

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	133	272	153	487	243	448	219	130	
PART 2	PERSONAL INJURY PROTECTION								
	55	112	66	202	104	186	94	55	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	181	332	250	584	412	525	370	202
	10,000	220	403	304	710	501	638	450	245
	25,000	226	414	312	728	513	654	461	252
	50,000	231	424	319	746	526	670	472	258
	100,000	233	428	322	752	531	676	477	260
	250,000	237	435	327	764	539	687	484	264
	500,000	240	440	331	773	545	695	490	267
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	20	46	26	85	40	77	37	20
	25/50	29	66	38	121	58	110	53	29
	35/80	46	103	59	187	91	171	83	46
	50/100	63	140	80	254	123	232	112	63
	100/300	74	163	94	296	144	270	131	74
	250/500	129	284	164	513	252	469	228	129
	500/500	329	721	417	1,295	639	1,188	579	328
	500/1000	336	738	426	1,326	654	1,216	592	336

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	73	77	81	86	91	97	102	109	115	122	130	138	147	156	166	176
2009	71	75	80	84	89	94	100	106	113	119	127	135	143	152	162	172
2008	70	74	78	83	88	93	98	104	111	117	125	132	141	150	159	169
2007	69	73	77	81	86	91	97	103	109	115	123	130	138	147	156	166
2006	68	72	76	80	85	90	95	101	107	113	120	128	136	144	153	163
2005	67	71	75	79	83	88	94	99	105	111	118	126	133	142	151	160
2004	66	69	73	78	82	87	92	98	103	110	116	124	131	139	148	158
2003	65	68	72	76	81	85	90	96	102	108	114	121	129	137	146	155
2002	64	67	71	75	79	84	89	94	100	106	112	119	127	135	143	152
2001	63	66	70	74	78	83	88	93	98	104	110	117	125	132	140	149
2000	62	65	69	73	77	81	86	91	97	102	109	115	122	130	138	147

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								
	145	296	172	534	275	479	246	143	
PART 2	PERSONAL INJURY PROTECTION								
	59	123	71	220	113	199	103	59	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	205	364	256	649	428	577	385	209
	10,000	249	442	311	789	520	701	468	254
	25,000	255	454	319	809	533	719	480	260
	50,000	262	465	327	829	547	737	492	267
	100,000	264	469	330	836	551	743	496	269
	250,000	268	476	335	850	560	755	504	274
	500,000	271	482	339	859	567	764	510	277
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	22	49	29	94	46	84	40	22
	25/50	32	72	42	134	66	120	58	32
	35/80	50	113	66	206	103	185	91	50
	50/100	69	155	89	279	139	250	123	68
	100/300	81	181	104	325	163	291	144	80
	250/500	141	318	182	563	283	505	251	139
	500/500	358	810	461	1,423	717	1,275	638	353
	500/1000	366	829	472	1,456	733	1,305	652	361

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	74	78	83	88	93	98	104	110	117	124	132	140	149	158	168	179
2009	72	76	81	85	91	96	102	108	114	121	129	137	145	155	164	175
2008	71	75	80	84	89	94	100	106	112	119	127	134	143	152	162	172
2007	70	74	78	83	88	93	98	104	110	117	124	132	140	149	159	169
2006	69	73	77	81	86	91	97	102	109	115	122	130	138	147	156	166
2005	68	72	76	80	85	90	95	101	107	113	120	128	136	144	153	163
2004	67	70	75	79	83	88	93	99	105	111	118	125	133	141	150	160
2003	66	69	73	78	82	87	92	97	103	109	116	123	131	139	148	157
2002	65	68	72	76	81	85	90	96	101	108	114	121	129	137	145	154
2001	64	67	71	75	79	84	89	94	100	106	112	119	126	134	143	152
2000	63	66	70	74	78	83	87	93	98	104	110	117	124	132	140	149

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								
	152	311	185	578	295	525	265	151	
PART 2	PERSONAL INJURY PROTECTION								
	66	127	78	238	122	217	110	62	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	217	381	275	694	449	619	402	232
	10,000	264	463	334	843	546	752	488	282
	25,000	270	475	343	865	559	771	501	289
	50,000	277	487	351	886	573	790	513	296
	100,000	279	491	354	894	578	797	518	299
	250,000	284	499	360	908	588	810	526	304
	500,000	287	504	364	919	594	820	532	307
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	23	53	31	102	48	92	44	22
	25/50	33	76	45	144	69	130	63	32
	35/80	53	118	71	221	108	200	98	51
	50/100	72	161	97	297	148	269	134	69
	100/300	84	188	114	346	172	314	156	81
	250/500	147	326	199	598	301	542	271	141
	500/500	373	827	506	1,505	763	1,365	688	360
	500/1000	382	846	518	1,540	781	1,397	704	368

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	76	81	85	90	96	101	107	114	121	128	136	145	154	163	174	185
2009	75	79	83	88	93	99	105	111	118	125	133	141	150	159	170	180
2008	73	78	82	87	92	97	103	109	116	123	131	139	147	157	167	177
2007	72	76	81	85	90	96	101	107	114	121	128	136	145	154	164	174
2006	71	75	79	84	89	94	100	106	112	119	126	134	142	151	161	171
2005	70	74	78	83	87	92	98	104	110	117	124	132	140	149	158	168
2004	69	73	77	81	86	91	96	102	108	115	122	129	137	146	155	165
2003	68	72	76	80	85	89	95	100	107	113	120	127	135	143	152	162
2002	67	70	75	79	83	88	93	99	105	111	118	125	133	141	150	159
2001	66	69	73	77	82	87	92	97	103	109	116	123	130	138	147	156
2000	65	68	72	76	81	85	90	95	101	107	114	121	128	136	145	154

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								
	164	345	191	641	342	583	307	160	
PART 2	PERSONAL INJURY PROTECTION								
	68	144	79	264	139	240	126	68	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	232	368	278	744	480	676	432	243
	10,000	282	447	338	904	583	821	525	295
	25,000	289	459	346	927	598	842	538	303
	50,000	296	470	355	950	613	863	552	310
	100,000	299	474	358	958	618	871	556	313
	250,000	304	482	364	974	628	885	565	318
	500,000	307	487	368	985	636	895	572	322
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	25	59	35	112	56	102	49	25
	25/50	36	86	49	158	81	144	71	36
	35/80	57	134	76	243	126	221	112	57
	50/100	77	183	102	328	172	298	153	77
	100/300	90	214	119	382	201	347	179	90
	250/500	158	374	206	659	350	600	312	157
	500/500	400	949	518	1,660	888	1,510	794	399
	500/1000	410	972	530	1,699	909	1,546	812	408

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	84	89	94	100	106	112	119	126	134	142	151	161	171	182
2009	73	78	82	87	92	97	103	109	116	123	131	139	148	157	167	178
2008	72	76	81	85	90	96	102	108	114	121	129	137	145	154	164	175
2007	71	75	79	84	89	94	100	106	112	119	126	134	143	152	161	171
2006	70	74	78	83	87	93	98	104	110	117	124	132	140	149	158	168
2005	69	73	77	81	86	91	96	102	108	115	122	130	138	146	155	165
2004	68	72	76	80	85	90	95	101	107	113	120	127	135	144	153	163
2003	67	70	75	79	83	88	93	99	105	111	118	125	133	141	150	160
2002	66	69	73	78	82	87	92	97	103	109	116	123	131	139	147	157
2001	65	68	72	76	81	85	90	96	101	107	114	121	128	136	145	154
2000	64	67	71	75	79	84	89	94	100	106	112	119	126	134	142	151

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								
	169	343	215	675	366	614	329	169	
PART 2	PERSONAL INJURY PROTECTION								
	70	139	88	278	150	254	134	70	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	232	389	277	698	509	620	458	258
	10,000	282	473	337	848	618	753	556	313
	25,000	289	485	345	870	634	773	571	321
	50,000	296	497	354	891	650	792	585	329
	100,000	299	501	357	899	656	799	590	332
	250,000	304	509	363	914	666	812	600	338
	500,000	307	515	367	924	674	821	606	342
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	25	59	37	121	60	108	55	26
	25/50	37	85	53	170	86	153	79	37
	35/80	58	134	83	261	134	235	122	58
	50/100	79	183	113	351	183	317	166	79
	100/300	93	214	132	409	213	369	193	92
	250/500	163	372	229	705	371	638	335	160
	500/500	415	946	582	1,774	941	1,607	849	405
	500/1000	424	968	595	1,815	962	1,645	868	414

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	78	83	87	92	98	104	110	116	124	131	139	148	157	167	178	189
2009	76	81	85	90	96	101	107	114	121	128	136	144	153	163	174	185
2008	75	79	84	89	94	99	105	112	119	126	134	142	151	160	170	181
2007	74	78	83	87	92	98	104	110	117	124	131	139	148	157	167	178
2006	73	77	81	86	91	96	102	108	115	122	129	137	146	155	164	175
2005	72	76	80	84	89	95	100	106	113	119	127	135	143	152	161	172
2004	70	74	79	83	88	93	99	105	111	118	125	132	141	149	159	169
2003	69	73	77	82	87	92	97	103	109	116	122	130	138	147	156	166
2002	68	72	76	81	85	90	95	101	107	113	120	128	136	144	153	163
2001	67	71	75	79	84	89	94	99	105	112	118	126	133	142	150	160
2000	66	70	74	78	82	87	92	98	103	110	116	124	131	139	148	157

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								
	181	382	213	723	416	657	376	179	
PART 2	PERSONAL INJURY PROTECTION								
	74	155	88	298	172	268	153	74	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	245	400	293	773	529	702	477	263
	10,000	298	486	356	939	643	853	580	320
	25,000	305	498	365	963	659	875	594	328
	50,000	313	511	374	987	676	896	609	336
	100,000	316	515	377	996	681	904	614	339
	250,000	321	524	384	1,012	692	919	624	344
	500,000	324	530	388	1,023	700	929	632	348
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	28	65	37	128	67	113	62	28
	25/50	41	94	54	181	97	161	89	41
	35/80	64	148	85	279	152	250	139	65
	50/100	87	202	115	377	207	338	189	88
	100/300	102	236	135	439	242	395	221	104
	250/500	179	412	236	759	423	684	385	181
	500/500	454	1,047	599	1,916	1,075	1,731	976	462
	500/1000	465	1,072	613	1,960	1,100	1,771	998	472

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	82	86	91	96	102	108	115	122	129	137	145	155	164	174	186	197
2009	80	84	89	94	100	106	112	119	126	134	142	151	160	170	181	193
2008	78	83	88	93	98	104	110	117	124	131	140	148	158	167	178	189
2007	77	81	86	91	96	102	108	115	122	129	137	146	155	165	175	186
2006	76	80	85	90	95	101	107	113	120	127	135	143	152	162	172	183
2005	75	79	83	88	93	99	105	111	118	125	133	141	149	159	169	179
2004	74	78	82	87	92	97	103	109	116	123	130	138	147	156	166	176
2003	73	76	81	86	90	96	101	107	114	121	128	136	144	153	163	173
2002	71	75	80	84	89	94	100	106	112	119	126	134	142	151	160	170
2001	70	74	78	83	88	93	98	104	110	117	124	131	139	148	157	167
2000	69	73	77	81	86	91	96	102	108	115	122	129	137	145	155	164

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								
	185	368	236	768	426	697	383	181	
PART 2	PERSONAL INJURY PROTECTION								
	75	150	96	315	173	285	155	74	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	253	412	309	778	561	694	507	276
	10,000	307	501	375	945	682	843	616	335
	25,000	315	513	385	969	699	865	632	344
	50,000	323	526	395	994	716	886	647	352
	100,000	326	531	398	1,002	723	894	653	355
	250,000	331	539	404	1,018	734	908	664	361
	500,000	335	545	409	1,030	743	919	671	365
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	28	64	40	133	68	122	62	28
	25/50	41	93	57	189	99	173	90	41
	35/80	64	146	89	291	157	265	142	64
	50/100	88	199	120	393	215	358	194	87
	100/300	102	233	140	457	251	417	227	102
	250/500	179	407	243	791	440	720	397	178
	500/500	455	1,034	615	1,996	1,120	1,816	1,010	452
	500/1000	466	1,059	629	2,043	1,146	1,858	1,033	463

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	85	89	94	100	106	112	119	126	134	142	151	160	170	181	192	204
2009	83	87	92	98	103	109	116	123	131	138	147	156	166	176	188	200
2008	81	86	91	96	102	108	114	121	128	136	145	154	163	173	184	196
2007	80	84	89	94	100	106	112	119	126	134	142	151	160	170	181	193
2006	79	83	88	93	98	104	110	117	124	132	140	148	157	167	178	189
2005	77	82	86	91	97	102	108	115	122	129	137	146	155	164	175	186
2004	76	80	85	90	95	101	107	113	120	127	135	143	152	162	172	183
2003	75	79	84	89	94	99	105	111	118	125	133	141	149	159	169	180
2002	74	78	83	87	92	97	103	109	116	123	130	138	147	156	166	176
2001	73	77	81	86	91	96	102	107	114	121	128	136	144	153	163	173
2000	72	76	80	84	89	94	100	106	112	119	126	134	142	151	160	170

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							
	199	408	243	806	457	734	411	196
PART 2	PERSONAL INJURY PROTECTION							
	80	165	101	330	186	302	166	79
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	255	430	317	763	563	679	508
10,000	310	522	385	927	684	825	617	341
25,000	318	536	395	951	701	846	633	350
50,000	326	549	405	974	719	867	649	359
100,000	328	554	408	983	725	875	654	362
250,000	334	563	415	999	737	889	665	368
500,000	338	569	420	1,010	745	899	673	372
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	29	68	41	142	73	128	66
25/50	43	99	59	200	106	181	96	44
35/80	68	155	93	306	167	277	151	67
50/100	93	212	126	413	228	374	205	91
100/300	110	248	147	480	266	436	240	106
250/500	192	433	256	828	466	752	419	183
500/500	492	1,101	651	2,085	1,184	1,895	1,066	462
500/1000	503	1,127	666	2,133	1,212	1,938	1,091	472

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	87	92	97	103	109	115	122	129	137	146	155	164	175	186	198	210
2009	85	90	95	100	106	112	119	126	134	142	151	161	171	181	193	205
2008	83	88	93	99	104	111	117	124	132	140	149	158	168	178	190	202
2007	82	87	92	97	103	109	115	122	130	137	146	155	165	175	186	198
2006	81	85	90	96	101	107	113	120	127	135	143	152	162	172	183	195
2005	80	84	89	94	99	105	111	118	125	133	141	150	159	169	180	191
2004	78	83	87	93	98	104	110	116	123	131	139	147	156	166	177	188
2003	77	81	86	91	96	102	108	114	121	128	136	145	153	163	173	184
2002	76	80	85	90	95	100	106	112	119	126	134	142	151	160	170	181
2001	75	79	83	88	93	98	104	110	117	124	132	140	148	157	167	178
2000	74	78	82	87	92	97	103	109	115	122	129	137	146	155	164	175

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								
	226	438	277	836	477	759	431	222	
PART 2	PERSONAL INJURY PROTECTION								
	94	177	112	344	192	312	174	89	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	263	448	315	836	569	760	509	272
	10,000	320	544	383	1,016	691	923	618	330
	25,000	328	558	392	1,042	709	947	634	339
	50,000	336	572	402	1,068	727	971	650	347
	100,000	339	577	406	1,077	733	979	656	350
	250,000	344	586	412	1,094	745	995	666	356
	500,000	348	593	417	1,107	753	1,006	674	360
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	37	73	47	146	77	132	68	36
	25/50	53	106	68	207	112	188	99	53
	35/80	83	168	108	320	175	290	156	84
	50/100	113	229	147	433	238	392	213	115
	100/300	132	268	172	504	279	457	250	135
	250/500	229	468	300	873	486	792	437	237
	500/500	580	1,193	763	2,204	1,236	1,999	1,112	606
	500/1000	593	1,220	781	2,255	1,264	2,046	1,138	620

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	86	91	96	101	107	114	120	128	136	144	153	162	172	183	195	207
2009	84	88	93	99	105	111	118	125	132	140	149	158	168	179	190	202
2008	82	87	92	97	103	109	116	123	130	138	147	156	165	176	187	199
2007	81	86	91	96	101	107	114	121	128	136	144	153	162	173	184	195
2006	80	84	89	94	100	106	112	118	126	133	142	150	160	170	180	192
2005	78	83	88	93	98	104	110	117	123	131	139	148	157	167	177	188
2004	77	82	86	91	96	102	108	115	121	129	137	145	154	164	174	185
2003	76	80	85	90	95	100	106	113	120	127	134	143	151	161	171	182
2002	75	79	84	88	93	99	105	111	117	125	132	140	149	158	168	179
2001	74	78	82	87	92	97	103	109	116	122	130	138	146	155	165	176
2000	73	77	81	85	90	96	101	107	113	120	128	136	144	153	162	172

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: 9

Table with columns: CLASS, MODEL YEAR, SYMBO 1-17, and rows for classes 10, 17, 18, 20, 21, 25, 26, 30. Each row lists model years from 2010 to 2000 and corresponding rates for 17 symbols.

