	602	638	677	717	761	808	857	910	967	
	2003	389	411	433	458	483	511	541	573	606	642	681	722	765	813	862	916	
	2002	372	392	412	435	460	487	514	544	576	609	646	684	726	770	818	868	
	2001	354	373	394	415	438	463	489	517	547	579	613	650	689	730	775	823	
	2000	339	357	376	396	417	441	465	492	521	550	583	617	654	693	735	780	
25	2010	754	799	846	895	949	1,006	1,067	1,132	1,202	1,277	1,356	1,440	1,530	1,626	1,730	1,840	
	2009	707	749	792	839	889	943	1,000	1,061	1,126	1,196	1,270	1,350	1,434	1,524	1,622	1,724	
	2008	673	712	753	797	845	894	949	1,006	1,067	1,133	1,203	1,278	1,358	1,444	1,534	1,632	
	2007	641	677	716	757	802	850	901	954	1,012	1,074	1,141	1,211	1,287	1,367	1,453	1,545	
	2006	610	645	681	720	762	807	854	906	960	1,019	1,081	1,148	1,219	1,294	1,376	1,462	
	2005	582	614	648	685	724	767	812	860	911	966	1,025	1,088	1,155	1,226	1,303	1,385	
	2004	553	584	617	653	689	729	771	817	865	918	972	1,032	1,095	1,162	1,234	1,311	
	2003	527	557	587	620	655	693	733	777	822	870	923	979	1,038	1,102	1,169	1,242	
	2002	504	531	559	590	624	660	697	738	781	826	876	928	985	1,045	1,109	1,177	
	2001	481	506	534	563	594	628	663	701	742	785	831	882	934	990	1,051	1,116	
	2000	459	484	510	537	566	598	631	667	706	746	790	837	887	940	996	1,057	
26	2010	500	530	561	594	629	667	708	751	797	847	899	955	1,015	1,079	1,148	1,220	
	2009	469	497	526	556	590	625	663	704	747	793	842	895	951	1,011	1,075	1,144	
	2008	446	472	500	529	560	593	629	667	708	752	798	848	901	958	1,018	1,083	
	2007	425	449	475	502	532	564	598	633	671	712	757	803	853	907	963	1,025	
	2006	404	428	451	478	506	535	567	601	637	676	717	761	808	858	913	970	
	2005	386	407	430	454	480	509	538	571	604	641	680	722	766	813	864	918	
	2004	367	387	409	433	457	484	511	542	574	609	645	685	726	771	819	869	
	2003	350	370	390	412	435	460	486	515	545	577	612	649	688	731	775	824	
	2002	334	352	371	392	414	438	462	489	518	548	581	616	653	693	735	781	
	2001	319	336	354	374	394	417	440	465	492	520	551	585	620	657	697	740	
	2000	305	321	338	356	375	397	419	442	468	495	524	555	588	623	661	701	
30	2010	253	268	284	301	319	338	358	380	404	429	455	483	514	546	581	618	
	2009	237	251	266	282	299	317	336	356	378	402	426	453	482	512	544	579	
	2008	226	239	253	268	284	300	319	338	358	380	404	429	456	485	515	548	
	2007	215	227	240	254	269	285	303	320	340	361	383	407	432	459	488	519	

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	174	377	236	670	421	603	379	171	
PART 2	PERSONAL INJURY PROTECTION								
	70	151	93	267	168	240	151	68	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	235	394	279	742	489	668	441	239
	10,000	286	479	339	902	594	812	536	290
	25,000	293	491	348	925	609	832	549	298
	50,000	300	503	356	948	624	853	563	305
	100,000	303	507	359	956	630	860	568	308
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	26	57	37	95	63	86	56	28
	25/50	38	85	55	144	93	130	83	41
	35/80	60	136	88	234	148	211	133	66
	50/100	83	188	121	323	203	292	182	91
	100/300	97	221	142	381	238	343	214	106
	250/500	170	389	249	674	419	608	376	187
	500/500	433	997	637	1,735	1,071	1,563	962	478
	500/1000	443	1,020	652	1,776	1,096	1,600	984	489

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	83	87	92	98	104	110	116	123	131	139	147	157	166	177	188	200
2009	81	85	90	96	101	107	114	120	128	136	144	153	163	173	184	196
2008	80	84	89	94	100	105	112	118	126	133	142	150	160	170	181	192
2007	78	83	87	92	98	104	110	116	124	131	139	148	157	167	177	189
2006	77	81	86	91	96	102	108	114	121	129	137	145	154	164	174	185
2005	76	80	85	89	95	100	106	113	119	127	134	143	152	161	171	182
2004	75	79	83	88	93	99	105	111	117	125	132	140	149	158	168	179
2003	74	78	82	87	92	97	103	109	115	122	130	138	146	155	165	176
2002	72	76	81	85	90	95	101	107	113	120	128	135	144	153	162	173
2001	71	75	80	84	89	94	99	105	112	118	125	133	141	150	159	170
2000	70	74	78	83	87	92	98	104	110	116	123	131	139	148	157	167

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 12

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	282	299	316	335	355	376	399	423	449	477	507	538	572	608	647	688	
	2009	264	280	296	314	333	352	374	397	421	447	475	505	536	570	606	645	
	2008	252	266	282	298	316	334	355	376	399	424	450	478	508	540	574	610	
	2007	240	253	268	283	300	318	337	357	378	401	427	453	481	511	543	578	
	2006	228	241	254	269	285	302	319	339	359	381	404	429	456	484	514	547	
	2005	217	229	242	256	271	287	303	322	340	361	383	407	432	458	487	518	
	2004	207	218	231	244	258	273	288	305	323	343	363	386	409	435	461	490	
	2003	197	208	220	232	245	259	274	290	307	325	345	366	388	412	437	464	
	2002	188	199	209	221	233	247	261	276	292	309	327	347	368	391	415	440	
	2001	180	189	200	211	222	235	248	262	277	293	311	330	349	370	393	417	
2000	172	181	191	201	212	224	236	249	264	279	295	313	331	351	372	395		
17	2010	584	618	654	692	734	778	825	876	930	988	1,048	1,114	1,184	1,258	1,338	1,423	
	2009	547	579	613	649	688	729	774	821	871	925	982	1,044	1,109	1,179	1,254	1,334	
	2008	520	550	583	617	653	692	734	778	825	876	930	988	1,051	1,117	1,187	1,262	
	2007	496	523	553	586	620	657	697	738	783	831	882	936	995	1,057	1,123	1,195	
	2006	472	499	526	557	590	624	661	701	743	788	836	888	943	1,001	1,064	1,131	
	2005	450	475	501	529	560	593	628	665	704	747	793	842	893	949	1,008	1,071	
	2004	428	451	477	505	533	564	596	632	669	710	752	798	847	899	955	1,014	
	2003	408	431	454	480	507	536	567	601	636	673	714	757	803	852	904	961	
	2002	390	411	433	457	483	511	539	571	604	639	677	718	762	808	858	910	
	2001	372	391	413	436	460	486	513	542	574	607	643	682	722	766	813	863	
2000	355	374	394	415	438	463	488	516	546	577	611	647	686	727	771	818		
18	2010	364	385	408	431	457	485	514	546	579	615	653	694	738	784	834	887	
	2009	341	361	382	404	429	454	482	512	543	577	612	651	691	735	782	831	
	2008	324	343	363	384	407	431	457	485	514	546	580	616	655	696	739	787	
	2007	309	326	345	365	387	410	434	460	488	518	550	584	620	659	700	745	
	2006	294	311	328	347	367	389	412	437	463	491	521	553	587	624	663	705	
	2005	280	296	312	330	349	370	391	415	439	466	494	525	556	591	628	667	
	2004	267	281	297	314	332	351	372	394	417	442	468	497	528	560	595	632	
	2003	254	269	283	299	316	334	353	374	396	419	445	472	500	531	563	599	
	2002	243	256	270	285	301	318	336	356	376	398	422	447	475	504	534	567	
	2001	232	244	257	271	286	303	320	338	358	378	401	425	450	477	506	538	
2000	221	233	246	259	273	288	304	322	340	359	381	403	427	453	480	510		
20	2010	841	891	943	999	1,058	1,122	1,190	1,263	1,341	1,424	1,512	1,606	1,707	1,814	1,930	2,052	
	2009	788	835	884	936	992	1,052	1,115	1,184	1,256	1,334	1,417	1,505	1,600	1,700	1,809	1,923	
	2008	751	794	840	889	942	997	1,058	1,122	1,190	1,264	1,342	1,425	1,515	1,610	1,711	1,821	
	2007	715	755	798	845	895	948	1,005	1,065	1,128	1,198	1,273	1,351	1,435	1,525	1,620	1,723	
	2006	680	719	759	804	850	900	953	1,010	1,071	1,136	1,205	1,280	1,359	1,444	1,535	1,631	
	2005	649	684	722	764	808	856	905	960	1,016	1,078	1,144	1,214	1,288	1,368	1,453	1,544	
	2004	617	651	688	728	769	813	860	911	965	1,023	1,084	1,151	1,222	1,296	1,376	1,462	
	2003	588	622	655	692	731	773	818	866	917	970	1,030	1,092	1,158	1,229	1,304	1,385	
	2002	562	592	624	658	696	736	778	823	871	922	977	1,035	1,098	1,165	1,237	1,313	
	2001	536	564	596	628	663	701	740	782	827	875	927	983	1,042	1,105	1,172	1,244	
2000	512	539	569	599	631	667	704	744	787	832	882	934	989	1,048	1,111	1,179		
21	2010	610	646	684	724	767	813	863	915	972	1,032	1,096	1,164	1,237	1,315	1,399	1,488	
	2009	571	605	641	678	719	762	809	858	911	967	1,027	1,091	1,159	1,232	1,311	1,394	
	2008	544	575	609	644	683	723	767	813	863	916	973	1,033	1,098	1,167	1,240	1,320	
	2007	518	547	579	612	648	687	728	772	818	868	922	979	1,040	1,105	1,174	1,249	
	2006	493	521	550	582	616	652	691	732	776	823	874	928	985	1,046	1,112	1,182	
	2005	470	496	524	553	586	620	656	696	736	781	829	880	933	991	1,053	1,119	
	2004	447	472	498	528	557	590	623	660	699	742	786	834	885	940	998	1,060	
	2003	426	451	475	502	530	560	593	628	665	703	747	791	839	891	945	1,004	
	2002	407	429	452	477	505	534	564	597	631	668	708	750	796	845	896	951	
	2001	389	409	432	455	480	508	536	567	600	634	672	713	755	801	849	902	
2000	371	391	412	434	458	484	510	539	571	603	639	677	717	760	805	855		
25	2010	757	802	848	898	952	1,009	1,070	1,136	1,206	1,281	1,360	1,444	1,535	1,631	1,736	1,846	
	2009	709	751	795	842	892	946	1,003	1,065	1,130	1,200	1,274	1,354	1,439	1,529	1,627	1,730	
	2008	675	714	756	800	847	897	952	1,009	1,070	1,137	1,207	1,282	1,363	1,448	1,539	1,637	
	2007	643	679	718	760	805	852	904	957	1,015	1,077	1,144	1,215	1,291	1,371	1,457	1,550	
	2006	612	647	683	723	765	809	857	909	963	1,022	1,084	1,151	1,222	1,298	1,380	1,467	
	2005	583	616	650	687	727	769	814	863	914	969	1,029	1,092	1,158	1,230	1,307	1,389	
	2004	555	585	618	655	692	731	773	819	868	920	975	1,035	1,099	1,166	1,238	1,315	
	2003	529	559	589	622	657	695	735	779	825	873	926	982	1,041	1,105	1,173	1,246	
	2002	506	533	561	592	626	662	699	740	783	829	879	931	988	1,048	1,112	1,180	
	2001	482	507	536	565	596	630	665	703	744	787	834	884	937	993	1,054	1,119	
2000	461	485	511	539	568	600	633	669	708	748	793	840	889	943	999	1,061		
26	2010	548	580	614	650	689	730	775	822	873	927	984	1,046	1,111	1,181	1,256	1,336	
	2009	513	544	575	609	646	685	726	771	818	869	922	980	1,041	1,107	1,177	1,252	
	2008	489	517	547	579	613	649	689	730	775	823	873	928	986	1,048	1,114	1,185	
	2007	465	491	520	550	582	617	654	693	735	780	828	879	934	993	1,055	1,122	
	2006	443	468	494	523	553	586	620	658	697	740	785	833	885	940	999	1,062	
	2005	422	446	470	497	526	557	589	625	661	701	744	790	838	890	946	1,005	
	2004	402	424	448	474	501	529	560	593	628	666	706	749	795	844	896	952	
	2003	383	405	427	450	476	503	532	564	597	632	670	711	754	800	849	902	
	2002	366	386	406	429	453	479	506	536	567	600	636	674	715	759	805	854	
	2001	349	367	388	409	431	456	482	509	539	570	603	640	678	719	763	810	
2000	333	351	370	390	411	434	458	484	513	541	574	608	644	682	723	768		
30	2010	281	298	315	334	354	375	398	422	448	476	505	537	571	606	645	686	
	2009	264	279	295	313	332	352	373	396	420	446	473	503	535	568	605	643	
	2008	251	265	281	297	315	333	354	375	398	422	449	476	506	538	572	609	
	2007	239	252	267	282	299	317	336	356	377	400	425	451	480				

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	198	409	254	671	424	604	381	195	
PART 2	PERSONAL INJURY PROTECTION								
	79	168	101	267	169	240	152	77	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	244	393	278	741	489	668	441	244
	10,000	296	477	338	900	594	812	536	296
	25,000	304	490	346	923	609	832	549	304
	50,000	312	502	355	946	624	853	563	312
	100,000	314	506	358	954	630	860	568	314
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	29	65	40	95	64	86	57	28
	25/50	43	96	57	143	97	129	86	42
	35/80	68	153	89	230	156	208	140	69
	50/100	94	211	121	318	216	287	193	96
	100/300	110	247	141	373	254	337	228	113
	250/500	194	434	246	660	449	595	403	199
	500/500	496	1,111	623	1,694	1,155	1,526	1,036	513
	500/1000	508	1,137	637	1,734	1,182	1,562	1,061	526

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	93	98	104	110	116	123	130	138	147	156	165	176	186	198	211	224
2009	90	96	101	107	113	120	127	135	143	152	161	171	182	194	206	219
2008	89	94	100	105	111	118	125	133	141	149	159	168	179	190	202	215
2007	88	93	98	104	110	116	123	130	138	147	156	165	176	187	199	211
2006	86	91	96	102	108	114	121	128	136	144	153	162	173	184	195	208
2005	85	90	95	100	106	112	119	126	134	142	151	160	170	180	192	204
2004	84	88	93	99	104	111	117	124	131	139	148	157	167	177	188	200
2003	82	87	92	97	103	109	115	122	129	137	145	154	164	174	185	197
2002	81	86	90	96	101	107	113	120	127	135	143	152	161	171	182	193
2001	80	84	89	94	99	105	111	118	125	132	140	149	158	168	179	190
2000	79	83	88	92	98	103	109	116	123	130	138	147	156	165	176	187

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 13

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	284	300	318	337	357	378	401	426	452	480	510	541	575	611	650	692	
	2009	266	281	298	315	334	354	376	399	423	450	477	507	539	573	610	648	
	2008	253	268	283	300	318	336	357	378	401	426	452	480	511	543	577	614	
	2007	241	254	269	285	301	319	339	359	380	404	429	455	484	514	546	581	
	2006	229	242	256	271	287	303	321	341	361	383	406	431	458	487	517	550	
	2005	219	231	243	257	272	288	305	323	342	363	385	409	434	461	490	520	
	2004	208	219	232	245	259	274	290	307	325	345	365	388	412	437	464	493	
	2003	198	210	221	233	246	261	276	292	309	327	347	368	390	414	439	467	
	2002	189	200	210	222	235	248	262	277	293	311	329	349	370	393	417	442	
	2001	181	190	201	212	223	236	249	264	279	295	312	331	351	372	395	419	
	2000	173	182	192	202	213	225	237	251	265	280	297	315	333	353	374	397	
17	2010	529	560	593	628	665	706	748	794	843	896	951	1,010	1,073	1,141	1,214	1,290	
	2009	496	525	556	588	624	661	701	744	790	839	891	947	1,006	1,069	1,137	1,209	
	2008	472	499	528	559	592	627	665	706	748	795	844	896	953	1,013	1,076	1,145	
	2007	449	475	502	531	563	596	632	669	710	753	800	849	902	959	1,019	1,083	
	2006	428	452	477	505	535	566	599	635	674	714	758	805	855	908	965	1,026	
	2005	408	430	454	480	508	538	569	603	639	678	719	763	810	860	914	971	
	2004	388	409	432	458	484	511	541	573	607	644	682	724	768	815	866	919	
	2003	370	391	412	435	460	486	514	545	577	610	648	686	728	773	820	871	
	2002	353	373	392	414	438	463	489	518	548	580	614	651	691	733	778	825	
	2001	337	355	375	395	417	441	465	492	520	550	583	618	655	695	737	782	
	2000	322	339	358	377	397	419	443	468	495	523	554	587	622	659	699	742	
18	2010	387	410	434	459	487	516	547	581	617	655	695	739	785	834	887	944	
	2009	363	384	406	430	456	484	513	544	578	614	651	692	736	782	832	884	
	2008	345	365	386	409	433	459	487	516	547	581	617	655	697	741	787	837	
	2007	329	347	367	388	411	436	462	490	519	551	585	621	660	701	745	792	
	2006	313	331	349	370	391	414	438	465	493	522	554	589	625	664	706	750	
	2005	298	315	332	351	372	393	416	441	467	496	526	558	592	629	668	710	
	2004	284	299	316	335	354	374	395	419	444	471	498	529	562	596	633	672	
	2003	270	286	301	318	336	356	376	398	422	446	474	502	532	565	600	637	
	2002	258	272	287	303	320	339	358	378	400	424	449	476	505	536	569	604	
	2001	247	259	274	289	305	322	340	360	380	402	426	452	479	508	539	572	
	2000	236	248	261	275	290	307	324	342	362	382	405	429	455	482	511	542	
20	2010	848	899	951	1,007	1,067	1,131	1,200	1,273	1,352	1,436	1,524	1,619	1,721	1,829	1,946	2,069	
	2009	795	842	891	943	1,000	1,060	1,125	1,194	1,267	1,345	1,428	1,518	1,613	1,714	1,824	1,939	
	2008	757	800	847	897	950	1,006	1,067	1,131	1,200	1,274	1,353	1,437	1,528	1,624	1,725	1,836	
	2007	721	761	805	852	902	956	1,013	1,073	1,138	1,208	1,283	1,362	1,447	1,538	1,634	1,737	
	2006	686	725	765	810	857	907	961	1,019	1,080	1,146	1,215	1,291	1,370	1,456	1,547	1,645	
	2005	654	690	728	770	815	863	913	968	1,024	1,087	1,153	1,224	1,298	1,379	1,465	1,557	
	2004	622	656	693	734	775	820	867	918	973	1,032	1,093	1,161	1,232	1,307	1,388	1,474	
	2003	593	627	661	698	737	780	824	874	925	978	1,038	1,101	1,167	1,239	1,315	1,397	
	2002	567	597	629	664	702	743	784	830	878	929	985	1,044	1,107	1,175	1,247	1,324	
	2001	541	569	601	633	668	707	746	788	834	882	935	992	1,051	1,114	1,182	1,255	
	2000	517	544	573	604	637	673	710	750	794	839	889	941	997	1,057	1,120	1,189	
21	2010	615	651	689	729	773	819	869	922	979	1,040	1,104	1,173	1,247	1,325	1,410	1,499	
	2009	576	610	645	683	725	768	815	865	918	975	1,035	1,099	1,168	1,242	1,321	1,405	
	2008	548	580	614	649	688	729	773	819	869	923	980	1,041	1,107	1,176	1,250	1,330	
	2007	522	551	583	617	653	692	734	778	824	875	929	986	1,048	1,114	1,183	1,258	
	2006	497	525	554	587	621	657	696	738	782	830	880	935	993	1,054	1,121	1,191	
	2005	474	500	528	558	590	625	661	701	742	787	835	887	940	999	1,062	1,128	
	2004	451	475	502	532	562	594	628	665	705	747	792	841	892	947	1,005	1,068	
	2003	430	454	479	505	534	565	597	633	670	709	752	797	846	898	952	1,012	
	2002	411	433	456	481	509	538	568	601	636	673	713	756	802	851	903	959	
	2001	392	412	435	459	484	512	540	571	604	639	677	718	761	807	856	909	
	2000	374	394	415	437	461	487	514	543	575	607	644	682	722	766	812	861	
25	2010	763	808	855	905	959	1,017	1,079	1,145	1,216	1,291	1,371	1,456	1,548	1,645	1,750	1,861	
	2009	715	757	801	848	900	954	1,011	1,073	1,139	1,210	1,284	1,365	1,450	1,542	1,640	1,744	
	2008	681	720	762	806	854	904	959	1,017	1,079	1,146	1,217	1,292	1,374	1,460	1,552	1,651	
	2007	648	684	724	766	811	859	911	965	1,023	1,086	1,154	1,225	1,301	1,383	1,469	1,562	
	2006	617	652	688	729	771	816	864	916	971	1,030	1,093	1,161	1,232	1,309	1,391	1,479	
	2005	588	621	655	692	733	776	821	870	921	977	1,037	1,101	1,168	1,240	1,318	1,400	
	2004	560	590	624	660	697	737	780	826	875	928	983	1,044	1,108	1,175	1,248	1,326	
	2003	533	564	594	627	663	701	741	786	832	880	934	990	1,050	1,115	1,182	1,256	
	2002	510	537	566	597	631	668	705	746	790	836	886	939	996	1,057	1,121	1,190	
	2001	486	512	540	570	601	635	671	709	750	793	841	892	945	1,002	1,063	1,128	
	2000	464	489	516	543	573	605	638	675	714	754	799	846	897	951	1,008	1,069	
26	2010	553	586	620	656	696	738	782	830	881	936	994	1,056	1,122	1,193	1,269	1,349	
	2009	518	549	581	615	652	691	733	778	826	877	931	990	1,052	1,118	1,189	1,265	
	2008	493	522	553	585	619	656	696	738	782	831	882	937	996	1,059	1,125	1,197	
	2007	470	496	525	555	588	623	661	700	742	787	837	888	943	1,002	1,065	1,133	
	2006	447	473	499	528	559	592	627	664	704	747	792	842	894	949	1,009	1,072	
	2005	426	450	475	502	531	562	595	631	668	708	752	798	847	899	956	1,015	
	2004	406	428	452	478	506	535	565	599	634	673	713	757	803	852	905	961	
	2003	387	409	431	455	481	508	538	570	603	638	677	718	761	808	857	911	
	2002	370	389	410	433	458	484	511	541	572	606	642	681	722	766	813	863	
	2001	352	371	392	413	436	461	486	514	544	575	609	646	685	726	770	818	
	2000	337	355	374	394	415	439	463	489	518	547	580	614	650	689	731	775	
30	2010	280	297	314	333	353	374	397	421	447	475	504	535	569	605	643	684	
	2009	263	278	295	312	331	351	372	395	419	445	472	502	533	567	603	641	
	2008</																	

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	222	428	285	661	437	594	394	219	
PART 2	PERSONAL INJURY PROTECTION								
	88	177	112	263	174	237	157	85	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	255	426	294	745	506	670	456	263
	10,000	310	518	357	905	615	814	554	320
	25,000	318	531	366	928	630	835	568	328
	50,000	326	544	375	951	646	856	582	336
	100,000	328	549	379	960	652	863	587	339
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	33	69	44	94	65	85	57	31
	25/50	49	102	65	141	97	127	86	48
	35/80	77	162	102	226	155	204	138	79
	50/100	106	222	140	312	214	281	191	109
	100/300	124	260	164	366	251	330	224	129
	250/500	218	457	287	646	443	581	397	230
	500/500	556	1,166	731	1,655	1,135	1,489	1,018	594
	500/1000	569	1,193	748	1,694	1,161	1,524	1,042	608

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	97	102	108	114	121	128	136	144	153	162	172	183	195	207	220	234
2009	94	100	106	112	118	125	133	141	149	159	168	179	190	202	215	229
2008	93	98	104	110	116	123	131	138	147	156	166	176	187	199	211	225
2007	92	97	102	108	114	121	128	136	144	153	163	173	183	195	207	221
2006	90	95	101	106	113	119	126	134	142	151	160	170	180	192	204	217
2005	89	94	99	105	111	117	124	132	139	148	157	167	177	188	200	213
2004	87	92	97	103	109	115	122	129	137	146	154	164	174	185	197	209
2003	86	91	96	101	107	113	120	127	135	143	152	161	171	182	193	206
2002	85	89	94	100	105	112	118	125	133	141	149	158	168	179	190	202
2001	83	88	93	98	104	110	116	123	130	138	147	156	165	175	186	198
2000	82	86	91	96	102	108	114	121	128	136	144	153	162	172	183	195