COLLISION
Cost to Reduce Deductible from \$500 to \$300
CLASS
10 60
17 124
18 79
20 215
21 134
25 194
26 120
30 60
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								
	230	513	309	889	552	809	495	235	
PART 2	PERSONAL INJURY PROTECTION								
	94	206	124	358	223	324	201	94	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	261	445	317	843	572	758	514	263
	10,000	317	541	385	1,024	695	921	625	320
	25,000	325	554	395	1,050	713	944	640	328
	50,000	333	568	405	1,077	730	968	656	336
	100,000	336	573	408	1,086	737	976	662	339
	250,000	342	583	415	1,103	749	992	673	344
	500,000	346	589	420	1,116	757	1,004	681	348
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	37	82	55	148	88	133	78	36
	25/50	53	121	79	213	127	192	113	56
	35/80	83	193	122	331	199	299	177	92
	50/100	113	264	165	449	271	407	242	129
	100/300	132	310	192	525	316	475	283	152
	250/500	230	545	334	912	551	827	493	271
	500/500	582	1,391	844	2,311	1,400	2,098	1,253	702
	500/1000	596	1,424	864	2,365	1,433	2,147	1,282	719

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	91	96	102	107	114	121	128	135	144	153	162	172	183	194	207	220
2009	89	94	99	105	111	118	125	132	140	149	158	168	179	190	202	215
2008	87	92	98	103	109	116	123	130	138	146	156	165	176	187	198	211
2007	86	91	96	102	107	114	121	128	136	144	153	162	172	183	195	207
2006	85	89	95	100	106	112	119	126	133	141	150	159	169	180	191	204
2005	83	88	93	98	104	110	117	124	131	139	148	157	166	177	188	200
2004	82	87	92	97	102	108	115	122	129	137	145	154	164	174	185	197
2003	81	85	90	95	101	107	113	119	127	134	143	151	161	171	182	193
2002	80	84	89	94	99	105	111	118	125	132	140	149	158	168	178	190
2001	78	83	87	92	98	103	109	116	123	130	138	146	155	165	175	186
2000	77	81	86	91	96	101	107	114	120	128	135	144	153	162	172	183

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								
	221	558	305	877	554	795	499	255	
PART 2	PERSONAL INJURY PROTECTION								
	93	225	123	353	224	320	203	102	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	262	480	326	835	570	759	509	277
	10,000	318	583	396	1,015	693	922	618	337
	25,000	326	598	406	1,040	710	946	634	345
	50,000	335	613	416	1,066	728	969	650	354
	100,000	337	618	420	1,075	734	978	656	357
	250,000	343	628	427	1,093	746	994	666	363
	500,000	347	636	432	1,106	755	1,005	674	367
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	37	92	49	146	88	132	80	41
	25/50	53	133	73	210	128	190	116	63
	35/80	82	207	116	329	203	298	183	102
	50/100	111	281	159	447	277	405	250	142
	100/300	129	329	186	522	324	473	293	167
	250/500	224	572	327	909	566	823	511	296
	500/500	565	1,451	837	2,306	1,442	2,090	1,301	763
	500/1000	578	1,485	856	2,360	1,476	2,138	1,331	781

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	103	109	115	122	129	137	145	154	163	173	184	196	208	221	235
2009	95	101	106	112	119	126	134	142	150	159	169	180	191	203	216	230
2008	94	99	105	111	117	124	131	139	148	157	166	177	188	200	212	226
2007	92	97	103	109	115	122	129	137	145	154	164	174	185	196	209	222
2006	91	96	101	107	113	120	127	135	143	151	161	171	181	193	205	218
2005	89	94	100	105	111	118	125	132	140	149	158	168	178	189	201	214
2004	88	93	98	104	110	116	123	130	138	146	155	165	175	186	198	210
2003	87	91	97	102	108	114	121	128	136	144	153	162	172	183	194	207
2002	85	90	95	100	106	112	119	126	133	141	150	159	169	180	191	203
2001	84	89	94	99	104	110	117	124	131	139	147	157	166	177	188	199
2000	83	87	92	97	103	109	115	122	129	137	145	154	163	174	184	196

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								
	245	534	333	878	595	796	536	241	
PART 2	PERSONAL INJURY PROTECTION								
	101	215	132	353	240	320	215	96	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	292	486	347	854	608	776	548	297
	10,000	355	590	422	1,038	739	943	666	361
	25,000	364	606	432	1,064	758	967	683	370
	50,000	373	621	443	1,091	776	991	700	379
	100,000	376	626	447	1,100	783	999	706	383
	250,000	382	636	454	1,118	796	1,016	717	389
	500,000	387	643	459	1,131	805	1,027	726	393
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	40	88	57	146	96	132	85	43
	25/50	57	128	83	211	139	191	124	62
	35/80	89	202	129	331	218	300	194	97
	50/100	121	275	176	451	296	409	265	132
	100/300	141	322	206	528	346	478	310	155
	250/500	245	563	360	920	604	834	542	270
	500/500	620	1,434	914	2,338	1,534	2,119	1,377	685
	500/1000	634	1,467	935	2,393	1,570	2,168	1,410	701

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	101	107	113	120	127	135	143	151	160	170	181	192	204	217	231	245
2009	99	105	111	117	124	131	139	148	157	166	176	188	199	212	225	240
2008	97	103	109	115	122	129	137	145	154	163	173	184	196	208	221	235
2007	96	101	107	113	120	127	135	143	151	160	171	181	192	204	217	231
2006	94	100	105	112	118	125	132	140	149	158	168	178	189	201	213	227
2005	93	98	104	110	116	123	130	138	146	155	165	175	186	197	210	223
2004	92	97	102	108	114	121	128	136	144	153	162	172	183	194	206	219
2003	90	95	101	106	112	119	126	133	141	150	159	169	179	191	203	215
2002	89	94	99	105	110	117	124	131	139	147	156	166	176	187	199	211
2001	87	92	97	103	109	115	122	129	137	145	154	163	173	184	195	208
2000	86	91	96	101	107	113	120	127	134	143	151	160	170	181	192	204

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								
	280	572	359	879	599	797	538	275	
PART 2	PERSONAL INJURY PROTECTION								
	112	238	145	353	241	320	216	110	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	298	484	346	853	608	776	548	304
	10,000	362	588	420	1,036	739	943	666	369
	25,000	371	603	431	1,063	758	967	683	379
	50,000	381	618	442	1,089	776	991	700	388
	100,000	384	623	446	1,099	783	999	706	392
	250,000	390	634	453	1,117	796	1,016	717	398
	500,000	395	641	458	1,129	805	1,027	726	402
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	44	101	62	146	100	132	88	43
	25/50	64	145	87	210	147	190	130	64
	35/80	100	226	133	327	232	296	206	102
	50/100	137	308	178	444	317	402	283	139
	100/300	160	359	207	518	372	469	331	163
	250/500	279	625	357	901	651	816	582	287
	500/500	710	1,584	897	2,284	1,660	2,070	1,486	735
	500/1000	727	1,621	917	2,337	1,699	2,118	1,521	752

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	113	120	126	134	142	150	159	168	179	190	201	214	227	242	257	274
2009	110	117	123	131	138	146	155	165	175	185	197	209	222	236	251	267
2008	109	115	121	128	136	144	153	162	172	182	193	205	218	232	247	262
2007	107	113	120	126	134	142	150	159	169	179	190	202	214	228	242	258
2006	105	111	118	124	132	139	148	156	166	176	187	198	211	224	238	253
2005	104	109	116	122	129	137	145	154	163	173	184	195	207	220	234	249
2004	102	108	114	120	127	135	143	151	160	170	180	192	204	216	230	244
2003	100	106	112	119	125	133	140	149	158	167	177	188	200	212	226	240
2002	99	104	110	117	123	130	138	146	155	164	174	185	197	209	222	236
2001	97	103	109	115	121	128	136	144	152	162	171	182	193	205	218	232
2000	96	101	107	113	119	126	133	141	150	159	168	179	190	202	214	228

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							
	314	605	403	865	618	784	557	309
PART 2	PERSONAL INJURY PROTECTION							
	126	253	160	347	248	315	224	122
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	317	530	366	857	629	777	568
10,000	385	644	445	1,041	764	944	690	399
25,000	395	660	456	1,068	784	968	708	409
50,000	405	677	467	1,094	803	992	725	419
100,000	408	683	471	1,104	810	1,001	732	422
250,000	415	694	479	1,122	823	1,017	744	429
500,000	420	702	485	1,135	833	1,029	752	434
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	49	106	67	145	101	131	88
25/50	71	153	96	207	147	187	129	71
35/80	112	239	150	322	230	291	204	115
50/100	153	324	204	436	314	394	279	159
100/300	179	379	238	508	368	460	327	186
250/500	312	660	414	882	642	799	573	330
500/500	793	1,674	1,048	2,232	1,632	2,022	1,462	848
500/1000	812	1,713	1,073	2,284	1,670	2,069	1,496	868

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	119	126	133	141	149	158	167	177	188	200	212	225	239	254	271	288
2009	116	123	130	137	145	154	163	173	184	195	207	220	234	248	264	281
2008	114	121	128	135	143	151	161	170	181	192	203	216	230	244	259	276
2007	113	119	126	133	141	149	158	167	177	188	200	212	225	240	255	271
2006	111	117	124	131	138	146	155	164	174	185	196	208	222	236	250	266
2005	109	115	122	129	136	144	153	162	171	182	193	205	218	231	246	262
2004	107	113	120	127	134	142	150	159	169	179	190	202	214	227	242	257
2003	106	111	118	125	132	139	147	156	166	176	186	198	210	223	237	253
2002	104	110	116	123	130	137	145	154	163	173	183	195	207	220	233	248
2001	102	108	114	121	128	135	143	151	160	170	180	191	203	216	229	244
2000	101	106	112	119	125	133	140	149	157	167	177	188	200	212	225	239

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: 14

Table with columns: CLASS, MODEL YEAR, SYMBOL (1-17), and rates for various years (2010-2000).

COLLISION table with CLASS 10-30 and rates. Includes notes on Cost to Reduce Deductible from \$500 to \$300, Waiver of Deductible Charges, and Deductible amounts (\$100, \$10, \$13).

LIMITED COLLISION table with \$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol. Includes notes on Cost to Reduce Deductible from \$500 to \$0 and 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								
	373	674	423	886	667	796	602	361	
PART 2	PERSONAL INJURY PROTECTION								
	146	278	170	357	267	320	241	136	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	307	583	389	858	680	765	611	329
	10,000	373	708	473	1,042	826	929	742	400
	25,000	383	726	485	1,069	847	953	761	410
	50,000	392	744	497	1,096	868	977	780	420
	100,000	395	751	501	1,105	876	985	787	424
	250,000	402	763	509	1,123	890	1,001	800	431
	500,000	406	772	515	1,136	900	1,013	809	436
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	62	113	72	145	109	131	100	60
	25/50	88	165	106	207	156	187	142	88
	35/80	135	261	170	320	241	289	219	141
	50/100	183	356	233	434	326	391	297	193
	100/300	213	417	273	506	381	455	346	226
	250/500	369	729	479	877	660	789	598	396
	500/500	930	1,857	1,225	2,217	1,669	1,994	1,511	1,012
	500/1000	952	1,901	1,254	2,269	1,708	2,041	1,546	1,036

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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.

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	312	688	552	866	647	787	583	323	
PART 2	PERSONAL INJURY PROTECTION								
	126	284	217	348	259	317	234	129	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	298	573	386	875	610	795	550	308
	10,000	362	696	469	1,063	741	966	668	374
	25,000	371	714	481	1,090	760	991	685	384
	50,000	381	732	493	1,117	779	1,015	702	393
	100,000	384	738	497	1,127	786	1,024	708	397
	250,000	390	750	505	1,145	798	1,041	720	403
	500,000	395	759	511	1,159	808	1,053	728	408
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	67	110	85	138	104	125	94	67
	25/50	90	162	123	222	169	201	153	90
	35/80	133	256	193	375	289	340	261	131
	50/100	175	351	263	528	409	480	369	173
	100/300	202	411	308	626	486	568	438	199
	250/500	341	721	537	1,128	878	1,024	792	335
	500/500	844	1,838	1,365	2,939	2,296	2,670	2,070	826
	500/1000	863	1,881	1,397	3,009	2,351	2,733	2,119	844

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	236	249	264	279	296	313	332	352	373	396	420	447	475	505	537	571
2009	230	244	258	273	289	306	324	343	365	387	411	437	464	493	524	558
2008	227	240	254	268	284	301	319	338	358	380	404	429	456	484	515	548
2007	224	236	249	264	279	296	313	332	352	373	397	421	448	476	506	538
2006	220	232	245	260	275	291	308	326	346	367	390	414	440	468	497	529
2005	216	228	241	255	270	286	303	321	340	361	384	407	432	459	488	519
2004	213	225	238	252	266	281	298	316	335	355	377	400	425	451	480	510
2003	210	221	234	247	262	277	293	310	329	349	370	393	417	443	471	501
2002	207	218	230	243	257	272	288	305	324	343	364	386	410	436	463	492
2001	203	215	227	239	253	268	284	300	318	337	358	380	403	428	455	484
2000	200	211	223	235	249	263	279	295	313	332	352	373	396	421	447	475

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$8

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								
	238	518	296	881	476	798	427	241	
PART 2	PERSONAL INJURY PROTECTION								
	96	210	121	361	192	328	173	96	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	276	530	330	877	537	796	484	276
	10,000	335	644	401	1,066	652	967	588	335
	25,000	344	660	411	1,093	669	992	603	344
	50,000	352	677	421	1,120	686	1,016	618	352
	100,000	355	683	425	1,130	692	1,025	623	355
	250,000	361	694	432	1,148	703	1,042	634	361
	500,000	365	702	437	1,161	711	1,054	641	365
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	38	83	48	148	77	133	67	38
	25/50	55	122	70	221	110	199	97	53
	35/80	85	195	110	355	171	320	151	82
	50/100	116	267	150	489	232	441	206	110
	100/300	136	313	175	574	271	519	240	128
	250/500	236	550	307	1,012	471	915	419	220
	500/500	599	1,406	780	2,595	1,192	2,348	1,063	554
	500/1000	613	1,438	798	2,656	1,220	2,403	1,088	567

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	85	89	94	100	106	112	119	126	134	142	151	160	170	181	192	204
2009	83	87	92	98	103	109	116	123	131	138	147	156	166	176	188	200
2008	81	86	91	96	102	108	114	121	128	136	145	154	163	173	184	196
2007	80	84	89	94	100	106	112	119	126	134	142	151	160	170	181	193
2006	79	83	88	93	98	104	110	117	124	132	140	148	157	167	178	189
2005	77	82	86	91	97	102	108	115	122	129	137	146	155	164	175	186
2004	76	80	85	90	95	101	107	113	120	127	135	143	152	162	172	183
2003	75	79	84	89	94	99	105	111	118	125	133	141	149	159	169	180
2002	74	78	83	87	92	97	103	109	116	123	130	138	147	156	166	176
2001	73	77	81	86	91	96	102	107	114	121	128	136	144	153	163	173
2000	72	76	80	84	89	94	100	106	112	119	126	134	142	151	160	170

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								
	241	678	337	902	595	819	536	279	
PART 2	PERSONAL INJURY PROTECTION								
	99	274	134	364	240	329	215	111	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	301	595	366	896	611	815	551	297
	10,000	366	723	445	1,089	742	990	669	361
	25,000	375	741	456	1,116	761	1,015	687	370
	50,000	384	760	467	1,144	780	1,041	704	379
	100,000	388	766	471	1,154	787	1,050	710	383
	250,000	394	779	479	1,173	800	1,067	721	389
	500,000	399	788	485	1,186	809	1,079	730	393
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	46	112	57	145	96	131	85	53
	25/50	64	162	81	211	137	191	122	71
	35/80	96	253	124	332	213	300	191	104
	50/100	129	344	168	452	289	410	259	138
	100/300	149	402	196	529	338	480	302	159
	250/500	256	700	338	924	587	838	526	268
	500/500	640	1,776	854	2,351	1,485	2,133	1,333	660
	500/1000	655	1,818	873	2,406	1,519	2,182	1,364	675

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	171	181	191	203	215	227	241	255	271	288	305	325	345	366	390	415
2009	167	177	187	198	210	222	235	249	265	281	298	317	337	358	381	405
2008	165	174	184	195	206	218	231	245	260	276	293	311	331	352	374	398
2007	162	171	181	191	203	215	227	241	256	271	288	306	325	345	367	391
2006	160	168	178	188	199	211	224	237	251	267	283	300	319	340	361	384
2005	157	166	175	185	196	208	220	233	247	262	278	295	314	333	354	377
2004	155	163	173	183	193	204	216	229	243	258	273	290	308	328	348	370
2003	152	161	170	180	190	201	213	225	239	253	269	285	303	322	342	364
2002	150	158	167	177	187	198	209	222	235	249	264	280	298	316	336	357
2001	148	156	165	174	184	194	206	218	231	245	260	276	293	311	330	351
2000	146	153	162	171	181	191	202	214	227	241	255	271	288	305	325	345

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								
	295	664	398	862	604	784	543	332	
PART 2	PERSONAL INJURY PROTECTION								
	119	275	160	345	242	315	217	131	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	314	588	376	870	589	791	531	304
	10,000	382	714	457	1,057	716	961	645	369
	25,000	391	733	468	1,084	734	986	662	379
	50,000	401	751	480	1,111	752	1,010	678	388
	100,000	404	757	484	1,121	759	1,019	684	392
	250,000	411	770	492	1,139	771	1,035	695	398
	500,000	416	779	498	1,152	780	1,047	703	402
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	53	110	65	139	100	127	88	60
	25/50	74	161	96	200	144	183	127	85
	35/80	114	255	154	313	223	285	199	130
	50/100	153	348	211	426	303	388	270	175
	100/300	178	408	248	497	354	453	316	204
	250/500	306	714	436	866	615	788	550	352
	500/500	770	1,819	1,116	2,196	1,558	1,999	1,395	887
	500/1000	788	1,862	1,143	2,247	1,594	2,046	1,427	908

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	189	200	211	223	237	250	265	281	299	317	336	358	380	404	430	457
2009	184	195	206	218	231	245	259	275	292	309	329	349	371	394	420	446
2008	181	192	203	214	227	240	255	270	287	304	323	343	365	388	412	438
2007	179	189	200	211	223	237	250	266	282	299	318	337	358	381	405	431
2006	176	186	196	208	220	233	247	261	277	294	312	331	352	374	398	423
2005	173	183	193	204	216	229	242	257	272	289	307	326	346	367	390	415
2004	170	180	190	201	213	225	238	253	268	284	301	320	340	361	384	408
2003	168	177	187	198	209	221	234	248	263	279	296	315	334	355	377	401
2002	165	174	184	195	206	218	231	244	259	274	291	309	328	349	370	394
2001	163	172	181	191	203	214	227	240	255	270	286	304	323	342	364	387
2000	160	169	179	188	199	211	223	236	250	265	281	299	317	337	358	380

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								
	273	677	375	894	620	814	559	304	
PART 2	PERSONAL INJURY PROTECTION								
	109	282	152	359	249	327	224	126	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	292	584	354	891	597	808	537	307
	10,000	355	710	430	1,083	725	982	652	373
	25,000	364	728	441	1,110	744	1,007	669	383
	50,000	373	746	452	1,138	762	1,032	686	392
	100,000	376	752	456	1,148	769	1,041	692	395
	250,000	382	764	463	1,166	781	1,058	703	402
	500,000	387	773	469	1,180	790	1,070	711	406
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	53	113	65	145	100	131	88	60
	25/50	73	168	97	206	144	187	128	82
	35/80	110	268	155	318	226	288	201	122
	50/100	147	369	214	430	308	390	274	162
	100/300	170	433	251	501	359	455	321	187
	250/500	290	762	442	867	626	788	561	318
	500/500	725	1,951	1,131	2,190	1,590	1,991	1,427	792
	500/1000	742	1,997	1,158	2,241	1,627	2,037	1,460	810

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	171	180	191	202	214	226	240	254	270	287	304	323	343	365	389	413
2009	167	176	186	197	209	221	234	248	264	280	297	316	335	357	379	403
2008	164	173	183	194	205	217	231	244	259	275	292	310	330	350	373	396
2007	162	171	180	191	202	214	226	240	255	270	287	305	324	344	366	389
2006	159	168	178	188	199	210	223	236	251	266	282	299	318	338	360	383
2005	156	165	175	185	195	207	219	232	246	261	277	294	313	332	353	376
2004	154	163	172	182	192	204	216	229	242	257	272	289	307	326	347	369
2003	152	160	169	179	189	200	212	224	238	253	268	285	302	321	341	363
2002	149	158	167	176	186	197	209	221	234	248	263	280	297	315	335	356
2001	147	155	164	173	183	194	205	217	230	244	259	275	292	310	329	350
2000	145	153	161	170	180	190	202	214	226	240	254	270	287	304	323	344

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								
	333	683	511	868	653	790	587	468	
PART 2	PERSONAL INJURY PROTECTION								
	132	282	206	349	263	318	235	186	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	343	643	412	877	667	796	600	344
	10,000	417	781	501	1,066	810	967	729	418
	25,000	427	801	513	1,093	831	992	748	429
	50,000	438	821	526	1,120	852	1,016	766	439
	100,000	442	828	531	1,130	859	1,025	773	443
	250,000	449	842	539	1,148	873	1,042	785	450
	500,000	454	851	545	1,161	883	1,054	794	455
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	71	112	85	142	106	128	95	84
	25/50	96	165	126	204	154	185	138	119
	35/80	141	261	202	319	241	288	217	183
	50/100	187	358	277	433	329	392	295	246
	100/300	216	419	325	506	385	458	345	287
	250/500	365	736	572	879	671	798	603	496
	500/500	902	1,877	1,465	2,230	1,706	2,026	1,533	1,249
	500/1000	923	1,921	1,499	2,282	1,746	2,073	1,569	1,278

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	233	246	260	275	291	308	327	346	368	390	414	440	468	497	529	563
2009	227	240	254	269	284	301	319	338	359	381	405	430	457	486	517	549
2008	223	236	250	264	280	296	314	333	353	375	398	423	449	477	508	540
2007	220	232	246	260	275	291	308	327	347	368	391	415	441	469	498	530
2006	217	229	242	256	271	286	304	322	341	362	384	408	433	461	490	521
2005	213	225	238	251	266	282	298	316	335	356	378	401	426	452	481	512
2004	210	221	234	248	262	277	294	311	330	350	371	394	419	444	473	503
2003	207	218	231	244	258	273	288	306	324	344	365	387	411	437	464	494
2002	203	215	227	240	253	268	284	301	319	338	358	381	404	429	456	485
2001	200	211	223	236	249	264	279	296	314	332	352	374	397	422	448	476
2000	198	208	220	232	245	259	275	291	308	327	346	368	390	415	440	468

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$8

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	455	481	510	539	572	606	643	682	724	769	817	868	922	980	1,042	1,109
	2009	426	451	477	505	536	568	603	639	679	721	765	813	864	918	977	1,039
	2008	405	429	454	480	509	539	572	606	643	683	725	770	818	870	924	983
	2007	386	408	431	456	483	512	543	575	610	647	687	729	775	824	875	931
	2006	367	388	410	434	459	486	515	546	579	614	651	691	734	780	829	881
	2005	350	370	390	412	436	462	489	518	549	582	618	656	696	739	785	834
	2004	333	352	371	393	415	439	464	492	521	553	586	622	660	700	744	790
	2003	318	336	354	374	395	418	442	468	495	524	556	590	625	664	704	748
	2002	304	320	337	356	376	398	420	445	470	498	528	559	593	629	668	709
	2001	290	305	322	339	358	378	400	422	447	473	501	531	563	597	633	672
2000	277	291	307	324	341	360	380	402	425	449	476	504	534	566	600	637	
17	2010	779	825	874	925	980	1,039	1,102	1,169	1,242	1,319	1,400	1,487	1,581	1,680	1,787	1,901
	2009	730	773	818	867	919	974	1,033	1,096	1,163	1,236	1,312	1,394	1,481	1,575	1,675	1,781
	2008	695	735	778	823	873	924	980	1,039	1,102	1,171	1,243	1,320	1,403	1,491	1,585	1,686
	2007	662	699	739	782	828	878	931	986	1,045	1,109	1,179	1,251	1,329	1,412	1,500	1,596
	2006	630	666	703	744	787	833	883	936	992	1,052	1,116	1,186	1,259	1,337	1,421	1,511
	2005	601	634	669	707	748	792	839	889	941	998	1,059	1,124	1,193	1,267	1,346	1,430
	2004	572	603	637	674	712	753	796	844	894	948	1,004	1,066	1,131	1,201	1,275	1,354
	2003	545	576	607	641	677	716	757	802	850	899	954	1,011	1,072	1,138	1,208	1,283
	2002	521	549	578	610	645	682	720	762	806	854	905	959	1,017	1,079	1,145	1,216
	2001	496	523	552	582	614	649	685	724	766	810	859	911	965	1,023	1,085	1,152
2000	474	499	527	555	585	618	652	689	729	770	816	865	916	971	1,029	1,092	
18	2010	637	675	714	756	801	850	901	956	1,015	1,078	1,145	1,216	1,292	1,374	1,461	1,554
	2009	597	632	669	708	751	796	845	896	951	1,010	1,073	1,140	1,211	1,287	1,369	1,456
	2008	568	601	636	673	713	755	801	850	901	957	1,016	1,079	1,147	1,219	1,296	1,378
	2007	541	572	604	640	677	718	761	806	854	907	964	1,023	1,087	1,155	1,227	1,305
	2006	515	544	575	608	644	681	722	765	811	860	913	969	1,029	1,093	1,162	1,235
	2005	491	518	547	578	612	648	686	727	769	816	866	919	975	1,036	1,100	1,169
	2004	467	493	521	551	582	616	651	690	731	775	821	872	925	982	1,042	1,107
	2003	445	471	496	524	554	585	619	656	695	735	780	827	877	931	987	1,049
	2002	426	449	472	499	527	558	589	623	659	698	740	784	831	882	936	994
	2001	406	427	451	476	502	531	560	592	626	663	702	745	789	836	887	942
2000	388	408	431	453	478	505	533	563	596	630	667	707	749	794	841	893	
20	2010	988	1,047	1,108	1,173	1,243	1,318	1,398	1,483	1,575	1,673	1,776	1,886	2,005	2,131	2,267	2,410
	2009	926	981	1,038	1,099	1,165	1,235	1,310	1,390	1,476	1,567	1,664	1,768	1,879	1,997	2,124	2,259
	2008	881	932	987	1,044	1,107	1,172	1,243	1,318	1,398	1,484	1,576	1,674	1,780	1,891	2,010	2,138
	2007	840	887	937	992	1,051	1,113	1,180	1,250	1,325	1,407	1,495	1,586	1,685	1,791	1,903	2,024
	2006	799	845	892	944	999	1,057	1,119	1,187	1,258	1,334	1,416	1,504	1,596	1,696	1,802	1,916
	2005	762	804	848	897	949	1,005	1,063	1,127	1,193	1,266	1,343	1,426	1,512	1,607	1,707	1,814
	2004	725	764	808	855	903	955	1,010	1,070	1,133	1,202	1,273	1,352	1,435	1,523	1,617	1,717
	2003	691	730	770	813	859	908	960	1,018	1,077	1,140	1,210	1,282	1,360	1,444	1,531	1,627
	2002	660	696	733	773	818	865	913	967	1,023	1,082	1,147	1,216	1,290	1,369	1,453	1,542
	2001	630	663	700	738	778	823	869	918	972	1,028	1,089	1,155	1,224	1,297	1,376	1,462
2000	602	633	668	703	742	784	827	874	925	977	1,035	1,096	1,161	1,231	1,305	1,385	
21	2010	893	946	1,001	1,059	1,123	1,190	1,263	1,340	1,422	1,511	1,604	1,704	1,811	1,925	2,048	2,177
	2009	836	886	938	993	1,052	1,116	1,183	1,256	1,333	1,416	1,503	1,597	1,697	1,804	1,919	2,041
	2008	796	842	892	943	1,000	1,058	1,123	1,190	1,263	1,341	1,424	1,512	1,607	1,709	1,815	1,931
	2007	758	801	847	896	949	1,005	1,066	1,129	1,197	1,271	1,350	1,433	1,522	1,618	1,719	1,828
	2006	722	763	805	853	902	955	1,011	1,072	1,136	1,205	1,279	1,358	1,442	1,532	1,628	1,730
	2005	688	726	766	810	857	908	961	1,018	1,078	1,143	1,213	1,288	1,366	1,451	1,542	1,638
	2004	655	691	730	772	816	863	912	966	1,024	1,086	1,150	1,221	1,296	1,375	1,460	1,551
	2003	624	660	695	734	776	820	867	919	973	1,030	1,093	1,158	1,228	1,304	1,383	1,470
	2002	596	629	662	699	739	781	825	873	924	978	1,036	1,098	1,165	1,236	1,312	1,393
	2001	569	599	632	666	703	743	785	830	878	928	984	1,043	1,105	1,172	1,243	1,320
2000	543	572	603	635	670	708	747	789	835	882	935	990	1,049	1,112	1,179	1,251	
25	2010	890	942	997	1,056	1,119	1,186	1,258	1,335	1,418	1,506	1,598	1,698	1,805	1,918	2,040	2,170
	2009	834	883	934	989	1,049	1,112	1,179	1,251	1,328	1,411	1,498	1,592	1,691	1,798	1,912	2,034
	2008	793	839	889	940	996	1,055	1,119	1,186	1,258	1,336	1,419	1,507	1,602	1,703	1,809	1,925
	2007	756	798	844	893	946	1,002	1,063	1,126	1,193	1,266	1,345	1,428	1,517	1,612	1,713	1,822
	2006	719	760	803	850	899	951	1,008	1,068	1,132	1,201	1,274	1,353	1,437	1,526	1,622	1,724
	2005	686	724	764	807	854	905	957	1,014	1,074	1,139	1,209	1,284	1,361	1,446	1,537	1,633
	2004	653	688	727	769	813	860	909	963	1,020	1,082	1,146	1,217	1,292	1,371	1,455	1,546
	2003	622	657	693	732	773	818	864	916	970	1,026	1,089	1,154	1,224	1,300	1,379	1,464
	2002	594	626	660	696	736	779	822	870	921	974	1,033	1,095	1,161	1,232	1,308	1,388
	2001	567	597	630	664	701	741	782	827	875	925	980	1,040	1,101	1,168	1,239	1,316
2000	542	570	601	633	668	705	744	787	832	879	932	987	1,045	1,108	1,175	1,247	
26	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	67										

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	330	683	497	869	644	791	577	453	
PART 2	PERSONAL INJURY PROTECTION								
	130	282	204	350	258	318	233	180	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	435	687	510	874	717	795	648	370
	10,000	529	835	620	1,062	871	966	787	450
	25,000	542	856	635	1,089	893	991	807	461
	50,000	555	877	651	1,116	916	1,015	827	472
	100,000	560	885	657	1,126	923	1,024	835	477
	250,000	569	899	668	1,144	939	1,041	848	484
	500,000	576	910	675	1,157	949	1,053	858	490
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	68	112	85	139	104	127	94	83
	25/50	93	166	122	201	149	184	134	127
	35/80	138	264	190	316	231	288	208	208
	50/100	183	363	258	430	313	392	282	289
	100/300	212	425	301	503	366	459	329	340
	250/500	359	747	523	878	635	800	570	605
	500/500	893	1,910	1,326	2,231	1,607	2,033	1,443	1,561
	500/1000	913	1,955	1,357	2,284	1,645	2,080	1,476	1,598

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	262	277	292	309	328	347	368	390	414	439	466	496	526	559	595	633
2009	255	270	286	302	320	339	359	381	404	429	455	484	514	546	581	618
2008	251	266	281	297	315	333	353	374	397	422	448	475	505	537	571	607
2007	248	261	277	292	309	328	347	368	391	414	440	467	496	528	561	597
2006	244	257	272	288	304	322	342	362	384	407	432	459	488	519	551	586
2005	240	253	268	283	299	317	336	356	377	400	425	451	479	509	541	576
2004	236	249	264	279	295	312	330	350	371	394	418	444	471	500	532	566
2003	233	245	260	274	290	307	325	344	365	387	410	436	462	492	523	556
2002	229	242	255	270	285	302	320	339	359	380	403	428	455	483	513	546
2001	225	238	251	265	281	297	314	333	353	374	396	421	447	475	504	536
2000	222	234	247	261	276	292	309	327	347	368	390	414	439	467	496	527

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$9

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	505	535	566	599	635	673	714	758	805	855	907	964	1,024	1,089	1,158	1,232	
	2009	473	501	530	562	595	631	670	710	754	801	850	904	960	1,021	1,086	1,154	
	2008	450	476	504	534	566	599	635	673	714	759	805	855	909	967	1,027	1,093	
	2007	429	453	479	507	537	569	603	639	677	719	764	811	861	915	972	1,034	
	2006	408	432	456	482	510	540	572	606	643	682	723	768	816	866	921	979	
	2005	389	411	434	458	485	514	543	576	610	647	686	729	773	821	872	927	
	2004	371	391	413	437	462	488	516	547	579	614	651	691	733	778	826	878	
	2003	353	373	393	415	439	464	491	520	551	582	618	655	695	738	783	831	
	2002	337	356	374	395	418	442	467	494	523	553	586	621	659	699	742	788	
	2001	322	339	358	377	398	421	444	469	497	525	556	590	625	663	703	747	
	2000	307	324	341	359	379	400	423	447	473	499	529	560	593	629	667	708	
17	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	895	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	
18	2010	656	695	735	778	825	874	928	984	1,045	1,110	1,178	1,252	1,330	1,414	1,504	1,599	
	2009	614	651	689	729	773	820	869	922	979	1,040	1,104	1,173	1,247	1,325	1,409	1,499	
	2008	585	619	655	693	734	777	825	874	928	985	1,046	1,111	1,181	1,255	1,334	1,419	
	2007	557	588	622	658	697	739	783	830	879	933	992	1,052	1,118	1,188	1,263	1,343	
	2006	530	560	592	626	663	701	743	787	835	885	939	998	1,059	1,125	1,196	1,271	
	2005	506	533	563	595	630	667	706	748	792	840	891	946	1,004	1,066	1,133	1,204	
	2004	481	507	536	567	599	634	670	710	752	798	845	897	952	1,010	1,073	1,139	
	2003	458	484	511	539	570	603	637	675	715	756	803	851	902	958	1,016	1,079	
	2002	438	462	486	513	543	574	606	641	679	718	761	807	856	908	964	1,023	
	2001	418	440	464	490	517	546	576	609	645	682	722	766	812	861	913	970	
	2000	399	420	443	467	492	520	549	580	614	648	687	728	771	817	866	919	
20	2010	978	1,036	1,097	1,161	1,230	1,304	1,384	1,468	1,559	1,656	1,758	1,867	1,984	2,109	2,244	2,386	
	2009	917	971	1,027	1,088	1,153	1,222	1,297	1,376	1,460	1,551	1,647	1,750	1,860	1,977	2,103	2,236	
	2008	872	923	977	1,034	1,095	1,160	1,230	1,304	1,384	1,469	1,560	1,657	1,761	1,872	1,989	2,116	
	2007	831	878	928	982	1,040	1,102	1,168	1,238	1,312	1,392	1,479	1,570	1,668	1,773	1,883	2,003	
	2006	791	836	883	934	988	1,046	1,108	1,175	1,245	1,321	1,401	1,488	1,580	1,678	1,784	1,896	
	2005	754	796	840	888	939	995	1,053	1,115	1,181	1,253	1,330	1,411	1,497	1,590	1,690	1,795	
	2004	718	757	799	846	894	946	1,000	1,059	1,122	1,190	1,260	1,338	1,420	1,507	1,600	1,700	
	2003	684	723	762	805	850	899	951	1,007	1,066	1,128	1,197	1,269	1,346	1,429	1,516	1,610	
	2002	653	689	725	765	810	856	904	957	1,012	1,071	1,136	1,204	1,277	1,355	1,438	1,526	
	2001	623	656	692	730	771	815	860	909	962	1,017	1,078	1,143	1,211	1,284	1,362	1,447	
	2000	596	627	661	696	734	776	818	865	915	967	1,025	1,085	1,149	1,219	1,292	1,371	
21	2010	862	913	966	1,022	1,083	1,149	1,219	1,293	1,373	1,458	1,548	1,645	1,748	1,858	1,976	2,102	
	2009	807	855	905	958	1,016	1,077	1,142	1,212	1,286	1,366	1,451	1,542	1,638	1,741	1,852	1,970	
	2008	769	813	861	910	965	1,021	1,083	1,149	1,219	1,294	1,374	1,459	1,551	1,649	1,752	1,864	
	2007	732	773	817	865	916	970	1,029	1,090	1,156	1,227	1,303	1,383	1,469	1,561	1,659	1,764	
	2006	696	736	777	823	871	922	976	1,035	1,097	1,163	1,234	1,311	1,392	1,478	1,571	1,670	
	2005	664	701	740	782	827	876	927	983	1,040	1,103	1,171	1,243	1,319	1,401	1,488	1,581	
	2004	632	667	704	745	787	833	881	933	988	1,048	1,110	1,179	1,251	1,327	1,410	1,497	
	2003	602	637	671	709	749	792	837	887	939	994	1,055	1,118	1,186	1,259	1,335	1,418	
	2002	576	607	639	674	713	754	796	843	892	944	1,000	1,060	1,125	1,193	1,266	1,344	
	2001	549	578	610	643	679	718	757	801	847	896	949	1,007	1,067	1,131	1,200	1,274	
	2000	525	552	582	613	647	683	721	762	806	852	903	956	1,013	1,074	1,138	1,208	
25	2010	880	932	987	1,045	1,107	1,174	1,245	1,321	1,403	1,490	1,582	1,680	1,786	1,898	2,019	2,147	
	2009	825	874	925	979	1,038	1,100	1,167	1,238	1,314	1,396	1,482	1,575	1,673	1,779	1,892	2,012	
	2008	785	830	879	930	986	1,043	1,107	1,174	1,245	1,322	1,404	1,491	1,585	1,685	1,790	1,905	
	2007	748	790	835	884	936	991	1,051	1,114	1,181	1,253	1,331	1,413	1,501	1,595	1,695	1,803	
	2006	712	752	794	841	889	942	997	1,057	1,121	1,189	1,261	1,339	1,422	1,510	1,605	1,706	
	2005	679	716	756	799	845	895	947	1,004	1,063	1,127	1,196	1,270	1,347	1,431	1,520	1,616	
	2004	646	681	719	761	804	851	900	953	1,010	1,071	1,134	1,204	1,278	1,356	1,440	1,530	
	2003	615	650	685	724	765	809	855	906	960	1,015	1,077	1,142	1,211	1,286	1,364	1,449	
	2002	588	620	653	689	729	770	813	861	911	964	1,022	1,083	1,149	1,219	1,294	1,373	
	2001	561	590	623	657	693	733	774	818	866	915	970	1,029	1,090	1,156	1,226	1,302	
	2000	536	564	595	627	661	698	736	778	824	870	922	977	1,034	1,097	1,162	1,234	
26	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	
30	2010	680	720	762	807	855	907	962	1,020	1,083	1,151	1,222						

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	250	628	397	881	592	799	535	256	
PART 2	PERSONAL INJURY PROTECTION								
	101	263	160	355	238	320	214	103	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	262	598	386	890	620	807	557	288
	10,000	318	727	469	1,081	753	981	677	350
	25,000	326	745	481	1,109	773	1,006	694	359
	50,000	335	764	493	1,137	792	1,031	711	368
	100,000	337	770	497	1,146	799	1,039	717	371
	250,000	343	783	505	1,165	812	1,056	729	377
	500,000	347	792	511	1,178	821	1,068	737	381
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	38	110	65	139	95	127	84	40
	25/50	55	157	95	203	137	185	122	60
	35/80	87	244	150	319	215	291	193	97
	50/100	118	331	204	436	293	396	263	133
	100/300	138	387	239	510	343	464	307	156
	250/500	241	671	418	891	598	810	537	276
	500/500	614	1,699	1,065	2,269	1,519	2,061	1,367	709
	500/1000	628	1,739	1,090	2,322	1,554	2,109	1,399	725

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	159	168	177	187	199	210	223	236	251	266	282	300	319	339	361	384
2009	155	164	173	183	194	205	218	231	245	260	276	293	311	331	352	375
2008	152	161	170	180	191	202	214	227	241	255	271	288	306	325	346	368
2007	150	158	168	177	187	199	210	223	237	251	267	283	301	320	340	361
2006	148	156	165	174	184	195	207	219	233	247	262	278	295	314	334	355
2005	145	153	162	171	181	192	203	216	228	242	258	273	290	308	328	349
2004	143	151	160	169	178	189	200	212	225	239	253	269	285	303	322	343
2003	141	149	157	166	176	186	197	208	221	234	249	264	280	298	317	337
2002	139	146	155	163	173	183	194	205	217	230	244	259	276	293	311	330
2001	137	144	152	161	170	180	190	202	214	227	240	255	271	288	305	325
2000	135	142	150	158	167	177	187	198	210	223	236	251	266	283	300	319

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: 23

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 2010 to 2000 for each class.