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 14

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	315	333	353	373	396	420	445	472	501	533	565	601	638	678	722	767	
	2009	295	312	330	350	371	393	417	443	470	499	530	563	598	636	676	719	
	2008	281	297	314	333	352	373	396	420	445	473	502	533	567	602	640	681	
	2007	267	282	298	316	335	354	376	398	422	448	476	505	537	570	606	644	
	2006	254	269	284	301	318	337	356	378	401	425	451	479	508	540	574	610	
	2005	243	256	270	286	302	320	339	359	380	403	428	454	482	512	544	578	
	2004	231	243	257	272	288	304	322	341	361	383	405	431	457	485	515	547	
	2003	220	232	245	259	273	289	306	324	343	363	385	408	433	460	488	518	
	2002	210	222	233	246	260	275	291	308	326	345	365	387	411	436	463	491	
	2001	200	211	223	235	248	262	277	292	309	327	347	368	390	413	438	465	
	2000	192	202	213	224	236	249	263	278	294	311	330	349	370	392	416	441	
17	2010	586	621	657	695	737	781	829	879	933	992	1,053	1,118	1,188	1,263	1,344	1,429	
	2009	549	581	615	651	691	732	777	824	875	929	986	1,048	1,114	1,184	1,259	1,339	
	2008	523	553	585	619	656	694	737	781	829	880	934	992	1,055	1,121	1,191	1,267	
	2007	498	526	556	588	623	660	700	741	786	834	886	940	999	1,062	1,128	1,200	
	2006	474	501	529	559	592	627	664	703	746	791	839	891	946	1,005	1,068	1,136	
	2005	452	477	503	532	562	596	630	668	707	750	796	845	897	952	1,012	1,075	
	2004	430	453	479	507	535	566	599	634	672	713	755	802	851	903	958	1,018	
	2003	409	433	456	482	509	538	569	603	639	676	717	760	806	856	908	964	
	2002	391	412	434	458	485	513	541	573	606	642	680	721	765	811	861	914	
	2001	373	393	415	437	461	488	515	544	576	609	645	685	725	769	816	866	
	2000	357	375	396	417	440	464	490	518	548	579	614	650	688	730	774	821	
18	2010	421	446	472	500	530	562	596	632	671	713	757	804	854	908	966	1,027	
	2009	395	418	442	468	496	526	558	592	629	668	709	753	801	851	905	963	
	2008	376	397	421	445	472	499	530	562	596	633	672	713	758	806	856	911	
	2007	358	378	399	423	448	474	503	533	565	599	637	676	718	763	811	862	
	2006	340	360	380	402	425	450	477	506	536	569	603	641	680	722	768	816	
	2005	325	343	362	382	404	428	453	480	508	539	572	608	644	685	727	773	
	2004	309	326	344	364	385	407	430	456	483	512	543	576	611	649	689	732	
	2003	294	311	328	346	366	387	409	434	459	486	515	546	579	615	653	693	
	2002	281	296	312	330	349	369	389	412	436	461	489	518	550	583	619	657	
	2001	268	282	298	314	332	351	370	391	414	438	464	492	521	553	586	623	
	2000	256	270	285	300	316	334	352	372	394	416	441	467	495	525	556	590	
20	2010	828	877	928	983	1,041	1,104	1,172	1,243	1,320	1,402	1,488	1,581	1,680	1,786	1,900	2,020	
	2009	776	822	870	921	976	1,035	1,098	1,165	1,237	1,313	1,394	1,482	1,574	1,674	1,780	1,893	
	2008	739	781	827	875	927	982	1,041	1,104	1,172	1,244	1,321	1,403	1,491	1,585	1,684	1,792	
	2007	704	743	786	831	881	933	989	1,048	1,111	1,179	1,253	1,329	1,412	1,501	1,595	1,696	
	2006	669	708	747	791	837	886	938	995	1,054	1,118	1,186	1,260	1,338	1,421	1,511	1,605	
	2005	639	674	711	752	795	842	891	944	1,000	1,061	1,126	1,195	1,267	1,346	1,431	1,520	
	2004	608	641	677	716	757	801	846	897	950	1,007	1,067	1,133	1,202	1,276	1,355	1,439	
	2003	579	612	645	681	720	761	805	853	903	955	1,014	1,075	1,140	1,210	1,283	1,363	
	2002	553	583	614	648	685	725	765	810	857	907	962	1,019	1,081	1,147	1,217	1,292	
	2001	528	555	586	618	652	690	728	770	814	861	912	968	1,025	1,087	1,153	1,225	
	2000	504	531	560	589	621	657	693	732	775	819	868	919	973	1,032	1,094	1,161	
21	2010	643	681	720	762	808	857	909	964	1,024	1,088	1,154	1,226	1,303	1,385	1,474	1,567	
	2009	602	638	675	715	758	803	852	904	959	1,019	1,082	1,150	1,221	1,298	1,381	1,469	
	2008	573	606	642	679	719	762	808	857	909	965	1,025	1,088	1,157	1,230	1,307	1,390	
	2007	546	576	609	645	683	724	767	813	862	915	972	1,031	1,096	1,164	1,237	1,316	
	2006	519	549	580	614	649	687	728	772	818	868	920	978	1,038	1,102	1,172	1,245	
	2005	495	523	552	583	617	653	691	733	776	823	873	927	983	1,045	1,110	1,179	
	2004	471	497	525	556	587	621	657	696	737	782	828	879	933	990	1,051	1,116	
	2003	449	475	500	528	558	590	624	662	700	741	786	834	884	939	996	1,058	
	2002	429	452	476	503	532	562	594	629	665	704	746	791	839	890	944	1,002	
	2001	409	431	455	480	506	535	565	597	632	668	708	751	796	844	895	950	
	2000	391	412	434	457	482	509	538	568	601	635	673	713	755	801	849	901	
25	2010	745	789	835	884	937	994	1,054	1,118	1,187	1,261	1,339	1,422	1,511	1,606	1,709	1,817	
	2009	698	739	783	829	878	931	988	1,048	1,112	1,181	1,254	1,333	1,416	1,506	1,602	1,703	
	2008	665	703	744	787	834	883	937	994	1,054	1,119	1,188	1,262	1,342	1,426	1,515	1,612	
	2007	633	668	707	748	792	839	890	943	999	1,061	1,127	1,196	1,271	1,350	1,435	1,526	
	2006	602	637	672	712	753	797	844	895	948	1,006	1,067	1,134	1,204	1,278	1,359	1,444	
	2005	574	606	640	676	715	758	802	850	900	954	1,013	1,075	1,140	1,211	1,287	1,368	
	2004	547	576	609	644	681	720	761	807	854	906	960	1,019	1,082	1,148	1,219	1,295	
	2003	521	550	580	613	647	685	724	767	812	859	912	967	1,025	1,088	1,155	1,227	
	2002	498	525	552	583	617	652	689	729	771	816	865	917	972	1,032	1,095	1,162	
	2001	475	500	527	556	587	620	655	692	733	775	821	871	923	978	1,038	1,102	
	2000	454	478	503	530	559	591	623	659	697	737	781	827	876	928	984	1,044	
26	2010	578	612	648	686	727	771	818	868	921	978	1,039	1,103	1,173	1,246	1,326	1,410	
	2009	542	574	607	643	682	722	766	813	863	917	973	1,034	1,099	1,168	1,242	1,321	
	2008	516	545	577	611	647	685	727	771	818	868	922	979	1,041	1,106	1,176	1,251	
	2007	491	519	548	580	615	651	690	731	775	823	874	928	986	1,048	1,113	1,184	
	2006	467	494	522	552	584	618	655	694	736	780	828	879	934	992	1,054	1,120	
	2005	446	470	496	525	555	588	622	659	698	740	786	834	885	940	998	1,061	
	2004	424	447	472	500	528	559	591	626	663	703	745	791	839	891	946	1,004	
	2003	404	427	450	475	502	531	562	595	630	667	708	750	795	844	896	952	
	2002	386	407	429	452	478	506	534	565	598	633	671	711	754	801	850	902	
	2001	368	388	409	432	455	481	508	537	568	601	637	676	716	759	805	855	
	2000	352	371	391	411	434	458	484	511	541	571	606	641	679	720	763	810	
30	2010	312	331	350	371	393	416	442	469	498	529	561	596	634	673	716	762	
	2009	293	310	328	347	368	390	414	439	466	495	526	559	594	631	671	714	
	2008	279	295	312	330	350	370	393	416	442	469	498	529	562	598	635	676	
	2007	265	280	296	314	332	352	373	395	419								

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	264	477	299	659	472	593	425	255	
PART 2	PERSONAL INJURY PROTECTION								
	102	195	118	263	188	236	169	96	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	274	468	313	756	547	681	491	279
	10,000	333	569	380	919	665	827	597	339
	25,000	341	583	390	942	682	849	612	348
	50,000	350	598	400	965	699	870	627	356
	100,000	353	603	403	974	705	877	632	359
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	40	74	47	94	71	85	64	39
	25/50	58	110	71	139	104	126	93	59
	35/80	91	177	115	222	163	200	147	95
	50/100	125	244	159	305	223	275	201	132
	100/300	146	287	188	358	261	322	235	155
	250/500	254	506	332	629	457	566	411	274
	500/500	647	1,297	854	1,608	1,162	1,448	1,047	705
	500/1000	662	1,327	874	1,645	1,190	1,482	1,071	721

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	120	126	133	141	150	158	168	178	189	200	213	226	240	255	272	289
2009	117	123	130	138	146	155	164	174	185	196	208	221	235	249	265	282
2008	115	121	128	136	144	152	161	171	181	192	204	217	231	245	261	277
2007	113	119	126	133	141	150	158	168	178	189	201	213	227	241	256	272
2006	111	117	124	131	139	147	156	165	175	186	197	210	223	237	252	268
2005	109	116	122	129	137	145	153	163	172	183	194	206	219	232	247	263
2004	108	114	120	127	134	142	151	160	169	180	191	203	215	228	243	258
2003	106	112	118	125	132	140	148	157	167	177	187	199	211	224	239	254
2002	105	110	117	123	130	138	146	155	164	174	184	196	208	221	234	249
2001	103	109	115	121	128	136	144	152	161	171	181	192	204	217	230	245
2000	101	107	113	119	126	133	141	149	158	168	178	189	200	213	226	240

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 15

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	376	398	422	446	473	501	532	564	599	636	676	718	763	811	862	917	
	2009	352	373	395	418	443	470	499	529	561	596	633	673	715	760	808	860	
	2008	335	355	376	397	421	446	473	501	532	565	600	637	677	720	765	814	
	2007	319	337	357	378	400	424	449	476	504	535	569	604	641	681	724	770	
	2006	304	321	339	359	380	402	426	452	479	508	539	572	607	645	686	729	
	2005	290	306	323	341	361	382	405	429	454	482	511	543	575	611	650	690	
	2004	276	291	307	325	344	363	384	407	431	457	484	514	546	579	615	653	
	2003	263	278	293	309	327	346	365	387	410	434	460	488	517	549	583	619	
	2002	251	265	279	294	311	329	348	368	389	412	437	463	491	521	553	587	
	2001	240	252	266	281	296	313	331	349	370	391	414	439	466	494	524	556	
2000	229	241	254	268	282	298	315	333	352	372	394	417	442	469	497	527		
17	2010	615	651	689	729	773	819	869	922	979	1,040	1,104	1,173	1,247	1,325	1,410	1,499	
	2009	576	610	645	683	725	768	815	865	918	975	1,035	1,099	1,168	1,242	1,321	1,405	
	2008	548	580	614	649	688	729	773	819	869	923	980	1,041	1,107	1,176	1,250	1,330	
	2007	522	551	583	617	653	692	734	778	824	875	929	986	1,048	1,114	1,183	1,258	
	2006	497	525	554	587	621	657	696	738	782	830	880	935	993	1,054	1,121	1,191	
	2005	474	500	528	558	590	625	661	701	742	787	835	887	940	999	1,062	1,128	
	2004	451	475	502	532	562	594	628	665	705	747	792	841	892	947	1,005	1,068	
	2003	430	454	479	505	534	565	597	633	670	709	752	797	846	898	952	1,012	
	2002	411	433	456	481	509	538	568	601	636	673	713	756	802	851	903	959	
	2001	392	412	435	459	484	512	540	571	604	639	677	718	761	807	856	909	
2000	374	394	415	437	461	487	514	543	575	607	644	682	722	766	812	861		
18	2010	454	481	509	538	571	605	642	681	723	768	815	866	920	978	1,041	1,107	
	2009	425	450	477	505	535	567	602	638	677	719	764	812	863	917	975	1,037	
	2008	405	428	453	479	508	538	571	605	642	682	724	769	817	868	923	982	
	2007	385	407	430	456	482	511	542	574	609	646	686	728	774	822	874	929	
	2006	367	388	409	433	458	485	514	545	578	613	650	690	733	778	828	880	
	2005	350	369	390	412	436	461	488	517	548	581	617	655	694	738	784	833	
	2004	333	351	371	392	415	439	464	491	520	552	585	621	659	699	742	788	
	2003	317	335	353	373	394	417	441	467	495	523	555	589	624	663	703	747	
	2002	303	319	336	355	376	397	419	444	470	497	527	558	592	628	667	708	
	2001	289	304	321	339	357	378	399	422	446	472	500	530	562	596	632	671	
2000	276	291	307	323	340	360	380	401	425	449	475	503	533	565	599	636		
20	2010	826	875	926	980	1,039	1,101	1,168	1,239	1,316	1,398	1,484	1,576	1,675	1,781	1,894	2,014	
	2009	774	820	867	918	974	1,032	1,095	1,162	1,233	1,310	1,390	1,478	1,570	1,669	1,775	1,888	
	2008	737	779	825	873	925	979	1,039	1,101	1,168	1,241	1,317	1,399	1,487	1,581	1,680	1,787	
	2007	702	741	783	829	878	930	986	1,045	1,108	1,176	1,249	1,326	1,408	1,497	1,590	1,691	
	2006	668	706	745	789	834	883	935	992	1,051	1,115	1,183	1,256	1,334	1,417	1,506	1,601	
	2005	637	672	709	749	793	840	889	942	997	1,058	1,123	1,192	1,264	1,343	1,427	1,516	
	2004	606	639	675	714	755	798	844	894	947	1,005	1,064	1,130	1,199	1,272	1,351	1,435	
	2003	577	610	643	679	718	759	803	850	900	952	1,011	1,072	1,136	1,207	1,280	1,360	
	2002	552	581	612	646	684	723	763	808	855	905	959	1,016	1,078	1,144	1,214	1,288	
	2001	526	554	585	617	651	688	726	767	812	859	910	965	1,023	1,084	1,150	1,221	
2000	503	529	558	588	620	655	691	730	773	816	865	916	971	1,029	1,091	1,158		
21	2010	672	712	753	798	845	896	951	1,009	1,071	1,137	1,208	1,283	1,363	1,449	1,541	1,639	
	2009	630	667	706	747	792	840	891	945	1,003	1,066	1,131	1,202	1,278	1,358	1,445	1,536	
	2008	599	634	671	710	753	797	845	896	951	1,009	1,072	1,138	1,210	1,286	1,367	1,454	
	2007	571	603	638	675	714	757	803	850	901	957	1,016	1,079	1,146	1,218	1,294	1,376	
	2006	543	574	606	642	679	719	761	807	855	907	963	1,022	1,086	1,153	1,226	1,303	
	2005	518	547	577	610	645	683	723	766	811	861	913	970	1,028	1,092	1,161	1,233	
	2004	493	520	549	581	614	650	687	727	771	817	866	919	976	1,035	1,099	1,168	
	2003	470	497	523	553	584	618	653	692	733	775	823	872	925	982	1,041	1,106	
	2002	449	473	498	526	556	588	621	657	695	736	780	827	877	931	988	1,048	
	2001	428	451	476	502	529	560	591	625	661	699	740	785	832	882	936	994	
2000	409	431	454	478	504	533	562	594	629	664	704	746	790	837	887	942		
25	2010	744	788	834	882	935	991	1,052	1,116	1,185	1,258	1,336	1,419	1,508	1,603	1,705	1,814	
	2009	697	738	781	827	877	929	986	1,046	1,110	1,179	1,252	1,330	1,413	1,502	1,598	1,700	
	2008	663	701	743	786	833	881	935	991	1,052	1,117	1,186	1,259	1,339	1,423	1,512	1,609	
	2007	632	667	705	746	790	837	889	941	997	1,058	1,124	1,193	1,268	1,347	1,432	1,523	
	2006	601	635	671	710	751	795	842	893	946	1,004	1,065	1,131	1,201	1,276	1,356	1,441	
	2005	573	605	638	675	714	756	800	848	898	952	1,011	1,073	1,138	1,209	1,284	1,365	
	2004	545	575	608	643	679	719	760	805	853	904	958	1,017	1,079	1,146	1,216	1,292	
	2003	520	549	579	612	646	683	723	766	811	857	910	965	1,023	1,086	1,152	1,224	
	2002	497	523	551	582	615	651	687	727	769	814	863	915	970	1,030	1,093	1,160	
	2001	474	499	526	555	586	619	654	691	731	773	819	869	921	976	1,035	1,100	
2000	453	477	502	529	558	590	622	657	696	735	779	825	874	926	982	1,042		
26	2010	605	640	678	717	760	806	855	907	963	1,023	1,086	1,154	1,226	1,303	1,386	1,474	
	2009	566	600	635	672	713	755	801	850	902	958	1,018	1,081	1,149	1,221	1,299	1,382	
	2008	539	570	604	639	677	717	760	806	855	908	964	1,024	1,088	1,157	1,229	1,308	
	2007	513	542	573	607	643	681	722	765	811	860	914	970	1,031	1,095	1,164	1,238	
	2006	489	517	545	577	611	647	685	726	769	816	866	920	976	1,037	1,102	1,172	
	2005	466	492	519	548	580	615	650	689	730	774	822	872	925	983	1,044	1,109	
	2004	443	468	494	523	552	584	618	654	693	735	779	827	878	931	989	1,050	
	2003	422	447	471	497	525	555	587	622	659	697	740	784	832	883	937	995	
	2002	404	426	448	473	500	529	559	591	626	662	702	744	789	837	888	943	
	2001	385	405	428	451	476	503	531	562	594	629	666	706	748	794	842	894	
2000	368	387	408	430	454	479	506	534	566	598	633	671	710	753	798	847		
30	2010	368	389	412	436	462	490	520	552	586	622	660	701	745	792	843	896	
	2009	344	365	386	409	433	459	487	517	549	583	619	657	699	743	790	840	
	2008	328	347	367	388	412	436	462	490	520	552	586	622	662	703	747	795	
	2007	312	330	349	369	391												

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	221	487	390	644	458	580	412	229	
PART 2	PERSONAL INJURY PROTECTION								
	88	199	153	257	182	231	164	90	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	240	461	310	740	490	666	442	248
	10,000	292	560	377	899	595	809	537	301
	25,000	299	574	386	922	611	830	551	309
	50,000	306	589	396	945	626	850	564	317
	100,000	309	594	399	953	631	858	569	319
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	44	72	56	90	68	81	61	44
	25/50	60	108	83	151	114	136	102	60
	35/80	90	174	132	264	198	238	178	89
	50/100	120	241	181	377	283	339	254	118
	100/300	139	283	212	448	336	404	302	136
	250/500	236	500	373	817	612	736	550	231
	500/500	587	1,284	952	2,148	1,609	1,934	1,446	575
	500/1000	601	1,314	975	2,199	1,647	1,980	1,481	588

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	194	205	216	229	242	257	272	288	306	325	345	367	389	414	440	468
2009	189	200	211	223	237	251	266	282	299	317	337	358	380	404	430	457
2008	186	197	208	220	233	246	261	277	294	312	331	352	374	397	422	449
2007	183	193	205	216	229	242	257	272	289	306	325	345	367	390	415	441
2006	180	190	201	213	225	238	253	268	284	301	320	339	361	383	407	434
2005	177	187	198	209	221	234	248	263	279	296	314	334	354	376	400	426
2004	175	184	195	206	218	231	244	259	274	291	309	328	348	370	393	418
2003	172	181	192	203	214	227	240	254	270	286	303	322	342	364	386	411
2002	169	179	189	200	211	223	236	250	265	281	298	317	336	357	379	403
2001	167	176	186	196	208	219	232	246	261	277	293	311	331	351	373	396
2000	164	173	183	193	204	216	228	242	256	272	288	306	325	345	367	389

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$7

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 16

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	333	352	373	395	419	443	470	499	530	563	597	635	675	717	763	811	
	2009	312	330	349	370	392	416	441	468	496	527	560	595	632	672	715	760	
	2008	297	314	332	351	372	394	418	443	470	499	530	563	599	636	676	719	
	2007	282	298	315	334	354	375	397	421	446	473	503	534	567	603	640	681	
	2006	269	284	300	318	336	356	377	399	423	449	476	506	537	571	606	645	
	2005	256	270	285	302	319	338	358	379	401	426	452	480	509	541	574	610	
	2004	244	257	272	288	304	321	340	360	381	404	428	455	483	512	544	578	
	2003	232	246	259	273	289	306	323	342	363	383	407	431	458	486	515	547	
	2002	222	234	247	260	275	291	307	325	344	364	386	409	434	461	489	519	
	2001	212	223	235	248	262	277	292	309	327	346	366	389	412	437	463	492	
2000	202	213	225	237	250	264	278	294	311	329	348	369	391	414	439	466		
17	2010	596	631	668	707	749	795	843	894	950	1,009	1,071	1,137	1,209	1,285	1,367	1,453	
	2009	558	591	626	663	703	745	790	838	890	945	1,003	1,066	1,133	1,204	1,281	1,362	
	2008	532	562	595	630	667	706	749	795	843	895	950	1,009	1,073	1,141	1,212	1,289	
	2007	506	535	565	598	634	671	712	754	799	848	901	956	1,016	1,080	1,147	1,220	
	2006	482	509	538	569	602	637	675	716	759	805	854	907	963	1,022	1,087	1,155	
	2005	459	485	512	541	572	606	641	680	719	763	810	860	912	969	1,029	1,094	
	2004	437	461	487	515	545	576	609	645	683	725	768	815	865	918	975	1,035	
	2003	416	440	464	490	518	548	579	614	650	687	729	773	820	871	923	981	
	2002	398	420	442	466	493	522	551	583	617	653	692	733	778	825	876	930	
	2001	380	400	422	445	469	496	524	554	586	620	657	696	738	782	830	881	
2000	363	382	403	424	447	472	499	527	558	589	624	661	700	742	787	835		
18	2010	410	435	460	487	516	547	580	616	654	694	737	783	832	884	941	1,001	
	2009	384	407	431	456	484	513	544	577	612	650	691	734	780	829	882	938	
	2008	366	387	410	433	459	486	516	547	580	616	654	695	739	785	834	888	
	2007	348	368	389	412	436	462	490	519	550	584	620	658	700	743	790	840	
	2006	332	351	370	392	414	439	465	493	522	554	588	624	663	704	748	795	
	2005	316	334	352	372	394	417	441	468	495	525	558	592	628	667	709	753	
	2004	301	317	335	355	375	397	419	444	470	499	529	561	596	632	671	713	
	2003	287	303	319	337	356	377	399	422	447	473	502	532	564	599	636	675	
	2002	274	289	304	321	340	359	379	401	425	449	476	505	535	568	603	640	
	2001	261	275	290	306	323	342	361	381	403	427	452	479	508	539	571	607	
2000	250	263	277	292	308	325	343	363	384	406	430	455	482	511	542	575		
20	2010	805	853	902	955	1,012	1,073	1,139	1,208	1,283	1,362	1,446	1,536	1,633	1,735	1,846	1,963	
	2009	754	799	845	895	949	1,006	1,067	1,132	1,202	1,276	1,355	1,440	1,530	1,627	1,730	1,840	
	2008	718	759	804	851	901	954	1,012	1,073	1,139	1,209	1,284	1,363	1,449	1,541	1,637	1,742	
	2007	684	722	764	808	856	907	961	1,018	1,080	1,146	1,217	1,292	1,373	1,459	1,550	1,648	
	2006	651	688	726	769	813	861	912	967	1,025	1,087	1,153	1,225	1,300	1,381	1,468	1,560	
	2005	621	655	691	730	773	818	866	918	972	1,031	1,094	1,161	1,232	1,308	1,390	1,477	
	2004	591	623	658	696	736	778	823	871	923	979	1,037	1,101	1,169	1,240	1,317	1,399	
	2003	563	595	627	662	699	740	782	829	877	928	985	1,044	1,107	1,176	1,247	1,325	
	2002	538	567	597	630	666	704	744	787	833	882	934	990	1,051	1,115	1,183	1,256	
	2001	513	540	570	601	634	670	708	748	792	837	887	941	997	1,057	1,121	1,190	
2000	490	516	544	573	604	638	673	712	753	796	843	893	946	1,003	1,063	1,128		
21	2010	572	606	641	679	719	762	809	858	911	968	1,027	1,091	1,160	1,233	1,312	1,395	
	2009	536	567	601	636	674	715	758	804	854	907	963	1,023	1,087	1,156	1,229	1,307	
	2008	510	539	571	604	640	678	719	762	809	859	912	969	1,030	1,094	1,163	1,237	
	2007	486	513	542	574	608	644	683	723	767	814	865	918	975	1,036	1,101	1,171	
	2006	462	489	516	546	578	612	648	687	728	772	819	870	924	981	1,043	1,108	
	2005	441	465	491	519	549	581	615	652	690	732	777	825	875	930	988	1,050	
	2004	420	442	467	495	523	553	584	619	656	696	737	782	830	881	935	994	
	2003	400	422	445	470	497	526	556	589	623	659	700	742	787	835	886	941	
	2002	382	403	424	447	473	500	528	559	592	626	664	704	746	792	841	892	
	2001	364	383	405	427	450	476	503	531	562	595	630	668	708	751	796	846	
2000	348	367	386	407	429	453	478	506	535	565	599	634	672	712	755	802		
25	2010	725	768	813	860	912	967	1,025	1,088	1,155	1,227	1,302	1,384	1,470	1,563	1,663	1,768	
	2009	679	719	761	806	855	906	961	1,020	1,082	1,149	1,220	1,297	1,378	1,465	1,558	1,657	
	2008	647	684	724	766	812	859	912	967	1,025	1,089	1,156	1,228	1,305	1,387	1,474	1,568	
	2007	616	650	688	728	771	816	866	917	972	1,032	1,096	1,163	1,236	1,314	1,396	1,484	
	2006	586	620	654	692	732	775	821	870	923	979	1,038	1,103	1,171	1,244	1,322	1,405	
	2005	559	590	622	658	696	737	780	827	875	928	985	1,046	1,109	1,178	1,252	1,330	
	2004	532	561	592	627	662	701	741	785	831	882	934	992	1,052	1,117	1,186	1,260	
	2003	507	536	564	596	630	666	704	746	790	836	887	940	997	1,059	1,123	1,193	
	2002	484	510	537	567	600	634	670	709	750	794	842	892	946	1,004	1,065	1,131	
	2001	462	486	513	541	571	604	637	674	713	754	799	847	898	952	1,010	1,072	
2000	441	465	490	516	544	575	606	641	678	717	759	804	852	903	957	1,016		
26	2010	515	546	577	611	648	687	729	773	821	872	926	983	1,045	1,111	1,181	1,256	
	2009	483	511	541	573	607	644	683	725	769	817	867	922	979	1,041	1,107	1,177	
	2008	459	486	514	544	577	611	648	687	729	774	821	873	928	986	1,048	1,115	
	2007	438	462	489	517	548	580	615	652	691	733	779	827	878	934	992	1,055	
	2006	416	440	465	492	520	551	583	619	656	695	738	784	832	884	939	998	
	2005	397	419	442	467	495	524	554	587	622	660	700	743	788	837	890	945	
	2004	378	398	421	446	471	498	526	558	591	627	664	705	748	794	843	895	
	2003	360	381	401	424	448	473	501	530	562	594	631	668	709	753	798	848	
	2002	344	363	382	403	426	451	476	504	533	564	598	634	672	713	757	804	
	2001	328	345	365	385	406	429	453	479	507	536	568	602	638	676	717	762	
2000	314	330	348	367	387	408	431	455	482	509	540	572	605	642	680	722		
30	2010	319	338	358	379	402	426	452	479	509	540	574	610	648	688	732	779	
	2009	299	317	335	355	376	399	423	449	477	506	538	571	607	645	686	730	
	2008	285	301	319	337	358	379	402	426	452	480	509	541	575	611	649	691	
	2007	271	286	303	321	339	360	381	404	428	455	483	513	545	579	615	654	
	2006	258</																

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	168	367	209	655	337	588	303	171
PART 2	PERSONAL INJURY PROTECTION							
	68	147	84	266	135	239	121	68
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	222	426	265	741	432	667	389
10,000	270	518	322	900	525	810	473	270
25,000	277	531	330	923	538	831	485	277
50,000	283	544	338	946	552	852	497	283
100,000	286	549	341	954	556	859	501	286
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	25	54	32	96	50	87	44
25/50	37	82	47	149	73	135	65	36
35/80	58	132	75	247	116	223	103	56
50/100	80	183	103	346	159	311	141	75
100/300	93	215	121	408	186	367	166	88
250/500	164	382	213	729	326	656	291	153
500/500	417	981	545	1,887	831	1,697	744	387
500/1000	427	1,004	558	1,932	850	1,737	761	396

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	69	73	77	81	86	91	97	102	109	115	122	130	138	147	156	166
2009	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153	162
2008	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150	160
2007	65	69	73	77	81	86	91	97	103	109	116	123	130	139	147	157
2006	64	68	72	76	80	85	90	95	101	107	114	121	128	136	145	154
2005	63	67	70	74	79	83	88	94	99	105	112	119	126	134	142	151
2004	62	65	69	73	77	82	87	92	97	103	110	117	124	131	140	149
2003	61	64	68	72	76	81	85	90	96	102	108	115	122	129	137	146
2002	60	63	67	71	75	79	84	89	94	100	106	113	120	127	135	143
2001	59	63	66	70	74	78	83	87	93	98	104	111	118	125	133	141
2000	58	61	65	69	73	77	81	86	91	97	102	109	115	123	130	138

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 17

Table with columns: CLASS, MODEL YEAR, SYMBO (1-17), and rows for classes 10, 17, 18, 20, 21, 25, 26, 30.

COLLISION table: Cost to Reduce Deductible from \$500 to \$300, CLASS 10-30, Waiver of Deductible Charges \$300 Deductible \$10, \$500 Deductible \$13.

LIMITED COLLISION table: \$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol, Cost to Reduce Deductible from \$500 to \$0, All Classes... \$8.

Class 15 is 75 percent of Class 10 at final rates for all coverages.

	CLASS																
	10	17	18	20	21	25	26	30									
PART 1	BODILY INJURY TO OTHERS																
	171	480	238	671	421	604	379	197									
PART 2	PERSONAL INJURY PROTECTION																
	69	191	94	268	168	240	151	78									
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY																
	5,000	242	478	294	758	491	683	443	239								
	10,000	294	581	357	921	597	830	538	290								
	25,000	302	596	366	944	612	851	552	298								
	50,000	309	610	375	968	627	872	566	305								
	100,000	312	616	379	976	632	880	571	308								
PART 5	OPTIONAL BODILY INJURY TO OTHERS																
	20/40	30	73	37	94	63	85	56	34								
	25/50	42	108	54	142	92	128	82	47								
	35/80	65	172	84	230	145	208	130	70								
	50/100	88	235	114	319	199	287	178	93								
	100/300	103	276	134	375	232	338	208	107								
	250/500	177	485	233	664	407	598	365	183								
	500/500	446	1,239	593	1,707	1,036	1,538	930	456								
	500/1000	457	1,268	607	1,747	1,060	1,574	952	466								
	PART 6	MEDICAL PAYMENTS															
5,000		10,000	15,000	20,000	25,000	50,000	100,000										
17		23	30	31	35	40	48										
PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO																
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO																
		PART 3			PART 12												
		20/40	12	0		100/300	21	49									
		25/50	14	3		250/500	24	143									
		35/80	16	12		500/500	35	358									
	50/100	17	22		500/1000	36	368										
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
		SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	2010	141	148	157	166	176	186	197	209	222	236	250	266	282	300	320	340
	2009	137	145	153	162	172	182	193	204	217	230	244	260	276	293	312	332
	2008	135	143	151	160	169	179	190	201	213	226	240	255	271	288	307	326
	2007	133	140	148	157	166	176	186	198	210	222	236	251	266	283	301	320
	2006	131	138	146	154	163	173	183	194	206	219	232	246	262	278	296	315
	2005	129	136	144	152	161	170	180	191	202	215	228	242	257	273	290	309
	2004	127	134	141	150	158	167	177	188	199	211	224	238	253	268	286	304
	2003	125	132	139	147	156	165	174	185	196	208	220	234	248	264	281	298
	2002	123	130	137	145	153	162	172	182	193	204	216	230	244	259	275	293
	2001	121	128	135	142	151	159	169	179	189	201	213	226	240	255	271	288
	2000	119	126	133	140	148	157	166	176	186	197	209	222	236	250	266	283
	Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5																

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 18

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	324	343	363	384	407	432	458	486	516	548	582	618	657	698	743	790	
	2009	304	322	340	360	382	405	430	456	484	514	545	580	616	655	696	741	
	2008	289	306	324	342	363	384	407	432	458	487	517	549	583	620	659	701	
	2007	275	291	307	325	344	365	387	410	435	461	490	520	553	587	624	663	
	2006	262	277	292	309	327	347	367	389	412	437	464	493	523	556	591	628	
	2005	250	264	278	294	311	329	349	369	391	415	440	467	496	527	560	595	
	2004	238	251	265	280	296	313	331	351	372	394	417	443	470	499	530	563	
	2003	226	239	252	266	281	298	315	334	353	374	397	420	446	473	502	533	
	2002	216	228	240	254	268	284	299	317	335	355	376	399	423	449	476	505	
	2001	206	217	229	242	255	270	285	301	319	337	357	379	401	425	451	479	
2000	197	208	219	231	243	257	271	286	303	320	339	359	381	404	428	454		
17	2010	619	656	694	735	779	826	876	929	987	1,048	1,113	1,182	1,256	1,335	1,420	1,510	
	2009	580	614	650	689	730	774	821	871	925	982	1,042	1,108	1,177	1,251	1,331	1,415	
	2008	552	584	618	654	693	734	779	826	876	930	987	1,049	1,115	1,185	1,259	1,340	
	2007	526	556	587	622	658	697	740	783	830	881	936	994	1,056	1,122	1,192	1,268	
	2006	501	529	559	591	626	662	701	744	788	836	887	942	1,000	1,062	1,129	1,200	
	2005	477	504	532	562	595	630	666	706	748	793	842	893	948	1,007	1,070	1,137	
	2004	454	479	506	536	566	599	633	670	710	753	798	847	899	954	1,013	1,076	
	2003	433	457	482	509	538	569	602	638	675	714	758	803	852	905	960	1,019	
	2002	414	436	459	485	512	542	572	606	641	678	719	762	808	858	910	966	
	2001	395	415	438	462	488	516	544	575	609	644	682	724	767	813	862	916	
2000	377	397	418	441	465	491	518	548	579	612	649	687	728	771	818	868		
18	2010	412	436	462	489	518	549	582	618	656	697	740	786	835	888	944	1,004	
	2009	386	409	432	458	485	515	546	579	615	653	693	737	783	832	885	941	
	2008	367	388	411	435	461	488	518	549	582	619	657	697	741	788	837	891	
	2007	350	369	391	413	438	464	492	521	552	586	623	661	702	746	793	843	
	2006	333	352	372	393	416	440	466	494	524	556	590	626	665	706	751	798	
	2005	317	335	354	374	395	419	443	470	497	527	560	594	630	669	711	756	
	2004	302	319	337	356	376	398	421	446	472	501	531	563	598	634	674	716	
	2003	288	304	321	339	358	378	400	424	449	475	504	534	567	602	638	678	
	2002	275	290	305	322	341	360	381	403	426	451	478	507	537	570	605	642	
	2001	262	276	292	307	324	343	362	383	405	428	454	481	510	541	573	609	
2000	251	264	278	293	309	326	345	364	385	407	431	457	484	513	544	577		
20	2010	830	879	930	985	1,043	1,106	1,174	1,245	1,322	1,404	1,491	1,584	1,683	1,789	1,903	2,024	
	2009	778	823	871	923	978	1,037	1,100	1,167	1,239	1,316	1,397	1,485	1,577	1,677	1,784	1,897	
	2008	740	783	829	877	929	984	1,043	1,106	1,174	1,246	1,323	1,405	1,494	1,588	1,687	1,795	
	2007	705	744	787	833	882	935	991	1,050	1,113	1,181	1,255	1,332	1,415	1,504	1,598	1,699	
	2006	671	709	749	792	838	888	940	996	1,056	1,120	1,189	1,262	1,340	1,424	1,513	1,608	
	2005	640	675	712	753	797	844	893	946	1,002	1,063	1,128	1,197	1,270	1,349	1,433	1,523	
	2004	609	642	678	718	758	802	848	898	952	1,009	1,069	1,135	1,205	1,278	1,357	1,442	
	2003	580	613	646	682	721	763	806	854	905	957	1,016	1,077	1,142	1,212	1,286	1,366	
	2002	554	584	615	649	687	726	767	812	859	909	963	1,021	1,083	1,149	1,220	1,294	
	2001	529	556	587	619	654	691	729	771	816	863	914	970	1,027	1,089	1,156	1,227	
2000	505	532	561	591	623	658	694	734	776	820	869	921	975	1,034	1,096	1,163		
21	2010	622	658	697	738	782	829	879	933	990	1,052	1,117	1,186	1,261	1,340	1,426	1,516	
	2009	582	617	653	691	733	777	824	874	928	986	1,046	1,112	1,182	1,256	1,336	1,421	
	2008	554	586	621	657	696	737	782	829	879	934	991	1,053	1,119	1,190	1,264	1,345	
	2007	528	558	590	624	661	700	742	786	834	885	940	998	1,060	1,126	1,197	1,273	
	2006	502	531	561	594	628	665	704	746	791	839	890	946	1,004	1,066	1,134	1,205	
	2005	479	506	534	564	597	632	669	709	750	796	845	897	951	1,010	1,074	1,141	
	2004	456	481	508	538	568	601	635	673	713	756	801	850	902	958	1,017	1,080	
	2003	434	459	484	511	540	571	604	640	678	717	761	806	855	908	963	1,023	
	2002	415	438	461	486	514	544	574	608	643	681	722	765	811	861	914	970	
	2001	396	417	440	464	490	518	546	578	611	646	685	726	770	816	866	919	
2000	378	398	420	442	466	493	520	550	582	614	651	690	730	774	821	871		
25	2010	747	791	837	886	939	996	1,056	1,121	1,190	1,264	1,342	1,425	1,515	1,610	1,713	1,821	
	2009	700	741	784	830	880	933	990	1,050	1,115	1,184	1,257	1,336	1,419	1,509	1,605	1,707	
	2008	666	704	746	789	836	885	939	996	1,056	1,121	1,191	1,265	1,344	1,429	1,518	1,615	
	2007	634	670	708	750	794	841	892	945	1,001	1,063	1,129	1,198	1,273	1,353	1,438	1,529	
	2006	604	638	674	713	754	799	846	897	950	1,008	1,070	1,136	1,206	1,281	1,362	1,447	
	2005	576	607	641	678	717	759	803	851	901	956	1,015	1,077	1,143	1,214	1,290	1,370	
	2004	548	578	610	646	682	722	763	808	856	908	962	1,022	1,084	1,150	1,221	1,297	
	2003	522	552	581	614	649	686	726	769	814	861	914	969	1,027	1,091	1,157	1,229	
	2002	499	526	554	584	618	653	690	730	773	818	867	919	974	1,034	1,097	1,165	
	2001	476	501	529	557	588	622	656	694	734	776	823	873	924	980	1,040	1,104	
2000	455	479	505	531	560	592	625	660	699	738	782	828	877	930	986	1,047		
26	2010	559	593	627	664	703	746	791	840	891	947	1,005	1,068	1,135	1,206	1,283	1,364	
	2009	524	555	588	622	660	699	742	787	835	887	942	1,001	1,063	1,130	1,202	1,279	
	2008	499	528	559	591	626	663	703	746	791	840	892	948	1,007	1,071	1,138	1,210	
	2007	475	502	531	562	595	630	668	708	750	796	846	898	954	1,014	1,077	1,146	
	2006	452	478	505	534	565	598	634	672	712	755	801	851	904	960	1,020	1,084	
	2005	431	455	480	508	537	569	602	638	675	716	760	807	856	909	966	1,027	
	2004	410	433	457	484	511	541	572	606	642	680	721	765	812	862	915	972	
	2003	391	413	436	460	486	514	544	576	610	645	685	726	770	817	867	921	
	2002	374	394	415	438	463	490	517	547	579	613	649	688	730	775	822	873	
	2001	356	375	396	418	441	466	492	520	550	582	616	654	693	734	779	827	
2000	341	359	378	398	420	444	468	495	523	553	586	621	657	697	739	784		
30	2010	316	335	354	375	398	422	447	475	504	535	568	604	641	682	725	771	
	2009	296	314	332	352	373	395	419	445	472	501	532	566	601	639	680	723	
	2008	282	298	316	334	354	375	398	422	447	475	504	536	569	605	643	684	
	2007	269	284	300	317	336	356	378	400	424	45							

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	208	470	282	641	427	578	384	235	
PART 2	PERSONAL INJURY PROTECTION								
	83	192	112	254	170	230	153	92	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	252	472	303	736	474	663	427	244
	10,000	306	573	368	894	576	806	519	296
	25,000	314	588	378	917	591	826	532	304
	50,000	322	603	387	940	605	847	545	312
	100,000	325	608	390	948	611	854	550	314
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	34	72	42	91	64	82	57	39
	25/50	49	108	64	136	94	123	84	56
	35/80	76	173	104	218	150	197	134	88
	50/100	103	239	145	301	206	271	184	120
	100/300	121	281	170	353	241	318	216	140
	250/500	210	495	302	623	423	561	380	243
	500/500	533	1,270	779	1,596	1,081	1,439	970	618
	500/1000	545	1,300	797	1,633	1,106	1,473	993	632

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	154	163	173	183	193	205	217	230	244	259	275	293	311	330	351	374
2009	151	160	169	178	189	200	212	225	239	253	269	286	303	323	343	365
2008	148	157	166	175	186	197	209	221	235	249	264	281	298	317	337	359
2007	146	154	163	173	183	193	205	217	231	244	260	276	293	311	331	352
2006	144	152	161	170	180	190	202	214	227	240	255	271	288	306	325	346
2005	142	149	158	167	177	187	198	210	223	236	251	266	283	301	319	340
2004	139	147	156	165	174	184	195	207	219	232	246	262	278	295	314	334
2003	137	145	153	162	171	181	192	203	215	228	242	257	273	290	308	328
2002	135	143	151	159	168	178	189	200	212	224	238	253	268	285	303	322
2001	133	140	148	157	166	175	186	196	208	221	234	249	264	280	298	316
2000	131	138	146	154	163	172	182	193	205	217	230	244	259	275	293	311

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 19

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	336	356	376	398	422	448	475	504	535	568	603	641	681	724	770	819	
	2009	314	333	353	373	396	419	445	472	501	532	565	600	638	678	721	767	
	2008	299	317	335	355	376	398	422	448	475	504	535	569	604	642	683	726	
	2007	285	301	318	337	357	378	401	425	450	478	508	539	572	608	646	687	
	2006	271	287	303	321	339	359	380	403	427	453	481	511	542	576	612	651	
	2005	259	273	288	305	322	341	361	383	405	430	456	484	514	546	580	616	
	2004	246	260	274	290	307	324	343	363	385	408	432	459	487	517	549	583	
	2003	235	248	261	276	292	308	326	346	366	387	411	435	462	490	520	553	
	2002	224	236	249	263	278	294	310	328	347	368	390	413	438	465	493	524	
	2001	214	225	238	251	264	280	295	312	330	349	370	392	416	441	467	496	
2000	204	215	227	239	252	266	281	297	314	332	352	372	394	418	443	470		
17	2010	630	667	706	748	792	840	891	946	1,004	1,066	1,132	1,203	1,278	1,358	1,445	1,537	
	2009	590	625	662	701	743	787	835	886	941	999	1,061	1,127	1,198	1,273	1,354	1,440	
	2008	562	594	629	666	706	747	792	840	891	946	1,005	1,067	1,135	1,206	1,281	1,363	
	2007	535	565	598	633	670	710	753	797	845	897	953	1,011	1,075	1,142	1,213	1,290	
	2006	509	539	569	602	637	674	714	757	802	851	903	959	1,018	1,081	1,149	1,221	
	2005	486	513	541	572	605	641	678	719	761	807	856	909	964	1,024	1,088	1,156	
	2004	462	487	515	545	576	609	644	682	723	766	812	862	915	971	1,031	1,095	
	2003	440	466	491	518	547	579	612	649	687	727	771	817	867	920	976	1,037	
	2002	421	444	467	493	521	551	582	616	652	690	732	775	822	873	926	983	
	2001	401	423	446	470	496	525	554	586	620	655	694	736	780	827	878	932	
2000	384	404	426	448	473	500	527	557	590	623	660	699	740	785	832	883		
18	2010	469	497	526	557	590	626	664	704	748	794	843	896	952	1,012	1,076	1,145	
	2009	440	466	493	522	553	586	622	660	701	744	790	840	892	948	1,009	1,073	
	2008	419	443	469	496	525	556	590	626	664	705	748	795	845	898	954	1,015	
	2007	399	421	445	471	499	529	561	594	629	668	710	753	800	850	904	961	
	2006	379	401	423	448	474	502	532	564	597	634	672	714	758	805	856	910	
	2005	362	382	403	426	451	477	505	535	567	601	638	677	718	763	811	861	
	2004	344	363	384	406	429	454	480	508	538	571	605	642	681	723	768	815	
	2003	328	347	365	386	408	431	456	483	512	541	574	609	646	686	727	773	
	2002	313	330	348	367	388	411	434	459	486	514	545	577	612	650	690	732	
	2001	299	315	332	350	370	391	413	436	461	488	517	548	581	616	654	694	
2000	286	301	317	334	352	372	393	415	439	464	492	521	551	585	620	658		
20	2010	805	853	902	955	1,012	1,073	1,139	1,208	1,283	1,362	1,446	1,536	1,633	1,735	1,846	1,963	
	2009	754	799	845	895	949	1,006	1,067	1,132	1,202	1,276	1,355	1,440	1,530	1,627	1,730	1,840	
	2008	718	759	804	851	901	954	1,012	1,073	1,139	1,209	1,284	1,363	1,449	1,541	1,637	1,742	
	2007	684	722	764	808	856	907	961	1,018	1,080	1,146	1,217	1,292	1,373	1,459	1,550	1,648	
	2006	651	688	726	769	813	861	912	967	1,025	1,087	1,153	1,225	1,300	1,381	1,468	1,560	
	2005	621	655	691	730	773	818	866	918	972	1,031	1,094	1,161	1,232	1,308	1,390	1,477	
	2004	591	623	658	696	736	778	823	871	923	979	1,037	1,101	1,169	1,240	1,317	1,399	
	2003	563	595	627	662	699	740	782	829	877	928	985	1,044	1,107	1,176	1,247	1,325	
	2002	538	567	597	630	666	704	744	787	833	882	934	990	1,051	1,115	1,183	1,256	
	2001	513	540	570	601	634	670	708	748	792	837	887	941	997	1,057	1,121	1,190	
2000	490	516	544	573	604	638	673	712	753	796	843	893	946	1,003	1,063	1,128		
21	2010	648	686	726	769	815	864	917	972	1,032	1,097	1,164	1,237	1,314	1,397	1,486	1,580	
	2009	607	643	681	721	764	810	859	912	967	1,027	1,091	1,159	1,232	1,309	1,393	1,481	
	2008	578	611	647	685	726	768	815	864	917	973	1,033	1,098	1,167	1,240	1,318	1,402	
	2007	550	581	615	651	689	730	774	820	869	922	980	1,040	1,105	1,174	1,248	1,327	
	2006	524	554	585	619	655	693	734	778	825	875	928	986	1,047	1,112	1,182	1,256	
	2005	500	527	556	588	622	659	697	739	782	830	881	935	992	1,053	1,119	1,189	
	2004	475	501	530	560	592	626	662	701	743	788	835	887	941	998	1,060	1,126	
	2003	453	479	505	533	563	595	630	667	706	747	793	841	892	947	1,004	1,067	
	2002	433	456	480	507	536	567	599	634	671	710	752	797	846	897	952	1,011	
	2001	413	435	459	484	510	540	570	602	637	674	714	757	802	851	902	958	
2000	394	415	438	461	486	514	542	573	606	641	679	719	761	807	856	908		
25	2010	725	768	813	860	912	967	1,025	1,088	1,155	1,227	1,302	1,384	1,470	1,563	1,663	1,768	
	2009	679	719	761	806	855	906	961	1,020	1,082	1,149	1,220	1,297	1,378	1,465	1,558	1,657	
	2008	647	684	724	766	812	859	912	967	1,025	1,089	1,156	1,228	1,305	1,387	1,474	1,568	
	2007	616	650	688	728	771	816	866	917	972	1,032	1,096	1,163	1,236	1,314	1,396	1,484	
	2006	586	620	654	692	732	775	821	870	923	979	1,038	1,103	1,171	1,244	1,322	1,405	
	2005	559	590	622	658	696	737	780	827	875	928	985	1,046	1,109	1,178	1,252	1,330	
	2004	532	561	592	627	662	701	741	785	831	882	934	992	1,052	1,117	1,186	1,260	
	2003	507	536	564	596	630	666	704	746	790	836	887	940	997	1,059	1,123	1,193	
	2002	484	510	537	567	600	634	670	709	750	794	842	892	946	1,004	1,065	1,131	
	2001	462	486	513	541	571	604	637	674	713	754	799	847	898	952	1,010	1,072	
2000	441	465	490	516	544	575	606	641	678	717	759	804	852	903	957	1,016		
26	2010	583	617	653	692	733	777	824	875	929	986	1,047	1,112	1,182	1,256	1,337	1,421	
	2009	546	578	612	648	687	728	773	820	870	924	981	1,043	1,108	1,178	1,253	1,332	
	2008	520	550	582	616	653	691	733	777	824	875	929	987	1,049	1,115	1,185	1,261	
	2007	495	523	553	585	620	656	696	737	782	830	881	935	994	1,056	1,122	1,193	
	2006	471	498	526	557	589	623	660	700	742	787	835	887	941	1,000	1,063	1,130	
	2005	449	474	500	529	560	593	627	665	704	746	792	841	892	947	1,007	1,070	
	2004	428	451	476	504	533	563	596	631	668	709	751	797	846	898	953	1,013	
	2003	407	431	454	479	506	536	566	600	635	672	713	756	802	851	903	959	
	2002	389	410	432	456	482	510	539	570	603	638	677	717	761	807	857	909	
	2001	371	391	413	435	459	485	512	542	573	606	642	681	722	765	812	862	
2000	355	374	394	415	437	462	488	515	545	576	611	647	685	726	770	817		
30	2010	334	354	375	396	420	445	473	501	532	565	600	638	678	720	766	815	
	2009	313	332	351	372	394	418	443	470	499	530	562	598	635	675	718	764	
	2008	298	315	334	353	374	396	420	445	473	502	533	566	602	639	679	723	
	2007	284	300	317	335	355	376	399	423</									

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	193	479	266	665	439	599	396	215	
PART 2	PERSONAL INJURY PROTECTION								
	76	197	106	265	175	238	157	88	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	235	469	285	753	480	677	432	247
	10,000	286	570	346	915	583	823	525	300
	25,000	293	584	355	938	598	844	538	308
	50,000	300	599	364	962	613	865	552	315
	100,000	303	604	367	970	618	872	556	318
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	34	74	42	94	64	85	57	39
	25/50	48	112	64	139	95	125	85	54
	35/80	74	183	105	220	152	199	136	82
	50/100	99	254	146	302	209	272	188	110
	100/300	116	298	172	354	245	319	220	128
	250/500	199	529	306	622	432	560	388	219
	500/500	502	1,363	790	1,588	1,105	1,431	995	550
	500/1000	514	1,395	809	1,625	1,131	1,464	1,018	562

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	140	148	156	165	175	186	197	208	221	235	249	265	281	299	318	338
2009	137	144	153	162	171	181	192	204	216	229	243	259	275	292	311	330
2008	134	142	150	159	168	178	189	200	212	225	239	254	270	287	305	325
2007	132	140	148	156	165	175	186	197	209	221	235	250	265	282	300	319
2006	130	138	145	154	163	172	183	193	205	218	231	245	261	277	294	313
2005	128	135	143	151	160	169	180	190	202	214	227	241	256	272	289	308
2004	126	133	141	149	157	167	177	187	198	210	223	237	252	267	284	302
2003	124	131	139	147	155	164	174	184	195	207	219	233	247	263	279	297
2002	122	129	137	144	152	161	171	181	192	203	216	229	243	258	274	292
2001	120	127	134	142	150	159	168	178	189	200	212	225	239	254	270	287
2000	119	125	132	139	148	156	165	175	185	197	208	221	235	249	265	282

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE **TERRITORY NO: 20**

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
10	2010	360	381	403	427	452	480	509	540	573	609	646	687	730	778	825	877
	2009	337	357	378	400	424	450	477	506	537	570	606	644	684	727	773	822
	2008	321	339	359	380	403	426	452	480	509	540	574	609	648	688	732	778
	2007	306	323	341	361	382	405	430	455	482	512	544	577	613	652	693	737
	2006	291	307	325	344	363	385	407	432	458	486	515	547	581	617	656	697
	2005	277	293	309	326	345	366	387	410	434	461	489	519	551	585	621	660
	2004	264	278	294	311	329	348	368	389	413	438	463	492	522	554	588	625
	2003	251	266	280	296	313	331	350	370	392	415	440	467	495	526	557	592
	2002	240	253	267	282	298	315	332	352	372	394	418	443	469	498	529	561
	2001	229	241	255	269	283	300	316	334	354	374	396	420	445	472	501	532
2000	219	231	243	256	270	285	301	318	337	356	377	399	423	448	475	504	
17	2010	629	667	706	747	791	839	890	944	1,003	1,065	1,131	1,201	1,277	1,357	1,443	1,535
	2009	590	625	661	700	742	787	834	885	940	998	1,059	1,126	1,196	1,272	1,353	1,439
	2008	561	594	629	665	705	746	791	839	890	945	1,004	1,066	1,133	1,204	1,280	1,362
	2007	535	565	597	632	669	709	752	796	844	896	952	1,010	1,073	1,140	1,212	1,289
	2006	509	538	568	601	636	673	713	756	801	850	902	957	1,017	1,080	1,148	1,220
	2005	485	512	540	571	604	640	677	718	760	806	855	908	963	1,023	1,087	1,155
	2004	462	487	514	544	575	608	643	681	722	765	811	861	914	970	1,030	1,094
	2003	440	465	490	518	547	578	612	648	686	726	770	816	866	919	975	1,036
	2002	420	443	467	492	521	551	582	616	651	689	731	774	821	872	925	982
	2001	401	422	446	470	496	524	553	585	619	654	693	735	779	826	876	931
2000	383	403	425	448	472	499	527	556	589	622	659	698	740	784	831	882	
18	2010	456	483	511	541	573	608	645	684	727	772	819	871	925	983	1,046	1,112
	2009	427	453	479	507	538	570	605	642	681	723	768	816	867	922	980	1,043
	2008	407	430	456	482	511	541	573	608	645	685	727	772	821	873	927	987
	2007	387	409	433	458	485	514	545	577	612	649	690	732	778	826	879	934
	2006	369	390	411	436	461	488	517	548	581	616	653	694	737	782	832	884
	2005	352	371	392	414	438	464	491	520	551	584	620	658	698	741	788	837
	2004	335	353	373	394	417	441	466	494	523	555	588	624	662	703	746	792
	2003	319	337	355	375	396	419	443	470	497	526	558	592	628	666	707	751
	2002	305	321	338	357	377	399	421	446	472	500	529	561	595	632	670	711
	2001	291	306	323	340	359	380	401	424	448	474	502	533	565	599	635	674
2000	278	292	308	325	342	362	382	403	427	451	478	506	536	568	602	639	
20	2010	818	867	917	971	1,029	1,091	1,157	1,228	1,304	1,385	1,470	1,562	1,660	1,764	1,876	1,995
	2009	767	812	859	910	965	1,022	1,085	1,151	1,221	1,297	1,377	1,464	1,555	1,653	1,759	1,870
	2008	730	772	817	865	916	970	1,029	1,091	1,157	1,229	1,305	1,386	1,473	1,566	1,664	1,770
	2007	695	734	776	821	870	921	977	1,035	1,097	1,165	1,237	1,313	1,395	1,483	1,575	1,675
	2006	661	699	738	781	827	875	927	982	1,041	1,105	1,172	1,245	1,322	1,404	1,492	1,586
	2005	631	665	702	742	786	832	880	933	988	1,048	1,112	1,180	1,252	1,330	1,413	1,502
	2004	600	633	669	708	748	791	836	886	938	995	1,054	1,119	1,188	1,260	1,338	1,422
	2003	572	604	637	673	711	752	795	842	892	943	1,001	1,061	1,126	1,195	1,268	1,347
	2002	547	576	607	640	677	716	756	800	847	896	950	1,007	1,068	1,133	1,203	1,276
	2001	521	549	579	611	644	681	719	760	804	851	901	956	1,013	1,074	1,139	1,210
2000	498	524	553	582	614	649	684	723	766	809	857	908	961	1,019	1,080	1,147	
21	2010	645	683	723	765	811	860	912	968	1,028	1,091	1,159	1,231	1,308	1,390	1,479	1,573
	2009	604	640	677	717	760	806	855	907	963	1,023	1,086	1,154	1,226	1,303	1,386	1,474
	2008	575	608	644	681	722	764	811	860	912	969	1,028	1,092	1,161	1,234	1,311	1,395
	2007	548	579	612	647	686	726	770	816	865	918	975	1,035	1,100	1,169	1,242	1,321
	2006	521	551	582	616	652	690	730	774	821	871	924	981	1,042	1,106	1,176	1,250
	2005	497	525	554	585	619	656	694	735	779	826	876	930	987	1,048	1,114	1,184
	2004	473	499	527	558	589	623	659	698	740	784	831	882	936	994	1,055	1,121
	2003	451	476	502	530	560	593	627	664	703	744	789	837	887	942	999	1,062
	2002	431	454	478	505	534	564	596	631	667	706	749	793	842	893	948	1,006
	2001	411	432	457	481	508	537	567	599	634	671	710	754	798	847	898	954
2000	393	413	436	459	484	511	540	570	603	637	676	715	758	803	852	904	
25	2010	736	779	826	873	925	981	1,041	1,104	1,172	1,245	1,322	1,404	1,492	1,586	1,688	1,795
	2009	689	730	773	818	867	920	975	1,035	1,099	1,167	1,239	1,316	1,399	1,487	1,581	1,682
	2008	656	694	735	777	824	872	925	981	1,041	1,105	1,173	1,246	1,325	1,408	1,496	1,592
	2007	625	660	698	739	782	829	879	931	987	1,047	1,113	1,181	1,255	1,333	1,417	1,507
	2006	595	629	664	703	743	787	833	884	937	993	1,054	1,119	1,188	1,262	1,342	1,426
	2005	567	599	632	668	706	748	792	839	888	942	1,000	1,062	1,126	1,196	1,271	1,350
	2004	540	569	601	636	672	711	752	796	844	895	948	1,007	1,068	1,134	1,204	1,278
	2003	514	544	573	605	639	676	715	758	802	849	901	955	1,012	1,075	1,140	1,211
	2002	491	518	545	576	609	644	680	720	761	806	854	905	960	1,019	1,081	1,148
	2001	469	493	521	549	580	613	647	684	724	765	811	860	911	966	1,025	1,088
2000	448	472	497	524	552	583	616	651	688	727	771	816	865	917	972	1,031	
26	2010	581	616	652	690	731	775	822	872	926	984	1,044	1,109	1,179	1,253	1,333	1,417
	2009	545	577	610	646	685	726	770	818	868	922	978	1,040	1,105	1,174	1,249	1,328
	2008	518	548	580	614	651	689	731	775	822	873	927	984	1,046	1,112	1,182	1,257
	2007	494	521	551	583	618	655	694	735	779	827	879	933	991	1,053	1,119	1,190
	2006	470	497	524	555	587	622	658	698	740	785	833	884	939	997	1,060	1,126
	2005	448	473	499	527	558	591	625	663	702	744	790	839	889	945	1,004	1,067
	2004	426	450	475	503	531	562	594	629	666	707	749	795	844	895	951	1,010
	2003	406	429	453	478	505	534	565	598	634	670	711	754	800	849	901	957
	2002	388	409	431	455	481	509	537	568	601	637	675	715	758	805	854	907
	2001	370	390	411	434	458	484	511	540	571	604	640	679	720	763	809	859
2000	354	373	393	414	436	461	486	514	544	574	609	645	683	724	767	815	
30	2010	348	369	390	413	438	464	492	522	555	589	625	664	706	750	798	849
	2009	326	345	366	387	410	435	461	490	520	552	586	623	662	703	748	796
	2008	310	328	348	368	390	413	438	464	492	523	555	590	627	666	708	753
	2007	296	312	330	349	370	392	416	440	467							