COLLISION
Cost to Reduce Deductible from \$500 to \$300
CLASS
10 72
17 159
18 126
20 207
21 168
25 187
26 151
30 81
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								
	254	562	329	885	534	801	478	261	
PART 2	PERSONAL INJURY PROTECTION								
	103	226	132	356	214	322	192	104	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	320	598	384	893	595	812	533	312
	10,000	389	727	467	1,085	723	987	648	379
	25,000	399	745	478	1,113	741	1,012	664	389
	50,000	409	764	490	1,140	760	1,037	681	398
	100,000	412	770	495	1,150	766	1,046	687	402
	250,000	419	783	503	1,169	779	1,063	698	408
	500,000	424	792	508	1,182	788	1,075	706	413
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	40	88	55	139	83	127	76	41
	25/50	58	128	78	206	122	188	111	57
	35/80	90	202	121	329	193	299	175	87
	50/100	122	276	163	452	264	411	239	116
	100/300	143	323	190	531	310	482	279	135
	250/500	249	565	329	933	543	847	489	232
	500/500	632	1,437	829	2,388	1,384	2,165	1,244	582
	500/1000	647	1,471	849	2,444	1,417	2,215	1,273	595

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	119	126	133	141	149	158	167	177	188	200	212	225	239	254	271	288
2009	116	123	130	137	145	154	163	173	184	195	207	220	234	248	264	281
2008	114	121	128	135	143	151	161	170	181	192	203	216	230	244	259	276
2007	113	119	126	133	141	149	158	167	177	188	200	212	225	240	255	271
2006	111	117	124	131	138	146	155	164	174	185	196	208	222	236	250	266
2005	109	115	122	129	136	144	153	162	171	182	193	205	218	231	246	262
2004	107	113	120	127	134	142	150	159	169	179	190	202	214	227	242	257
2003	106	111	118	125	132	139	147	156	166	176	186	198	210	223	237	253
2002	104	110	116	123	130	137	145	154	163	173	183	195	207	220	233	248
2001	102	108	114	121	128	135	143	151	160	170	180	191	203	216	229	244
2000	101	106	112	119	125	133	140	149	157	167	177	188	200	212	225	239

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: 24

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	381	403	427	452	479	508	539	571	607	644	684	727	772	821	873	929	
	2009	357	378	400	423	449	476	505	536	568	604	641	681	724	769	818	870	
	2008	340	359	380	402	426	451	479	508	539	572	607	645	686	729	774	824	
	2007	323	342	361	382	405	429	455	482	511	542	576	611	649	690	733	780	
	2006	308	325	343	364	385	407	431	457	485	514	545	579	615	653	694	738	
	2005	294	310	327	345	366	387	410	434	460	488	517	549	583	619	658	699	
	2004	279	294	311	329	348	368	389	412	437	463	490	521	553	587	623	662	
	2003	266	281	296	313	331	350	370	392	415	439	466	494	524	556	590	627	
	2002	254	268	282	298	315	333	352	372	394	417	442	468	497	527	560	594	
	2001	243	255	270	284	300	317	335	354	374	396	419	445	471	500	530	563	
2000	232	244	257	271	286	302	319	337	356	376	399	422	447	474	503	534		
17	2010	742	786	832	881	933	989	1,050	1,114	1,182	1,256	1,333	1,416	1,505	1,600	1,702	1,810	
	2009	695	736	779	825	875	927	984	1,044	1,108	1,177	1,249	1,327	1,411	1,499	1,595	1,696	
	2008	662	700	741	784	831	880	933	989	1,050	1,114	1,183	1,257	1,336	1,420	1,509	1,605	
	2007	630	666	704	745	789	836	886	939	995	1,056	1,122	1,191	1,265	1,345	1,429	1,519	
	2006	600	634	669	709	750	794	840	891	944	1,002	1,063	1,129	1,199	1,273	1,353	1,438	
	2005	572	604	637	673	712	754	798	846	896	950	1,008	1,071	1,135	1,206	1,282	1,362	
	2004	544	574	606	642	678	717	758	803	851	902	956	1,015	1,077	1,143	1,214	1,289	
	2003	519	548	578	610	645	682	721	764	809	856	908	963	1,021	1,084	1,150	1,221	
	2002	496	522	550	581	614	649	686	726	768	813	861	913	968	1,028	1,091	1,157	
	2001	473	498	525	554	584	618	652	690	730	772	817	867	919	974	1,033	1,097	
2000	452	476	501	528	557	588	621	656	694	733	777	823	872	924	980	1,040		
18	2010	539	571	604	640	678	719	763	809	859	913	969	1,029	1,094	1,162	1,237	1,315	
	2009	505	535	566	600	636	674	715	759	805	855	908	965	1,025	1,090	1,159	1,233	
	2008	481	509	539	570	604	639	678	719	763	810	860	913	971	1,032	1,097	1,167	
	2007	458	484	511	541	573	607	644	682	723	768	815	865	920	977	1,038	1,104	
	2006	436	461	486	515	545	577	611	648	686	728	772	820	871	925	983	1,045	
	2005	416	439	463	489	518	548	580	615	651	691	733	778	825	877	931	990	
	2004	396	417	441	466	493	521	551	584	618	656	695	738	783	831	882	937	
	2003	377	398	420	443	468	496	524	555	588	622	660	700	742	788	836	888	
	2002	360	380	400	422	446	472	498	527	558	591	626	663	704	747	793	841	
	2001	344	362	382	403	425	449	474	501	530	561	594	630	668	708	751	797	
2000	328	346	364	384	405	428	451	477	505	533	565	598	634	672	712	756		
20	2010	1,005	1,065	1,127	1,193	1,264	1,341	1,422	1,509	1,602	1,702	1,806	1,919	2,039	2,167	2,306	2,452	
	2009	942	998	1,056	1,118	1,185	1,256	1,333	1,414	1,501	1,594	1,693	1,799	1,911	2,032	2,161	2,298	
	2008	897	949	1,004	1,062	1,126	1,192	1,264	1,341	1,422	1,510	1,603	1,703	1,810	1,924	2,045	2,175	
	2007	854	902	954	1,009	1,069	1,132	1,201	1,272	1,348	1,431	1,520	1,614	1,715	1,822	1,936	2,059	
	2006	813	859	907	960	1,016	1,075	1,139	1,207	1,280	1,357	1,440	1,530	1,624	1,725	1,834	1,949	
	2005	775	818	863	912	965	1,022	1,082	1,146	1,214	1,288	1,366	1,451	1,539	1,634	1,737	1,845	
	2004	738	778	822	870	919	972	1,027	1,088	1,153	1,223	1,295	1,376	1,460	1,549	1,645	1,747	
	2003	703	743	783	827	873	924	977	1,035	1,096	1,159	1,231	1,304	1,383	1,469	1,558	1,655	
	2002	672	708	745	787	832	880	929	983	1,040	1,101	1,167	1,237	1,312	1,392	1,478	1,568	
	2001	641	674	712	751	792	837	884	934	989	1,046	1,108	1,175	1,245	1,320	1,400	1,487	
2000	612	644	679	716	754	797	841	889	941	994	1,053	1,115	1,181	1,253	1,328	1,409		
21	2010	761	806	853	903	956	1,014	1,076	1,142	1,212	1,287	1,367	1,452	1,543	1,640	1,745	1,855	
	2009	713	755	799	846	897	951	1,008	1,070	1,136	1,206	1,281	1,361	1,446	1,537	1,635	1,739	
	2008	678	718	760	804	852	902	956	1,014	1,076	1,142	1,213	1,288	1,370	1,456	1,547	1,646	
	2007	646	682	722	764	809	857	909	962	1,020	1,083	1,150	1,221	1,297	1,378	1,465	1,558	
	2006	615	650	686	726	769	814	862	913	968	1,027	1,090	1,157	1,229	1,305	1,387	1,474	
	2005	586	619	653	690	730	773	818	867	918	974	1,034	1,097	1,164	1,236	1,314	1,396	
	2004	558	588	622	658	695	735	777	823	872	925	980	1,041	1,104	1,172	1,244	1,322	
	2003	532	562	592	626	661	699	739	783	829	877	931	987	1,047	1,111	1,179	1,252	
	2002	508	536	564	595	629	666	703	744	787	833	883	936	993	1,053	1,118	1,187	
	2001	485	510	538	568	599	633	669	707	748	791	838	889	942	999	1,059	1,125	
2000	463	488	514	541	571	603	636	673	712	752	797	844	894	948	1,004	1,066		
25	2010	904	958	1,014	1,073	1,137	1,206	1,279	1,357	1,441	1,531	1,625	1,726	1,834	1,950	2,074	2,206	
	2009	847	897	950	1,006	1,066	1,130	1,199	1,272	1,350	1,434	1,523	1,618	1,719	1,827	1,944	2,067	
	2008	807	853	903	956	1,013	1,072	1,137	1,206	1,279	1,358	1,442	1,532	1,628	1,731	1,839	1,957	
	2007	768	811	858	908	961	1,019	1,080	1,144	1,213	1,287	1,368	1,452	1,542	1,639	1,741	1,852	
	2006	731	773	816	864	914	967	1,024	1,086	1,151	1,221	1,296	1,376	1,461	1,552	1,649	1,753	
	2005	697	736	776	821	868	920	973	1,031	1,092	1,158	1,229	1,305	1,384	1,470	1,562	1,660	
	2004	663	700	739	782	826	874	924	979	1,037	1,100	1,165	1,237	1,313	1,393	1,479	1,571	
	2003	632	668	704	744	786	831	879	931	986	1,043	1,107	1,173	1,244	1,321	1,401	1,489	
	2002	604	637	670	708	748	792	836	885	936	991	1,050	1,113	1,180	1,252	1,329	1,411	
	2001	576	606	640	675	712	753	795	840	889	941	996	1,057	1,120	1,187	1,259	1,337	
2000	551	580	611	644	679	717	757	800	846	894	947	1,003	1,063	1,127	1,194	1,268		
26	2010	685	725	767	812	861	913	968	1,027	1,091	1,159	1,230	1,307	1,388	1,476	1,570	1,669	
	2009	641	679	719	761	807	855	907	963	1,022	1,085	1,152	1,225	1,301	1,383	1,471	1,565	
	2008	611	646	684	723	766	811	861	913	968	1,028	1,092	1,159	1,233	1,310	1,392	1,481	
	2007	581	614	649	687	728	771	818	866	918	974	1,035	1,099	1,167	1,240	1,318	1,402	
	2006	553	585	618	654	692	732	775	822	871	924	981	1,041	1,106	1,174	1,248	1,327	
	2005	528	557	588	621	657	696	737	781	826	877	930	988	1,048	1,113	1,182	1,256	
	2004	502	529	559	592	626	662	700	741	785	833	882	937	994	1,055	1,120	1,189	
	2003	478	506	533	563	595	629	665	705	746	789	838	888	942	1,000	1,061	1,127	
	2002	457	482	507	536	566	599	633	670	708	750	795	842	893	948	1,006	1,068	
	2001	436	459	485	511	539	570	602	636	673	712	754	800	848	899	953	1,012	
2000	417	439	463	487	514	543	573	605	640	677	717	759	804	853	904	959		
30	2010	379	402	425	450	477	506	536	569	604	642	681	724	769	817	870	925	
	2009																	

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	250	582	316	888	610	804	552	277	
PART 2	PERSONAL INJURY PROTECTION								
	102	263	138	357	245	323	222	113	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	302	650	381	895	656	814	590	321
	10,000	367	790	463	1,087	797	989	717	390
	25,000	376	810	475	1,115	817	1,014	735	400
	50,000	386	830	487	1,143	838	1,039	753	410
	100,000	389	837	491	1,153	845	1,048	760	413
	250,000	395	851	499	1,172	859	1,066	772	420
	500,000	400	861	504	1,185	869	1,078	781	425
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	46	112	59	145	100	130	88	47
	25/50	64	153	85	215	151	193	134	64
	35/80	96	228	131	343	244	309	218	97
	50/100	129	303	178	472	337	425	302	129
	100/300	150	351	208	553	397	499	355	149
	250/500	257	597	361	973	702	879	631	254
	500/500	642	1,486	914	2,489	1,803	2,250	1,624	633
	500/1000	657	1,520	935	2,547	1,845	2,302	1,662	648

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	179	189	200	212	224	237	251	266	283	300	319	339	360	383	407	433
2009	175	185	195	207	219	232	246	260	276	293	311	331	352	374	398	423
2008	172	182	192	203	215	228	242	256	272	288	306	325	345	367	391	415
2007	169	179	189	200	212	224	237	252	267	283	301	319	339	361	383	408
2006	167	176	186	197	208	220	234	247	262	278	296	314	333	355	377	401
2005	164	173	183	193	205	217	230	243	258	274	291	309	328	348	370	394
2004	161	170	180	191	201	213	226	239	254	269	286	303	322	342	364	387
2003	159	168	177	188	198	210	222	235	250	265	281	298	316	336	357	380
2002	157	165	175	185	195	206	219	231	245	260	276	293	311	330	351	373
2001	154	163	172	181	192	203	215	227	241	256	271	288	306	324	345	367
2000	152	160	169	178	189	200	211	224	237	251	266	283	300	319	339	360

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: 25

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	402	425	450	477	505	536	568	603	640	680	722	767	815	866	921	980	
	2009	376	399	422	447	474	502	533	565	600	637	676	719	764	812	863	918	
	2008	358	379	401	424	450	476	505	536	568	603	641	680	723	769	817	869	
	2007	341	360	381	403	427	452	480	508	539	572	607	645	685	728	773	823	
	2006	325	343	362	384	406	430	455	482	511	542	575	611	649	689	733	779	
	2005	310	327	345	364	386	408	432	458	485	514	546	580	615	653	694	737	
	2004	295	311	328	347	367	388	410	435	461	489	518	550	583	619	657	698	
	2003	281	297	313	330	349	369	390	414	438	463	492	521	553	587	622	661	
	2002	268	283	298	314	332	352	371	393	416	440	466	494	524	556	590	627	
	2001	256	269	284	300	316	334	353	373	395	418	443	469	497	527	559	594	
2000	245	257	271	286	301	318	336	355	376	397	421	446	472	500	530	563		
17	2010	782	829	877	928	984	1,043	1,107	1,174	1,247	1,324	1,406	1,493	1,587	1,687	1,794	1,908	
	2009	733	776	822	870	922	978	1,037	1,101	1,168	1,241	1,317	1,400	1,487	1,581	1,682	1,788	
	2008	698	738	781	827	876	927	984	1,043	1,107	1,175	1,248	1,325	1,409	1,497	1,591	1,693	
	2007	665	702	742	785	832	881	934	990	1,049	1,114	1,183	1,256	1,334	1,418	1,506	1,602	
	2006	632	669	706	747	790	837	886	940	996	1,056	1,121	1,190	1,264	1,342	1,427	1,517	
	2005	603	636	672	710	751	796	842	892	945	1,002	1,063	1,129	1,197	1,272	1,351	1,436	
	2004	574	605	639	677	715	756	800	847	897	952	1,008	1,070	1,136	1,205	1,280	1,359	
	2003	547	578	609	643	680	719	760	806	853	902	958	1,015	1,076	1,143	1,212	1,288	
	2002	523	551	580	612	648	685	723	765	810	857	908	963	1,021	1,084	1,150	1,220	
	2001	498	525	554	584	616	652	688	727	769	814	862	914	969	1,027	1,090	1,157	
2000	476	501	529	557	587	620	655	692	732	773	820	868	919	975	1,033	1,097		
18	2010	591	626	663	702	743	788	836	887	942	1,001	1,062	1,129	1,199	1,275	1,356	1,442	
	2009	554	587	621	658	697	739	784	832	883	938	995	1,058	1,124	1,195	1,271	1,352	
	2008	527	558	591	625	662	701	743	788	836	888	943	1,001	1,065	1,132	1,202	1,279	
	2007	502	530	561	594	629	666	706	748	793	842	894	949	1,008	1,071	1,138	1,211	
	2006	478	505	533	565	597	632	670	710	753	798	847	900	955	1,014	1,078	1,146	
	2005	456	481	508	537	568	601	636	674	714	757	804	853	905	961	1,021	1,085	
	2004	434	457	483	511	540	572	604	640	678	719	762	809	858	911	967	1,027	
	2003	413	437	460	486	514	543	575	609	645	682	724	767	814	864	916	973	
	2002	395	416	438	463	489	517	546	578	612	648	686	728	772	819	869	922	
	2001	377	396	419	441	466	492	520	549	581	615	651	691	732	776	823	874	
2000	360	379	400	421	444	469	495	523	553	584	619	656	695	737	781	829		
20	2010	1,021	1,081	1,144	1,212	1,284	1,361	1,444	1,532	1,627	1,728	1,834	1,949	2,071	2,201	2,342	2,490	
	2009	957	1,013	1,072	1,135	1,204	1,276	1,353	1,436	1,524	1,619	1,719	1,826	1,941	2,063	2,194	2,334	
	2008	911	963	1,020	1,079	1,143	1,210	1,284	1,361	1,444	1,533	1,628	1,729	1,838	1,954	2,076	2,209	
	2007	867	916	968	1,025	1,085	1,150	1,219	1,292	1,369	1,453	1,544	1,639	1,741	1,850	1,966	2,091	
	2006	825	872	921	975	1,031	1,092	1,156	1,226	1,300	1,378	1,462	1,553	1,649	1,752	1,862	1,979	
	2005	787	830	876	926	980	1,038	1,099	1,164	1,233	1,307	1,388	1,473	1,562	1,660	1,763	1,874	
	2004	749	790	834	883	933	987	1,043	1,105	1,171	1,242	1,315	1,397	1,482	1,573	1,670	1,774	
	2003	714	754	795	840	887	938	992	1,051	1,113	1,177	1,250	1,325	1,405	1,491	1,582	1,681	
	2002	682	719	757	799	845	894	943	999	1,056	1,118	1,185	1,256	1,332	1,414	1,501	1,593	
	2001	650	685	723	762	804	850	897	949	1,004	1,062	1,125	1,193	1,264	1,340	1,422	1,510	
2000	622	654	690	727	766	809	854	903	955	1,009	1,070	1,133	1,200	1,272	1,348	1,431		
21	2010	819	867	918	972	1,030	1,092	1,158	1,229	1,305	1,386	1,471	1,563	1,661	1,765	1,878	1,997	
	2009	767	813	860	911	965	1,023	1,086	1,152	1,223	1,299	1,379	1,465	1,557	1,655	1,760	1,872	
	2008	730	773	818	865	917	971	1,030	1,092	1,158	1,230	1,306	1,387	1,475	1,567	1,665	1,772	
	2007	696	735	777	822	871	922	978	1,036	1,098	1,166	1,238	1,314	1,397	1,484	1,577	1,677	
	2006	662	700	739	782	827	876	928	983	1,042	1,106	1,173	1,246	1,323	1,405	1,494	1,587	
	2005	631	666	703	743	786	833	881	934	989	1,049	1,113	1,182	1,253	1,331	1,414	1,503	
	2004	601	633	669	708	748	792	837	886	939	996	1,055	1,120	1,189	1,262	1,340	1,423	
	2003	572	605	638	674	711	753	796	843	893	944	1,002	1,062	1,127	1,196	1,269	1,348	
	2002	547	577	607	641	678	717	757	801	847	897	951	1,008	1,069	1,134	1,204	1,277	
	2001	522	549	580	611	645	682	720	761	805	852	902	957	1,014	1,075	1,140	1,211	
2000	499	525	553	583	614	649	685	724	766	809	858	909	962	1,020	1,081	1,148		
25	2010	919	974	1,030	1,091	1,156	1,226	1,300	1,379	1,465	1,556	1,651	1,754	1,864	1,982	2,108	2,242	
	2009	861	912	965	1,022	1,084	1,149	1,218	1,293	1,372	1,457	1,547	1,644	1,747	1,857	1,976	2,101	
	2008	820	867	918	971	1,029	1,090	1,156	1,226	1,300	1,381	1,466	1,557	1,655	1,759	1,869	1,989	
	2007	781	825	872	923	977	1,035	1,098	1,163	1,233	1,308	1,390	1,475	1,567	1,666	1,770	1,882	
	2006	743	786	829	878	929	983	1,041	1,104	1,170	1,241	1,317	1,398	1,485	1,577	1,676	1,782	
	2005	709	748	789	834	883	935	989	1,048	1,110	1,177	1,249	1,326	1,407	1,494	1,588	1,687	
	2004	674	711	751	795	840	888	939	995	1,054	1,118	1,184	1,258	1,334	1,416	1,504	1,597	
	2003	642	679	716	756	799	845	893	946	1,002	1,060	1,125	1,192	1,265	1,343	1,424	1,513	
	2002	614	647	681	719	761	804	849	899	951	1,007	1,067	1,131	1,200	1,273	1,351	1,434	
	2001	586	616	651	686	724	765	808	854	904	956	1,013	1,074	1,138	1,207	1,280	1,359	
2000	560	589	621	654	690	729	769	813	860	909	963	1,020	1,080	1,145	1,214	1,288		
26	2010	737	780	826	874	926	982	1,042	1,105	1,174	1,247	1,323	1,406	1,494	1,588	1,689	1,796	
	2009	690	731	774	819	868	921	976	1,036	1,100	1,168	1,240	1,318	1,400	1,488	1,583	1,684	
	2008	657	695	736	778	825	873	926	982	1,042	1,106	1,175	1,248	1,326	1,410	1,498	1,594	
	2007	626	661	699	739	783	830	880	932	988	1,048	1,114	1,182	1,256	1,335	1,418	1,508	
	2006	595	629	665	703	744	788	834	884	938	994	1,055	1,121	1,190	1,264	1,343	1,428	
	2005	568	599	632	668	707	749	793	840	889	943	1,001	1,063	1,127	1,197	1,272	1,352	
	2004	540	570	602	637	673	712	753	797	845	896	949	1,008	1,069	1,135	1,205	1,280	
	2003	515	544	574	606	640	677	716	758	803	849	902	956	1,013	1,076	1,141	1,212	
	2002	492	519	546	576	610	645	681	720	762	807	855	906	961	1,020	1,083	1,149	
	2001	469	494	521	550	580	613	647	684	724	766	811	861	912	967	1,026	1,089	
2000	448	472	498	524	553	584	616	651	689	728	772	817	866	918	973	1,032		
30	2010	422	447	473	501</													