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	236	483	361	646	462	582	416	331	
PART 2	PERSONAL INJURY PROTECTION								
	93	197	145	258	184	232	165	130	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	276	517	331	741	537	667	483	277
	10,000	335	628	402	900	652	810	587	337
	25,000	344	644	412	923	669	831	602	345
	50,000	352	660	423	946	686	852	617	354
	100,000	355	666	426	954	692	859	622	357
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	46	73	56	92	69	83	62	55
	25/50	63	110	85	138	102	124	92	79
	35/80	95	178	138	221	164	199	147	124
	50/100	127	245	191	305	225	275	202	169
	100/300	147	288	224	358	264	322	238	197
	250/500	251	510	397	631	465	569	418	343
	500/500	627	1,309	1,023	1,618	1,189	1,458	1,070	870
	500/1000	641	1,340	1,047	1,656	1,217	1,492	1,096	890

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	190	201	212	225	238	252	267	283	301	319	338	360	382	406	432	460
2009	185	196	207	219	232	246	261	276	293	311	331	351	373	397	422	449
2008	183	193	204	216	229	242	257	272	289	306	325	345	367	390	415	441
2007	180	190	201	212	225	238	252	267	284	301	319	339	360	383	407	433
2006	177	187	198	209	221	234	248	263	279	296	314	333	354	377	400	426
2005	174	184	194	205	217	230	244	259	274	290	309	328	348	370	393	418
2004	171	181	191	202	214	227	240	254	269	286	303	322	342	363	386	411
2003	169	178	188	199	211	223	236	250	265	281	298	317	336	357	379	404
2002	166	175	185	196	207	219	232	246	260	276	293	311	330	351	373	396
2001	164	173	183	193	204	215	228	242	256	272	288	306	325	345	366	389
2000	161	170	180	189	200	212	224	238	252	267	283	301	319	339	360	382

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$7

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 21

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	374	396	419	443	470	498	529	561	595	633	671	713	758	806	857	911	
	2009	350	371	392	416	441	467	495	526	558	593	629	669	710	755	803	854	
	2008	333	353	373	395	418	443	470	498	529	561	596	633	673	715	760	809	
	2007	317	335	354	375	397	421	446	473	501	532	565	600	637	677	720	765	
	2006	302	319	337	357	378	400	423	449	476	505	535	569	604	641	682	724	
	2005	288	304	321	339	359	380	402	426	451	479	508	539	572	608	646	686	
	2004	274	289	305	323	342	361	382	405	429	455	481	511	543	576	611	649	
	2003	261	276	291	307	325	343	363	385	407	431	457	485	514	546	579	615	
	2002	250	263	277	292	309	327	345	366	387	409	434	460	488	518	549	583	
	2001	238	251	265	279	294	311	329	347	367	389	412	437	463	491	520	553	
2000	228	240	253	266	280	296	313	330	350	369	392	415	439	466	494	524		
17	2010	640	678	718	760	805	854	906	961	1,020	1,084	1,150	1,222	1,299	1,380	1,468	1,561	
	2009	600	635	672	712	755	800	849	901	956	1,015	1,078	1,145	1,217	1,294	1,376	1,463	
	2008	571	604	639	677	717	759	805	854	906	962	1,021	1,084	1,153	1,225	1,302	1,385	
	2007	544	574	607	643	681	721	765	810	859	911	968	1,028	1,092	1,160	1,233	1,311	
	2006	517	547	578	611	647	685	725	769	815	864	917	974	1,034	1,098	1,168	1,241	
	2005	494	521	550	581	615	651	689	730	773	820	870	924	980	1,041	1,106	1,175	
	2004	470	495	523	554	585	619	654	693	734	779	825	876	929	986	1,047	1,112	
	2003	447	473	499	527	556	588	622	659	698	738	784	831	881	935	992	1,054	
	2002	428	451	475	501	530	560	592	626	662	701	743	788	836	887	941	999	
	2001	408	429	453	478	504	533	563	595	630	666	705	748	793	840	892	947	
2000	390	410	433	456	480	508	536	566	599	633	671	710	752	798	845	897		
18	2010	524	555	587	621	658	698	741	786	834	886	941	1,000	1,062	1,129	1,201	1,277	
	2009	491	520	550	582	617	654	694	737	782	830	882	937	995	1,058	1,126	1,197	
	2008	467	494	523	553	586	621	658	698	741	787	835	887	943	1,002	1,065	1,133	
	2007	445	470	497	526	557	590	625	663	702	745	792	840	893	949	1,008	1,072	
	2006	423	448	472	500	529	560	593	629	667	707	750	797	846	898	955	1,015	
	2005	404	426	450	475	503	532	563	597	632	671	712	756	801	851	905	961	
	2004	384	405	428	453	479	506	535	567	601	637	675	716	760	807	857	910	
	2003	366	387	408	431	455	481	509	539	571	604	641	679	721	765	811	862	
	2002	350	369	388	410	433	458	484	512	542	574	608	644	683	725	770	817	
	2001	334	351	371	391	412	436	460	487	515	545	577	612	648	687	729	774	
2000	319	336	354	373	393	415	438	463	490	518	549	581	615	652	692	734		
20	2010	812	860	910	963	1,021	1,083	1,148	1,218	1,294	1,374	1,459	1,550	1,647	1,750	1,862	1,980	
	2009	761	806	853	903	957	1,015	1,076	1,142	1,212	1,287	1,367	1,453	1,543	1,641	1,745	1,856	
	2008	724	766	811	858	909	962	1,021	1,083	1,148	1,220	1,295	1,375	1,462	1,554	1,651	1,757	
	2007	690	728	770	815	863	914	970	1,027	1,089	1,156	1,228	1,303	1,385	1,471	1,563	1,663	
	2006	656	694	733	775	820	868	920	975	1,034	1,096	1,163	1,235	1,311	1,393	1,481	1,574	
	2005	626	660	697	737	780	826	874	926	980	1,040	1,104	1,171	1,243	1,320	1,402	1,490	
	2004	596	628	664	702	742	785	830	879	931	988	1,046	1,111	1,179	1,251	1,328	1,411	
	2003	567	600	632	668	705	746	789	836	885	936	994	1,053	1,117	1,186	1,258	1,337	
	2002	542	572	602	635	672	711	750	794	840	889	943	999	1,060	1,124	1,193	1,267	
	2001	517	544	575	606	640	676	714	754	798	844	895	949	1,005	1,066	1,131	1,201	
2000	494	520	549	578	609	644	679	718	760	803	851	901	954	1,012	1,072	1,138		
21	2010	733	777	822	870	922	978	1,037	1,101	1,169	1,241	1,318	1,400	1,488	1,581	1,682	1,789	
	2009	687	728	770	816	865	917	972	1,032	1,095	1,163	1,235	1,312	1,394	1,482	1,576	1,677	
	2008	654	692	733	775	821	869	922	978	1,037	1,102	1,170	1,242	1,321	1,404	1,492	1,587	
	2007	623	658	696	736	780	826	876	928	984	1,044	1,109	1,177	1,251	1,329	1,412	1,502	
	2006	593	627	662	700	741	784	831	881	934	990	1,051	1,116	1,185	1,258	1,338	1,422	
	2005	565	597	630	666	704	746	789	836	885	939	997	1,058	1,122	1,192	1,267	1,346	
	2004	538	567	599	634	670	709	750	794	841	892	945	1,003	1,065	1,130	1,200	1,274	
	2003	513	542	571	603	637	674	713	755	800	846	898	952	1,009	1,071	1,137	1,207	
	2002	490	516	544	574	607	642	678	717	759	803	851	902	957	1,016	1,078	1,144	
	2001	467	492	519	548	578	611	645	682	721	763	808	857	908	963	1,021	1,085	
2000	447	470	496	522	550	582	614	649	686	725	768	814	862	914	969	1,028		
25	2010	731	774	820	868	919	975	1,034	1,097	1,165	1,237	1,314	1,396	1,483	1,576	1,677	1,783	
	2009	685	726	768	813	862	914	969	1,029	1,092	1,159	1,231	1,308	1,390	1,477	1,571	1,671	
	2008	652	690	730	773	819	867	919	975	1,034	1,098	1,166	1,238	1,316	1,399	1,487	1,582	
	2007	621	656	694	734	777	823	873	925	981	1,041	1,106	1,173	1,247	1,325	1,408	1,497	
	2006	591	625	660	698	739	782	828	878	931	987	1,047	1,112	1,181	1,254	1,333	1,417	
	2005	564	595	628	663	702	743	787	834	883	936	994	1,055	1,119	1,188	1,263	1,342	
	2004	536	566	598	632	668	707	747	791	838	889	942	1,000	1,061	1,126	1,196	1,270	
	2003	511	540	569	601	635	672	710	753	797	843	895	949	1,006	1,068	1,133	1,204	
	2002	488	515	542	572	605	640	676	715	757	801	849	900	954	1,013	1,075	1,140	
	2001	466	490	518	546	576	609	643	679	719	760	805	854	905	960	1,018	1,081	
2000	445	469	494	520	549	580	612	646	684	723	766	811	859	911	965	1,025		
26	2010	660	700	740	784	830	881	934	991	1,052	1,118	1,187	1,261	1,340	1,424	1,515	1,611	
	2009	619	655	694	734	779	825	876	929	986	1,047	1,112	1,182	1,255	1,335	1,420	1,510	
	2008	589	623	660	698	740	783	830	881	934	992	1,053	1,119	1,189	1,264	1,343	1,429	
	2007	561	592	626	663	702	744	789	836	886	940	999	1,060	1,126	1,197	1,272	1,352	
	2006	534	564	596	631	667	706	748	793	841	892	946	1,005	1,067	1,133	1,204	1,280	
	2005	509	537	567	599	634	672	711	753	797	846	898	953	1,011	1,074	1,141	1,212	
	2004	485	511	540	571	604	638	675	715	757	803	851	904	959	1,017	1,080	1,148	
	2003	462	488	514	543	574	607	642	680	720	762	808	857	909	965	1,023	1,087	
	2002	441	465	490	517	547	578	610	646	683	723	767	813	862	915	971	1,030	
	2001	421	443	468	493	520	550	581	614	649	687	728	772	818	867	920	977	
2000	402	423	446	470	496	524	553	584	618	653	692	733	776	823	872	926		
30	2010	450	477	504	534	566	600	636	675	717	761	808	859	913	970	1,032	1,097	
	2009	422	446	472	500	530	562	596	633	672	713	757	805	855	909	967	1,028	
	2008	401	424	449	475	504	533	566	600	636	676	717	762					

	CLASS															
	10	17	18	20	21	25	26	30								
PART 1	BODILY INJURY TO OTHERS															
	233	483	352	647	455	583	408	321								
PART 2	PERSONAL INJURY PROTECTION															
	91	197	143	259	181	232	163	126								
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY															
	5,000	350	552	411	739	577	666	520	342							
	10,000	425	671	499	898	701	809	632	416							
	25,000	436	688	512	921	719	830	648	426							
	50,000	447	705	525	944	737	850	664	437							
	100,000	451	711	529	952	743	858	670	440							
PART 5	OPTIONAL BODILY INJURY TO OTHERS															
	20/40	45	73	56	91	68	82	61	54							
	25/50	62	111	82	137	99	123	89	85							
	35/80	94	180	130	221	157	199	141	142							
	50/100	125	248	177	305	214	274	192	199							
	100/300	145	292	208	358	251	323	225	235							
	250/500	249	518	363	632	439	570	394	421							
	500/500	621	1,332	926	1,624	1,119	1,463	1,004	1,092							
	500/1000	635	1,364	948	1,662	1,145	1,498	1,027	1,117							
	PART 6	MEDICAL PAYMENTS														
5,000		10,000	15,000	20,000	25,000	50,000	100,000									
	17	23	30	31	35	40	48									
PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO															
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO															
		PART 3			PART 12			PART 3		PART 12						
	20/40	12	0			100/300	21	49								
	25/50	14	3			250/500	24	143								
	35/80	16	12			500/500	35	358								
50/100	17	22			500/1000	36	368									
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
		SYMBOL														
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	215	227	240	254	269	284	301	319	339	360	382	406	431	459	488	519
2009	209	222	234	248	262	278	294	312	331	351	373	397	421	448	477	507
2008	206	218	230	244	258	273	290	307	326	346	367	390	414	440	468	498
2007	203	214	227	240	254	269	284	302	320	339	361	383	407	432	460	489
2006	200	211	223	236	250	264	280	297	315	334	354	376	400	425	452	481
2005	197	208	219	232	245	260	275	292	309	328	348	370	393	417	443	472
2004	194	204	216	229	241	256	271	287	304	323	342	364	386	410	436	464
2003	191	201	213	225	238	251	266	282	299	317	336	357	379	403	428	456
2002	188	198	209	221	234	247	262	277	294	312	330	351	373	396	421	447
2001	185	195	206	217	230	243	258	273	289	307	325	345	367	389	413	439
2000	182	192	203	214	226	239	253	268	284	301	319	339	360	382	406	432
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$7																

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 22

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	415	439	465	492	522	553	587	623	661	702	745	792	842	894	952	1,012	
	2009	389	412	436	461	489	519	550	584	619	658	698	742	789	838	892	948	
	2008	370	391	414	438	465	492	522	553	587	623	662	703	747	794	844	898	
	2007	352	372	394	417	441	467	496	525	556	591	627	666	708	752	799	850	
	2006	335	355	374	396	419	444	470	498	528	560	594	631	670	712	757	804	
	2005	320	337	356	376	398	422	446	473	501	531	564	599	635	674	717	761	
	2004	304	321	339	359	379	401	424	449	476	505	535	568	602	639	679	721	
	2003	290	307	323	341	360	381	403	427	452	478	508	538	571	606	643	683	
	2002	277	292	308	325	343	363	383	406	429	454	482	511	541	575	610	647	
	2001	264	278	294	310	327	345	365	386	408	431	457	485	514	545	578	614	
2000	253	266	280	295	311	329	347	367	388	410	435	460	488	517	548	582		
17	2010	634	672	711	752	797	845	897	951	1,010	1,073	1,139	1,210	1,286	1,367	1,454	1,546	
	2009	594	629	666	705	747	792	840	892	947	1,005	1,067	1,134	1,205	1,281	1,363	1,449	
	2008	565	598	633	670	710	752	797	845	897	952	1,011	1,074	1,142	1,213	1,289	1,372	
	2007	539	569	601	636	674	714	757	802	850	902	959	1,018	1,081	1,149	1,221	1,298	
	2006	512	542	572	605	641	678	718	761	807	856	908	965	1,024	1,088	1,156	1,229	
	2005	489	516	544	575	609	645	682	723	765	812	862	915	970	1,031	1,095	1,164	
	2004	465	490	518	548	579	613	648	686	727	771	817	867	920	977	1,037	1,102	
	2003	443	468	494	521	551	583	616	653	691	731	776	823	872	926	982	1,044	
	2002	424	446	470	496	525	555	586	620	656	694	736	780	827	878	932	989	
	2001	404	425	449	473	499	528	557	589	623	659	698	741	785	832	883	938	
2000	386	406	428	451	476	503	530	561	593	627	664	703	745	790	837	889		
18	2010	538	570	604	639	677	718	762	808	858	911	967	1,028	1,092	1,161	1,235	1,313	
	2009	505	534	565	599	635	673	714	757	804	854	906	963	1,024	1,088	1,157	1,231	
	2008	480	508	538	569	603	638	677	718	762	809	859	912	970	1,030	1,095	1,165	
	2007	457	483	511	541	572	606	643	681	722	766	814	864	918	976	1,037	1,103	
	2006	435	460	486	514	544	576	610	647	685	727	771	819	870	924	982	1,044	
	2005	415	438	462	489	517	547	579	614	650	690	732	777	824	875	930	988	
	2004	395	416	440	466	492	520	550	583	617	655	694	737	782	830	881	936	
	2003	376	398	419	443	468	495	523	554	587	621	659	699	741	787	834	886	
	2002	360	379	399	421	446	471	498	527	557	590	625	663	703	746	791	840	
	2001	343	361	381	402	424	448	473	500	529	560	593	629	667	707	750	796	
2000	328	345	364	383	404	427	450	476	504	532	564	597	633	671	711	755		
20	2010	804	852	901	954	1,011	1,072	1,137	1,207	1,281	1,361	1,445	1,535	1,631	1,734	1,844	1,961	
	2009	753	798	845	894	948	1,005	1,066	1,131	1,201	1,275	1,354	1,439	1,529	1,625	1,728	1,838	
	2008	717	759	803	850	900	953	1,011	1,072	1,137	1,208	1,282	1,362	1,448	1,539	1,635	1,740	
	2007	683	721	763	807	855	906	960	1,017	1,078	1,145	1,216	1,291	1,371	1,457	1,548	1,647	
	2006	650	687	726	768	812	860	911	966	1,024	1,086	1,152	1,223	1,299	1,380	1,467	1,559	
	2005	620	654	690	730	772	818	865	917	971	1,030	1,093	1,160	1,231	1,307	1,389	1,476	
	2004	590	622	657	696	735	777	822	870	922	978	1,036	1,100	1,167	1,239	1,315	1,397	
	2003	562	594	626	661	699	739	781	828	877	927	984	1,043	1,106	1,175	1,246	1,324	
	2002	537	566	596	629	666	704	743	787	832	881	934	989	1,049	1,114	1,182	1,254	
	2001	512	539	569	600	633	670	707	747	791	836	886	940	996	1,056	1,120	1,189	
2000	490	515	543	572	603	638	673	711	752	795	842	892	945	1,002	1,062	1,127		
21	2010	709	751	794	841	891	945	1,002	1,063	1,129	1,199	1,273	1,352	1,437	1,528	1,625	1,728	
	2009	664	703	744	788	835	886	939	997	1,058	1,124	1,193	1,268	1,347	1,432	1,523	1,620	
	2008	632	668	708	749	793	840	891	945	1,002	1,064	1,130	1,200	1,276	1,356	1,441	1,533	
	2007	602	636	672	711	753	798	846	896	950	1,009	1,072	1,137	1,208	1,284	1,364	1,451	
	2006	573	606	639	677	716	758	803	851	902	957	1,015	1,078	1,145	1,216	1,292	1,373	
	2005	546	576	608	643	680	720	762	808	855	907	963	1,022	1,084	1,152	1,224	1,301	
	2004	520	548	579	613	648	685	724	767	813	862	913	969	1,029	1,092	1,159	1,231	
	2003	495	523	552	583	616	651	689	730	772	817	867	919	975	1,035	1,098	1,166	
	2002	473	499	525	554	586	620	655	693	733	776	823	872	925	981	1,042	1,105	
	2001	451	475	502	529	558	590	623	658	697	737	781	828	877	930	987	1,048	
2000	431	454	479	504	532	562	593	627	663	700	742	786	833	883	936	993		
25	2010	724	767	812	859	911	966	1,024	1,087	1,154	1,226	1,301	1,382	1,469	1,561	1,661	1,766	
	2009	678	719	761	805	854	905	960	1,019	1,081	1,148	1,219	1,295	1,377	1,463	1,556	1,655	
	2008	646	683	723	765	811	858	911	966	1,024	1,088	1,155	1,227	1,304	1,386	1,473	1,567	
	2007	615	650	687	727	770	816	865	916	971	1,031	1,095	1,162	1,235	1,312	1,394	1,483	
	2006	585	619	653	692	732	774	820	870	922	978	1,037	1,102	1,170	1,242	1,321	1,404	
	2005	558	589	622	657	695	736	779	826	874	927	984	1,045	1,108	1,177	1,251	1,329	
	2004	531	560	592	626	662	700	740	784	830	881	933	991	1,051	1,116	1,185	1,258	
	2003	506	535	564	596	629	665	704	746	789	835	886	939	996	1,058	1,122	1,192	
	2002	484	510	537	567	599	634	669	708	749	793	841	891	945	1,003	1,064	1,130	
	2001	461	486	513	541	570	603	637	673	712	753	798	846	897	951	1,008	1,071	
2000	441	464	489	515	543	574	606	640	678	716	759	803	851	902	956	1,015		
26	2010	638	676	715	757	802	851	902	957	1,016	1,080	1,146	1,218	1,294	1,375	1,463	1,556	
	2009	598	633	670	709	752	797	846	897	952	1,011	1,074	1,141	1,213	1,289	1,371	1,458	
	2008	569	602	637	674	714	756	802	851	902	958	1,017	1,080	1,149	1,221	1,297	1,380	
	2007	542	572	605	640	678	718	762	807	855	908	965	1,024	1,088	1,156	1,228	1,306	
	2006	516	545	576	609	644	682	722	766	812	861	914	970	1,030	1,094	1,163	1,236	
	2005	492	519	548	579	612	649	686	727	770	817	867	920	976	1,037	1,102	1,171	
	2004	468	493	521	552	583	617	652	690	732	776	822	873	926	983	1,043	1,108	
	2003	446	471	497	525	554	586	620	657	695	736	781	828	878	932	988	1,050	
	2002	426	449	473	499	528	558	589	624	660	699	741	785	832	883	938	995	
	2001	406	428	452	476	502	531	561	593	627	663	703	745	790	837	888	943	
2000	388	409	431	454	479	506	534	564	597	631	668	708	750	795	842	894		
30	2010	558	591	625	662	701	744	789	837	889	944	1,002	1,065	1,132	1,203	1,279	1,361	
	2009	523	554	586	620	658	697	740	785	833	885	939	998	1,060	1,127	1,199	1,275	
	2008	498	526	557	589	625	661	701	744	789	838	8						

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	177	445	281	655	419	589	378	182	
PART 2	PERSONAL INJURY PROTECTION								
	70	184	112	261	167	234	150	72	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	211	481	310	752	499	676	448	231
	10,000	256	584	377	914	606	821	544	281
	25,000	263	599	386	937	622	842	558	288
	50,000	269	614	396	960	637	863	572	295
	100,000	272	620	399	969	643	871	577	298
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	25	72	42	91	62	82	55	26
	25/50	37	105	63	138	92	124	82	40
	35/80	59	166	101	223	146	201	131	66
	50/100	81	227	140	308	201	277	180	92
	100/300	95	266	164	362	236	326	211	108
	250/500	168	466	289	642	414	577	372	192
	500/500	429	1,186	742	1,650	1,059	1,484	953	496
	500/1000	439	1,214	759	1,688	1,084	1,519	975	508

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	129	137	145	153	162	172	182	193	205	217	230	245	260	277	294	313
2009	126	134	141	149	158	168	178	188	200	212	225	239	254	270	287	306
2008	124	131	139	147	156	165	175	185	196	208	221	235	250	266	282	300
2007	123	129	137	145	153	162	172	182	193	205	218	231	245	261	277	295
2006	121	127	135	142	151	159	169	179	190	201	214	227	241	256	272	290
2005	119	125	132	140	148	157	166	176	186	198	210	223	237	252	268	285
2004	117	123	130	138	146	154	163	173	183	195	206	219	233	247	263	280
2003	115	121	128	136	143	152	161	170	180	191	203	216	229	243	258	275
2002	113	119	126	133	141	149	158	167	177	188	199	212	225	239	254	270
2001	111	118	124	131	139	147	155	165	174	185	196	208	221	235	249	265
2000	110	116	122	129	137	144	153	162	171	182	193	205	217	231	245	260

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 23

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	286	303	321	339	360	381	404	429	456	484	514	546	580	616	656	697	
	2009	268	284	300	318	337	357	379	402	427	453	481	512	544	578	615	654	
	2008	255	270	286	302	320	339	360	381	404	429	456	484	515	547	581	619	
	2007	243	256	271	287	304	322	342	362	383	407	432	459	488	518	551	585	
	2006	231	244	258	273	289	306	324	343	364	386	410	435	462	491	521	554	
	2005	220	233	245	259	275	291	308	326	345	366	389	413	438	465	494	525	
	2004	210	221	234	247	261	276	292	309	328	348	368	391	415	440	468	497	
	2003	200	211	223	235	248	263	278	294	312	330	350	371	393	418	443	471	
	2002	191	201	212	224	237	250	264	280	296	313	332	352	373	396	420	446	
	2001	182	192	202	213	225	238	251	266	281	297	315	334	354	375	398	423	
	2000	174	183	193	204	215	227	239	253	268	283	300	317	336	356	378	401	
17	2010	635	672	712	753	798	846	898	953	1,011	1,074	1,141	1,212	1,288	1,368	1,456	1,548	
	2009	595	630	667	706	748	793	842	893	948	1,007	1,069	1,136	1,207	1,283	1,364	1,451	
	2008	566	599	634	671	711	752	798	846	898	953	1,012	1,075	1,143	1,215	1,291	1,373	
	2007	539	569	602	637	675	715	758	803	851	904	960	1,019	1,083	1,150	1,222	1,300	
	2006	513	542	573	606	641	679	719	762	808	857	909	966	1,025	1,089	1,158	1,230	
	2005	489	516	545	576	609	645	683	724	766	813	863	916	971	1,032	1,096	1,165	
	2004	466	491	519	549	580	614	649	687	728	772	818	868	922	978	1,038	1,103	
	2003	444	469	494	522	551	583	617	654	692	732	777	824	873	927	984	1,045	
	2002	424	447	471	497	525	556	587	621	657	695	737	781	828	879	933	990	
	2001	404	426	449	474	500	529	558	590	624	660	699	742	786	833	884	939	
	2000	386	407	429	452	476	503	531	561	594	627	665	704	746	791	838	890	
18	2010	504	534	565	598	634	672	713	757	803	853	906	962	1,023	1,087	1,157	1,230	
	2009	472	500	530	561	594	630	668	709	753	800	849	902	959	1,019	1,084	1,153	
	2008	450	476	504	533	565	598	634	672	713	757	804	854	908	965	1,025	1,091	
	2007	428	452	478	506	536	568	602	638	676	718	763	809	860	914	971	1,033	
	2006	408	431	455	482	509	539	571	606	642	681	722	767	814	865	920	977	
	2005	389	410	433	458	484	513	543	575	609	646	685	728	772	820	871	925	
	2004	370	390	412	436	461	487	515	546	578	613	650	690	732	777	825	876	
	2003	352	373	393	415	438	463	490	519	550	582	617	654	694	737	781	830	
	2002	337	355	374	395	417	441	466	493	522	552	585	620	658	698	741	787	
	2001	321	338	357	376	397	420	443	469	496	524	556	589	624	662	702	746	
	2000	307	323	341	359	378	400	422	446	472	498	528	559	593	628	666	707	
20	2010	828	876	928	982	1,041	1,103	1,170	1,242	1,318	1,400	1,487	1,579	1,678	1,784	1,898	2,018	
	2009	775	821	869	920	976	1,034	1,097	1,164	1,235	1,312	1,393	1,480	1,573	1,672	1,779	1,891	
	2008	738	781	826	874	927	981	1,041	1,103	1,170	1,243	1,320	1,402	1,490	1,584	1,683	1,790	
	2007	703	742	785	831	880	932	988	1,047	1,110	1,178	1,251	1,328	1,411	1,500	1,593	1,694	
	2006	669	707	747	790	836	885	937	994	1,053	1,117	1,185	1,259	1,337	1,420	1,509	1,604	
	2005	638	673	710	751	794	841	890	944	999	1,060	1,125	1,194	1,266	1,345	1,429	1,519	
	2004	607	640	676	716	756	800	846	896	949	1,006	1,066	1,132	1,201	1,275	1,354	1,438	
	2003	578	611	644	681	719	760	804	852	902	954	1,013	1,074	1,138	1,209	1,282	1,362	
	2002	553	583	613	648	685	724	765	809	856	906	961	1,018	1,080	1,146	1,216	1,291	
	2001	527	555	586	618	652	689	727	769	814	861	912	967	1,025	1,086	1,152	1,224	
	2000	504	530	559	589	621	656	692	732	774	818	867	918	972	1,031	1,093	1,160	
21	2010	671	710	752	796	843	894	948	1,006	1,068	1,135	1,205	1,280	1,360	1,446	1,538	1,635	
	2009	628	665	704	746	791	838	889	943	1,001	1,063	1,129	1,200	1,275	1,355	1,441	1,533	
	2008	598	633	670	709	751	795	843	894	948	1,007	1,069	1,136	1,207	1,283	1,364	1,451	
	2007	570	602	636	673	713	755	801	848	899	954	1,014	1,076	1,143	1,215	1,291	1,373	
	2006	542	573	605	640	677	717	759	805	854	905	961	1,020	1,083	1,150	1,223	1,300	
	2005	517	545	576	608	644	682	721	765	809	859	911	967	1,026	1,090	1,158	1,231	
	2004	492	519	548	580	613	648	685	726	769	816	864	917	973	1,033	1,097	1,165	
	2003	469	495	522	551	583	616	652	690	731	773	821	870	923	980	1,039	1,104	
	2002	448	472	497	525	555	587	620	656	694	734	778	825	875	929	986	1,046	
	2001	427	450	475	501	528	558	589	623	659	697	739	784	830	880	934	992	
	2000	408	430	453	477	503	532	561	593	627	663	702	744	788	835	885	940	
25	2010	745	789	835	884	937	994	1,054	1,118	1,187	1,261	1,339	1,422	1,511	1,606	1,709	1,817	
	2009	698	739	783	829	878	931	988	1,048	1,112	1,181	1,254	1,333	1,416	1,506	1,602	1,703	
	2008	665	703	744	787	834	883	937	994	1,054	1,119	1,188	1,262	1,342	1,426	1,515	1,612	
	2007	633	668	707	748	792	839	890	943	999	1,061	1,127	1,196	1,271	1,350	1,435	1,526	
	2006	602	637	672	712	753	797	844	895	948	1,006	1,067	1,134	1,204	1,278	1,359	1,444	
	2005	574	606	640	676	715	758	802	850	900	954	1,013	1,075	1,140	1,211	1,287	1,368	
	2004	547	576	609	644	681	720	761	807	854	906	960	1,019	1,082	1,148	1,219	1,295	
	2003	521	550	580	613	647	685	724	767	812	859	912	967	1,025	1,088	1,155	1,227	
	2002	498	525	552	583	617	652	689	729	771	816	865	917	972	1,032	1,095	1,162	
	2001	475	500	527	556	587	620	655	692	733	775	821	871	923	978	1,038	1,102	
	2000	454	478	503	530	559	591	623	659	697	737	781	827	876	928	984	1,044	
26	2010	604	639	677	716	759	805	854	906	962	1,022	1,085	1,152	1,225	1,301	1,385	1,472	
	2009	566	599	634	671	712	754	800	849	901	957	1,016	1,080	1,148	1,220	1,298	1,380	
	2008	538	570	603	638	676	716	759	805	854	907	963	1,023	1,087	1,155	1,228	1,306	
	2007	513	542	573	606	642	680	721	764	810	859	913	969	1,030	1,094	1,162	1,236	
	2006	488	516	545	577	610	646	684	725	768	815	865	918	975	1,036	1,101	1,170	
	2005	465	491	518	548	580	614	650	688	729	773	821	871	924	981	1,043	1,108	
	2004	443	467	493	522	552	584	617	653	692	734	778	826	876	930	988	1,049	
	2003	422	446	470	497	524	555	587	622	658	696	739	783	831	882	936	994	
	2002	403	425	448	472	500	528	558	591	625	661	701	743	788	836	887	942	
	2001	385	405	427	451	476	503	531	561	594	628	665	706	747	793	841	893	
	2000	368	387	408	430	453	479	505	534	565	597	632	670	709	752	797	846	
30	2010	322	342	361	383	405	430	456	484	514	546	579	615	654	695	740	786	
	2009	302	320	339	359	380	403	427	454	481	511	543	577	613	652	693	737	
	2008	288	304	322	341	361	382	405	430	456	484	514	546	581	617	656	698	
	2007	274	289</															

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	180	398	232	658	377	591	339	184	
PART 2	PERSONAL INJURY PROTECTION								
	72	159	93	262	150	235	135	73	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	257	481	309	755	478	680	429	251
	10,000	312	584	375	917	581	826	521	305
	25,000	320	599	385	941	596	847	535	313
	50,000	328	614	395	964	610	868	548	321
	100,000	331	620	398	972	616	876	553	323
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	26	57	35	91	54	82	49	27
	25/50	38	85	51	140	81	126	73	38
	35/80	61	137	81	230	131	207	118	59
	50/100	84	189	110	320	181	288	163	80
	100/300	98	222	129	378	212	340	192	93
	250/500	173	391	225	673	375	605	338	160
	500/500	441	1,002	574	1,738	964	1,562	868	405
	500/1000	451	1,025	587	1,779	986	1,599	888	414

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	97	102	108	114	121	128	136	144	153	162	172	183	195	207	220	234
2009	94	100	106	112	118	125	133	141	149	159	168	179	190	202	215	229
2008	93	98	104	110	116	123	131	138	147	156	166	176	187	199	211	225
2007	92	97	102	108	114	121	128	136	144	153	163	173	183	195	207	221
2006	90	95	101	106	113	119	126	134	142	151	160	170	180	192	204	217
2005	89	94	99	105	111	117	124	132	139	148	157	167	177	188	200	213
2004	87	92	97	103	109	115	122	129	137	146	154	164	174	185	197	209
2003	86	91	96	101	107	113	120	127	135	143	152	161	171	182	193	206
2002	85	89	94	100	105	112	118	125	133	141	149	158	168	179	190	202
2001	83	88	93	98	104	110	116	123	130	138	147	156	165	175	186	198
2000	82	86	91	96	102	108	114	121	128	136	144	153	162	172	183	195

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 24

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2010	313	332	351	372	394	418	443	470	499	530	563	598	635	675	718	764
	2009	293	311	329	348	369	391	415	440	467	496	527	560	595	633	673	716
	2008	279	295	313	331	351	371	394	418	443	470	499	530	564	599	637	677
	2007	266	281	297	314	333	353	374	396	420	446	474	503	534	567	603	641
	2006	253	268	283	299	316	335	355	376	399	423	449	476	506	537	571	607
	2005	241	255	269	284	301	318	337	357	378	401	426	452	479	509	541	575
	2004	230	242	256	271	286	303	320	339	359	381	403	428	455	482	512	544
	2003	219	231	244	258	272	288	304	322	341	361	383	406	431	457	485	515
	2002	209	220	232	245	259	274	289	306	324	343	364	385	409	434	460	488
	2001	199	210	222	234	247	261	275	291	308	326	345	366	388	411	436	463
2000	191	201	212	223	235	248	262	279	293	310	328	347	368	390	413	439	
17	2010	610	646	684	724	767	813	863	915	972	1,032	1,096	1,164	1,237	1,315	1,399	1,488
	2009	571	605	641	678	719	762	809	858	911	967	1,027	1,091	1,159	1,232	1,311	1,394
	2008	544	575	609	644	683	723	767	813	863	916	973	1,033	1,098	1,167	1,240	1,320
	2007	518	547	579	612	648	687	728	772	818	868	922	979	1,040	1,105	1,174	1,249
	2006	493	521	550	582	616	652	691	732	776	823	874	928	985	1,046	1,112	1,182
	2005	470	496	524	553	586	620	656	696	736	781	829	880	933	991	1,053	1,119
	2004	447	472	498	528	557	590	623	660	699	742	786	834	885	940	998	1,060
	2003	426	451	475	502	530	560	593	628	665	703	747	791	839	891	945	1,004
	2002	407	429	452	477	505	534	564	597	631	668	708	750	796	845	896	951
	2001	389	409	432	455	480	508	536	567	600	634	672	713	755	801	849	902
2000	371	391	412	434	458	484	510	539	571	603	639	677	717	760	805	855	
18	2010	443	469	496	526	557	591	626	665	706	750	796	845	898	955	1,016	1,080
	2009	415	439	465	492	522	553	587	623	661	702	746	792	842	895	952	1,012
	2008	395	418	442	468	496	525	557	591	626	665	706	750	797	848	901	958
	2007	376	397	420	445	471	499	529	560	594	630	670	711	755	803	853	907
	2006	358	378	400	423	447	474	502	532	564	598	634	674	715	760	808	858
	2005	341	360	380	402	425	450	477	505	535	567	602	639	678	720	765	813
	2004	325	343	362	383	405	428	453	479	508	539	571	606	643	682	724	770
	2003	310	327	345	364	385	407	430	456	483	511	542	575	609	647	686	729
	2002	296	312	328	347	367	388	409	433	458	485	514	545	578	613	651	691
	2001	282	297	314	331	349	369	389	412	435	461	488	518	548	581	617	655
2000	270	284	299	315	332	351	371	392	414	438	464	491	520	552	585	621	
20	2010	826	875	926	980	1,039	1,101	1,168	1,239	1,316	1,398	1,484	1,576	1,675	1,781	1,894	2,014
	2009	774	820	867	918	974	1,032	1,095	1,162	1,233	1,310	1,390	1,478	1,570	1,669	1,775	1,888
	2008	737	779	825	873	925	979	1,039	1,101	1,168	1,241	1,317	1,399	1,487	1,581	1,680	1,787
	2007	702	741	783	829	878	930	986	1,045	1,108	1,176	1,249	1,326	1,408	1,497	1,590	1,691
	2006	668	706	745	789	834	883	935	992	1,051	1,115	1,183	1,256	1,334	1,417	1,506	1,601
	2005	637	672	709	749	793	840	889	942	997	1,058	1,123	1,192	1,264	1,343	1,427	1,516
	2004	606	639	675	714	755	798	844	894	947	1,005	1,064	1,130	1,199	1,272	1,351	1,435
	2003	577	610	643	679	718	759	803	850	900	952	1,011	1,072	1,136	1,207	1,280	1,360
	2002	552	581	612	646	684	723	763	808	855	905	959	1,016	1,078	1,144	1,214	1,288
	2001	526	554	585	617	651	688	726	767	812	859	910	965	1,023	1,084	1,150	1,221
2000	503	529	558	588	620	655	691	730	773	816	865	916	971	1,029	1,091	1,158	
21	2010	625	663	701	742	786	834	885	939	997	1,059	1,124	1,194	1,269	1,348	1,435	1,525
	2009	586	621	657	696	737	782	829	880	934	992	1,053	1,119	1,189	1,264	1,344	1,430
	2008	558	590	625	661	700	741	786	834	885	939	997	1,059	1,126	1,197	1,274	1,353
	2007	531	561	593	628	665	704	747	791	839	890	946	1,004	1,067	1,133	1,204	1,281
	2006	506	535	564	597	632	669	708	751	796	844	896	952	1,010	1,073	1,141	1,212
	2005	482	509	537	568	601	636	673	713	755	801	850	902	957	1,017	1,080	1,148
	2004	459	484	511	541	572	605	639	677	717	761	806	856	908	964	1,023	1,087
	2003	437	462	487	514	543	575	608	644	682	721	766	811	861	914	969	1,030
	2002	418	440	464	489	518	547	578	612	647	685	726	770	816	866	919	976
	2001	398	419	443	467	493	521	550	581	615	650	689	731	774	821	871	925
2000	381	401	423	445	469	496	523	553	585	618	655	694	735	779	826	877	
25	2010	744	788	834	882	935	991	1,052	1,116	1,185	1,258	1,336	1,419	1,508	1,603	1,705	1,814
	2009	697	738	781	827	877	929	986	1,046	1,110	1,179	1,252	1,330	1,413	1,502	1,598	1,700
	2008	663	701	743	786	833	881	935	991	1,052	1,117	1,186	1,259	1,339	1,423	1,512	1,609
	2007	632	667	705	746	790	837	889	941	997	1,058	1,124	1,193	1,268	1,347	1,432	1,523
	2006	601	635	671	710	751	795	842	893	946	1,004	1,065	1,131	1,201	1,276	1,356	1,441
	2005	573	605	638	675	714	756	800	848	898	952	1,011	1,073	1,138	1,209	1,284	1,365
	2004	545	575	608	643	679	719	760	805	853	904	958	1,017	1,079	1,146	1,216	1,292
	2003	520	549	579	612	646	683	723	766	811	857	910	965	1,023	1,086	1,152	1,224
	2002	497	523	551	582	615	651	687	727	769	814	863	915	970	1,030	1,093	1,160
	2001	474	499	526	555	586	619	654	691	731	773	819	869	921	976	1,035	1,100
2000	453	477	502	529	558	590	622	657	696	735	779	825	874	926	982	1,042	
26	2010	563	596	631	668	707	750	796	844	896	952	1,011	1,074	1,141	1,213	1,290	1,372
	2009	527	558	591	626	663	703	746	791	840	892	947	1,006	1,069	1,137	1,209	1,286
	2008	502	531	562	594	630	667	707	750	796	845	897	953	1,013	1,077	1,144	1,217
	2007	478	505	534	565	598	634	672	712	754	801	851	903	959	1,019	1,083	1,152
	2006	455	481	508	537	568	602	637	675	716	759	806	856	909	965	1,026	1,090
	2005	434	458	483	510	540	572	605	641	679	720	765	812	861	914	972	1,032
	2004	413	435	460	487	514	544	575	609	645	684	725	770	817	867	920	977
	2003	393	416	438	463	489	517	547	579	613	649	689	730	774	822	872	926
	2002	376	396	417	440	466	492	520	550	582	616	653	692	734	779	827	877
	2001	358	377	398	420	443	468	494	523	553	585	620	657	696	738	783	832
2000	342	361	380	400	422	446	471	497	526	556	589	624	661	701	743	788	
30	2010	312	330	349	370	392	415	441	468	496	527	560	595	632	672	715	760
	2009	292	309	327	346	367	389	413	438	465	494	525	557	592	630	670	712
	2008	278	294	311	329	349	369	392	415	441	468	497	528	561	596	634	674
	2007	265	279	296	313	331	351	372	394	418	444						

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	177	449	244	660	432	593	390	196	
PART 2	PERSONAL INJURY PROTECTION								
	71	184	97	263	172	236	155	80	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	243	522	306	757	528	682	475	259
	10,000	295	634	372	920	642	829	577	315
	25,000	303	650	381	943	658	850	592	323
	50,000	310	667	391	967	674	871	607	331
	100,000	313	672	394	975	680	878	612	334
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	30	73	38	94	64	84	57	31
	25/50	42	104	57	145	100	130	89	43
	35/80	65	160	93	239	165	214	148	66
	50/100	88	217	128	333	230	298	207	88
	100/300	103	253	150	393	272	352	244	102
	250/500	177	438	266	700	485	628	437	176
	500/500	447	1,106	683	1,809	1,256	1,624	1,132	441
	500/1000	458	1,132	699	1,851	1,286	1,662	1,159	451

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	146	155	163	173	183	194	206	218	231	245	261	277	294	313	333	354
2009	143	151	160	169	179	190	201	213	226	240	255	271	287	305	325	346
2008	141	149	157	166	176	186	198	209	222	236	250	266	282	300	319	340
2007	139	146	155	163	173	183	194	206	218	231	246	261	277	295	313	334
2006	136	144	152	161	170	180	191	202	215	228	242	257	273	290	308	328
2005	134	142	150	158	167	177	188	199	211	224	238	252	268	285	302	322
2004	132	139	147	156	165	174	185	196	207	220	233	248	263	280	297	316
2003	130	137	145	153	162	171	181	192	204	216	229	244	259	275	292	311
2002	128	135	143	151	159	169	179	189	201	213	225	239	254	270	287	305
2001	126	133	141	148	157	166	176	186	197	209	222	235	250	265	282	300
2000	124	131	138	146	154	163	173	183	194	206	218	231	245	261	277	294

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 25

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
10	2010	330	350	370	392	415	440	467	496	526	559	593	630	670	712	757	805	
	2009	309	328	347	367	389	413	438	465	493	524	556	591	628	667	710	755	
	2008	295	312	330	349	370	391	415	440	467	496	527	559	595	632	672	714	
	2007	281	296	313	332	351	372	394	418	443	470	499	530	563	598	636	676	
	2006	267	282	298	315	334	353	374	397	420	446	473	502	533	567	602	640	
	2005	255	269	283	300	317	336	355	377	399	423	449	476	505	537	570	606	
	2004	242	255	270	286	302	319	337	357	379	402	425	452	479	509	540	574	
	2003	231	244	257	272	287	303	321	340	360	381	404	428	454	482	512	544	
	2002	221	232	245	258	273	289	305	323	342	362	383	406	431	457	485	515	
	2001	210	221	234	247	260	275	290	307	325	343	364	386	409	434	460	488	
2000	201	212	223	235	248	262	276	292	309	326	346	366	388	411	436	463		
17	2010	643	681	721	763	809	858	910	965	1,025	1,089	1,156	1,228	1,305	1,387	1,475	1,569	
	2009	603	638	676	715	758	804	853	905	960	1,020	1,083	1,151	1,223	1,300	1,383	1,471	
	2008	574	607	643	680	720	763	809	858	910	966	1,026	1,090	1,158	1,231	1,308	1,392	
	2007	546	577	610	646	684	725	768	814	863	916	973	1,033	1,097	1,166	1,239	1,317	
	2006	520	550	580	614	650	688	729	773	819	869	922	979	1,039	1,104	1,173	1,247	
	2005	496	523	552	584	618	654	692	734	777	824	874	928	984	1,046	1,111	1,181	
	2004	472	498	526	556	588	622	657	696	738	782	829	880	934	991	1,052	1,118	
	2003	450	475	501	529	559	591	625	662	701	742	787	835	885	940	997	1,059	
	2002	430	453	477	503	532	563	595	629	666	705	747	792	840	891	946	1,004	
	2001	410	431	455	480	507	536	566	598	633	669	709	752	797	845	896	951	
2000	392	412	435	458	483	510	538	569	602	636	674	714	756	802	850	902		
18	2010	486	515	545	577	612	649	688	730	775	823	874	928	987	1,049	1,116	1,186	
	2009	456	483	511	541	573	608	645	684	726	771	819	870	925	983	1,045	1,112	
	2008	434	459	486	514	545	577	612	649	688	731	776	824	876	931	989	1,052	
	2007	413	436	461	488	517	548	581	615	652	692	736	781	829	881	936	996	
	2006	393	416	439	464	491	520	551	584	619	657	697	740	786	834	887	943	
	2005	375	396	418	441	467	495	523	555	587	623	661	702	744	791	840	893	
	2004	357	376	398	421	444	470	497	526	558	592	627	665	706	749	796	845	
	2003	340	359	379	400	423	447	473	501	530	561	595	631	669	711	754	801	
	2002	325	342	361	381	403	426	449	476	503	533	565	598	635	674	715	759	
	2001	310	326	344	363	383	405	428	452	478	506	536	568	602	639	677	719	
2000	296	312	329	346	365	386	407	430	455	481	510	540	572	606	642	682		
20	2010	839	889	941	996	1,055	1,119	1,187	1,259	1,337	1,420	1,508	1,602	1,702	1,809	1,925	2,047	
	2009	786	833	881	933	989	1,049	1,112	1,180	1,253	1,331	1,413	1,501	1,595	1,696	1,804	1,918	
	2008	748	792	838	887	940	995	1,055	1,119	1,187	1,260	1,338	1,421	1,511	1,606	1,706	1,815	
	2007	713	753	796	842	892	945	1,002	1,062	1,125	1,194	1,269	1,347	1,431	1,521	1,616	1,718	
	2006	678	717	757	801	848	897	950	1,008	1,068	1,133	1,202	1,277	1,355	1,440	1,530	1,626	
	2005	647	683	720	761	806	853	903	957	1,013	1,075	1,140	1,211	1,284	1,364	1,449	1,540	
	2004	616	649	686	726	767	811	858	908	962	1,021	1,081	1,148	1,218	1,293	1,373	1,458	
	2003	586	620	653	690	729	771	815	864	915	968	1,027	1,089	1,155	1,226	1,300	1,381	
	2002	561	591	622	657	694	734	775	821	868	919	974	1,032	1,095	1,162	1,233	1,309	
	2001	535	563	594	626	661	699	738	780	825	873	924	981	1,039	1,102	1,169	1,241	
2000	511	538	567	597	630	665	702	742	785	829	879	931	986	1,045	1,108	1,176		
21	2010	673	713	754	798	846	897	952	1,010	1,072	1,139	1,209	1,284	1,365	1,451	1,543	1,641	
	2009	630	668	707	748	793	841	892	947	1,005	1,067	1,133	1,204	1,279	1,360	1,446	1,538	
	2008	600	635	672	711	753	798	846	897	952	1,011	1,073	1,140	1,212	1,288	1,368	1,456	
	2007	572	604	638	675	715	758	804	851	902	958	1,018	1,080	1,147	1,219	1,296	1,378	
	2006	544	575	607	643	680	720	762	808	856	908	964	1,024	1,087	1,154	1,227	1,304	
	2005	519	547	578	611	646	684	724	767	812	862	914	971	1,030	1,094	1,162	1,235	
	2004	494	520	550	582	615	650	688	728	772	818	867	921	977	1,037	1,101	1,169	
	2003	470	497	524	553	585	618	654	693	734	776	824	873	926	983	1,043	1,108	
	2002	449	474	499	527	557	589	622	658	696	737	781	828	878	932	989	1,050	
	2001	429	451	476	502	530	560	591	625	662	700	741	786	833	883	937	995	
2000	410	431	455	479	505	533	563	595	630	665	705	746	791	838	889	943		
25	2010	755	800	847	896	950	1,007	1,068	1,133	1,203	1,278	1,357	1,441	1,532	1,628	1,732	1,842	
	2009	708	749	793	840	890	944	1,001	1,062	1,128	1,198	1,271	1,351	1,436	1,526	1,623	1,726	
	2008	674	712	754	798	846	895	950	1,007	1,068	1,134	1,204	1,279	1,360	1,445	1,536	1,634	
	2007	642	677	716	758	803	851	902	955	1,013	1,075	1,142	1,212	1,288	1,369	1,454	1,546	
	2006	610	645	681	721	763	808	855	907	961	1,020	1,082	1,149	1,220	1,296	1,377	1,464	
	2005	582	614	648	685	725	768	813	861	912	967	1,026	1,090	1,156	1,228	1,304	1,386	
	2004	554	584	617	653	690	730	772	817	866	919	973	1,033	1,096	1,163	1,235	1,312	
	2003	528	558	588	621	656	694	734	778	823	871	924	980	1,039	1,103	1,170	1,243	
	2002	504	532	560	591	625	661	698	739	781	827	877	929	986	1,046	1,110	1,178	
	2001	481	506	535	564	595	629	664	702	743	785	832	883	935	991	1,052	1,117	
2000	460	484	510	538	567	599	632	668	707	746	791	838	887	941	997	1,059		
26	2010	606	642	679	719	762	808	857	909	966	1,026	1,089	1,157	1,229	1,307	1,390	1,478	
	2009	568	601	636	674	714	757	803	853	905	961	1,020	1,084	1,152	1,225	1,303	1,385	
	2008	541	572	605	640	679	718	762	808	857	910	966	1,026	1,091	1,160	1,232	1,311	
	2007	515	544	575	608	644	683	724	767	813	863	917	973	1,034	1,098	1,167	1,241	
	2006	490	518	547	579	612	648	686	728	771	818	868	922	979	1,040	1,105	1,175	
	2005	467	493	520	550	582	616	652	691	732	776	824	874	927	985	1,047	1,112	
	2004	445	469	495	524	554	586	619	656	695	737	781	829	880	934	991	1,053	
	2003	424	448	472	498	527	557	589	624	661	699	742	786	834	885	939	998	
	2002	405	427	449	474	502	530	560	593	627	664	704	746	791	839	891	945	
	2001	386	406	429	452	477	505	533	563	596	630	668	708	750	796	844	896	
2000	369	388	410	431	455	480	507	536	567	599	635	672	712	755	800	849		
30	2010	347	367	388	411	436	462	490	520	552	586	623	661	703	747	795	845	
	2009	325	344	364	385	409	433	459	487	517	549	583	620	659	700	745	792	
	2008	309	327	346	366	388	411	436	462	490	520	553	587	624	663	705	750	

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	219	487	312	643	461	579	415	213
PART 2	PERSONAL INJURY PROTECTION							
	86	199	123	257	184	231	165	84
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	291	535	378	739	564	665	507
10,000	354	650	459	898	685	808	616	350
25,000	363	667	471	921	703	829	632	359
50,000	372	683	483	944	720	849	647	368
100,000	375	689	487	952	726	857	653	371
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	35	72	46	91	68	82	61
25/50	50	110	67	139	103	125	92	48
35/80	78	179	107	226	166	204	150	71
50/100	105	248	146	313	230	282	207	94
100/300	123	293	171	369	271	332	243	109
250/500	213	519	300	655	479	590	431	185
500/500	538	1,339	766	1,688	1,232	1,520	1,109	461
500/1000	551	1,370	783	1,728	1,261	1,556	1,135	471

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	175	185	195	207	219	232	246	260	277	293	311	331	352	374	398	423
2009	171	181	191	202	214	227	240	254	270	287	304	323	344	365	389	413
2008	168	178	188	199	210	223	236	250	266	282	299	318	338	359	382	406
2007	166	175	185	195	207	219	232	246	261	277	294	312	332	353	375	399
2006	163	172	182	192	203	215	228	242	257	272	289	307	326	347	368	392
2005	160	169	179	189	200	212	224	238	252	267	284	302	320	340	362	385
2004	158	167	176	186	197	209	221	234	248	263	279	296	315	334	356	378
2003	155	164	173	183	194	205	217	230	244	259	274	291	309	329	349	371
2002	153	161	171	180	191	202	214	226	240	254	269	286	304	323	343	365
2001	151	159	168	177	188	198	210	222	236	250	265	281	299	317	337	358
2000	149	156	165	174	185	195	206	219	232	246	260	277	293	312	331	352

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 26

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	389	412	436	462	489	519	551	584	620	659	699	743	790	839	893	949	
	2009	365	386	409	433	459	486	516	548	581	617	655	696	740	787	837	890	
	2008	347	367	389	411	436	461	489	519	551	585	621	659	701	745	792	842	
	2007	331	349	369	391	414	438	465	492	522	554	589	625	664	705	749	797	
	2006	315	333	351	372	393	416	441	467	495	526	558	592	629	668	710	755	
	2005	300	317	334	353	374	396	419	444	470	498	529	562	596	633	672	714	
	2004	286	301	318	337	356	376	398	421	446	473	502	533	565	600	637	676	
	2003	272	288	303	320	338	358	378	401	424	449	476	503	536	569	603	641	
	2002	260	274	289	305	322	341	360	381	403	426	452	479	508	539	572	607	
	2001	248	261	276	291	307	324	342	362	383	405	429	455	482	511	542	576	
	2000	237	249	263	277	292	309	326	344	364	385	408	432	457	485	514	546	
17	2010	641	679	719	761	806	855	907	962	1,021	1,085	1,152	1,223	1,300	1,382	1,470	1,563	
	2009	601	636	673	713	756	801	850	902	957	1,016	1,079	1,147	1,219	1,295	1,378	1,465	
	2008	572	605	640	677	718	760	806	855	907	963	1,022	1,086	1,154	1,227	1,304	1,387	
	2007	545	575	608	644	681	722	766	811	860	912	969	1,029	1,093	1,162	1,234	1,313	
	2006	518	548	578	612	648	686	726	770	816	865	918	975	1,035	1,100	1,169	1,242	
	2005	494	521	550	582	615	652	690	731	774	821	871	925	981	1,042	1,107	1,176	
	2004	470	496	524	554	586	620	655	694	735	780	826	877	931	988	1,049	1,114	
	2003	448	474	499	527	557	589	623	660	699	739	785	832	882	936	993	1,055	
	2002	428	451	475	502	530	561	592	627	663	702	744	789	837	888	942	1,000	
	2001	408	430	454	479	505	534	563	596	630	667	706	749	794	842	893	948	
	2000	390	411	433	456	481	508	536	567	600	634	672	711	753	799	846	898	
18	2010	531	563	596	631	668	709	752	798	847	899	955	1,014	1,078	1,146	1,219	1,296	
	2009	498	527	558	591	627	664	705	748	793	843	895	951	1,010	1,074	1,142	1,215	
	2008	474	501	531	562	595	630	668	709	752	798	847	900	957	1,017	1,081	1,150	
	2007	451	477	504	534	565	599	635	672	713	757	804	853	906	963	1,023	1,088	
	2006	430	454	479	508	537	568	602	638	676	718	761	808	858	912	969	1,030	
	2005	410	432	456	482	510	540	572	606	642	681	722	767	813	864	918	975	
	2004	390	411	434	460	486	514	543	575	609	646	685	727	772	819	869	923	
	2003	371	393	414	437	462	488	516	547	579	613	650	689	731	776	824	875	
	2002	355	374	394	416	440	465	491	520	550	582	617	654	694	736	781	829	
	2001	339	356	376	397	419	443	467	494	523	553	586	621	658	698	740	786	
	2000	324	341	359	378	399	421	445	470	497	525	557	590	624	662	702	745	
20	2010	805	853	902	955	1,012	1,073	1,139	1,208	1,283	1,362	1,446	1,536	1,633	1,735	1,846	1,963	
	2009	754	799	845	895	949	1,006	1,067	1,132	1,202	1,276	1,355	1,440	1,530	1,627	1,730	1,840	
	2008	718	759	804	851	901	954	1,012	1,073	1,139	1,209	1,284	1,363	1,449	1,541	1,637	1,742	
	2007	684	722	764	808	856	907	961	1,018	1,080	1,146	1,217	1,292	1,373	1,459	1,550	1,648	
	2006	651	688	726	769	813	861	912	967	1,025	1,087	1,153	1,225	1,300	1,381	1,468	1,560	
	2005	621	655	691	730	773	818	866	918	972	1,031	1,094	1,161	1,232	1,308	1,390	1,477	
	2004	591	623	658	696	736	778	823	871	923	979	1,037	1,101	1,169	1,240	1,317	1,399	
	2003	563	595	627	662	699	740	782	829	877	928	985	1,044	1,107	1,176	1,247	1,325	
	2002	538	567	597	630	666	704	744	787	833	882	934	990	1,051	1,115	1,183	1,256	
	2001	513	540	570	601	634	670	708	748	792	837	887	941	997	1,057	1,121	1,190	
	2000	490	516	544	573	604	638	673	712	753	796	843	893	946	1,003	1,063	1,126	
21	2010	699	741	784	830	879	932	989	1,049	1,114	1,184	1,256	1,335	1,418	1,508	1,604	1,706	
	2009	655	694	734	778	824	874	927	984	1,044	1,109	1,177	1,251	1,329	1,413	1,503	1,598	
	2008	624	660	698	739	783	829	879	932	989	1,050	1,115	1,184	1,259	1,338	1,422	1,513	
	2007	594	627	663	702	743	788	835	885	938	995	1,058	1,122	1,193	1,267	1,346	1,432	
	2006	565	598	631	668	707	748	792	840	890	944	1,002	1,064	1,130	1,200	1,275	1,355	
	2005	539	569	600	635	671	711	752	797	844	896	950	1,009	1,070	1,137	1,208	1,283	
	2004	513	541	572	605	639	676	715	757	802	851	901	957	1,015	1,077	1,144	1,215	
	2003	489	517	545	575	608	643	680	720	762	806	856	907	962	1,022	1,084	1,151	
	2002	467	492	518	547	579	612	646	684	724	766	812	860	913	968	1,028	1,091	
	2001	446	469	495	522	551	582	615	650	688	727	770	817	866	918	974	1,034	
	2000	426	448	473	498	525	554	585	618	654	691	733	776	822	871	923	980	
25	2010	725	768	813	860	912	967	1,025	1,088	1,155	1,227	1,302	1,384	1,470	1,563	1,663	1,768	
	2009	679	719	761	806	855	906	961	1,020	1,082	1,149	1,220	1,297	1,378	1,465	1,558	1,657	
	2008	647	684	724	766	812	859	912	967	1,025	1,089	1,156	1,228	1,305	1,387	1,474	1,568	
	2007	616	650	688	728	771	816	866	917	972	1,032	1,096	1,163	1,236	1,314	1,396	1,484	
	2006	586	620	654	692	732	775	821	870	923	979	1,038	1,103	1,171	1,244	1,322	1,405	
	2005	559	590	622	658	696	737	780	827	875	928	985	1,046	1,109	1,178	1,252	1,330	
	2004	532	561	592	627	662	701	741	785	831	882	934	992	1,052	1,117	1,186	1,260	
	2003	507	536	564	596	630	666	704	746	790	836	887	940	997	1,059	1,123	1,193	
	2002	484	510	537	567	600	634	670	709	750	794	842	892	946	1,004	1,065	1,131	
	2001	462	486	513	541	571	604	637	674	713	754	799	847	898	952	1,010	1,072	
	2000	441	465	490	516	544	575	606	641	678	717	759	804	852	903	957	1,016	
26	2010	629	667	706	747	791	839	890	944	1,003	1,065	1,131	1,201	1,277	1,357	1,443	1,535	
	2009	590	625	661	700	742	787	834	885	940	998	1,059	1,126	1,196	1,272	1,353	1,439	
	2008	561	594	629	665	705	746	791	839	890	945	1,004	1,066	1,133	1,204	1,280	1,362	
	2007	535	565	597	632	669	709	752	796	844	896	952	1,010	1,073	1,140	1,212	1,289	
	2006	509	538	568	601	636	673	713	756	801	850	902	957	1,017	1,080	1,148	1,220	
	2005	485	512	540	571	604	640	677	718	760	806	855	908	963	1,023	1,087	1,155	
	2004	462	487	514	544	575	608	643	681	722	765	811	861	914	970	1,030	1,094	
	2003	440	465	490	518	547	578	612	648	686	726	770	816	866	919	975	1,036	
	2002	420	443	467	492	521	551	582	616	651	689	731	774	821	872	925	982	
	2001	401	422	446	470	496	524	553	585	619	654	693	735	779	826	876	931	
	2000	383	403	425	448	472	499	527	556	589	622	659	698	740	784	831	882	
30	2010	427	452	478	506	536	569	603	640	680	722	766	814	865	920	978	1,040	
	2009	400	423	448	474	503	533	565	600	637	676	718	763	811	862	917	975	
	2008	380	402	426	451	478	506	536	569	603	641	680	722	768	816	867	923	