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	309	660	423	865	652	785	586	301	
PART 2	PERSONAL INJURY PROTECTION								
	123	284	175	348	263	317	235	121	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	361	666	470	874	702	794	630	358
	10,000	439	809	571	1,062	853	965	765	435
	25,000	450	830	586	1,089	875	989	785	446
	50,000	461	850	600	1,116	896	1,014	805	457
	100,000	465	858	605	1,126	904	1,023	811	461
	250,000	473	872	615	1,144	919	1,039	825	469
	500,000	478	882	622	1,157	929	1,051	834	474
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	55	110	71	139	104	127	94	55
	25/50	77	162	101	204	154	186	139	73
	35/80	116	257	155	324	245	295	220	107
	50/100	156	353	209	443	336	403	302	140
	100/300	181	413	244	519	393	472	354	162
	250/500	310	725	422	910	691	827	622	271
	500/500	777	1,851	1,064	2,320	1,766	2,108	1,589	668
	500/1000	795	1,895	1,089	2,375	1,808	2,158	1,626	683

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	213	225	238	252	267	283	300	318	337	358	380	404	429	456	485	516
2009	208	220	233	246	261	276	293	310	329	350	371	395	419	445	474	504
2008	205	217	229	242	257	272	288	305	324	344	365	388	412	438	466	495
2007	202	213	225	238	252	267	283	300	318	337	359	381	404	430	457	486
2006	199	210	222	235	248	263	279	295	313	332	352	374	397	423	449	478
2005	195	206	218	231	244	258	274	290	307	326	347	368	391	415	441	469
2004	193	203	215	227	240	254	269	285	302	321	340	362	384	408	434	461
2003	190	200	212	224	236	250	265	280	298	315	335	355	377	401	426	453
2002	187	197	208	220	232	246	261	276	292	310	329	349	371	394	418	445
2001	184	194	205	216	229	242	256	271	288	305	323	343	365	387	411	437
2000	181	191	202	213	225	238	252	267	283	300	318	337	358	380	404	429

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: 26

CLASS	MODEL		SYMBOL																
	YEAR		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	474	502	531	562	596	632	670	711	755	802	852	905	961	1,022	1,087	1,156		
	2009	444	470	498	527	559	592	628	667	708	752	798	848	901	958	1,019	1,083		
	2008	423	447	473	501	531	562	596	632	670	712	756	803	853	907	964	1,025		
	2007	403	425	450	476	504	534	566	600	636	675	717	761	808	859	913	971		
	2006	383	405	428	453	479	507	537	569	603	640	679	721	766	813	864	919		
	2005	365	386	407	430	455	482	510	540	572	607	644	684	725	770	819	870		
	2004	348	367	387	410	433	458	484	513	544	576	611	648	688	730	775	824		
	2003	331	350	369	390	412	436	461	488	517	547	580	615	652	692	734	780		
	2002	317	334	351	371	392	415	438	464	490	519	550	583	619	656	697	739		
	2001	302	318	336	354	373	395	417	440	466	493	522	554	587	622	660	701		
2000	289	304	320	337	356	376	397	419	443	468	497	526	557	590	626	664			
17	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			
18	2010	646	685	725	767	813	862	914	970	1,030	1,094	1,161	1,234	1,311	1,394	1,483	1,577		
	2009	606	641	679	719	762	808	857	909	965	1,025	1,088	1,156	1,229	1,306	1,389	1,478		
	2008	577	610	646	683	724	766	813	862	914	971	1,031	1,095	1,164	1,237	1,315	1,399		
	2007	549	580	613	649	687	728	772	818	867	920	978	1,038	1,102	1,171	1,245	1,324		
	2006	522	552	583	617	653	691	732	776	823	873	926	983	1,044	1,109	1,179	1,253		
	2005	498	526	555	587	621	657	696	737	780	828	879	933	989	1,051	1,117	1,186		
	2004	474	500	528	559	591	625	661	700	741	786	833	884	938	996	1,057	1,123		
	2003	452	478	503	532	562	594	628	666	705	745	791	839	889	944	1,002	1,064		
	2002	432	455	479	506	535	566	597	632	669	708	750	795	844	895	950	1,008		
	2001	412	433	458	483	509	538	568	601	636	672	712	755	800	849	900	956		
2000	394	414	437	460	485	513	541	572	605	639	677	717	760	805	854	906			
20	2010	979	1,037	1,097	1,162	1,231	1,305	1,385	1,469	1,560	1,657	1,759	1,869	1,986	2,111	2,245	2,388		
	2009	917	971	1,028	1,089	1,154	1,223	1,298	1,377	1,462	1,552	1,648	1,751	1,861	1,978	2,104	2,238		
	2008	873	924	978	1,034	1,096	1,160	1,231	1,305	1,385	1,470	1,561	1,658	1,763	1,874	1,991	2,118		
	2007	832	878	929	983	1,041	1,103	1,169	1,239	1,313	1,394	1,481	1,571	1,670	1,774	1,885	2,005		
	2006	791	837	883	935	989	1,047	1,109	1,176	1,246	1,322	1,402	1,489	1,581	1,680	1,785	1,898		
	2005	755	796	840	888	940	995	1,053	1,116	1,182	1,254	1,331	1,412	1,498	1,591	1,691	1,797		
	2004	718	757	800	847	895	946	1,000	1,060	1,123	1,191	1,261	1,339	1,421	1,508	1,601	1,701		
	2003	684	723	762	805	851	900	951	1,008	1,067	1,129	1,198	1,270	1,347	1,430	1,517	1,612		
	2002	654	689	726	766	810	857	905	958	1,013	1,072	1,137	1,205	1,278	1,356	1,439	1,527		
	2001	624	656	693	731	771	815	861	910	963	1,018	1,079	1,144	1,212	1,285	1,363	1,448		
2000	596	627	662	697	735	776	819	866	916	968	1,026	1,086	1,150	1,220	1,293	1,372			
21	2010	851	901	954	1,010	1,070	1,134	1,203	1,277	1,356	1,440	1,529	1,624	1,726	1,834	1,951	2,075		
	2009	797	844	894	946	1,003	1,063	1,128	1,197	1,270	1,349	1,432	1,522	1,617	1,719	1,829	1,945		
	2008	759	803	850	899	953	1,008	1,070	1,134	1,203	1,278	1,357	1,441	1,532	1,628	1,730	1,841		
	2007	723	763	807	854	904	958	1,016	1,076	1,141	1,211	1,287	1,365	1,451	1,542	1,638	1,742		
	2006	688	727	768	812	860	910	964	1,022	1,083	1,149	1,219	1,294	1,374	1,460	1,552	1,649		
	2005	656	692	730	772	817	865	915	970	1,027	1,090	1,156	1,227	1,302	1,383	1,469	1,561		
	2004	624	658	695	736	777	822	869	921	976	1,035	1,096	1,164	1,235	1,311	1,392	1,478		
	2003	595	629	662	700	739	782	827	876	927	981	1,041	1,104	1,171	1,243	1,318	1,401		
	2002	568	599	631	666	704	745	786	832	880	932	988	1,047	1,110	1,178	1,250	1,327		
	2001	542	570	602	635	670	708	748	791	837	885	937	994	1,053	1,117	1,185	1,258		
2000	518	545	575	606	638	675	712	752	796	841	891	944	1,000	1,060	1,123	1,192			
25	2010	881	933	988	1,046	1,108	1,175	1,246	1,322	1,404	1,491	1,583	1,682	1,787	1,899	2,021	2,149		
	2009	826	874	925	980	1,039	1,101	1,168	1,239	1,315	1,397	1,483	1,576	1,675	1,780	1,894	2,014		
	2008	786	831	880	931	987	1,044	1,108	1,175	1,246	1,323	1,405	1,492	1,586	1,686	1,792	1,906		
	2007	748	790	836	885	937	992	1,052	1,115	1,182	1,254	1,332	1,414	1,503	1,597	1,696	1,804		
	2006	712	753	795	841	890	942	998	1,058	1,122	1,190	1,262	1,340	1,423	1,512	1,607	1,708		
	2005	679	717	756	799	846	896	948	1,005	1,064	1,128	1,198	1,271	1,348	1,432	1,522	1,617		
	2004	646	682	720	762	805	852	900	954	1,010	1,072	1,135	1,205	1,279	1,357	1,441	1,531		
	2003	616	651	686	725	765	810	856	907	960	1,016	1,078	1,143	1,212	1,287	1,365	1,450		
	2002	589	620	653	689	729	771	814	862	912	965	1,023	1,084	1,150	1,220	1,295	1,374		
	2001	561	591	624	658	694	734	775	819	866	916	971	1,030	1,091	1,157	1,227	1,303		
2000	536	565	595	627	661	699	737	779	824	871	923	978	1,035	1,098	1,163	1,235			
26	2010	765	811	858	908	962	1,020	1,083	1,149	1,219	1,295	1,375	1,461	1,552	1,650	1,755	1,867		
	2009	717	759	804	851	902	956	1,015	1,077	1,143	1,214	1,288	1,369	1,455	1,546	1,645	1,749		
	2008	683	722	764	809	857	907	962	1,020	1,083	1,149	1,220	1,296	1,378	1,465	1,556	1,656		
	2007	650	687	726	768	814	862	914	968	1,026	1,089	1,157	1,228	1,305	1,387	1,474	1,567		
	2006	619	654	690	731	773	819	867	919	974	1,033	1,096	1,164	1,236	1,313	1,396	1,483		
	2005	590	623	657	694	735	778	823	873	924	980	1,040	1,104	1,171	1,244	1,322	1,405		
	2004	561	592	625	662	699	740	782	828	878	931	986	1,047	1,111	1,179	1,252	1,330		
	2003	535	565	596	629	665	703	744	788	834	883	937	993	1,053	1,118	1,186	1,260		
	2002	511	539	567	599	633	670	707	749	792	838	888	942	999	1,060	1,125	1,194		
	2001	488	513	542	571	603	637	673	711	753	796	843	894	948	1,005	1,066	1,132		
2000	466	491	517	545	574	607	640	677	716	756	802	849	899	953	1,011	1,073			

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	113	246	131	441	206	401	185	121	
PART 2	PERSONAL INJURY PROTECTION								
	49	103	55	183	88	166	78	52	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	190	323	225	588	369	533	332	190
	10,000	231	392	273	714	448	648	403	231
	25,000	237	402	280	733	460	664	414	237
	50,000	243	412	287	751	471	681	424	243
	100,000	245	416	290	757	475	687	428	245
	250,000	249	423	295	770	483	698	435	249
	500,000	252	428	298	779	489	706	440	252
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	19	43	22	77	36	68	29	19
	25/50	27	62	32	109	51	97	42	28
	35/80	41	96	50	168	78	150	66	44
	50/100	56	131	68	227	105	203	90	60
	100/300	65	153	80	264	123	237	106	70
	250/500	112	266	139	456	212	412	185	123
	500/500	282	675	353	1,151	534	1,041	470	313
	500/1000	288	691	361	1,178	546	1,065	481	320

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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: **27**

CLASS	MODEL		SYMBOL																
	YEAR		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	218	230	244	258	274	290	308	326	347	368	391	415	441	469	499	531		
	2009	204	216	228	242	256	272	288	306	325	345	366	389	414	440	468	497		
	2008	194	205	217	230	244	258	274	290	308	327	347	368	392	416	442	471		
	2007	185	195	206	218	231	245	260	275	292	310	329	349	371	394	419	445		
	2006	176	186	196	208	220	233	246	261	277	294	312	331	351	373	397	422		
	2005	168	177	187	197	209	221	234	248	263	279	296	314	333	354	376	399		
	2004	160	168	178	188	199	210	222	235	249	265	280	298	316	335	356	378		
	2003	152	161	169	179	189	200	211	224	237	251	266	282	299	318	337	358		
	2002	145	153	161	170	180	190	201	213	225	238	253	268	284	301	320	339		
	2001	139	146	154	162	171	181	191	202	214	226	240	254	269	286	303	322		
	2000	132	139	147	155	163	172	182	192	204	215	228	241	256	271	287	305		
	17	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	378	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		
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	890	942	997	1,056	1,119	1,186	1,258	1,335	1,418	1,506	1,598	1,698	1,805	1,918	2,040	2,170	
2009		834	883	934	989	1,049	1,112	1,179	1,251	1,328	1,411	1,498	1,592	1,691	1,798	1,912	2,034		
2008		793	839	889	940	996	1,055	1,119	1,186	1,258	1,336	1,419	1,507	1,602	1,703	1,809	1,925		
2007		756	798	844	893	946	1,002	1,063	1,126	1,193	1,266	1,345	1,428	1,517	1,612	1,713	1,822		
2006		719	760	803	850	899	951	1,008	1,068	1,132	1,201	1,274	1,353	1,437	1,526	1,622	1,724		
2005		686	724	764	807	854	905	957	1,014	1,074	1,139	1,209	1,284	1,361	1,446	1,537	1,633		
2004		653	688	727	769	813	860	909	963	1,020	1,082	1,146	1,217	1,292	1,371	1,455	1,546		
2003		622	657	693	732	773	818	864	916	970	1,026	1,089	1,154	1,224	1,300	1,379	1,464		
2002		594	626	660	696	736	779	822	870	921	974	1,033	1,095	1,161	1,232	1,308	1,388		
2001		567	597	630	664	701	741	782	827	875	925	980	1,040	1,101	1,168	1,239	1,316		
2000		542	570	601	633	668	705	744	787	832	879	932	987	1,045	1,108	1,175	1,247		
21		2010	471	499	528	559	592	628	666	707	750	797	846	899	955	1,015	1,080	1,148	
	2009	441	467	494	524	555	588	624	662	703	747	793	842	895	951	1,012	1,076		
	2008	420	444	470	498	527	558	592	628	666	707	751	797	848	901	957	1,019		
	2007	400	422	447	473	501	530	562	596	631	670	712	756	803	853	907	964		
	2006	381	402	425	450	476	504	533	565	599	636	674	716	761	808	859	913		
	2005	363	383	404	427	452	479	507	537	568	603	640	679	721	765	813	864		
	2004	345	364	385	407	430	455	481	510	540	573	607	644	684	725	770	818		
	2003	329	348	367	387	409	433	458	485	513	543	576	611	648	688	730	775		
	2002	315	331	349	368	390	412	435	461	487	516	547	579	614	652	692	734		
	2001	300	316	333	351	371	392	414	438	463	490	519	550	583	618	656	696		
	2000	287	302	318	335	353	373	394	416	441	465	493	522	553	587	622	660		
	25	2010	800	848	897	950	1,006	1,067	1,132	1,201	1,275	1,354	1,438	1,527	1,623	1,725	1,835	1,952	
2009		750	794	840	890	943	1,000	1,061	1,126	1,195	1,269	1,347	1,432	1,521	1,617	1,720	1,829		
2008		714	755	799	846	896	949	1,006	1,067	1,132	1,202	1,276	1,355	1,441	1,532	1,627	1,731		
2007		680	718	759	803	851	901	956	1,012	1,073	1,139	1,210	1,284	1,365	1,450	1,541	1,639		
2006		647	684	722	764	809	856	906	961	1,019	1,080	1,146	1,217	1,293	1,373	1,460	1,551		
2005		617	651	687	726	768	814	861	913	966	1,025	1,088	1,155	1,225	1,301	1,382	1,469		
2004		587	619	654	692	731	774	818	866	918	973	1,031	1,095	1,162	1,233	1,309	1,391		
2003		559	591	623	658	695	735	778	824	872	923	980	1,038	1,101	1,169	1,240	1,317		
2002		535	563	593	626	662	700	740	783	828	877	929	985	1,044	1,108	1,176	1,248		
2001		510	537	567	597	630	666	703	744	787	832	882	935	991	1,051	1,114	1,183		
2000		487	513	541	570	600	634	670	708	749	791	838	888	940	997	1,057	1,122		
26		2010	423	449	475	502	532	565	599	635	675	717	761	808	859	913	971	1,033	
	2009	397	420	445	471	499	529	561	596	632	671	713	758	805	856	910	968		
	2008	378	399	423	447	474	502	532	565	599	636	675	717	762	810	861	916		
	2007	360	380	402	425	450	477	506	536	568	603	640	680	722	767	815	867		
	2006	342	362	382	404	428	453	480	508	539	572	607	644	684	726	772	821		
	2005	326	344	364	384	407	431	456	483	511	542	576	611	648	688	731	777		
	2004	311	328	346	366	387	409	433	458	486	515	546	579	615	652	693	736		
	2003	296	313	330	348	368	389	411	436	462	488	518	549	583	619	656	697		
	2002	283	298	314	331	350	371	391	414	438	464	492	521	553	586	622	661		
	2001	270	284	300	316	334	353	372											

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	289	614	366	894	584	814	525	309	
PART 2	PERSONAL INJURY PROTECTION								
	118	256	147	359	234	327	213	122	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	282	528	349	877	581	796	524	293
	10,000	343	642	424	1,066	706	967	637	356
	25,000	351	658	435	1,093	724	992	653	365
	50,000	360	674	446	1,120	742	1,016	669	374
	100,000	363	680	450	1,130	748	1,025	675	377
	250,000	369	691	457	1,148	761	1,042	686	384
	500,000	373	699	462	1,161	769	1,054	694	388
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	44	103	62	145	95	131	84	46
	25/50	63	165	92	207	131	188	116	64
	35/80	98	278	146	322	197	292	175	97
	50/100	133	391	200	436	263	396	234	131
	100/300	155	464	235	509	304	462	272	152
	250/500	270	834	412	883	520	802	465	261
	500/500	683	2,174	1,053	2,233	1,298	2,030	1,162	654
	500/1000	698	2,225	1,078	2,285	1,328	2,078	1,189	669

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	108	115	121	128	136	144	152	161	171	182	193	205	218	232	247	262
2009	106	112	118	125	133	140	149	158	167	178	189	201	213	226	241	256
2008	104	110	116	123	130	138	146	155	165	175	185	197	209	222	237	252
2007	103	108	115	121	128	136	144	153	162	171	182	193	206	219	232	247
2006	101	107	113	119	126	134	142	150	159	169	179	190	202	215	228	243
2005	99	105	111	117	124	131	139	147	156	166	176	187	198	211	224	238
2004	98	103	109	116	122	129	137	145	154	163	173	184	195	207	220	234
2003	96	102	108	114	120	127	134	142	151	160	170	181	192	204	217	230
2002	95	100	106	112	118	125	132	140	149	158	167	177	188	200	213	226
2001	93	99	104	110	116	123	130	138	146	155	164	174	185	197	209	222
2000	92	97	102	108	114	121	128	136	144	152	161	171	182	193	205	218