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	81	175	93	337	146	303	131	85	
PART 2	PERSONAL INJURY PROTECTION								
	34	72	39	139	62	125	54	37	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	153	271	181	510	297	459	267	153
	10,000	186	329	220	620	361	558	324	186
	25,000	191	338	226	635	370	572	333	191
	50,000	195	346	231	651	379	586	341	195
	100,000	197	349	233	657	383	591	344	197
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	12	28	14	50	23	45	19	12
	25/50	18	41	21	74	33	67	28	18
	35/80	28	66	34	118	52	106	45	29
	50/100	38	90	46	162	71	146	62	40
	100/300	44	105	54	190	84	171	73	47
	250/500	77	185	96	334	146	300	128	84
	500/500	197	472	246	853	371	767	328	216
	500/1000	202	483	251	873	380	785	336	221

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	21		49		
	25/50	14		3		250/500	24		143			
	35/80	16		12		500/500	35		358			
	50/100	17		22		500/1000	36		368			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	56	59	62	66	70	74	79	83	89	94	100	106	113	120	127	135
2009	55	58	61	65	68	72	77	81	86	92	97	103	110	117	124	132
2008	54	57	60	64	67	71	76	80	85	90	96	102	108	115	122	130
2007	53	56	59	62	66	70	74	79	84	89	94	100	106	113	120	128
2006	52	55	58	62	65	69	73	77	82	87	92	98	104	111	118	125
2005	51	54	57	60	64	68	72	76	81	86	91	96	102	109	116	123
2004	50	53	56	60	63	67	71	75	79	84	89	95	101	107	114	121
2003	50	52	55	59	62	66	69	74	78	83	88	93	99	105	112	119
2002	49	52	55	58	61	65	68	72	77	81	86	92	97	103	110	117
2001	48	51	54	57	60	63	67	71	75	80	85	90	96	101	108	115
2000	48	50	53	56	59	62	66	70	74	79	83	89	94	100	106	113

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 27

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	179	189	200	212	225	238	253	268	285	302	321	341	362	385	410	436	
	2009	167	177	188	199	211	223	237	251	267	283	301	320	340	361	384	408	
	2008	159	169	178	189	200	212	225	238	253	268	285	303	322	342	363	387	
	2007	152	160	170	179	190	201	213	226	240	254	270	287	305	324	344	366	
	2006	144	153	161	171	181	191	202	215	227	241	256	272	289	307	326	346	
	2005	138	145	153	162	172	182	192	204	216	229	243	258	273	290	309	328	
	2004	131	138	146	155	163	173	183	193	205	217	230	244	259	275	292	311	
	2003	125	132	139	147	155	164	174	184	195	206	219	232	246	261	277	294	
	2002	119	126	132	140	148	156	165	175	185	196	207	220	233	247	263	279	
	2001	114	120	127	133	141	149	157	166	176	186	197	209	221	235	249	264	
2000	109	115	121	127	134	142	150	158	167	177	187	198	210	223	236	250		
17	2010	394	417	442	467	495	525	557	591	628	667	708	752	799	849	903	961	
	2009	369	391	414	438	464	492	522	554	588	625	663	705	749	796	847	900	
	2008	351	372	393	416	441	467	495	525	557	592	628	667	709	754	801	852	
	2007	335	353	374	395	419	444	470	498	528	561	596	632	672	714	758	807	
	2006	318	337	355	376	398	421	446	473	501	532	564	599	636	676	718	764	
	2005	304	320	338	357	378	401	424	449	476	504	535	568	603	640	680	723	
	2004	289	305	322	341	360	381	403	426	452	479	508	539	572	607	644	684	
	2003	275	291	307	324	342	362	383	406	429	454	482	511	542	575	610	648	
	2002	263	277	292	308	326	345	364	385	408	431	457	485	514	546	579	614	
	2001	251	264	279	294	310	328	346	366	387	410	434	460	488	517	549	583	
2000	240	252	266	280	296	312	330	348	369	389	413	437	463	491	520	552		
18	2010	228	242	256	271	287	305	323	343	364	387	410	436	463	492	524	557	
	2009	214	227	240	254	269	285	303	321	341	362	385	409	434	462	491	522	
	2008	204	216	228	241	256	271	287	305	323	343	364	387	411	437	465	494	
	2007	194	205	217	229	243	257	273	289	306	325	345	367	390	414	440	468	
	2006	185	195	206	218	231	244	259	274	291	308	327	348	369	392	417	443	
	2005	176	186	196	207	219	232	246	260	276	293	310	330	350	371	395	419	
	2004	168	177	187	198	209	221	233	247	262	278	294	313	332	352	374	397	
	2003	160	169	178	188	198	210	222	235	249	263	280	296	314	334	354	376	
	2002	153	161	169	179	189	200	211	223	236	250	265	281	298	316	336	356	
	2001	146	153	162	171	180	190	201	212	225	238	252	267	283	300	318	338	
2000	139	146	154	163	171	181	191	202	214	226	239	253	268	285	302	320		
20	2010	731	774	820	868	919	975	1,034	1,097	1,165	1,237	1,314	1,396	1,483	1,576	1,677	1,783	
	2009	685	726	768	813	862	914	969	1,029	1,092	1,159	1,231	1,308	1,390	1,477	1,571	1,671	
	2008	652	690	730	773	819	867	919	975	1,034	1,098	1,166	1,238	1,316	1,399	1,487	1,582	
	2007	621	656	694	734	777	823	873	925	981	1,041	1,106	1,173	1,247	1,325	1,408	1,497	
	2006	591	625	660	698	739	782	828	878	931	987	1,047	1,112	1,181	1,254	1,333	1,417	
	2005	564	595	628	663	702	743	787	834	883	936	994	1,055	1,119	1,188	1,263	1,342	
	2004	536	566	598	632	668	707	747	791	838	889	942	1,000	1,061	1,126	1,196	1,270	
	2003	511	540	569	601	635	672	710	753	797	843	895	949	1,006	1,068	1,133	1,204	
	2002	488	515	542	572	605	640	676	715	757	801	849	900	954	1,013	1,075	1,140	
	2001	466	490	518	546	576	609	643	679	719	760	805	854	905	960	1,018	1,081	
2000	445	469	494	520	549	580	612	646	684	723	766	811	859	911	965	1,025		
21	2010	387	410	434	459	487	516	547	581	617	655	695	739	785	834	887	944	
	2009	363	384	406	430	456	484	513	544	578	614	651	692	736	782	832	884	
	2008	345	365	386	409	433	459	487	516	547	581	617	655	697	741	787	837	
	2007	329	347	367	388	411	436	462	490	519	551	585	621	660	701	745	792	
	2006	313	331	349	370	391	414	438	465	493	522	554	589	625	664	706	750	
	2005	298	315	332	351	372	393	416	441	467	496	526	558	592	629	668	710	
	2004	284	299	316	335	354	374	395	419	444	471	498	529	562	596	633	672	
	2003	270	286	301	318	336	356	376	398	422	446	474	502	532	565	600	637	
	2002	258	272	287	303	320	339	358	378	400	424	449	476	505	536	569	604	
	2001	247	259	274	289	305	322	340	360	380	402	426	452	479	508	539	572	
2000	236	248	261	275	290	307	324	342	362	382	405	429	455	482	511	542		
25	2010	657	696	737	780	827	876	930	986	1,047	1,112	1,181	1,255	1,333	1,417	1,508	1,603	
	2009	616	652	690	731	775	821	871	925	981	1,042	1,107	1,176	1,250	1,328	1,413	1,502	
	2008	586	620	656	695	736	779	827	876	930	987	1,048	1,113	1,184	1,258	1,337	1,422	
	2007	558	590	624	660	699	740	785	832	882	936	994	1,055	1,121	1,191	1,266	1,346	
	2006	531	562	593	628	664	703	744	789	837	887	942	1,000	1,062	1,128	1,199	1,274	
	2005	507	535	564	596	631	668	707	750	794	842	893	948	1,006	1,068	1,135	1,206	
	2004	482	508	537	569	601	635	672	711	754	799	847	899	954	1,013	1,075	1,142	
	2003	459	486	512	541	571	604	639	677	717	758	805	853	904	960	1,019	1,082	
	2002	439	463	487	514	544	575	607	643	680	720	763	809	858	910	966	1,025	
	2001	419	441	465	491	518	547	578	611	646	684	724	768	814	863	915	972	
2000	400	421	444	468	493	521	550	581	615	650	689	729	772	819	868	921		
26	2010	348	369	390	413	438	464	492	522	555	589	625	664	706	750	798	849	
	2009	326	345	366	387	410	435	461	490	520	552	586	623	662	703	748	796	
	2008	310	328	348	368	390	413	438	464	492	523	555	590	627	666	708	753	
	2007	296	312	330	349	370	392	416	440	467	495	526	559	594	631	670	713	
	2006	281	297	314	332	352	372	394	418	443	470	499	530	562	597	635	675	
	2005	268	283	299	316	334	354	375	397	420	446	473	502	533	566	601	639	
	2004	255	269	284	301	318	336	356	377	399	423	448	476	505	536	569	605	
	2003	243	257	271	286	302	320	338	358	379	401	426	452	479	508	539	573	
	2002	233	245	258	272	288	305	322	340	360	381	404	428	454	482	512	543	
	2001	222	233	246	260	274	290	306	323	342	362	383	407	431	457	485	515	
2000	212	223	235	248	261	276	291	308	326	344	365	386	409	434	460	488		
30	2010	178	188	199	211	224	237	252	267	284	301	320	340	361	384	408	434	
	2009	167	177	187	198	210	222	236	250	266	282	300	318	338	360	382	407	
	2008	159	168	178	188	199	211	224	237	252	267	284	301	320	341	362	385	
	2007	151	160	169	179	189	200	213	225	239	253	269	286	303	322	343	364	
	2006	144	152	161	170	180	190	202	214	226	240	255	271	287	305	324	345	
	2005	137	145	153	161	171	181	191</										

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	205	435	259	665	413	599	372	219
PART 2	PERSONAL INJURY PROTECTION							
	82	179	103	265	164	238	149	85
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	227	424	280	741	467	667	421
10,000	276	515	340	900	567	810	512	318
25,000	283	528	349	923	582	831	525	326
50,000	290	541	358	946	596	852	538	335
100,000	292	546	361	954	601	859	542	337
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	29	67	40	94	62	85	55
25/50	42	110	61	140	87	126	78	43
35/80	67	190	99	223	133	201	119	66
50/100	91	270	137	307	179	277	160	89
100/300	107	320	161	360	208	324	186	104
250/500	187	581	285	633	359	571	322	180
500/500	478	1,522	734	1,620	902	1,460	810	456
500/1000	489	1,558	751	1,658	923	1,494	829	466

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	89	94	99	105	111	117	124	132	140	149	158	168	178	189	202	214
2009	86	92	97	102	108	115	122	129	137	145	154	164	174	185	197	209
2008	85	90	95	101	107	113	120	127	135	143	152	161	171	182	193	206
2007	84	88	94	99	105	111	117	125	132	140	149	158	168	179	190	202
2006	83	87	92	97	103	109	116	123	130	138	146	155	165	176	187	199
2005	81	86	91	96	101	107	114	121	128	135	144	153	162	172	183	195
2004	80	84	89	94	100	106	112	119	126	133	141	150	159	169	180	192
2003	79	83	88	93	98	104	110	116	124	131	139	148	157	166	177	188
2002	78	82	86	91	97	102	108	115	121	129	136	145	154	164	174	185
2001	76	81	85	90	95	100	106	113	119	127	134	143	151	161	171	181
2000	75	79	84	88	93	99	105	111	117	124	132	140	149	158	168	178

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 40

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	287	305	322	341	361	383	407	431	458	487	517	549	583	620	659	701	
	2009	269	285	302	320	339	359	381	404	429	456	484	514	546	581	618	657	
	2008	256	271	287	304	322	341	361	383	407	432	458	487	518	550	585	622	
	2007	244	258	273	289	306	324	343	364	386	409	435	461	490	521	554	589	
	2006	232	246	259	275	290	307	326	345	366	388	412	437	464	493	524	557	
	2005	222	234	247	261	276	292	309	328	347	368	391	415	440	467	497	528	
	2004	211	222	235	249	263	278	294	311	330	350	370	393	417	443	470	500	
	2003	201	212	224	236	250	264	279	296	313	332	352	373	396	420	445	473	
	2002	192	202	213	225	238	252	266	281	297	315	334	354	375	398	423	448	
	2001	183	193	204	215	226	239	253	267	283	299	317	336	356	377	400	425	
2000	175	184	194	205	216	228	241	254	269	284	301	319	338	358	380	403		
17	2010	554	587	621	657	697	739	784	831	883	938	995	1,057	1,124	1,194	1,271	1,351	
	2009	519	550	582	616	653	692	734	779	827	878	933	991	1,053	1,119	1,191	1,266	
	2008	494	523	553	585	620	657	697	739	784	832	883	938	997	1,060	1,127	1,199	
	2007	471	497	525	556	589	624	662	701	743	789	838	889	945	1,004	1,067	1,134	
	2006	448	473	500	529	560	593	627	665	705	748	794	843	895	950	1,010	1,074	
	2005	427	451	476	503	532	563	596	632	669	709	753	799	848	901	957	1,017	
	2004	406	429	453	479	506	535	566	600	635	674	714	758	804	853	906	963	
	2003	387	409	431	456	481	509	538	570	604	639	678	719	762	809	858	912	
	2002	370	390	411	434	458	485	512	542	573	607	643	682	723	767	814	864	
	2001	353	371	392	414	436	461	487	515	545	576	610	647	686	727	771	819	
2000	337	355	374	394	416	439	463	490	518	548	580	615	651	690	732	776		
18	2010	393	416	441	467	494	524	556	590	626	665	706	750	797	848	902	959	
	2009	368	390	413	437	463	491	521	553	587	623	662	703	747	794	845	899	
	2008	351	371	393	415	440	466	494	524	556	591	627	666	708	752	799	851	
	2007	334	353	373	395	418	443	470	497	527	560	595	631	670	712	757	805	
	2006	318	336	355	375	397	420	445	472	500	531	563	598	635	674	717	762	
	2005	303	320	338	357	377	400	423	448	475	503	534	567	602	639	679	722	
	2004	288	304	321	340	359	380	402	426	451	478	507	538	571	606	643	683	
	2003	275	290	306	323	342	361	382	405	429	453	481	510	541	574	609	647	
	2002	263	277	291	308	325	344	363	385	407	431	456	484	513	544	578	613	
	2001	250	264	278	293	310	327	346	365	387	409	433	459	487	516	547	581	
2000	239	252	266	280	295	312	329	348	368	389	412	436	462	490	519	551		
20	2010	835	885	936	991	1,050	1,114	1,181	1,253	1,331	1,414	1,501	1,594	1,694	1,801	1,916	2,037	
	2009	783	829	877	929	985	1,044	1,107	1,175	1,247	1,324	1,406	1,494	1,588	1,688	1,795	1,909	
	2008	745	788	834	883	935	990	1,050	1,114	1,181	1,255	1,332	1,415	1,504	1,599	1,699	1,807	
	2007	710	749	792	839	888	941	998	1,057	1,120	1,189	1,263	1,341	1,424	1,514	1,608	1,710	
	2006	675	714	754	798	844	893	946	1,003	1,063	1,128	1,196	1,271	1,349	1,433	1,523	1,619	
	2005	644	679	717	758	802	849	899	952	1,008	1,070	1,135	1,205	1,278	1,358	1,443	1,533	
	2004	613	646	683	722	763	807	854	904	958	1,016	1,076	1,143	1,213	1,287	1,366	1,451	
	2003	584	617	650	687	726	768	812	860	911	963	1,022	1,084	1,149	1,220	1,294	1,375	
	2002	558	588	619	654	691	731	772	817	864	915	970	1,028	1,090	1,157	1,228	1,303	
	2001	532	560	591	624	658	696	734	776	821	869	920	976	1,034	1,097	1,163	1,235	
2000	508	535	564	594	627	662	699	739	782	826	875	927	981	1,041	1,103	1,171		
21	2010	601	637	674	714	756	802	851	902	958	1,018	1,081	1,148	1,220	1,296	1,379	1,467	
	2009	563	597	632	669	709	752	797	846	898	954	1,012	1,076	1,143	1,215	1,293	1,375	
	2008	536	567	601	635	673	713	756	802	851	903	959	1,019	1,083	1,151	1,223	1,301	
	2007	511	539	570	604	639	677	718	761	807	856	909	965	1,026	1,090	1,158	1,231	
	2006	486	514	543	574	608	643	681	722	765	812	861	915	971	1,032	1,097	1,166	
	2005	464	489	516	546	577	611	647	686	726	770	817	868	920	978	1,039	1,104	
	2004	441	465	491	520	550	581	615	651	690	731	775	823	873	926	984	1,045	
	2003	420	444	468	495	522	553	584	619	656	694	736	780	827	878	932	990	
	2002	402	423	446	471	498	526	556	588	622	659	698	740	785	833	884	938	
	2001	383	403	426	449	474	501	529	559	591	625	663	703	745	789	837	889	
2000	362	385	406	428	451	477	503	532	563	594	630	667	707	749	794	843		
25	2010	752	797	843	892	946	1,003	1,064	1,129	1,198	1,273	1,351	1,436	1,526	1,621	1,725	1,834	
	2009	705	746	790	836	887	940	997	1,058	1,123	1,193	1,266	1,346	1,430	1,520	1,617	1,719	
	2008	671	710	751	795	842	892	946	1,003	1,064	1,130	1,199	1,274	1,354	1,439	1,529	1,627	
	2007	639	675	713	755	800	847	898	952	1,009	1,071	1,137	1,207	1,283	1,363	1,448	1,540	
	2006	608	643	679	718	760	804	852	903	957	1,015	1,077	1,144	1,215	1,290	1,372	1,458	
	2005	580	612	646	682	722	765	809	858	908	963	1,022	1,085	1,151	1,223	1,299	1,380	
	2004	552	582	615	650	687	727	769	814	862	915	969	1,029	1,092	1,159	1,230	1,307	
	2003	526	556	586	619	653	691	731	774	820	867	921	976	1,035	1,099	1,165	1,238	
	2002	502	529	558	589	622	658	695	736	778	824	873	925	982	1,042	1,105	1,173	
	2001	479	504	532	561	592	626	661	699	740	782	829	879	931	987	1,047	1,112	
2000	458	482	508	535	564	596	629	665	704	743	788	834	884	937	993	1,054		
26	2010	542	574	607	643	681	722	766	813	863	917	973	1,034	1,098	1,167	1,242	1,321	
	2009	507	537	569	602	638	677	718	762	809	859	912	969	1,029	1,094	1,164	1,238	
	2008	483	511	541	572	606	642	681	722	766	813	864	917	975	1,036	1,101	1,172	
	2007	460	486	514	544	576	610	647	685	726	771	819	869	924	981	1,043	1,109	
	2006	438	463	489	517	547	579	613	650	689	731	776	824	875	929	988	1,050	
	2005	418	441	465	491	520	551	583	618	654	694	736	781	829	880	935	994	
	2004	397	419	443	468	495	523	553	586	621	659	698	741	786	834	886	941	
	2003	378	400	422	445	470	498	526	558	590	625	663	703	745	791	839	891	
	2002	362	381	401	424	448	474	500	530	560	593	629	666	707	750	796	845	
	2001	345	363	383	404	427	451	476	503	533	563	597	633	671	711	754	801	
2000	330	347	366	385	406	429	453	479	507	535	567	601	636	675	715	759		
30	2010	294	311	329	349	369	392	415	441	468	497	528	561	596	633	674	716	
	2009	275	291	308	327	346	367	389	413	438	466	494	525	558	593	631	671	
	2008	262	277	293	310	329	348	369	392	415	441	468	497	529	562	597	635	
	2007	249	263	279	295	312	331	351	372	394	418	444	471	501	532	565		

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	212	432	286	669	437	602	393	221	
PART 2	PERSONAL INJURY PROTECTION								
	83	179	113	267	173	240	157	86	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	230	412	290	741	496	667	446	243
	10,000	279	501	352	900	603	810	542	295
	25,000	287	513	361	923	618	831	556	303
	50,000	294	526	370	946	633	852	570	310
	100,000	296	531	374	954	639	859	574	313
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	30	69	44	95	65	85	57	31
	25/50	45	102	64	141	96	126	85	52
	35/80	72	161	100	225	152	202	135	91
	50/100	99	221	136	309	209	277	186	129
	100/300	116	259	159	362	245	325	218	154
	250/500	204	455	277	637	430	573	385	281
	500/500	522	1,161	704	1,631	1,099	1,466	984	737
	500/1000	535	1,188	721	1,669	1,125	1,500	1,007	755

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	90	95	100	106	112	119	126	134	142	151	160	170	180	192	204	217
2009	88	93	98	104	110	116	123	131	139	147	156	166	176	187	199	212
2008	86	91	96	102	108	114	121	128	136	145	154	163	173	184	196	208
2007	85	90	95	100	106	112	119	126	134	142	151	160	170	181	192	205
2006	84	88	93	99	104	111	117	124	132	140	148	157	167	178	189	201
2005	82	87	92	97	103	109	115	122	129	137	146	155	164	175	186	197
2004	81	85	90	96	101	107	113	120	127	135	143	152	162	172	182	194
2003	80	84	89	94	99	105	111	118	125	133	141	150	159	169	179	191
2002	79	83	88	93	98	103	110	116	123	130	138	147	156	166	176	187
2001	77	82	86	91	96	102	108	114	121	128	136	144	153	163	173	184
2000	76	80	85	89	95	100	106	112	119	126	134	142	151	160	170	181