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: 40

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2010	350	371	393	416	441	467	496	526	558	593	630	669	711	755	804	855
	2009	328	348	368	390	413	438	465	493	523	556	590	627	666	708	753	801
	2008	313	331	350	370	392	415	441	467	496	526	559	594	631	671	713	758
	2007	298	314	332	352	373	395	419	443	470	499	530	562	598	635	675	718
	2006	283	299	316	335	354	375	397	421	446	473	502	533	566	601	639	679
	2005	270	285	301	318	336	356	377	400	423	449	476	506	536	570	605	643
	2004	257	271	286	303	320	339	358	379	402	426	451	479	509	540	573	609
	2003	245	259	273	288	304	322	341	361	382	404	429	455	482	512	543	577
	2002	234	247	260	274	290	307	324	343	363	384	407	431	457	485	515	547
	2001	223	235	248	262	276	292	308	326	345	364	386	410	434	460	488	518
2000	213	225	237	249	263	278	293	310	328	346	367	389	412	437	463	491	
17	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	
18	2010	478	506	536	567	601	637	676	717	761	809	859	912	969	1,030	1,096	1,165
	2009	448	474	502	531	563	597	633	672	713	758	804	855	908	966	1,027	1,092
	2008	426	451	477	505	535	566	601	637	676	718	762	809	860	915	972	1,034
	2007	406	429	453	480	508	538	571	605	641	680	723	767	815	866	920	978
	2006	386	408	431	456	483	511	541	574	608	645	684	727	772	820	871	926
	2005	368	389	410	434	459	486	514	545	577	612	649	689	731	777	825	877
	2004	351	370	391	413	437	462	488	517	548	581	616	654	694	736	782	830
	2003	334	353	372	393	415	439	464	492	521	551	585	620	657	698	740	787
	2002	319	336	354	374	395	418	442	467	494	523	555	588	624	662	702	745
	2001	304	320	338	357	376	398	420	444	470	497	526	558	592	627	665	707
2000	291	306	323	340	359	379	400	423	447	472	501	530	561	595	631	670	
20	2010	1,016	1,076	1,139	1,206	1,278	1,355	1,437	1,525	1,619	1,720	1,826	1,940	2,061	2,191	2,331	2,479
	2009	952	1,008	1,067	1,130	1,198	1,270	1,347	1,430	1,517	1,611	1,711	1,818	1,932	2,054	2,184	2,323
	2008	906	959	1,015	1,074	1,138	1,205	1,278	1,355	1,437	1,526	1,621	1,721	1,830	1,945	2,067	2,199
	2007	863	912	964	1,020	1,080	1,145	1,214	1,286	1,363	1,447	1,537	1,631	1,733	1,842	1,957	2,081
	2006	821	869	917	971	1,027	1,087	1,151	1,220	1,294	1,372	1,456	1,546	1,642	1,744	1,853	1,970
	2005	783	827	872	922	976	1,033	1,093	1,159	1,227	1,301	1,381	1,466	1,555	1,652	1,755	1,865
	2004	746	786	831	879	929	982	1,039	1,100	1,165	1,236	1,309	1,390	1,475	1,566	1,662	1,766
	2003	710	751	791	836	883	934	988	1,046	1,108	1,172	1,244	1,318	1,398	1,485	1,575	1,673
	2002	679	715	753	795	841	889	939	994	1,052	1,113	1,180	1,250	1,326	1,407	1,494	1,585
	2001	647	681	719	759	800	846	893	944	999	1,057	1,120	1,188	1,258	1,334	1,415	1,503
2000	619	651	687	723	763	806	850	899	951	1,005	1,065	1,127	1,194	1,266	1,342	1,424	
21	2010	732	775	820	869	920	976	1,035	1,098	1,166	1,239	1,315	1,397	1,485	1,578	1,679	1,785
	2009	686	726	769	814	863	915	970	1,030	1,093	1,161	1,232	1,309	1,391	1,479	1,573	1,673
	2008	653	690	731	773	820	868	920	976	1,035	1,099	1,167	1,240	1,318	1,401	1,488	1,584
	2007	622	657	694	735	778	824	874	926	982	1,042	1,107	1,175	1,248	1,326	1,409	1,499
	2006	592	625	660	699	739	783	829	879	932	988	1,048	1,113	1,182	1,256	1,335	1,419
	2005	564	595	628	664	703	744	788	835	884	937	995	1,056	1,120	1,190	1,264	1,343
	2004	537	566	598	633	669	707	748	792	839	890	943	1,001	1,063	1,128	1,197	1,272
	2003	512	541	570	602	636	673	711	754	798	844	896	950	1,007	1,069	1,134	1,205
	2002	489	515	543	573	606	641	676	716	757	802	850	901	955	1,014	1,076	1,142
	2001	466	491	518	546	577	609	643	680	720	761	806	855	906	961	1,019	1,082
2000	446	469	495	521	549	580	612	647	685	723	767	812	860	912	966	1,026	
25	2010	915	969	1,026	1,086	1,151	1,220	1,295	1,374	1,458	1,549	1,644	1,747	1,857	1,973	2,099	2,232
	2009	858	908	961	1,018	1,079	1,144	1,213	1,288	1,366	1,451	1,541	1,637	1,740	1,849	1,967	2,092
	2008	816	863	914	967	1,025	1,085	1,151	1,220	1,295	1,375	1,460	1,550	1,648	1,752	1,861	1,980
	2007	777	821	868	919	973	1,031	1,093	1,158	1,227	1,303	1,384	1,469	1,561	1,659	1,762	1,874
	2006	740	782	826	874	925	979	1,037	1,099	1,165	1,236	1,311	1,392	1,478	1,570	1,669	1,774
	2005	706	744	786	830	879	931	985	1,044	1,105	1,172	1,244	1,321	1,401	1,488	1,581	1,680
	2004	671	708	748	792	836	885	935	991	1,050	1,113	1,179	1,252	1,329	1,410	1,497	1,590
	2003	640	676	713	753	795	841	889	942	998	1,055	1,120	1,187	1,259	1,337	1,418	1,507
	2002	611	644	679	716	757	801	846	895	947	1,002	1,063	1,126	1,194	1,268	1,345	1,428
	2001	583	614	648	683	721	762	805	851	900	952	1,008	1,070	1,133	1,202	1,275	1,354
2000	557	587	618	651	687	726	766	809	856	905	959	1,015	1,076	1,140	1,209	1,283	
26	2010	660	699	739	783	829	880	933	990	1,051	1,116	1,185	1,259	1,338	1,422	1,513	1,609
	2009	618	655	693	734	778	824	874	928	985	1,046	1,110	1,180	1,254	1,333	1,418	1,508
	2008	588	622	659	697	739	782	829	880	933	991	1,052	1,117	1,188	1,262	1,341	1,427
	2007	560	592	626	662	701	743	788	835	885	939	998	1,059	1,125	1,195	1,270	1,351
	2006	533	564	595	630	666	706	747	792	840	891	945	1,004	1,065	1,132	1,203	1,279
	2005	509	537	566	599	633	671	710	752	796	845	897	952	1,009	1,072	1,139	1,211
	2004	484	510	539	571	603	638	674	714	756	802	850	902	958	1,016	1,079	1,146
	2003	461	487	514	543	573	606	641	679	719	761	807	856	908	964	1,022	1,086
	2002	441	464	489	516	546	577	610	645	683	722	766	812	861	914	970	1,029
	2001	420	442	467	492	520	549	580	613	649	686	727	771	817	866	919	976
2000	402	423	446	469	495	523	552	583	617	652	691	732	775	822	871	9	

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	300	610	405	900	618	817	555	312	
PART 2	PERSONAL INJURY PROTECTION								
	119	256	161	363	246	329	224	123	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	262	442	360	790	617	701	555	302
	10,000	318	537	437	960	750	852	674	367
	25,000	326	551	449	984	769	873	692	376
	50,000	335	564	460	1,009	788	895	709	386
	100,000	337	569	464	1,018	795	903	715	389
	250,000	343	579	471	1,034	808	918	726	395
	500,000	347	585	477	1,046	817	928	735	400
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	46	106	67	146	101	131	88	47
	25/50	67	153	95	209	145	188	128	77
	35/80	106	238	147	324	226	292	200	132
	50/100	144	323	199	439	307	396	273	187
	100/300	169	378	231	512	359	463	319	222
	250/500	295	657	401	889	624	804	556	402
	500/500	750	1,665	1,012	2,248	1,582	2,036	1,413	1,051
	500/1000	767	1,704	1,035	2,301	1,619	2,084	1,446	1,076

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	110	116	122	130	137	145	154	163	173	184	195	208	220	234	249	265
2009	107	113	120	127	134	142	150	159	169	180	191	203	215	229	243	259
2008	105	111	118	124	132	139	148	157	166	177	187	199	212	225	239	254
2007	104	109	116	122	130	137	145	154	164	173	184	196	208	221	235	250
2006	102	108	114	121	127	135	143	152	161	171	181	192	204	217	231	246
2005	100	106	112	118	125	133	141	149	158	168	178	189	201	213	227	241
2004	99	104	110	117	123	131	138	147	155	165	175	186	197	209	223	237
2003	97	103	109	115	121	128	136	144	153	162	172	183	194	206	219	233
2002	96	101	107	113	119	126	134	142	150	159	169	179	190	202	215	228
2001	94	100	105	111	118	124	132	139	148	157	166	176	187	199	211	224
2000	93	98	104	109	116	122	129	137	145	154	163	173	184	195	208	221

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: 41

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	326	346	366	387	410	435	462	490	520	552	586	623	662	704	748	796	
	2009	306	324	343	363	385	408	433	459	487	517	549	584	620	659	701	746	
	2008	291	308	326	345	365	387	410	435	462	490	520	553	588	625	664	706	
	2007	277	293	310	328	347	368	390	413	438	465	494	524	557	591	628	668	
	2006	264	279	294	312	330	349	370	392	415	441	467	496	527	560	595	633	
	2005	252	265	280	296	313	332	351	372	394	418	444	471	499	530	564	599	
	2004	239	252	267	282	298	315	333	353	374	397	420	446	474	503	534	567	
	2003	228	241	254	268	284	300	317	336	356	376	399	423	449	477	506	537	
	2002	218	230	242	255	270	286	302	319	338	357	379	402	426	452	480	509	
	2001	208	219	231	244	257	272	287	303	321	339	360	381	404	428	454	483	
2000	199	209	221	232	245	259	273	289	305	323	342	362	383	407	431	457		
17	2010	695	736	779	824	873	926	983	1,042	1,107	1,176	1,248	1,326	1,409	1,497	1,593	1,694	
	2009	651	689	730	772	819	868	921	977	1,037	1,101	1,169	1,243	1,320	1,404	1,493	1,588	
	2008	620	655	694	734	778	823	873	926	983	1,043	1,108	1,177	1,251	1,329	1,413	1,503	
	2007	590	623	659	697	738	782	830	879	932	989	1,050	1,115	1,185	1,259	1,337	1,422	
	2006	561	594	627	663	702	743	787	834	884	938	995	1,057	1,122	1,192	1,267	1,346	
	2005	536	565	596	630	667	706	747	792	839	890	944	1,002	1,063	1,129	1,200	1,275	
	2004	510	537	568	601	635	671	710	752	797	845	895	950	1,008	1,070	1,136	1,207	
	2003	485	513	541	571	603	638	675	715	757	801	850	901	956	1,015	1,076	1,143	
	2002	464	489	515	544	575	608	642	679	719	761	806	855	907	962	1,021	1,084	
	2001	443	466	492	519	547	578	611	645	683	722	765	812	860	912	967	1,027	
2000	423	445	469	494	521	551	581	614	650	687	728	771	816	865	917	974		
18	2010	501	531	562	595	630	668	709	752	799	848	900	957	1,017	1,080	1,149	1,222	
	2009	470	497	526	557	591	626	664	705	748	795	844	897	953	1,013	1,077	1,146	
	2008	447	473	501	530	561	594	630	668	709	753	799	849	902	959	1,019	1,084	
	2007	426	450	475	503	533	564	599	634	672	713	758	804	855	908	965	1,026	
	2006	405	428	452	479	506	536	568	602	638	677	718	762	809	860	914	971	
	2005	386	408	430	455	481	510	539	571	605	642	681	723	767	815	866	920	
	2004	368	388	410	433	458	484	512	542	575	610	646	686	728	772	820	871	
	2003	350	370	390	412	435	461	487	516	546	578	613	650	690	732	777	825	
	2002	335	353	372	392	415	439	463	490	519	549	582	617	654	694	737	782	
	2001	319	336	355	374	395	417	441	466	493	521	552	586	620	658	698	741	
2000	305	321	339	357	376	397	419	443	469	495	525	556	589	624	662	702		
20	2010	1,023	1,084	1,147	1,214	1,287	1,364	1,447	1,536	1,630	1,732	1,839	1,953	2,076	2,206	2,347	2,496	
	2009	959	1,015	1,075	1,138	1,206	1,279	1,357	1,439	1,528	1,623	1,723	1,831	1,945	2,068	2,199	2,339	
	2008	913	965	1,022	1,081	1,146	1,213	1,287	1,364	1,447	1,537	1,632	1,733	1,842	1,958	2,081	2,214	
	2007	869	918	971	1,027	1,088	1,152	1,222	1,295	1,372	1,457	1,547	1,642	1,745	1,854	1,970	2,095	
	2006	827	874	923	977	1,034	1,094	1,159	1,229	1,303	1,382	1,466	1,557	1,653	1,756	1,866	1,983	
	2005	789	832	878	928	982	1,040	1,101	1,167	1,235	1,310	1,391	1,476	1,566	1,663	1,767	1,878	
	2004	751	792	836	885	935	989	1,046	1,108	1,173	1,245	1,318	1,400	1,486	1,576	1,674	1,778	
	2003	715	756	797	842	889	940	994	1,054	1,115	1,180	1,252	1,328	1,408	1,495	1,586	1,684	
	2002	684	720	759	801	847	896	946	1,001	1,059	1,121	1,188	1,259	1,335	1,417	1,504	1,596	
	2001	652	686	724	764	806	852	900	951	1,006	1,064	1,127	1,196	1,267	1,343	1,425	1,513	
2000	623	656	691	728	768	811	856	905	957	1,011	1,072	1,135	1,202	1,275	1,351	1,434		
21	2010	767	812	860	910	964	1,023	1,085	1,151	1,222	1,298	1,378	1,464	1,556	1,653	1,759	1,870	
	2009	719	761	805	853	904	958	1,017	1,079	1,145	1,216	1,291	1,372	1,458	1,550	1,648	1,753	
	2008	684	723	766	810	859	909	964	1,023	1,085	1,152	1,223	1,299	1,381	1,468	1,559	1,659	
	2007	651	688	727	770	815	864	916	970	1,028	1,092	1,160	1,231	1,308	1,390	1,477	1,570	
	2006	620	655	692	732	775	820	869	921	976	1,035	1,099	1,167	1,239	1,316	1,399	1,486	
	2005	591	624	658	696	736	780	825	874	926	982	1,042	1,106	1,174	1,247	1,325	1,407	
	2004	563	593	627	663	701	741	784	830	879	933	988	1,049	1,113	1,181	1,254	1,332	
	2003	536	567	597	631	666	705	745	790	836	884	939	995	1,055	1,120	1,188	1,262	
	2002	512	540	569	600	635	671	709	750	794	840	890	944	1,001	1,062	1,127	1,196	
	2001	489	514	543	572	604	639	674	713	754	797	845	896	949	1,007	1,068	1,134	
2000	467	492	518	546	575	608	642	678	718	758	803	851	901	955	1,013	1,075		
25	2010	923	978	1,035	1,095	1,161	1,231	1,306	1,385	1,471	1,562	1,658	1,762	1,872	1,990	2,117	2,251	
	2009	865	916	969	1,026	1,088	1,154	1,224	1,298	1,378	1,464	1,554	1,651	1,755	1,865	1,984	2,110	
	2008	823	871	922	975	1,034	1,094	1,161	1,231	1,306	1,386	1,472	1,563	1,662	1,767	1,877	1,997	
	2007	784	828	876	927	981	1,040	1,102	1,168	1,238	1,314	1,396	1,481	1,574	1,673	1,777	1,890	
	2006	746	789	833	881	933	987	1,045	1,108	1,175	1,246	1,322	1,404	1,491	1,584	1,683	1,789	
	2005	712	751	792	838	886	939	993	1,053	1,114	1,182	1,255	1,332	1,413	1,500	1,594	1,694	
	2004	677	714	754	798	843	892	943	999	1,059	1,123	1,189	1,263	1,340	1,422	1,510	1,604	
	2003	645	682	719	759	802	848	897	950	1,006	1,064	1,130	1,198	1,270	1,348	1,430	1,519	
	2002	617	650	684	722	764	808	853	903	955	1,011	1,072	1,136	1,205	1,278	1,357	1,440	
	2001	588	619	653	689	727	769	811	858	908	960	1,017	1,079	1,143	1,212	1,285	1,365	
2000	562	592	624	657	693	732	772	816	864	912	967	1,024	1,085	1,150	1,219	1,294		
26	2010	692	732	775	821	870	922	978	1,038	1,102	1,170	1,242	1,320	1,403	1,491	1,586	1,687	
	2009	648	686	726	769	815	864	917	973	1,032	1,096	1,164	1,237	1,315	1,397	1,486	1,581	
	2008	617	652	691	731	774	820	870	922	978	1,039	1,103	1,171	1,245	1,323	1,406	1,496	
	2007	587	620	656	694	735	779	826	875	927	984	1,046	1,110	1,179	1,253	1,331	1,416	
	2006	559	591	624	660	699	740	783	830	880	934	991	1,052	1,117	1,186	1,261	1,340	
	2005	533	562	594	627	664	703	744	789	835	886	940	998	1,058	1,124	1,194	1,269	
	2004	507	535	565	598	632	668	707	748	793	841	891	946	1,004	1,065	1,131	1,202	
	2003	483	511	538	569	601	635	672	712	754	797	846	897	951	1,010	1,072	1,138	
	2002	462	487	513	541	572	605	639	676	716	757	803	851	902	958	1,016	1,079	
	2001	441	464	490	516	545	576	608	643	680	719	762	808	856	908	963	1,023	
2000	421	443	467	492	519	548	579	611	647	684	724	767	813	862	913	969		
30	2010	340	360	381	403	427	453	480	510	541	575	610	648	689	732	779	828	
	2009	318	337</															

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	371	674	436	890	667	809	602	381	
PART 2	PERSONAL INJURY PROTECTION								
	147	278	174	358	266	324	241	149	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	288	552	394	901	671	817	603	324
	10,000	350	671	479	1,095	815	993	733	394
	25,000	359	688	491	1,123	836	1,018	751	404
	50,000	368	705	503	1,151	857	1,043	770	414
	100,000	371	711	507	1,160	864	1,052	777	417
	250,000	377	723	516	1,179	878	1,069	789	424
	500,000	381	731	522	1,193	888	1,082	798	429
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	59	113	72	145	108	130	96	60
	25/50	85	164	105	210	156	189	139	85
	35/80	132	257	167	329	243	297	218	132
	50/100	179	350	228	449	330	405	296	178
	100/300	209	409	267	524	386	474	346	208
	250/500	364	714	468	915	672	828	604	360
	500/500	921	1,814	1,193	2,324	1,705	2,107	1,534	910
	500/1000	943	1,856	1,221	2,378	1,744	2,156	1,570	932

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	133	140	148	157	166	176	187	198	210	223	237	252	267	284	302	321
2009	130	137	145	153	163	172	182	193	205	218	231	246	261	277	295	314
2008	128	135	143	151	160	169	179	190	202	214	227	241	257	273	290	308
2007	126	133	140	148	157	166	176	187	198	210	223	237	252	268	285	303
2006	124	131	138	146	155	164	174	184	195	207	220	233	248	263	280	298
2005	122	129	136	144	152	161	171	181	192	203	216	229	243	259	275	292
2004	120	127	134	142	150	158	168	178	188	200	212	225	239	254	270	287
2003	118	124	132	139	147	156	165	175	185	197	208	221	235	250	265	282
2002	116	123	130	137	145	153	162	172	182	193	205	218	231	245	261	277
2001	114	121	128	135	143	151	160	169	179	190	201	214	227	241	256	272
2000	113	119	126	132	140	148	157	166	176	187	198	210	223	237	252	267

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: 42**

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	378	400	423	448	475	503	534	567	602	639	678	721	766	814	866	921	
	2009	354	375	397	420	445	472	501	531	564	599	636	676	718	763	812	863	
	2008	337	356	377	399	423	448	475	503	534	567	602	640	680	723	768	817	
	2007	321	339	358	379	401	425	451	478	506	538	571	606	644	684	727	773	
	2006	305	323	341	361	382	404	428	453	481	510	541	574	610	648	689	732	
	2005	291	307	324	343	363	384	406	431	456	484	513	545	578	614	652	693	
	2004	277	292	309	327	345	365	386	409	433	459	486	517	548	582	618	656	
	2003	264	279	294	311	328	347	367	389	412	435	462	490	520	552	585	622	
	2002	252	266	280	295	312	330	349	369	391	414	438	465	493	523	555	589	
	2001	241	253	267	282	297	314	332	351	371	393	416	441	468	496	526	558	
2000	230	242	255	269	283	299	316	334	353	373	396	419	444	470	499	529		
17	2010	743	787	833	881	934	990	1,051	1,115	1,184	1,257	1,335	1,418	1,507	1,601	1,704	1,812	
	2009	696	737	780	826	876	928	985	1,045	1,109	1,178	1,250	1,329	1,412	1,501	1,597	1,698	
	2008	663	701	742	785	832	880	934	990	1,051	1,116	1,184	1,258	1,337	1,422	1,510	1,607	
	2007	631	666	705	746	790	837	887	940	996	1,057	1,123	1,192	1,267	1,346	1,430	1,521	
	2006	600	635	670	709	750	794	841	892	945	1,003	1,064	1,130	1,200	1,274	1,355	1,440	
	2005	573	604	638	674	713	755	799	847	897	951	1,010	1,072	1,137	1,207	1,283	1,363	
	2004	545	575	607	642	679	718	759	804	852	903	957	1,016	1,078	1,144	1,215	1,291	
	2003	519	549	578	611	645	683	722	765	810	857	909	964	1,022	1,085	1,151	1,223	
	2002	496	523	551	581	615	650	686	727	769	814	862	914	969	1,029	1,092	1,159	
	2001	473	498	526	554	585	619	653	690	730	772	818	868	920	975	1,034	1,098	
2000	452	476	502	529	557	589	621	657	695	734	778	824	873	925	981	1,041		
18	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		
20	2010	1,017	1,077	1,140	1,207	1,279	1,356	1,439	1,526	1,621	1,721	1,827	1,941	2,063	2,193	2,333	2,481	
	2009	953	1,009	1,068	1,131	1,199	1,271	1,348	1,431	1,518	1,613	1,712	1,820	1,933	2,055	2,186	2,325	
	2008	907	959	1,016	1,075	1,139	1,206	1,279	1,356	1,439	1,528	1,622	1,723	1,831	1,946	2,068	2,200	
	2007	864	912	965	1,021	1,081	1,145	1,215	1,287	1,364	1,448	1,538	1,632	1,734	1,843	1,958	2,083	
	2006	822	869	918	971	1,028	1,088	1,152	1,221	1,295	1,373	1,457	1,547	1,643	1,745	1,855	1,971	
	2005	784	827	873	923	977	1,034	1,094	1,160	1,228	1,302	1,382	1,467	1,556	1,653	1,757	1,867	
	2004	746	787	831	880	929	983	1,039	1,101	1,166	1,237	1,310	1,391	1,477	1,567	1,664	1,767	
	2003	711	751	792	836	884	935	988	1,047	1,109	1,173	1,245	1,319	1,399	1,486	1,576	1,674	
	2002	679	716	754	796	842	890	940	995	1,052	1,114	1,181	1,251	1,327	1,408	1,495	1,587	
	2001	648	682	720	759	801	847	894	945	1,000	1,058	1,121	1,189	1,259	1,335	1,416	1,504	
2000	619	652	687	724	763	806	851	899	952	1,005	1,066	1,128	1,195	1,267	1,343	1,426		
21	2010	819	867	918	972	1,030	1,092	1,158	1,229	1,305	1,386	1,471	1,563	1,661	1,765	1,878	1,997	
	2009	767	813	860	911	965	1,023	1,086	1,152	1,223	1,299	1,379	1,465	1,557	1,655	1,760	1,872	
	2008	730	773	818	865	917	971	1,030	1,092	1,158	1,230	1,306	1,387	1,475	1,567	1,665	1,772	
	2007	696	735	777	822	871	922	978	1,036	1,098	1,166	1,238	1,314	1,397	1,484	1,577	1,677	
	2006	662	700	739	782	827	876	928	983	1,042	1,106	1,173	1,246	1,323	1,405	1,494	1,587	
	2005	631	666	703	743	786	833	881	934	989	1,049	1,113	1,182	1,253	1,331	1,414	1,503	
	2004	601	633	669	708	748	792	837	886	939	996	1,055	1,120	1,189	1,262	1,340	1,423	
	2003	572	605	638	674	711	753	796	843	893	944	1,002	1,062	1,127	1,196	1,269	1,348	
	2002	547	577	607	641	678	717	757	801	847	897	951	1,008	1,069	1,134	1,204	1,277	
	2001	522	549	580	611	645	682	720	761	805	852	902	957	1,014	1,075	1,140	1,211	
2000	499	525	553	583	614	649	685	724	766	809	858	909	962	1,020	1,081	1,148		
25	2010	916	970	1,027	1,087	1,152	1,221	1,296	1,375	1,460	1,550	1,646	1,748	1,858	1,975	2,101	2,234	
	2009	858	909	962	1,019	1,080	1,145	1,214	1,289	1,368	1,453	1,542	1,639	1,741	1,851	1,969	2,094	
	2008	817	864	915	968	1,026	1,086	1,152	1,221	1,296	1,376	1,461	1,552	1,649	1,753	1,863	1,982	
	2007	778	822	869	920	974	1,032	1,094	1,159	1,229	1,304	1,385	1,470	1,562	1,660	1,764	1,876	
	2006	740	783	826	875	926	980	1,038	1,100	1,166	1,237	1,312	1,394	1,480	1,572	1,671	1,776	
	2005	706	745	786	831	880	931	986	1,045	1,106	1,173	1,245	1,322	1,402	1,489	1,582	1,681	
	2004	672	709	749	792	837	885	936	992	1,050	1,114	1,180	1,253	1,330	1,411	1,499	1,592	
	2003	640	677	713	753	796	842	890	943	999	1,056	1,121	1,188	1,260	1,338	1,420	1,508	
	2002	612	645	679	717	758	802	847	896	948	1,003	1,063	1,127	1,196	1,269	1,346	1,429	
	2001	584	614	648	684	722	763	805	851	901	953	1,009	1,071	1,134	1,203	1,276	1,355	
2000	558	587	619	652	687	726	766	810	857	905	960	1,016	1,076	1,141	1,210	1,284		
26	2010	737	780	826	874	926	982	1,042	1,105	1,174	1,247	1,323	1,406	1,494	1,588	1,689	1,796	
	2009	690	731	774	819	868	921	976	1,036	1,100	1,168	1,240	1,318	1,400	1,488	1,583	1,684	
	2008	657	695	736	778	825	873	926	982	1,042	1,106	1,175	1,248	1,326	1,410	1,498	1,594	
	2007	626	661	699	739	783	830	880	932	988	1,048	1,114	1,182	1,256	1,335	1,418	1,508	
	2006	595	629	665	703	744	788	834	884	938	994	1,055	1,121	1,190	1,264	1,343	1,428	
	2005	568	599	632	668	707	749	793	840	898	943	1,001	1,063	1,127	1,197	1,272	1,352	
	2004	540	570	602	637	673	712	753	797	845	896	949	1,008	1,069	1,135	1,205	1,280	
	2003	515	544	574	606	640	677	716	758	803	849	902	956	1,013	1,076	1,141	1,212	
	2002	492	519	546	576	610	645	681	720	762	807	855	906	961	1,020	1,083	1,149	
	2001	469	494	521	550	580	613	647	684	724	766	811	861	912	967	1,026	1,089	
2000	448	472	498	524	553	584	616	651	689	728	772	817	866	918	973	1,032		
30	2010	369	391	414	438	464	492	522	554	588	625							

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	332	665	426	889	667	806	602	361	
PART 2	PERSONAL INJURY PROTECTION								
	130	275	171	358	267	324	241	139	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	331	569	390	897	680	815	611	337
	10,000	402	691	474	1,090	826	990	742	409
	25,000	412	709	486	1,118	847	1,015	761	420
	50,000	423	727	498	1,145	868	1,041	780	430
	100,000	426	733	502	1,155	876	1,050	787	434
	250,000	433	745	511	1,174	890	1,067	800	441
	500,000	438	753	516	1,188	900	1,079	809	446
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	55	112	72	143	108	130	96	60
	25/50	78	164	107	214	155	195	139	84
	35/80	120	259	172	345	242	313	217	129
	50/100	161	354	237	476	329	432	295	174
	100/300	188	414	278	559	385	507	345	202
	250/500	325	725	490	986	669	895	601	348
	500/500	819	1,848	1,255	2,530	1,697	2,295	1,527	875
	500/1000	838	1,891	1,285	2,589	1,736	2,349	1,562	895

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	139	147	156	165	174	185	196	207	220	234	248	264	280	298	317	337
2009	136	144	152	161	170	180	191	203	215	228	242	258	274	291	310	329
2008	134	141	150	158	168	177	188	199	212	224	238	253	269	286	304	323
2007	132	139	147	156	165	174	185	196	208	220	234	249	264	281	299	318
2006	130	137	145	153	162	172	182	193	204	217	230	244	260	276	293	312
2005	128	135	142	151	159	169	179	190	201	213	226	240	255	271	288	306
2004	126	133	140	148	157	166	176	186	197	210	222	236	251	266	283	301
2003	124	130	138	146	154	163	173	183	194	206	218	232	246	262	278	296
2002	122	129	136	144	152	161	170	180	191	202	215	228	242	257	273	290
2001	120	127	134	141	149	158	167	177	188	199	211	224	238	253	268	285
2000	118	125	132	139	147	155	164	174	185	196	207	220	234	248	264	280

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: 43

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	406	430	455	481	510	541	574	609	646	686	729	774	823	874	930	989	
	2009	380	402	426	451	478	507	538	571	606	643	683	726	771	820	872	927	
	2008	362	383	405	429	454	481	510	541	574	609	647	687	730	776	825	877	
	2007	345	364	385	407	431	457	484	513	544	577	613	651	692	735	781	831	
	2006	328	347	366	387	410	434	459	487	516	548	581	617	655	696	740	786	
	2005	313	330	348	368	389	412	436	462	490	519	551	585	621	659	701	744	
	2004	298	314	331	351	371	392	414	439	465	493	523	555	589	625	663	705	
	2003	283	300	316	334	352	373	394	418	442	468	496	526	558	592	628	668	
	2002	271	286	301	317	336	355	375	397	420	444	471	499	529	562	596	633	
	2001	258	272	287	303	319	338	357	377	399	422	447	474	502	532	565	600	
2000	247	260	274	289	304	323	339	359	379	401	425	450	477	505	536	568		
17	2010	737	781	827	875	927	983	1,043	1,107	1,175	1,248	1,325	1,407	1,496	1,590	1,691	1,798	
	2009	691	732	774	820	869	921	977	1,037	1,101	1,169	1,241	1,319	1,402	1,490	1,585	1,685	
	2008	658	696	736	779	826	874	927	983	1,043	1,107	1,176	1,249	1,328	1,411	1,499	1,595	
	2007	626	661	699	740	784	830	881	933	989	1,050	1,115	1,183	1,257	1,336	1,420	1,510	
	2006	596	630	665	704	745	789	835	885	939	996	1,056	1,122	1,191	1,265	1,345	1,429	
	2005	568	600	633	669	708	750	793	841	890	944	1,002	1,064	1,128	1,199	1,274	1,353	
	2004	541	570	603	638	674	713	754	798	846	897	950	1,009	1,070	1,136	1,206	1,281	
	2003	515	545	574	606	641	678	716	759	804	850	902	957	1,014	1,077	1,143	1,214	
	2002	493	519	547	577	610	645	681	721	763	808	856	907	962	1,021	1,084	1,150	
	2001	470	494	522	550	581	614	648	685	725	767	812	862	913	968	1,027	1,090	
2000	449	473	498	525	553	585	617	652	690	729	772	818	866	919	974	1,033		
18	2010	552	584	618	655	694	736	780	828	879	934	991	1,053	1,119	1,189	1,265	1,345	
	2009	517	547	579	613	650	689	731	776	824	875	929	987	1,049	1,115	1,186	1,261	
	2008	492	520	551	583	618	654	694	736	780	829	880	934	993	1,056	1,122	1,194	
	2007	469	495	523	554	586	621	659	698	740	785	834	885	941	1,000	1,062	1,130	
	2006	446	471	498	527	557	590	625	662	702	745	790	839	891	946	1,006	1,069	
	2005	425	449	474	501	530	561	594	629	666	706	750	796	844	897	953	1,012	
	2004	405	427	451	477	504	533	564	597	633	671	711	755	801	850	902	959	
	2003	386	408	430	454	479	507	536	568	601	636	675	716	759	806	855	908	
	2002	368	388	409	432	457	483	510	540	571	604	640	679	720	764	811	861	
	2001	351	370	391	412	435	459	485	513	542	574	608	645	683	724	768	816	
2000	336	354	373	393	414	437	462	488	516	545	578	612	648	687	728	773		
20	2010	1,003	1,062	1,124	1,190	1,261	1,337	1,419	1,505	1,598	1,698	1,802	1,915	2,035	2,162	2,301	2,446	
	2009	940	995	1,053	1,115	1,183	1,254	1,330	1,411	1,498	1,591	1,689	1,794	1,907	2,027	2,156	2,293	
	2008	895	946	1,002	1,060	1,123	1,189	1,261	1,337	1,419	1,507	1,600	1,699	1,806	1,920	2,040	2,170	
	2007	852	900	951	1,007	1,066	1,130	1,198	1,269	1,345	1,428	1,517	1,610	1,711	1,818	1,931	2,054	
	2006	811	857	905	958	1,013	1,073	1,136	1,205	1,277	1,354	1,437	1,526	1,620	1,721	1,829	1,944	
	2005	773	816	861	910	963	1,020	1,079	1,144	1,211	1,285	1,363	1,447	1,535	1,631	1,733	1,841	
	2004	736	776	820	868	917	970	1,025	1,086	1,150	1,220	1,292	1,372	1,456	1,545	1,641	1,743	
	2003	701	741	781	825	871	922	975	1,033	1,093	1,157	1,228	1,301	1,380	1,465	1,554	1,651	
	2002	670	706	744	785	830	878	927	981	1,038	1,099	1,164	1,234	1,309	1,389	1,474	1,565	
	2001	639	673	710	749	790	835	882	932	986	1,043	1,105	1,172	1,242	1,317	1,397	1,483	
2000	611	643	678	714	753	795	839	887	939	991	1,051	1,113	1,179	1,250	1,325	1,406		
21	2010	822	871	922	975	1,034	1,096	1,163	1,234	1,310	1,391	1,477	1,569	1,667	1,772	1,885	2,005	
	2009	770	816	863	914	969	1,027	1,090	1,156	1,227	1,303	1,384	1,471	1,563	1,661	1,767	1,879	
	2008	733	776	821	869	920	974	1,034	1,096	1,163	1,235	1,311	1,392	1,480	1,573	1,672	1,778	
	2007	698	737	780	825	874	926	982	1,040	1,102	1,170	1,243	1,319	1,402	1,490	1,583	1,683	
	2006	664	703	742	785	831	879	931	987	1,046	1,110	1,178	1,251	1,328	1,410	1,499	1,593	
	2005	634	669	706	746	789	836	884	937	992	1,053	1,117	1,186	1,258	1,336	1,420	1,509	
	2004	603	636	672	711	751	795	840	890	943	1,000	1,059	1,125	1,193	1,266	1,345	1,428	
	2003	574	607	640	676	714	755	799	846	896	948	1,006	1,066	1,131	1,201	1,274	1,353	
	2002	549	579	609	643	680	719	760	804	851	900	954	1,011	1,073	1,138	1,208	1,282	
	2001	524	551	582	614	647	685	723	764	808	855	906	961	1,018	1,079	1,145	1,216	
2000	500	527	555	585	617	652	688	727	769	813	861	912	966	1,024	1,086	1,152		
25	2010	902	956	1,011	1,070	1,134	1,203	1,276	1,354	1,437	1,527	1,621	1,722	1,830	1,945	2,069	2,200	
	2009	845	895	947	1,003	1,063	1,127	1,196	1,269	1,347	1,430	1,519	1,614	1,715	1,823	1,939	2,062	
	2008	805	851	901	953	1,010	1,069	1,134	1,203	1,276	1,355	1,438	1,528	1,624	1,726	1,834	1,952	
	2007	766	809	856	906	959	1,016	1,077	1,141	1,210	1,284	1,364	1,448	1,538	1,635	1,737	1,847	
	2006	729	771	814	861	911	965	1,022	1,083	1,148	1,218	1,292	1,372	1,457	1,548	1,645	1,748	
	2005	695	734	774	819	866	917	971	1,029	1,089	1,155	1,226	1,301	1,380	1,466	1,558	1,656	
	2004	662	698	737	780	824	872	922	976	1,034	1,097	1,162	1,234	1,310	1,390	1,476	1,567	
	2003	630	666	702	742	784	829	877	929	983	1,040	1,104	1,170	1,241	1,318	1,398	1,485	
	2002	603	635	669	706	747	789	834	882	933	988	1,047	1,110	1,177	1,249	1,326	1,407	
	2001	575	605	639	673	711	751	793	838	887	938	994	1,054	1,117	1,184	1,256	1,334	
2000	549	578	610	642	677	715	755	798	844	892	945	1,001	1,060	1,124	1,191	1,264		
26	2010	740	783	829	878	930	986	1,046	1,110	1,179	1,252	1,329	1,412	1,500	1,595	1,696	1,804	
	2009	693	734	777	823	872	924	981	1,041	1,104	1,173	1,245	1,323	1,406	1,495	1,590	1,691	
	2008	660	698	739	782	828	877	930	986	1,046	1,111	1,180	1,253	1,332	1,416	1,504	1,600	
	2007	628	664	702	743	786	833	883	936	992	1,053	1,119	1,187	1,261	1,340	1,424	1,515	
	2006	598	632	667	706	747	791	838	888	942	999	1,060	1,125	1,195	1,269	1,349	1,434	
	2005	570	602	635	671	710	752	796	843	893	947	1,005	1,067	1,132	1,202	1,278	1,358	
	2004	543	572	605	640	676	715	756	801	848	900	953	1,012	1,074	1,140	1,210	1,285	
	2003	517	546	576	608	643	680	719	762	806	853	905	960	1,018	1,081	1,146	1,218	
	2002	494	521	548	579	612	647	684	724	765	810	859	910	965	1,024	1,087	1,154	
	2001	471	496	524	552	583	616	650	687	727	769	815	864	916	971	1,030	1,094	
2000	450	474	500	526	555	586	619	654	692	731	775	821	869	922	977	1,037		
30	2010	395	419	443	469	497	527	559	59									

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	300	674	536	881	654	799	588	309	
PART 2	PERSONAL INJURY PROTECTION								
	121	288	222	355	264	322	235	123	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	262	492	379	771	610	685	548	266
	10,000	318	598	460	937	741	832	666	323
	25,000	326	613	472	961	760	854	683	331
	50,000	335	628	484	985	779	875	700	340
	100,000	337	634	488	993	786	882	706	343
	250,000	343	644	496	1,009	798	897	717	348
	500,000	347	651	502	1,021	808	907	726	352
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	60	112	85	139	104	127	94	67
	25/50	81	162	127	205	149	187	135	88
	35/80	121	254	204	327	233	298	210	126
	50/100	160	346	280	449	316	408	285	164
	100/300	185	405	329	527	369	479	333	188
	250/500	314	706	580	925	642	841	578	313
	500/500	778	1,793	1,487	2,365	1,628	2,147	1,465	764
	500/1000	796	1,835	1,522	2,420	1,665	2,198	1,499	782