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 41

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	268	284	300	318	337	357	379	402	427	454	482	512	544	578	615	654	
	2009	251	266	282	298	316	335	355	377	400	425	451	480	510	542	576	613	
	2008	239	253	268	283	300	318	337	357	379	403	427	454	483	513	545	580	
	2007	228	240	254	269	285	302	320	339	359	382	405	430	457	486	516	549	
	2006	217	229	242	256	271	287	304	322	341	362	384	408	433	460	489	520	
	2005	207	218	230	243	257	273	288	306	324	343	364	387	410	436	463	492	
	2004	197	207	219	232	245	259	274	290	307	326	345	367	389	413	438	466	
	2003	187	198	209	220	233	246	260	276	292	309	328	348	369	392	415	441	
	2002	179	189	199	210	222	235	249	262	277	294	311	330	350	371	394	418	
	2001	171	180	190	200	211	223	236	249	264	279	295	313	332	352	373	396	
2000	163	172	181	191	201	213	226	239	251	265	281	297	315	334	354	376		
17	2010	570	604	639	677	717	760	807	856	909	965	1,025	1,089	1,157	1,229	1,308	1,391	
	2009	534	566	599	634	672	713	756	802	851	904	960	1,020	1,084	1,152	1,226	1,304	
	2008	509	538	570	603	639	676	717	760	807	857	909	966	1,027	1,091	1,160	1,234	
	2007	484	512	541	573	606	642	681	722	765	812	862	915	973	1,033	1,098	1,168	
	2006	461	487	515	545	576	610	646	685	726	770	817	868	921	978	1,040	1,105	
	2005	440	464	490	517	548	580	614	650	688	730	775	823	873	927	985	1,047	
	2004	418	441	466	493	521	551	583	617	654	694	735	780	828	879	933	991	
	2003	399	421	444	469	495	524	554	587	622	658	698	740	785	833	884	939	
	2002	381	401	423	446	472	499	527	558	590	625	662	702	744	790	838	890	
	2001	363	382	404	426	449	475	501	530	561	593	628	666	706	749	794	843	
2000	347	366	385	406	428	452	477	504	534	564	597	633	670	711	753	799		
18	2010	412	436	462	489	518	549	582	618	656	697	740	786	835	888	944	1,004	
	2009	386	409	432	458	485	515	546	579	615	653	693	737	783	832	885	941	
	2008	367	388	411	435	461	488	518	549	582	619	657	697	741	788	837	891	
	2007	350	369	391	413	438	464	492	521	552	586	623	661	702	746	793	843	
	2006	333	352	372	393	416	440	466	494	524	556	590	626	665	706	751	798	
	2005	317	335	354	374	395	419	443	470	497	527	560	594	630	669	711	756	
	2004	302	319	337	356	376	398	421	446	472	501	531	563	598	634	674	716	
	2003	288	304	321	339	358	378	400	424	449	475	504	534	567	602	638	678	
	2002	275	290	305	322	341	360	381	403	426	451	478	507	537	570	605	642	
	2001	262	276	292	307	324	343	362	383	405	428	454	481	510	541	573	609	
2000	251	264	278	293	309	326	345	364	385	407	431	457	484	513	544	577		
20	2010	841	891	943	999	1,058	1,122	1,190	1,263	1,341	1,424	1,512	1,606	1,707	1,814	1,930	2,052	
	2009	788	835	884	936	992	1,052	1,115	1,184	1,256	1,334	1,417	1,505	1,600	1,700	1,809	1,923	
	2008	751	794	840	889	942	997	1,058	1,122	1,190	1,264	1,342	1,425	1,515	1,610	1,711	1,821	
	2007	715	755	798	845	895	948	1,005	1,065	1,128	1,198	1,273	1,351	1,435	1,525	1,620	1,723	
	2006	680	719	759	804	850	900	953	1,010	1,071	1,136	1,205	1,280	1,359	1,444	1,535	1,631	
	2005	649	684	722	764	808	856	905	960	1,016	1,078	1,144	1,214	1,288	1,368	1,453	1,544	
	2004	617	651	688	728	769	813	860	911	965	1,023	1,084	1,151	1,222	1,296	1,376	1,462	
	2003	588	622	655	692	731	773	818	866	917	970	1,030	1,092	1,158	1,229	1,304	1,385	
	2002	562	592	624	658	696	736	778	823	871	922	977	1,035	1,098	1,165	1,237	1,313	
	2001	536	564	596	628	663	701	740	782	827	875	927	983	1,042	1,105	1,172	1,244	
2000	512	539	569	599	631	667	704	744	787	832	882	934	989	1,048	1,111	1,179		
21	2010	631	668	707	749	793	841	892	947	1,005	1,068	1,134	1,204	1,280	1,360	1,447	1,539	
	2009	591	626	663	702	744	788	836	888	942	1,000	1,062	1,129	1,199	1,275	1,356	1,442	
	2008	563	595	630	667	706	748	793	841	892	948	1,006	1,069	1,136	1,207	1,283	1,365	
	2007	536	566	598	633	671	711	754	798	846	898	954	1,013	1,076	1,143	1,215	1,292	
	2006	510	539	569	603	637	675	715	758	803	852	904	960	1,019	1,082	1,151	1,223	
	2005	486	513	542	572	606	641	679	719	762	808	857	910	965	1,026	1,090	1,158	
	2004	463	488	516	546	577	610	645	683	723	767	813	863	916	972	1,032	1,096	
	2003	441	466	491	519	548	580	613	650	688	728	772	818	868	922	978	1,039	
	2002	421	444	468	494	522	552	583	617	653	691	732	776	823	874	927	984	
	2001	402	423	447	471	497	525	555	586	620	656	695	737	781	828	879	933	
2000	384	404	426	449	473	500	528	558	590	624	661	700	741	786	833	884		
25	2010	758	803	850	900	954	1,011	1,073	1,138	1,208	1,283	1,362	1,447	1,538	1,635	1,739	1,850	
	2009	711	752	796	843	894	948	1,005	1,067	1,132	1,202	1,277	1,357	1,442	1,532	1,630	1,733	
	2008	676	715	757	801	849	899	954	1,011	1,073	1,139	1,209	1,284	1,365	1,451	1,542	1,641	
	2007	644	680	719	761	806	854	906	959	1,017	1,079	1,147	1,217	1,293	1,374	1,460	1,553	
	2006	613	648	684	724	766	811	859	911	965	1,024	1,086	1,154	1,225	1,301	1,383	1,470	
	2005	585	617	651	688	728	771	816	865	915	971	1,031	1,094	1,160	1,233	1,310	1,392	
	2004	556	587	620	656	693	733	775	821	870	922	977	1,037	1,101	1,168	1,240	1,318	
	2003	530	560	590	624	659	697	737	781	827	874	928	984	1,043	1,108	1,175	1,248	
	2002	507	534	562	593	628	664	701	742	785	831	880	933	990	1,050	1,115	1,183	
	2001	483	508	537	566	597	631	667	705	746	789	835	886	939	996	1,056	1,121	
2000	462	486	512	540	569	601	634	671	710	750	794	841	891	945	1,001	1,063		
26	2010	568	602	637	674	714	757	803	852	905	961	1,020	1,084	1,152	1,224	1,303	1,385	
	2009	532	564	596	632	670	710	753	799	848	901	956	1,016	1,080	1,148	1,221	1,298	
	2008	507	536	567	600	636	673	714	757	803	853	906	962	1,023	1,087	1,155	1,229	
	2007	482	510	539	570	604	640	678	719	762	808	859	912	969	1,029	1,094	1,163	
	2006	459	485	512	542	574	607	643	682	723	767	814	864	917	974	1,036	1,101	
	2005	438	462	488	515	545	577	611	648	686	727	772	819	869	923	981	1,042	
	2004	417	439	464	491	519	549	580	615	651	691	732	777	825	875	929	987	
	2003	397	420	442	467	493	522	552	585	619	655	695	737	781	830	880	935	
	2002	379	400	421	444	470	497	525	556	588	622	659	699	741	787	835	886	
	2001	362	381	402	424	447	473	499	528	558	591	626	664	703	746	791	840	
2000	346	364	384	404	426	450	475	502	531	561	595	630	667	708	750	796		
30	2010	279	295	313	331	351	372	395	419	444	472	501	532	566	601	640	680	
	2009	261	277	293	310	329	349	370	392	416	442	470	499	530	564	600	638	
	2008	249	263	279	295	312	331	351	372	395	419	445	472	502	534	567	603	
	2007	237	250	265	280	297	314	333	353	374	397							

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	262	477	309	662	472	596	425	269	
PART 2	PERSONAL INJURY PROTECTION								
	103	195	122	264	187	237	169	104	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	231	444	316	760	540	685	485	274
	10,000	281	539	384	923	656	832	589	333
	25,000	288	553	394	947	673	854	604	341
	50,000	295	567	404	971	690	875	619	350
	100,000	298	572	407	979	696	882	625	353
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	38	74	47	94	70	84	63	39
	25/50	56	110	70	142	103	127	93	57
	35/80	89	175	114	229	164	205	148	89
	50/100	122	240	157	316	226	284	203	122
	100/300	143	282	184	371	264	333	238	142
	250/500	250	495	325	657	465	590	418	249
	500/500	639	1,266	833	1,687	1,187	1,517	1,069	633
	500/1000	654	1,296	853	1,726	1,215	1,552	1,094	647

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	109	115	122	129	137	145	153	162	172	183	194	206	219	233	248	264
2009	106	113	119	126	133	141	150	159	168	179	190	202	214	228	242	257
2008	105	111	117	124	131	139	147	156	165	176	186	198	210	224	238	253
2007	103	109	115	122	129	137	145	153	163	172	183	194	207	220	234	249
2006	102	107	113	120	127	134	142	151	160	170	180	191	203	216	229	244
2005	100	105	111	118	125	132	140	148	157	167	177	188	200	212	225	240
2004	98	104	110	116	123	130	138	146	154	164	174	185	196	208	222	236
2003	97	102	108	114	121	128	135	143	152	161	171	182	193	205	218	232
2002	95	101	106	112	119	126	133	141	149	158	168	178	189	201	214	227
2001	94	99	105	111	117	124	131	139	147	156	165	175	186	198	210	223
2000	93	97	103	109	115	122	129	136	144	153	162	172	183	194	206	219

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 42

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	310	328	348	368	390	413	439	465	494	525	557	592	629	668	711	756	
	2009	290	308	326	345	365	387	411	436	463	492	522	555	589	626	666	709	
	2008	277	292	310	328	347	367	390	413	439	466	494	525	558	593	630	671	
	2007	263	278	294	311	330	349	370	392	416	441	469	498	529	562	597	635	
	2006	251	265	280	296	313	332	351	372	395	419	444	472	501	532	565	601	
	2005	239	252	266	281	298	315	334	354	374	397	421	447	474	504	535	569	
	2004	227	240	253	268	283	300	317	336	356	377	399	424	450	478	507	539	
	2003	217	229	241	255	269	285	301	319	338	358	379	402	427	453	480	510	
	2002	207	218	230	243	257	271	286	303	321	340	360	381	405	429	456	484	
	2001	198	208	219	231	244	258	273	288	305	322	342	362	384	407	432	458	
2000	189	199	209	221	233	246	259	274	290	306	325	344	364	386	409	435		
17	2010	611	647	685	725	768	814	864	916	973	1,034	1,097	1,166	1,239	1,317	1,401	1,489	
	2009	572	606	641	679	720	763	810	859	912	968	1,028	1,093	1,161	1,234	1,313	1,396	
	2008	545	576	610	645	684	724	768	814	864	917	974	1,034	1,100	1,169	1,242	1,321	
	2007	519	548	579	613	649	688	729	773	819	869	924	980	1,041	1,107	1,176	1,251	
	2006	494	522	551	583	617	653	692	733	777	825	875	929	986	1,048	1,114	1,184	
	2005	471	497	524	554	586	621	657	696	737	782	830	881	935	993	1,055	1,121	
	2004	448	472	499	528	558	590	624	661	700	743	787	836	887	941	999	1,061	
	2003	427	451	476	502	531	561	593	629	666	704	747	792	840	892	946	1,005	
	2002	408	430	453	478	505	534	564	597	632	669	709	751	797	846	898	953	
	2001	389	410	432	456	481	509	537	567	601	635	673	714	756	802	850	903	
2000	372	391	413	435	458	484	511	540	571	604	640	678	718	761	806	856		
18	2010	469	497	526	557	590	626	664	704	748	794	843	896	952	1,012	1,076	1,145	
	2009	440	466	493	522	553	586	622	660	701	744	790	840	892	948	1,009	1,073	
	2008	419	443	469	496	525	556	590	626	664	705	748	795	845	898	954	1,015	
	2007	399	421	445	471	499	529	561	594	629	668	710	753	800	850	904	961	
	2006	379	401	423	448	474	502	532	564	597	634	672	714	758	805	856	910	
	2005	362	382	403	426	451	477	505	535	567	601	638	677	718	763	811	861	
	2004	344	363	384	406	429	454	480	508	538	571	605	642	681	723	768	815	
	2003	328	347	365	386	408	431	456	483	512	541	574	609	646	686	727	773	
	2002	313	330	348	367	388	411	434	459	486	514	545	577	612	650	690	732	
	2001	299	315	332	350	370	391	413	436	461	488	517	548	581	616	654	694	
2000	286	301	317	334	352	372	393	415	439	464	492	521	551	585	620	658		
20	2010	836	886	937	992	1,051	1,115	1,183	1,255	1,332	1,415	1,502	1,596	1,696	1,802	1,917	2,039	
	2009	783	830	878	930	986	1,045	1,108	1,176	1,248	1,326	1,407	1,496	1,589	1,689	1,797	1,911	
	2008	746	789	835	883	936	991	1,051	1,115	1,183	1,256	1,333	1,416	1,505	1,600	1,700	1,809	
	2007	710	750	793	839	889	942	999	1,058	1,121	1,190	1,264	1,342	1,426	1,515	1,610	1,712	
	2006	676	714	754	798	845	894	947	1,004	1,064	1,129	1,198	1,272	1,350	1,434	1,525	1,620	
	2005	645	680	718	759	803	850	900	953	1,009	1,071	1,136	1,206	1,279	1,359	1,444	1,534	
	2004	613	647	683	723	764	808	854	905	959	1,017	1,077	1,144	1,214	1,288	1,368	1,453	
	2003	584	618	651	688	726	768	812	861	911	964	1,023	1,085	1,150	1,221	1,296	1,376	
	2002	558	589	620	654	692	732	773	818	865	916	971	1,029	1,091	1,158	1,229	1,304	
	2001	533	561	592	624	659	696	735	777	822	869	921	977	1,035	1,098	1,164	1,236	
2000	509	536	565	595	627	663	699	739	782	826	876	928	982	1,042	1,104	1,172		
21	2010	673	713	754	798	846	897	952	1,010	1,072	1,139	1,209	1,284	1,365	1,451	1,543	1,641	
	2009	630	668	707	748	793	841	892	947	1,005	1,067	1,133	1,204	1,279	1,360	1,446	1,538	
	2008	600	635	672	711	753	798	846	897	952	1,011	1,073	1,140	1,212	1,288	1,368	1,456	
	2007	572	604	638	675	715	758	804	851	902	958	1,018	1,080	1,147	1,219	1,296	1,378	
	2006	544	575	607	643	680	720	762	808	856	908	964	1,024	1,087	1,154	1,227	1,304	
	2005	519	547	578	611	646	684	724	767	812	862	914	971	1,030	1,094	1,162	1,235	
	2004	494	520	550	582	615	650	688	728	772	818	867	921	977	1,037	1,101	1,169	
	2003	470	497	524	553	585	618	654	693	734	776	824	873	926	983	1,043	1,108	
	2002	449	474	499	527	557	589	622	658	696	737	781	828	878	932	989	1,050	
	2001	429	451	476	502	530	560	591	625	662	700	741	786	833	883	937	995	
2000	410	431	455	479	505	533	563	595	630	665	705	746	791	838	889	943		
25	2010	753	797	844	893	947	1,004	1,065	1,130	1,200	1,274	1,353	1,437	1,527	1,623	1,727	1,836	
	2009	705	747	791	837	888	941	998	1,059	1,124	1,194	1,267	1,347	1,431	1,521	1,618	1,721	
	2008	672	710	752	796	843	892	947	1,004	1,065	1,131	1,201	1,275	1,356	1,441	1,531	1,629	
	2007	640	675	714	756	800	848	899	953	1,010	1,072	1,139	1,208	1,284	1,364	1,450	1,542	
	2006	609	643	679	719	761	805	853	904	958	1,016	1,078	1,145	1,216	1,292	1,373	1,459	
	2005	580	612	646	683	723	766	810	859	909	964	1,023	1,086	1,152	1,224	1,300	1,382	
	2004	552	582	615	651	688	728	769	815	863	916	970	1,030	1,093	1,160	1,232	1,308	
	2003	526	556	586	619	654	692	732	775	821	868	922	977	1,036	1,100	1,167	1,239	
	2002	503	530	558	589	623	659	696	736	779	825	874	926	983	1,043	1,107	1,174	
	2001	480	505	533	562	593	627	662	700	740	783	829	880	932	988	1,048	1,113	
2000	458	483	509	536	565	597	630	666	704	744	789	835	885	938	994	1,055		
26	2010	606	642	679	719	762	808	857	909	966	1,026	1,089	1,157	1,229	1,307	1,390	1,478	
	2009	568	601	636	674	714	757	803	853	905	961	1,020	1,084	1,152	1,225	1,303	1,385	
	2008	541	572	605	640	679	718	762	808	857	910	966	1,026	1,091	1,160	1,232	1,311	
	2007	515	544	575	608	644	683	724	767	813	863	917	973	1,034	1,098	1,167	1,241	
	2006	490	518	547	579	612	648	686	728	771	818	868	922	979	1,040	1,105	1,175	
	2005	467	493	520	550	582	616	652	691	732	776	824	874	927	985	1,047	1,112	
	2004	445	469	495	524	554	586	619	656	695	737	781	829	880	934	991	1,053	
	2003	424	448	472	498	527	557	589	624	661	699	742	786	834	885	939	998	
	2002	405	427	449	474	502	530	560	593	627	664	704	746	791	839	891	945	
	2001	386	406	429	452	477	505	533	563	596	630	668	708	750	796	844	896	
2000	369	388	410	431	455	480	507	536	567	599	635	672	712	755	800	849		
30	2010	302	320	339	359	380	403	428	454	482	512	543	577	613	652	693	737	
	2009	283	300	317	336	356	378	401	425	451	479	509	541	575	611	650	691	
	2008	270	285	302	319	338	358	380	403	428	454	482	512	544	578	615	654	
	2007	257	271	287														

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	235	471	302	661	472	595	425	255	
PART 2	PERSONAL INJURY PROTECTION								
	91	192	119	264	188	237	169	98	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	266	457	314	759	547	683	491	271
	10,000	323	555	382	922	665	830	597	329
	25,000	331	569	391	946	682	851	612	338
	50,000	340	584	401	969	699	872	627	346
	100,000	343	589	404	978	705	880	632	349
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	35	73	47	93	70	84	63	39
	25/50	51	109	72	145	103	131	93	56
	35/80	80	176	117	241	164	217	148	87
	50/100	109	242	163	337	225	303	202	118
	100/300	128	285	192	397	263	358	237	138
	250/500	223	503	340	710	463	640	416	240
	500/500	568	1,290	878	1,841	1,181	1,658	1,064	608
	500/1000	581	1,320	898	1,885	1,209	1,697	1,088	622

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	114	121	128	135	143	152	161	170	181	192	203	216	230	244	260	276
2009	112	118	125	132	140	148	157	166	176	187	199	211	224	239	254	270
2008	110	116	123	130	137	145	154	163	173	184	195	208	221	234	249	265
2007	108	114	121	128	135	143	152	161	171	181	192	204	217	230	245	260
2006	106	112	119	126	133	141	149	158	168	178	189	200	213	226	240	256
2005	105	111	117	123	131	138	147	155	165	175	186	197	209	222	236	251
2004	103	109	115	122	129	136	144	153	162	172	182	194	206	218	232	247
2003	102	107	113	120	127	134	142	150	159	169	179	190	202	215	228	243
2002	100	105	112	118	124	132	140	148	157	166	176	187	199	211	224	238
2001	98	104	110	116	123	130	137	145	154	163	173	184	195	207	220	234
2000	97	102	108	114	121	127	135	143	151	161	170	181	192	204	216	230

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 43

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	333	353	374	396	419	444	471	500	531	564	599	636	676	719	764	813	
	2009	312	331	350	371	393	417	442	469	498	529	561	596	634	674	716	762	
	2008	297	314	333	352	373	395	419	444	471	501	532	565	600	638	678	721	
	2007	283	299	316	335	354	375	398	422	447	474	504	535	568	604	642	683	
	2006	269	285	301	318	337	356	378	400	424	450	477	507	538	572	608	646	
	2005	257	271	286	302	320	339	359	380	402	427	453	481	510	542	576	612	
	2004	245	258	272	288	305	322	341	361	382	405	429	456	484	514	545	579	
	2003	233	246	260	274	290	306	324	343	363	384	408	432	459	487	517	549	
	2002	223	235	247	261	276	292	308	326	345	365	387	410	435	462	490	520	
	2001	212	224	236	249	263	278	293	310	328	347	367	390	413	438	464	493	
2000	203	214	225	237	250	264	279	293	312	329	349	370	392	415	440	467		
17	2010	607	643	680	720	763	809	858	911	967	1,027	1,090	1,158	1,231	1,308	1,392	1,480	
	2009	569	602	637	675	715	758	804	854	906	962	1,022	1,086	1,154	1,226	1,304	1,387	
	2008	541	572	606	641	679	719	763	809	858	911	968	1,028	1,093	1,161	1,234	1,313	
	2007	515	544	576	609	645	683	725	768	814	864	918	974	1,035	1,100	1,168	1,243	
	2006	490	519	547	580	613	649	687	729	772	819	869	923	980	1,041	1,107	1,176	
	2005	468	494	521	551	583	617	653	692	733	777	825	876	929	986	1,048	1,114	
	2004	445	469	496	525	555	587	620	657	696	738	782	830	881	935	993	1,054	
	2003	424	448	473	499	527	558	590	625	662	700	743	787	835	886	940	999	
	2002	405	427	450	475	502	531	561	594	628	665	704	747	792	840	892	947	
	2001	387	407	430	453	478	505	533	564	597	631	669	709	751	797	845	897	
2000	369	389	410	432	455	481	508	537	568	600	636	673	713	756	801	851		
18	2010	454	481	509	538	571	605	642	681	723	768	815	866	920	978	1,041	1,107	
	2009	425	450	477	505	535	567	602	638	677	719	764	812	863	917	975	1,037	
	2008	405	428	453	479	508	538	571	605	642	682	724	769	817	868	923	982	
	2007	385	407	430	456	482	511	542	574	609	646	686	728	774	822	874	929	
	2006	367	388	409	433	458	485	514	545	578	613	650	690	733	778	828	880	
	2005	350	369	390	412	436	461	488	517	548	581	617	655	694	738	784	833	
	2004	333	351	371	392	415	439	464	491	520	552	585	621	659	699	742	788	
	2003	317	335	353	373	394	417	441	467	495	523	555	589	624	663	703	747	
	2002	303	319	336	355	376	397	419	444	470	497	527	558	592	628	667	708	
	2001	289	304	321	339	357	378	399	422	446	472	500	530	562	596	632	671	
2000	276	291	307	323	340	360	380	401	425	449	475	503	533	565	599	636		
20	2010	824	873	924	978	1,037	1,099	1,166	1,237	1,314	1,395	1,481	1,573	1,672	1,777	1,891	2,011	
	2009	772	818	866	917	972	1,030	1,093	1,160	1,231	1,307	1,388	1,475	1,567	1,666	1,772	1,884	
	2008	735	778	823	871	923	977	1,037	1,099	1,166	1,238	1,315	1,396	1,484	1,578	1,676	1,784	
	2007	700	740	782	828	876	928	985	1,043	1,106	1,173	1,247	1,323	1,406	1,494	1,587	1,688	
	2006	666	705	744	787	833	882	934	990	1,049	1,113	1,181	1,254	1,332	1,414	1,503	1,598	
	2005	636	671	708	748	792	838	887	940	995	1,056	1,120	1,189	1,262	1,340	1,424	1,513	
	2004	605	638	674	713	753	797	842	892	945	1,003	1,062	1,128	1,197	1,270	1,349	1,432	
	2003	576	609	642	678	716	758	801	849	899	951	1,009	1,069	1,134	1,204	1,277	1,357	
	2002	551	580	611	645	682	721	762	806	853	903	957	1,014	1,076	1,142	1,212	1,286	
	2001	525	553	584	615	649	686	725	766	811	857	908	963	1,021	1,082	1,148	1,219	
2000	502	528	557	587	619	654	690	729	771	815	864	915	969	1,027	1,089	1,155		
21	2010	675	715	757	801	849	900	955	1,013	1,076	1,143	1,213	1,289	1,370	1,456	1,549	1,647	
	2009	633	670	709	751	796	844	895	950	1,008	1,071	1,137	1,208	1,284	1,364	1,451	1,543	
	2008	602	637	674	713	756	800	849	900	955	1,014	1,077	1,144	1,216	1,292	1,373	1,461	
	2007	574	606	640	678	718	760	806	854	905	961	1,021	1,084	1,151	1,224	1,300	1,383	
	2006	546	577	609	645	682	722	765	811	859	912	967	1,027	1,091	1,158	1,231	1,309	
	2005	521	549	580	613	648	687	726	770	815	865	918	974	1,033	1,098	1,166	1,239	
	2004	495	522	552	584	617	653	690	731	774	821	870	924	980	1,040	1,104	1,173	
	2003	472	499	526	555	587	620	656	695	736	779	826	876	929	986	1,046	1,111	
	2002	451	475	501	528	559	591	624	660	699	740	784	831	881	935	992	1,053	
	2001	430	453	478	504	532	562	594	627	664	702	744	789	836	886	940	998	
2000	411	433	456	481	507	535	565	597	632	667	707	749	793	841	892	946		
25	2010	741	785	831	880	932	988	1,048	1,112	1,181	1,255	1,332	1,415	1,504	1,598	1,700	1,808	
	2009	695	736	778	824	874	926	983	1,043	1,107	1,175	1,248	1,326	1,409	1,498	1,593	1,694	
	2008	661	699	740	783	830	879	932	988	1,048	1,113	1,182	1,255	1,335	1,419	1,507	1,604	
	2007	630	665	703	744	788	835	885	938	994	1,055	1,121	1,190	1,264	1,343	1,427	1,518	
	2006	599	633	669	708	749	793	840	890	944	1,001	1,062	1,128	1,197	1,272	1,352	1,437	
	2005	571	603	636	673	712	754	798	845	895	949	1,007	1,069	1,134	1,205	1,280	1,360	
	2004	544	573	606	641	677	716	757	802	850	902	955	1,014	1,076	1,142	1,213	1,288	
	2003	518	548	577	610	644	681	720	763	808	855	907	962	1,020	1,083	1,149	1,220	
	2002	495	522	550	580	613	649	685	725	767	812	861	912	967	1,027	1,089	1,156	
	2001	472	497	525	553	584	617	652	689	729	771	817	866	918	973	1,032	1,096	
2000	451	475	501	528	556	588	620	655	694	733	777	822	871	923	979	1,039		
26	2010	608	644	681	721	764	810	859	912	968	1,028	1,092	1,160	1,232	1,310	1,394	1,482	
	2009	569	603	638	676	716	759	805	855	907	963	1,023	1,087	1,155	1,228	1,306	1,389	
	2008	542	573	607	642	680	720	764	810	859	913	969	1,029	1,094	1,163	1,236	1,315	
	2007	516	545	576	610	646	684	726	769	815	865	919	975	1,036	1,101	1,170	1,244	
	2006	491	519	548	580	614	650	688	730	773	820	870	924	981	1,042	1,108	1,178	
	2005	468	494	522	551	583	618	654	693	734	778	826	877	930	988	1,049	1,115	
	2004	446	470	497	526	555	587	621	658	697	739	783	831	882	936	994	1,056	
	2003	425	449	473	500	528	558	590	626	662	701	744	788	836	888	942	1,000	
	2002	406	428	450	475	503	532	561	594	629	665	705	748	793	841	893	948	
	2001	387	407	430	454	479	506	534	565	597	632	669	710	752	798	846	899	
2000	370	389	411	432	456	482	508	537	569	601	637	674	714	757	802	852		
30	2010	326	345	365	386	409	434	460	489	519	551	585	621	660	702	747	794	
	2009	305	323	342	362	384	407	432	458	486	516	548	582	619	658	700	744	
	2008	290	307	325	344	365	386	409	434	460	489	519	551	586	623	662	704	
	2007	277	292	309	327	346												

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	212	496	395	655	463	589	417	219	
PART 2	PERSONAL INJURY PROTECTION								
	84	202	155	261	185	235	165	86	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	211	449	305	740	490	666	441	218
	10,000	256	546	371	899	595	809	536	265
	25,000	263	559	380	922	611	830	549	272
	50,000	269	573	389	945	626	850	563	278
	100,000	272	578	393	953	631	858	568	281
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	39	73	56	91	68	82	61	44
	25/50	54	109	86	140	100	126	90	59
	35/80	81	176	142	229	158	206	142	85
	50/100	109	243	198	318	217	286	195	112
	100/300	126	285	234	375	254	337	228	129
	250/500	216	503	416	667	445	600	400	216
	500/500	540	1,291	1,076	1,721	1,135	1,548	1,022	531
	500/1000	552	1,322	1,101	1,761	1,162	1,584	1,046	543

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	187	197	208	220	234	247	262	278	295	313	332	353	375	399	424	451
2009	182	193	204	215	228	242	256	271	288	306	324	345	366	389	414	441
2008	179	189	200	212	224	237	252	267	283	300	319	339	360	383	407	433
2007	177	186	197	208	220	234	247	262	278	295	314	333	354	376	400	425
2006	174	183	194	205	217	230	244	258	274	290	308	327	348	370	393	418
2005	171	180	191	202	213	226	239	254	269	285	303	322	341	363	386	410
2004	168	178	188	199	210	222	236	250	264	281	298	316	336	356	379	403
2003	166	175	185	196	207	219	231	245	260	276	292	311	330	350	372	396
2002	163	172	182	192	203	215	228	241	256	271	287	305	324	344	366	389
2001	161	170	179	189	200	212	224	237	252	267	283	300	319	338	359	382
2000	158	167	176	186	197	208	220	233	247	262	278	295	313	332	353	375

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 44

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	303	321	340	360	381	404	429	455	483	513	544	578	615	653	695	739	
	2009	284	301	318	337	357	379	402	426	452	480	510	542	576	612	651	693	
	2008	270	286	303	320	339	359	381	404	429	455	483	513	546	580	616	656	
	2007	257	272	287	304	322	341	362	383	406	431	458	486	517	549	583	620	
	2006	245	259	273	289	306	324	343	364	386	409	434	461	489	520	553	587	
	2005	234	246	260	275	291	308	326	346	366	388	412	437	464	493	523	556	
	2004	222	234	248	262	277	293	310	328	347	369	390	415	440	467	496	527	
	2003	212	224	236	249	263	278	294	312	330	349	371	393	417	443	470	499	
	2002	202	213	225	237	251	265	280	296	314	332	352	373	395	420	445	473	
	2001	193	203	215	226	239	252	266	282	298	315	334	354	375	398	422	448	
2000	184	194	205	216	227	240	254	268	284	300	317	336	356	378	400	425		
17	2010	610	646	684	724	767	813	863	915	972	1,032	1,096	1,164	1,237	1,315	1,399	1,488	
	2009	571	605	641	678	719	762	809	858	911	967	1,027	1,091	1,159	1,232	1,311	1,394	
	2008	544	575	609	644	683	723	767	813	863	916	973	1,033	1,098	1,167	1,240	1,320	
	2007	518	547	579	612	648	687	728	772	818	868	922	979	1,040	1,105	1,174	1,249	
	2006	493	521	550	582	616	652	691	732	776	823	874	928	985	1,046	1,112	1,182	
	2005	470	496	524	553	586	620	656	696	736	781	829	880	933	991	1,053	1,119	
	2004	447	472	498	528	557	590	623	660	699	742	786	834	885	940	998	1,060	
	2003	426	451	475	502	530	560	593	628	665	703	747	791	839	891	945	1,004	
	2002	407	429	452	477	505	534	564	597	631	668	708	750	796	845	896	951	
	2001	389	409	432	455	480	508	536	567	600	634	672	713	755	801	849	902	
2000	371	391	412	434	458	484	510	539	571	603	639	677	717	760	805	855		
18	2010	399	423	448	474	502	533	565	599	636	676	718	762	810	861	916	974	
	2009	374	396	419	444	471	499	529	562	596	633	672	714	759	807	858	913	
	2008	356	377	399	422	447	473	502	533	565	600	637	676	719	764	812	864	
	2007	339	358	379	401	425	450	477	505	536	568	604	641	681	724	769	818	
	2006	323	341	360	381	403	427	452	480	508	539	572	608	645	685	728	774	
	2005	308	325	343	362	383	406	430	455	482	511	543	576	611	649	690	733	
	2004	293	309	326	345	365	386	408	432	458	486	515	546	580	615	653	694	
	2003	279	295	311	328	347	367	388	411	435	461	489	518	549	583	619	657	
	2002	267	281	296	313	331	350	369	391	413	437	464	491	521	553	587	623	
	2001	254	268	283	298	315	333	351	371	393	415	440	467	494	524	556	591	
2000	243	256	270	284	300	317	334	353	374	395	418	443	469	498	527	560		
20	2010	826	875	926	980	1,039	1,101	1,168	1,239	1,316	1,398	1,484	1,576	1,675	1,781	1,894	2,014	
	2009	774	820	867	918	974	1,032	1,095	1,162	1,233	1,310	1,390	1,478	1,570	1,669	1,775	1,888	
	2008	737	779	825	873	925	979	1,039	1,101	1,168	1,241	1,317	1,399	1,487	1,581	1,680	1,787	
	2007	702	741	783	829	878	930	986	1,045	1,108	1,176	1,249	1,326	1,408	1,497	1,590	1,691	
	2006	668	706	745	789	834	883	935	992	1,051	1,115	1,183	1,256	1,334	1,417	1,506	1,601	
	2005	637	672	709	749	793	840	889	942	997	1,058	1,123	1,192	1,264	1,343	1,427	1,516	
	2004	606	639	675	714	755	798	844	894	947	1,005	1,064	1,130	1,199	1,272	1,351	1,435	
	2003	577	610	643	679	718	759	803	850	900	952	1,011	1,072	1,136	1,207	1,280	1,360	
	2002	552	581	612	646	684	723	763	808	855	905	959	1,016	1,078	1,144	1,214	1,288	
	2001	526	554	585	617	651	688	726	767	812	859	910	965	1,023	1,084	1,150	1,221	
2000	503	529	558	588	620	655	691	730	773	816	865	916	971	1,029	1,091	1,158		
21	2010	572	606	641	679	719	762	809	858	911	968	1,027	1,091	1,160	1,233	1,312	1,395	
	2009	536	567	601	636	674	715	758	804	854	907	963	1,023	1,087	1,156	1,229	1,307	
	2008	510	539	571	604	640	678	719	762	809	859	912	969	1,030	1,094	1,163	1,237	
	2007	486	513	542	574	608	644	683	723	767	814	865	918	975	1,036	1,101	1,171	
	2006	462	489	516	546	578	612	648	687	728	772	819	870	924	981	1,043	1,108	
	2005	441	465	491	519	549	581	615	652	690	732	777	825	875	930	988	1,050	
	2004	420	442	467	495	523	553	584	619	656	696	737	782	830	881	935	994	
	2003	400	422	445	470	497	526	556	589	623	659	700	742	787	835	886	941	
	2002	382	403	424	447	473	500	528	559	592	626	664	704	746	792	841	892	
	2001	364	383	405	427	450	476	503	531	562	595	630	668	708	751	796	846	
2000	348	367	386	407	429	453	478	506	535	565	599	634	672	712	755	802		
25	2010	744	788	834	882	935	991	1,052	1,116	1,185	1,258	1,336	1,419	1,508	1,603	1,705	1,814	
	2009	697	738	781	827	877	929	986	1,046	1,110	1,179	1,252	1,330	1,413	1,502	1,598	1,700	
	2008	663	701	743	786	833	881	935	991	1,052	1,117	1,186	1,259	1,339	1,423	1,512	1,609	
	2007	632	667	705	746	790	837	889	941	997	1,058	1,124	1,193	1,268	1,347	1,432	1,523	
	2006	601	635	671	710	751	795	842	893	946	1,004	1,065	1,131	1,201	1,276	1,356	1,441	
	2005	573	605	638	675	714	756	800	848	898	952	1,011	1,073	1,138	1,209	1,284	1,365	
	2004	545	575	608	643	679	719	760	805	853	904	958	1,017	1,079	1,146	1,216	1,292	
	2003	520	549	579	612	646	683	723	766	811	857	910	965	1,023	1,086	1,152	1,224	
	2002	497	523	551	582	615	651	687	727	769	814	863	915	970	1,030	1,093	1,160	
	2001	474	499	526	555	586	619	654	691	731	773	819	869	921	976	1,035	1,100	
2000	453	477	502	529	558	590	622	657	696	735	779	825	874	926	982	1,042		
26	2010	515	546	577	611	648	687	729	773	821	872	926	983	1,045	1,111	1,181	1,256	
	2009	483	511	541	573	607	644	683	725	769	817	867	922	979	1,041	1,107	1,177	
	2008	459	486	514	544	577	611	648	687	729	774	821	873	928	986	1,048	1,115	
	2007	438	462	489	517	548	580	615	652	691	733	779	827	878	934	992	1,055	
	2006	416	440	465	492	520	551	583	619	656	695	738	784	832	884	939	998	
	2005	397	419	442	467	495	524	554	587	622	660	700	743	788	837	890	945	
	2004	378	398	421	446	471	498	526	558	591	627	664	705	748	794	843	895	
	2003	360	381	401	424	448	473	501	530	562	594	631	668	709	753	798	848	
	2002	344	363	382	403	426	451	476	504	533	564	598	634	672	713	757	804	
	2001	328	345	365	385	406	429	453	479	507	536	568	602	638	676	717	762	
2000	314	330	348	367	387	408	431	455	482	509	540	572	605	642	680	722		
30	2010	291	308	326	345	365	387	411	436	463	492	522	555	589	626	666	709	
	2009	272	288	305	323	343	363	385	409	434	461	489	520	552	587	625	664	
	2008	259	274	290	307	325	344	365	387	411	436	463	492	523	556	591	629	
	2007	247	261	276	292	309	327	347	368	390	414	439	466	496	527	560	595	

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	243	462	299	662	469	595	422	255	
PART 2	PERSONAL INJURY PROTECTION								
	95	189	118	264	187	237	168	98	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	271	458	309	759	544	684	488	275
	10,000	329	556	375	922	661	831	593	334
	25,000	338	571	385	946	678	852	608	343
	50,000	346	585	395	969	695	873	623	351
	100,000	349	590	398	978	701	881	629	354
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	36	74	47	95	70	85	63	39
	25/50	53	110	70	144	106	129	95	60
	35/80	84	175	112	233	171	209	154	97
	50/100	115	241	154	323	236	290	212	135
	100/300	135	282	181	380	277	341	250	159
	250/500	237	496	319	673	491	604	442	283
	500/500	606	1,269	818	1,731	1,261	1,555	1,135	729
	500/1000	620	1,299	837	1,772	1,290	1,591	1,161	746

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	23	30	31	35	40	48

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	21	49						
	25/50	14	3	250/500	24	143						
	35/80	16	12	500/500	35	358						
	50/100	17	22	500/1000	36	368						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	120	127	134	142	150	159	169	179	190	201	214	227	241	257	273	290
2009	117	124	131	139	147	156	165	175	185	197	209	222	236	251	267	284
2008	115	122	129	136	144	153	162	172	182	193	205	218	232	246	262	279
2007	114	120	127	134	142	150	159	169	179	190	202	214	228	242	257	274
2006	112	118	125	132	140	148	157	166	176	187	198	211	224	238	253	269
2005	110	116	123	130	137	145	154	163	173	184	195	207	220	234	248	264
2004	108	114	121	128	135	143	152	161	170	181	192	204	216	229	244	260
2003	107	112	119	126	133	141	149	158	167	178	188	200	212	226	240	255
2002	105	111	117	124	131	138	147	155	165	174	185	197	209	222	235	250
2001	103	109	115	122	129	136	144	153	162	172	182	193	205	218	231	246
2000	102	107	114	120	127	134	142	150	159	169	179	190	201	214	227	242

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY NO: 45

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	347	367	388	411	436	462	490	520	552	586	623	661	703	747	795	845	
	2009	325	344	364	385	409	433	459	487	517	549	583	620	659	700	745	792	
	2008	309	327	346	366	388	411	436	462	490	520	553	587	624	663	705	750	
	2007	294	311	329	348	368	390	414	438	465	493	524	556	591	628	667	710	
	2006	280	296	313	331	350	371	392	416	441	468	496	527	560	595	632	672	
	2005	267	282	297	314	333	352	373	395	418	444	471	500	530	563	599	636	
	2004	254	268	283	300	317	335	354	375	397	421	446	474	503	534	567	602	
	2003	242	256	270	285	301	318	337	357	378	400	424	450	477	506	537	570	
	2002	231	244	257	271	287	303	320	339	359	380	402	426	452	480	509	541	
	2001	221	232	245	259	273	289	305	322	341	360	382	405	429	455	483	512	
2000	211	222	234	247	260	275	290	306	324	343	363	384	407	432	458	486		
17	2010	599	635	672	711	753	799	847	899	954	1,014	1,076	1,143	1,215	1,291	1,374	1,461	
	2009	561	594	629	666	706	749	794	843	894	950	1,008	1,072	1,139	1,210	1,288	1,369	
	2008	534	565	598	633	671	710	753	799	847	900	955	1,015	1,079	1,146	1,218	1,296	
	2007	509	537	568	601	637	675	715	758	803	853	906	961	1,022	1,086	1,153	1,227	
	2006	484	512	540	572	605	641	678	719	763	809	858	911	968	1,028	1,093	1,161	
	2005	462	487	514	544	575	609	645	683	723	767	814	864	917	974	1,035	1,099	
	2004	439	463	490	518	547	579	612	648	687	729	772	820	870	923	980	1,041	
	2003	419	443	466	493	520	550	582	617	653	691	733	777	824	875	928	986	
	2002	400	422	444	469	496	524	554	586	620	656	695	737	782	830	880	934	
	2001	382	402	424	447	472	499	527	557	589	623	660	700	742	786	834	886	
2000	365	384	405	426	449	475	501	530	561	592	628	665	704	746	791	840		
18	2010	457	484	512	542	574	609	646	686	728	773	821	872	927	985	1,048	1,114	
	2009	428	453	480	508	539	571	606	643	682	724	769	817	868	923	982	1,044	
	2008	407	431	456	483	512	542	574	609	646	686	729	774	823	874	929	988	
	2007	388	410	433	459	486	515	546	578	613	650	691	733	779	828	880	936	
	2006	369	390	412	436	462	489	517	549	582	617	654	695	738	784	833	886	
	2005	352	372	392	415	439	465	492	521	552	585	621	659	699	743	789	838	
	2004	335	353	373	395	417	442	467	495	524	556	589	625	663	704	747	794	
	2003	319	338	356	376	397	420	444	470	498	527	559	593	629	667	708	752	
	2002	305	322	339	358	378	400	422	447	473	500	530	562	596	633	671	713	
	2001	291	306	323	341	360	380	402	425	449	475	503	534	566	600	636	676	
2000	278	293	309	325	343	362	382	404	427	452	479	507	537	569	603	640		
20	2010	828	876	928	982	1,041	1,103	1,170	1,242	1,318	1,400	1,487	1,579	1,678	1,784	1,898	2,018	
	2009	775	821	869	920	976	1,034	1,097	1,164	1,235	1,312	1,393	1,480	1,573	1,672	1,779	1,891	
	2008	738	781	826	874	927	981	1,041	1,103	1,170	1,243	1,320	1,402	1,490	1,584	1,683	1,790	
	2007	703	742	785	831	880	932	988	1,047	1,110	1,178	1,251	1,328	1,411	1,500	1,593	1,694	
	2006	669	707	747	790	836	885	937	994	1,053	1,117	1,185	1,259	1,337	1,420	1,509	1,604	
	2005	638	673	710	751	794	841	890	944	999	1,060	1,125	1,194	1,266	1,345	1,429	1,519	
	2004	607	640	676	716	756	800	846	896	949	1,006	1,066	1,132	1,201	1,275	1,354	1,438	
	2003	578	611	644	681	719	760	804	852	902	954	1,013	1,074	1,138	1,209	1,282	1,362	
	2002	553	583	613	648	685	724	765	809	856	906	961	1,018	1,080	1,146	1,216	1,291	
	2001	527	555	586	618	652	689	727	769	814	861	912	967	1,025	1,086	1,152	1,224	
2000	504	530	559	589	621	656	692	732	774	818	867	918	972	1,031	1,093	1,160		
21	2010	672	712	753	798	845	896	951	1,009	1,071	1,137	1,208	1,283	1,363	1,449	1,541	1,639	
	2009	630	667	706	747	792	840	891	945	1,003	1,066	1,131	1,202	1,278	1,358	1,445	1,536	
	2008	599	634	671	710	753	797	845	896	951	1,009	1,072	1,138	1,210	1,286	1,367	1,454	
	2007	571	603	638	675	714	757	803	850	901	957	1,016	1,079	1,146	1,218	1,294	1,376	
	2006	543	574	606	642	679	719	761	807	855	907	963	1,022	1,086	1,153	1,226	1,303	
	2005	518	547	577	610	645	683	723	766	811	861	913	970	1,028	1,092	1,161	1,233	
	2004	493	520	549	581	614	650	687	727	771	817	866	919	976	1,035	1,099	1,168	
	2003	470	497	523	553	584	618	653	692	733	775	823	872	925	982	1,041	1,106	
	2002	449	473	498	526	556	588	621	657	695	736	780	827	877	931	988	1,048	
	2001	428	451	476	502	529	560	591	625	661	699	740	785	832	882	936	994	
2000	409	431	454	478	504	533	562	594	629	664	704	746	790	837	887	942		
25	2010	744	788	834	883	936	992	1,053	1,117	1,186	1,260	1,337	1,421	1,510	1,605	1,707	1,815	
	2009	697	739	782	828	878	930	987	1,047	1,111	1,180	1,253	1,332	1,415	1,504	1,600	1,701	
	2008	664	702	743	787	833	882	936	992	1,053	1,118	1,187	1,261	1,340	1,425	1,514	1,610	
	2007	632	668	706	747	791	838	889	942	998	1,060	1,126	1,195	1,269	1,349	1,433	1,524	
	2006	602	636	672	711	752	796	843	894	947	1,005	1,066	1,132	1,202	1,277	1,357	1,443	
	2005	574	605	639	675	715	757	801	849	899	953	1,012	1,074	1,139	1,210	1,286	1,366	
	2004	546	576	608	644	680	719	761	806	854	905	959	1,018	1,081	1,147	1,218	1,293	
	2003	520	550	580	612	647	684	723	766	811	858	911	966	1,024	1,087	1,153	1,225	
	2002	497	524	552	582	616	651	688	728	770	815	864	916	971	1,031	1,094	1,161	
	2001	474	499	527	556	586	620	654	692	732	774	820	870	922	977	1,037	1,101	
2000	453	477	503	530	559	590	623	658	696	736	780	826	875	927	983	1,043		
26	2010	605	641	679	718	761	807	856	908	964	1,024	1,087	1,155	1,228	1,305	1,388	1,476	
	2009	567	601	636	673	714	756	802	851	904	960	1,019	1,083	1,151	1,223	1,301	1,384	
	2008	540	571	605	640	678	717	761	807	856	909	965	1,025	1,090	1,158	1,231	1,309	
	2007	514	543	574	608	643	682	723	766	812	862	915	971	1,032	1,097	1,165	1,239	
	2006	489	517	546	578	612	647	686	727	770	817	867	921	978	1,038	1,104	1,173	
	2005	467	492	520	549	581	615	651	690	731	775	823	873	926	984	1,045	1,111	
	2004	444	468	495	523	553	585	619	655	694	736	780	828	879	932	990	1,052	
	2003	423	447	471	498	526	556	588	623	660	698	741	785	833	884	938	996	
	2002	404	426	449	474	501	530	559	592	626	663	703	745	790	838	890	944	
	2001	386	406	428	452	477	504	532	562	595	629	667	707	749	795	843	895	
2000	368	388	409	431	454	480	506	535	566	598	634	671	711	754	799	848		
30	2010	338	358	379	401	425	451	478	507	539	572	607	645	686	729	775	824	
	2009	317	335	355	376	398	422	448	475	505	536	569	605	642	683	726	773	
	2008	301	319	338	357	378	401	425	451	478	508	539	572	609	647	687	731	
	2007	287	303	321	339	359	3											

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Terr	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.73	0.82	0.74	0.70	0.66	0.63	0.60	0.58	0.57	0.56	0.55	0.55	0.54	0.52	0.51	0.50
2	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.53	0.52	0.52
3	1.84	0.87	0.79	0.74	0.70	0.67	0.64	0.62	0.60	0.59	0.59	0.58	0.57	0.56	0.54	0.54
4	1.80	0.86	0.77	0.73	0.69	0.65	0.63	0.61	0.59	0.58	0.58	0.57	0.56	0.55	0.53	0.53
5	1.87	0.89	0.80	0.76	0.72	0.68	0.65	0.63	0.62	0.61	0.60	0.60	0.58	0.57	0.55	0.55
6	1.94	0.92	0.83	0.79	0.74	0.71	0.68	0.65	0.64	0.63	0.62	0.62	0.61	0.59	0.57	0.57
7	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
8	2.08	0.99	0.89	0.84	0.80	0.76	0.73	0.70	0.69	0.67	0.67	0.66	0.65	0.63	0.62	0.61
9	2.05	0.97	0.88	0.83	0.79	0.74	0.71	0.69	0.67	0.66	0.65	0.65	0.64	0.62	0.61	0.60
10	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
11	2.35	1.11	1.00	0.95	0.90	0.85	0.82	0.79	0.77	0.76	0.75	0.75	0.73	0.71	0.69	0.68
12	2.42	1.15	1.03	0.98	0.93	0.88	0.84	0.81	0.79	0.78	0.77	0.77	0.75	0.73	0.71	0.70
13	2.71	1.29	1.16	1.10	1.04	0.99	0.94	0.91	0.89	0.88	0.87	0.86	0.85	0.82	0.80	0.79
14	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
15	3.50	1.66	1.50	1.42	1.34	1.27	1.22	1.18	1.15	1.13	1.12	1.11	1.09	1.06	1.04	1.02
16	5.67	2.69	2.42	2.30	2.17	2.06	1.97	1.91	1.87	1.83	1.81	1.80	1.77	1.71	1.68	1.65
17	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
18	4.11	1.95	1.76	1.66	1.58	1.49	1.43	1.39	1.35	1.33	1.31	1.31	1.28	1.24	1.22	1.20
19	4.52	2.14	1.93	1.83	1.73	1.64	1.57	1.52	1.49	1.46	1.44	1.44	1.41	1.37	1.34	1.32
20	4.10	1.94	1.75	1.66	1.57	1.49	1.43	1.38	1.35	1.32	1.31	1.30	1.28	1.24	1.21	1.19
21	5.57	2.64	2.38	2.25	2.13	2.02	1.94	1.88	1.83	1.80	1.78	1.77	1.73	1.68	1.65	1.62
22	6.29	2.98	2.69	2.54	2.41	2.28	2.19	2.12	2.07	2.03	2.01	2.00	1.96	1.90	1.86	1.83
23	3.78	1.79	1.62	1.53	1.45	1.37	1.32	1.27	1.24	1.22	1.21	1.20	1.18	1.14	1.12	1.10
24	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
25	4.29	2.03	1.83	1.74	1.64	1.56	1.49	1.45	1.41	1.39	1.37	1.36	1.34	1.30	1.27	1.25
26	5.11	2.42	2.18	2.07	1.96	1.86	1.78	1.72	1.68	1.65	1.63	1.62	1.59	1.55	1.51	1.49
27	1.65	0.78	0.70	0.67	0.63	0.60	0.57	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49	0.48
40	2.59	1.23	1.11	1.05	0.99	0.94	0.90	0.87	0.85	0.84	0.83	0.82	0.81	0.78	0.77	0.75
41	2.63	1.25	1.12	1.06	1.01	0.95	0.91	0.88	0.86	0.85	0.84	0.83	0.82	0.79	0.78	0.77
42	3.19	1.51	1.36	1.29	1.22	1.16	1.11	1.07	1.05	1.03	1.02	1.01	0.99	0.96	0.94	0.93
43	3.34	1.59	1.43	1.35	1.28	1.21	1.16	1.13	1.10	1.08	1.07	1.06	1.04	1.01	0.99	0.97
44	5.46	2.59	2.33	2.21	2.09	1.98	1.90	1.84	1.80	1.77	1.75	1.74	1.70	1.65	1.62	1.59
45	3.52	1.67	1.50	1.42	1.35	1.28	1.23	1.19	1.16	1.14	1.12	1.12	1.10	1.06	1.04	1.03

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

Terr	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1-27, 40-45	0.21	0.10	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.06	0.06	0.06

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Terr	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.00	0.47	0.43	0.40	0.38	0.36	0.35	0.34	0.33	0.32	0.32	0.32	0.31	0.30	0.30	0.29
2	1.02	0.49	0.44	0.41	0.39	0.37	0.36	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.30	0.30
3	1.07	0.51	0.46	0.43	0.41	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.33	0.32	0.32	0.31
4	1.05	0.50	0.45	0.42	0.40	0.38	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31
5	1.10	0.52	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.35	0.35	0.34	0.33	0.32	0.32
6	1.15	0.54	0.49	0.46	0.44	0.42	0.40	0.39	0.38	0.37	0.37	0.36	0.36	0.35	0.34	0.33
7	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
8	1.24	0.59	0.53	0.50	0.48	0.45	0.43	0.42	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.36
9	1.22	0.58	0.52	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36
10	1.32	0.62	0.56	0.53	0.50	0.48	0.46	0.44	0.43	0.42	0.42	0.42	0.41	0.40	0.39	0.38
11	1.43	0.68	0.61	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.46	0.45	0.44	0.43	0.42	0.42
12	1.48	0.70	0.63	0.60	0.57	0.54	0.51	0.50	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43
13	1.68	0.80	0.72	0.68	0.65	0.61	0.59	0.57	0.55	0.54	0.54	0.54	0.52	0.51	0.50	0.49
14	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
15	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.74	0.72	0.71	0.71	0.70	0.68	0.66	0.65
16	3.76	1.78	1.61	1.52	1.44	1.36	1.31	1.27	1.24	1.21	1.20	1.19	1.17	1.14	1.11	1.09
17	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
18	2.67	1.26	1.14	1.08	1.02	0.97	0.93	0.90	0.88	0.86	0.85	0.85	0.83	0.81	0.79	0.78
19	2.95	1.40	1.26	1.19	1.13	1.07	1.03	0.99	0.97	0.95	0.94	0.94	0.92	0.89	0.87	0.86
20	2.65	1.26	1.13	1.07	1.02	0.96	0.92	0.89	0.87	0.86	0.85	0.84	0.83	0.80	0.78	0.77
21	3.68	1.75	1.57	1.49	1.41	1.34	1.28	1.24	1.21	1.19	1.18	1.17	1.15	1.11	1.09	1.07
22	4.19	1.98	1.79	1.69	1.60	1.52	1.46	1.41	1.38	1.35	1.34	1.33	1.30	1.26	1.24	1.22
23	2.43	1.15	1.04	0.98	0.93	0.88	0.85	0.82	0.80	0.79	0.78	0.77	0.76	0.74	0.72	0.71
24	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
25	2.79	1.32	1.19	1.13	1.07	1.01	0.97	0.94	0.92	0.90	0.89	0.89	0.87	0.84	0.82	0.81
26	3.36	1.60	1.44	1.36	1.29	1.22	1.17	1.13	1.11	1.09	1.07	1.07	1.05	1.02	1.00	0.98
27	0.94	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.30	0.29	0.28	0.28	0.27
40	1.60	0.76	0.68	0.65	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.48	0.47	0.47
41	1.62	0.77	0.69	0.66	0.62	0.59	0.57	0.55	0.53	0.52	0.52	0.52	0.51	0.49	0.48	0.47
42	2.02	0.96	0.86	0.82	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
43	2.13	1.01	0.91	0.86	0.81	0.77	0.74	0.72	0.70	0.69	0.68	0.68	0.66	0.64	0.63	0.62
44	3.61	1.71	1.54	1.46	1.38	1.31	1.26	1.22	1.19	1.17	1.15	1.15	1.12	1.09	1.07	1.05
45	2.25	1.07	0.96	0.91	0.86	0.82	0.78	0.76	0.74	0.73	0.72	0.71	0.70	0.68	0.67	0.66

Stated Amount C.A.C. with M.M. & V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 – Same as Actual Cash Value Charges
 For Higher Deductibles, Refer to Rule 16

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

- Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
- Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	\$33.25	10	\$160.25
2	74.50	11	173.25
3	87.25	12	186.00
4	97.50	13	198.75
5	109.00	14	215.50
6	121.75	15	236.00
7	134.75	16	256.50
8	147.50	17	277.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

New : September 30, 2010

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)																	
Deductibles:	\$1,000*	\$2,000*	\$100** Glass														
Collision:	0.63	0.48	Not Applicable														
Limited Collision:	0.54	0.32	Not Applicable														
Comprehensive:	0.66	0.60	0.84														
*Charges based on \$500 Deductible Premium \$300 Deductible – \$10																	
**Applies to otherwise determined premium \$500 Deductible – \$13																	
Collision Waiver of Deductible Charges: \$1,000 Deductible – \$16																	
\$2,000 Deductible – \$26																	
SUBSTITUTE TRANSPORTATION (RULE 17)																	
	\$15/Day, \$450	\$30/Day, \$900	\$45/Day, \$1,350	\$100/Day, \$3,000													
	<u>Maximum</u>	<u>Maximum</u>	<u>Maximum</u>	<u>Maximum</u>													
Private Passenger:	12	64	150	308													
Motorcycle:	45	90	167	346													
DISCOUNTS (RULE 19)																	
	<u>Amount</u>	<u>Application</u>															
Advanced Driver Training:	5.0%	Parts 1, 2 and 4-9															
Annual Mileage (0-5,000 miles):	10.0%	Parts 1-8 and 12															
Annual Mileage (5,001 to 7,500 miles):	5.0%	Parts 1-8 and 12															
Anti-Theft Discount:	Varies by device type. Refer to Rule 54	Part 9 only.															
Class 15:	25.0%	Parts 1-12															
Companion Credit:	10.0%	Parts 1, 2 and 4-9															
Customer Loyalty Credit:	1% to 5%	Parts 1, 2 and 4-9															
Good Student:	5.0%	Parts 1, 2 and 4-9															
Hybrid Auto Discount:	5.0%	Parts 1, 2 and 4-9															
Life Credit:	5.0%	Parts 1, 2 and 4-9															
Multi-Car:	10.0%	Parts 1, 2, 4, 5, 7, 8 and 9															
New Policyholder:	1% to 5%	Parts 1, 2 and 4-9															
Public Transit:	10.0%	Property Damage and Collision															
Passive Restraint:	25.0%	Parts 2, 3, 6 and 12															
Student Away At School:	10.0%	Parts 1, 2 and 4-9															
MODEL YEAR RATING (RULE 20)																	
Rating Factors for Model Year Rates Not Shown in the Rate Section																	
Model	COLLISION SYMBOL																
Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
1999	0.96	0.96	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	
1998	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.90	0.90	0.90	0.90	0.90	0.90	0.90	
1990-97	0.81	0.81	0.81	0.80	0.80	0.80	0.80	0.79	0.79	0.79	0.79	0.79	0.79	0.78	0.78	0.78	
Model	COMPREHENSIVE SYMBOL																
Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
1999	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	
1998	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.96	0.96	
1990-97	0.93	0.93	0.93	0.93	0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	
PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)																	
DEDUCTIBLE:	100	250	500	1,000	2,000	4,000	8,000										
Policyholder – Alone:	0.02	0.04	0.08	0.14	0.26	0.37	0.45										
Policyholder and Household Members:	0.02	0.05	0.1	0.19	0.35	0.48	0.59										
TOWING AND LABOR (RULE 33)																	
Private Passenger and Motorcycle:	\$50 per Disablement		\$100 per Disablement														
	\$8		\$16														
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)																	
Apply a following rate for each \$100 of valuation:	\$4																
ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE (RULE 48)																	
Applies to private passenger vehicles as defined in Rule 27.																	
	<u>Comprehensive</u>		<u>Collision</u>	<u>Limited Collision</u>													
Rating Factor	1.01		1.05	1.05													
Comprehensive coverage is subject to a \$1.00 minimum premium.																	

Miscellaneous Rating Factors

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Manual Rates	Part 7 – 60%* Part 8 – Manual Rate Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Rates	Parts 7 and 8 – 50% Part 9 – Manual Rate
*Reduction not applicable to Waiver of Deductible premium		