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	229	241	255	270	286	303	321	340	361	383	407	433	459	488	520	553
2009	223	236	249	264	279	296	314	332	353	374	397	423	449	477	508	540
2008	220	232	245	260	275	291	309	327	347	368	391	415	441	469	499	530
2007	216	228	241	255	270	286	303	321	341	361	384	408	433	461	490	521
2006	213	225	238	251	266	281	298	316	335	356	377	401	426	453	481	512
2005	209	221	234	247	261	277	293	311	329	349	371	394	418	445	472	503
2004	206	218	230	243	257	272	289	306	324	344	365	387	411	437	465	494
2003	203	214	227	240	253	268	283	300	319	338	358	381	404	429	456	485
2002	200	211	223	236	249	263	279	296	313	332	352	374	397	422	448	476
2001	197	208	220	232	245	259	274	290	308	327	346	368	390	414	440	468
2000	194	204	216	228	241	255	270	286	303	321	340	361	383	407	433	460

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$8

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	370	392	415	439	465	493	523	555	589	626	664	706	750	797	848	902	
	2009	347	367	388	411	436	462	490	520	552	586	623	662	703	747	795	845	
	2008	330	349	369	391	414	438	465	493	523	555	590	626	666	708	752	800	
	2007	314	332	351	371	393	417	442	468	496	526	559	594	631	670	712	757	
	2006	299	316	334	353	374	396	419	444	471	499	530	563	597	635	674	717	
	2005	285	301	317	336	355	376	398	422	446	474	503	534	566	601	639	679	
	2004	271	286	302	320	338	357	378	400	424	450	476	506	537	570	605	643	
	2003	258	273	288	304	321	340	359	381	403	426	453	480	509	540	573	609	
	2002	247	260	274	289	306	324	342	362	383	405	429	455	483	512	544	577	
	2001	236	248	262	276	291	308	325	344	364	385	407	432	458	486	515	547	
2000	225	237	250	263	278	293	309	327	346	366	387	410	435	461	488	518		
17	2010	742	786	832	881	933	989	1,050	1,114	1,182	1,256	1,333	1,416	1,505	1,600	1,702	1,810	
	2009	695	736	779	825	875	927	984	1,044	1,108	1,177	1,249	1,327	1,411	1,499	1,595	1,696	
	2008	662	700	741	784	831	880	933	989	1,050	1,114	1,183	1,257	1,336	1,420	1,509	1,605	
	2007	630	666	704	745	789	836	886	939	995	1,056	1,122	1,191	1,265	1,345	1,429	1,519	
	2006	600	634	669	709	750	794	840	891	944	1,002	1,063	1,129	1,199	1,273	1,353	1,438	
	2005	572	604	637	673	712	754	798	846	896	950	1,008	1,071	1,135	1,206	1,282	1,362	
	2004	544	574	606	642	678	717	758	803	851	902	956	1,015	1,077	1,143	1,214	1,289	
	2003	519	548	578	610	645	682	721	764	809	856	908	963	1,021	1,084	1,150	1,221	
	2002	496	522	550	581	614	649	686	726	768	813	861	913	968	1,028	1,091	1,157	
	2001	473	498	525	554	584	618	652	690	730	772	817	867	919	974	1,033	1,097	
2000	452	476	501	528	557	588	621	656	694	733	777	823	872	924	980	1,040		
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	1,005	1,065	1,127	1,193	1,264	1,341	1,422	1,509	1,602	1,702	1,806	1,919	2,039	2,167	2,306	2,452	
	2009	942	998	1,056	1,118	1,185	1,256	1,333	1,414	1,501	1,594	1,693	1,799	1,911	2,032	2,161	2,298	
	2008	897	949	1,004	1,062	1,126	1,192	1,264	1,341	1,422	1,510	1,603	1,703	1,810	1,924	2,045	2,175	
	2007	854	902	954	1,009	1,069	1,132	1,201	1,272	1,348	1,431	1,520	1,614	1,715	1,822	1,936	2,059	
	2006	813	859	907	960	1,016	1,075	1,139	1,207	1,280	1,357	1,440	1,530	1,624	1,725	1,834	1,949	
	2005	775	818	863	912	965	1,022	1,082	1,146	1,214	1,288	1,366	1,451	1,539	1,634	1,737	1,845	
	2004	738	778	822	870	919	972	1,027	1,088	1,153	1,223	1,295	1,376	1,460	1,549	1,645	1,747	
	2003	703	743	783	827	873	924	977	1,035	1,096	1,159	1,231	1,304	1,383	1,469	1,558	1,655	
	2002	672	708	745	787	832	880	929	983	1,040	1,101	1,167	1,237	1,312	1,392	1,478	1,568	
	2001	641	674	712	751	792	837	884	934	989	1,046	1,108	1,175	1,245	1,320	1,400	1,487	
2000	612	644	679	716	754	797	841	889	941	994	1,053	1,115	1,181	1,253	1,328	1,409		
21	2010	696	737	780	826	875	928	985	1,045	1,109	1,178	1,251	1,329	1,412	1,501	1,597	1,698	
	2009	652	691	731	774	821	870	923	979	1,039	1,104	1,172	1,245	1,323	1,407	1,496	1,591	
	2008	621	657	695	736	780	825	875	928	985	1,046	1,110	1,179	1,254	1,332	1,416	1,506	
	2007	591	625	660	699	740	784	831	881	934	991	1,053	1,117	1,187	1,262	1,340	1,426	
	2006	563	595	628	665	703	745	788	836	886	940	997	1,059	1,124	1,194	1,270	1,349	
	2005	537	566	598	632	668	708	749	794	840	892	946	1,004	1,065	1,132	1,202	1,278	
	2004	511	538	569	602	636	673	711	754	798	847	897	952	1,011	1,073	1,139	1,210	
	2003	487	514	542	573	605	640	676	717	759	803	852	903	958	1,017	1,079	1,146	
	2002	465	490	516	545	576	609	643	681	720	762	808	857	909	964	1,023	1,086	
	2001	444	467	493	520	548	580	612	647	685	724	767	814	862	914	969	1,030	
2000	424	446	470	495	522	552	582	616	651	688	729	772	818	867	919	976		
25	2010	904	958	1,014	1,073	1,137	1,206	1,279	1,357	1,441	1,531	1,625	1,726	1,834	1,950	2,074	2,206	
	2009	847	897	950	1,006	1,066	1,130	1,199	1,272	1,350	1,434	1,523	1,618	1,719	1,827	1,944	2,067	
	2008	807	853	903	956	1,013	1,072	1,137	1,206	1,279	1,358	1,442	1,532	1,628	1,731	1,839	1,957	
	2007	768	811	858	908	961	1,019	1,080	1,144	1,213	1,287	1,368	1,452	1,542	1,639	1,741	1,852	
	2006	731	773	816	864	914	967	1,024	1,086	1,151	1,221	1,296	1,376	1,461	1,552	1,649	1,753	
	2005	697	736	776	821	868	920	973	1,031	1,092	1,158	1,229	1,305	1,384	1,470	1,562	1,660	
	2004	663	700	739	782	826	874	924	979	1,037	1,100	1,165	1,237	1,313	1,393	1,479	1,571	
	2003	632	668	704	744	786	831	879	931	986	1,043	1,107	1,173	1,244	1,321	1,401	1,489	
	2002	604	637	670	708	748	792	836	885	936	991	1,050	1,113	1,180	1,252	1,329	1,411	
	2001	576	606	640	675	712	753	795	840	889	941	996	1,057	1,120	1,187	1,259	1,337	
2000	551	580	611	644	679	717	757	800	846	894	947	1,003	1,063	1,127	1,194	1,268		
26	2010	628	665	704	745	789	837	888	942	1,000	1,063	1,128	1,198	1,273	1,353	1,440	1,531	
	2009	588	623	659	698	740	785	832	883	937	995	1,057	1,123	1,193	1,269	1,349	1,435	
	2008	560	592	627	663	703	744	789	837	888	943	1,001	1,063	1,130	1,201	1,277	1,358	
	2007	533	563	595	630	667	707	750	794	842	894	949	1,008	1,071	1,138	1,209	1,286	
	2006	507	537	566	600	634	671	711	754	799	848	899	955	1,014	1,077	1,145	1,217	
	2005	484	511	539	570	603	638	675	716	758	804	853	906	961	1,021	1,084	1,152	
	2004	461	486	513	543	574	607	642	680	720	764	809	859	911	967	1,027	1,091	
	2003	439	464	489	516	545	577	610	646	684	724	768	814	864	917	973	1,033	
	2002	419	442	465	491	520	549	580	614	650	688	729	772	819	869	923	979	
	2001	400	421	444	469	494	523	552	583	617	653	692	734	777	824	874	928	
2000	382	402	424	447	471	498	525	555	587	621	658	696	738	782	829	880		
30	2010	354	375	397	420	446	472	501	532	565	600	637	676	719	764	813	864	
	2009	332	352	372	394	418	443	470	498	529	562							

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	343	653	423	890	663	806	596	361	
PART 2	PERSONAL INJURY PROTECTION								
	135	268	170	358	266	324	240	139	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	337	570	384	897	677	816	607	342
	10,000	409	693	467	1,090	823	991	738	416
	25,000	420	710	478	1,118	844	1,017	756	426
	50,000	430	728	490	1,145	865	1,042	775	437
	100,000	434	734	495	1,155	872	1,051	782	440
	250,000	441	746	503	1,174	886	1,068	795	448
	500,000	446	755	508	1,188	896	1,080	804	453
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	56	113	72	146	108	131	96	60
	25/50	80	164	105	213	159	191	142	89
	35/80	125	257	165	335	252	302	225	143
	50/100	169	351	225	458	345	413	309	197
	100/300	198	410	264	535	404	483	362	232
	250/500	344	716	461	936	709	845	636	408
	500/500	870	1,819	1,173	2,382	1,810	2,154	1,623	1,046
	500/1000	891	1,862	1,201	2,438	1,852	2,204	1,661	1,071

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	26	35	47	48	54	61	74

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	16		0			100/300	28		65		
	25/50	19		3			250/500	32		189		
	35/80	22		16			500/500	47		473		
	50/100	23		30			500/1000	48		486		

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	147	155	164	174	184	195	206	219	232	246	262	278	295	314	334	355
2009	143	152	160	170	180	190	202	214	227	241	256	272	289	307	326	347
2008	141	149	158	167	177	187	198	210	223	237	251	267	284	301	321	341
2007	139	147	155	164	174	184	195	207	219	232	247	262	278	296	315	335
2006	137	144	153	162	171	181	192	203	215	229	243	258	274	291	309	329
2005	135	142	150	159	168	178	188	200	212	225	239	253	269	286	304	323
2004	133	140	148	156	165	175	185	197	208	221	234	249	264	281	299	318
2003	131	138	146	154	163	172	182	193	205	217	230	245	260	276	293	312
2002	129	136	143	151	160	169	179	190	201	213	226	240	255	271	288	306
2001	127	134	141	149	158	167	176	187	198	210	223	236	251	266	283	301
2000	125	131	139	146	155	164	173	184	195	206	219	232	246	262	278	296

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: 45

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	17	
10	2010	422	447	473	501	531	563	597	633	672	714	758	805	856	910	968	1,029
	2009	395	419	443	469	497	527	559	593	630	669	710	755	802	853	907	964
	2008	376	398	421	446	472	500	531	563	597	634	673	715	760	807	858	913
	2007	358	378	400	424	449	475	504	534	566	601	638	677	719	765	812	864
	2006	341	361	381	403	426	451	478	507	537	570	604	642	681	724	769	818
	2005	325	343	362	383	405	429	454	481	509	540	573	609	646	686	729	774
	2004	310	326	345	365	386	408	431	457	484	513	544	577	613	650	690	733
	2003	295	312	329	347	367	388	410	434	460	487	516	547	580	616	654	694
	2002	282	297	313	330	349	369	390	413	437	462	490	519	551	584	620	658
	2001	269	283	299	315	332	351	371	392	415	439	465	493	522	554	588	624
2000	257	270	285	300	317	334	353	373	395	417	442	468	496	526	557	591	
17	2010	729	772	817	865	916	972	1,031	1,094	1,161	1,233	1,309	1,391	1,478	1,571	1,672	1,778
	2009	683	723	765	810	859	911	966	1,025	1,088	1,156	1,227	1,304	1,385	1,473	1,566	1,666
	2008	650	688	728	770	816	864	916	972	1,031	1,095	1,162	1,234	1,312	1,395	1,482	1,577
	2007	619	654	691	732	775	821	870	922	977	1,037	1,102	1,170	1,243	1,321	1,403	1,492
	2006	589	623	658	696	736	779	825	875	928	984	1,044	1,109	1,177	1,250	1,329	1,413
	2005	562	593	626	661	700	741	784	831	880	933	991	1,051	1,115	1,185	1,259	1,338
	2004	535	564	596	630	666	704	745	789	836	886	939	997	1,058	1,123	1,192	1,266
	2003	509	538	567	599	633	670	708	750	794	842	892	946	1,003	1,065	1,129	1,200
	2002	487	513	540	570	603	638	673	713	754	798	846	896	951	1,009	1,071	1,137
	2001	464	489	516	544	574	607	641	677	717	758	803	852	902	957	1,015	1,078
2000	444	467	492	519	547	578	610	644	682	720	764	809	856	908	962	1,021	
18	2010	556	588	623	659	699	741	786	834	885	940	998	1,060	1,127	1,198	1,274	1,355
	2009	521	551	583	618	655	694	736	781	829	881	935	994	1,056	1,123	1,194	1,270
	2008	495	524	555	587	622	659	699	741	786	834	886	941	1,000	1,063	1,130	1,202
	2007	472	498	527	558	591	626	664	703	745	791	840	892	947	1,007	1,070	1,138
	2006	449	475	501	531	561	594	629	667	707	750	796	845	897	953	1,013	1,077
	2005	428	452	477	504	533	565	598	633	671	711	755	802	850	903	960	1,020
	2004	408	430	454	480	508	537	568	601	637	676	716	760	807	856	909	965
	2003	388	410	433	457	483	511	540	572	606	641	680	721	764	812	861	914
	2002	371	391	412	435	460	486	513	543	575	608	645	684	725	769	817	867
	2001	354	373	393	415	438	463	488	516	546	578	612	649	688	729	774	822
2000	338	356	375	395	417	440	465	491	520	549	582	616	653	692	734	779	
20	2010	1,007	1,067	1,129	1,195	1,266	1,343	1,424	1,511	1,604	1,704	1,809	1,922	2,042	2,171	2,309	2,456
	2009	943	999	1,058	1,120	1,187	1,258	1,335	1,417	1,503	1,597	1,695	1,801	1,914	2,035	2,164	2,302
	2008	898	950	1,006	1,064	1,128	1,194	1,266	1,343	1,424	1,512	1,606	1,706	1,813	1,927	2,048	2,179
	2007	855	903	955	1,011	1,070	1,134	1,203	1,274	1,350	1,433	1,523	1,616	1,717	1,825	1,939	2,062
	2006	814	861	908	962	1,017	1,077	1,140	1,209	1,282	1,360	1,442	1,532	1,626	1,728	1,836	1,952
	2005	776	819	864	914	967	1,024	1,083	1,148	1,216	1,290	1,369	1,453	1,541	1,637	1,739	1,848
	2004	739	779	823	871	920	973	1,029	1,090	1,155	1,225	1,297	1,378	1,462	1,551	1,647	1,750
	2003	704	744	784	828	875	925	978	1,037	1,098	1,161	1,232	1,306	1,385	1,471	1,560	1,658
	2002	673	709	746	788	833	881	931	985	1,042	1,103	1,169	1,239	1,314	1,394	1,480	1,571
	2001	642	675	713	752	793	839	885	936	990	1,047	1,109	1,177	1,247	1,322	1,402	1,489
2000	613	645	680	717	756	798	842	890	942	995	1,055	1,117	1,183	1,255	1,330	1,411	
21	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	
25	2010	906	960	1,016	1,075	1,139	1,208	1,281	1,360	1,444	1,533	1,628	1,729	1,838	1,953	2,078	2,210
	2009	849	899	951	1,007	1,068	1,132	1,201	1,274	1,353	1,437	1,525	1,621	1,722	1,831	1,947	2,071
	2008	808	855	905	957	1,014	1,074	1,139	1,208	1,281	1,361	1,445	1,534	1,631	1,734	1,842	1,960
	2007	770	813	859	909	963	1,020	1,082	1,146	1,215	1,290	1,370	1,454	1,545	1,642	1,744	1,855
	2006	732	774	817	865	915	969	1,026	1,088	1,153	1,223	1,298	1,378	1,463	1,554	1,652	1,756
	2005	698	737	778	822	870	921	975	1,033	1,094	1,160	1,231	1,307	1,386	1,473	1,565	1,663
	2004	665	701	740	784	828	876	926	981	1,039	1,102	1,167	1,239	1,315	1,396	1,482	1,574
	2003	633	669	705	745	787	833	880	933	988	1,045	1,109	1,175	1,246	1,323	1,404	1,491
	2002	605	638	672	709	750	793	837	886	937	992	1,052	1,115	1,182	1,255	1,332	1,413
	2001	577	607	641	676	714	754	796	842	891	942	998	1,059	1,122	1,189	1,262	1,340
2000	552	581	612	645	680	718	758	801	848	895	949	1,005	1,065	1,129	1,196	1,270	
26	2010	736	779	825	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	
30	2010	410	435	460	487	516	547	580	616	654	694	737	7				

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													
	Maximum	Maximum	Maximum	Maximum													
Private Passenger:	14	76	177	363													
Motorcycle:	47	94	174	360													
DISCOUNTS (RULE 19)																	
		Amount	Application														
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:		5% to 15%	Parts 1, 2 and 4-9														
Customer Loyalty Credit:		1% to 5%	Parts 1, 2 and 4-9														
Good Student:		10.0%	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														
(only applicable to policies originally issued with an effective date prior to 9-26-2011)																	
Passive Restraint:		25.0%	Parts 2, 3, 6 and 12														
Premier Discount:		15.0%	Parts 1, 2 and 4-9														
Public Transit:		0.0%	Property Damage and Collision														
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	0.90	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														
		\$9	\$20														
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.																	
Rating Factor		Comprehensive	Collision	Limited Collision													
Comprehensive coverage is subject to a \$1.00 minimum premium.		1.01	1.05	1.05													

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 19. DISCOUNTS**A. Multi-Car**

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. The amount of the discount is 10%. The Multi-Car Rating Factor shall also apply to a single-vehicle policy when the insured has full-time access to a company car (private passenger type) which has unrestricted coverage for personal use under a commercial automobile policy. The commercial automobile policy does not have to be issued by Harleysville.

B. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

C. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan.

D. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form (A-2560) and other standard automobile insurance forms available to the company. Premiums will be discounted 15% for annual mileage between 0 and 5,000, and 10% for annual mileage between 5,001 and 7,500.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the merit rating plan.

RULE 19. DISCOUNTS (continued)

E. Passive Restraint Discount

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

F. Advanced Driver Training

A 5% credit will be applied to Parts 1, 2 and 4-9 where a premium is shown on the coverage selections page for a rated operator who has successfully completed an Advanced Driver Training Class. Advanced Driver Training classes must be recognized and approved by the MA RMV. A certificate of completion must be provided in order to apply the credit.

G. Life Credit

A premium credit of 5% will be applied to Parts 1, 2 and 4-9 when a named insured has a private passenger auto policy and a qualifying Life Insurance or Annuity policy with Harleysville or Nationwide Financial Services.

Credit Eligibility:

1. Named insured listed on auto policy must match named insured on Life or Annuity policy.
2. This discount is in addition to any other applicable companion credit and applies only once regardless of the number of Life or Annuity policies in the household.
4. This credit will terminate at the first renewal following termination of the eligible Life or Annuity policy.

H. Companion Credit

A 20% Companion Credit shall be applied to Parts 1, 2 and 4-9 provided there is an in-force Homeowners policy in any Harleysville member company. The homeowner policy can be any owners form (HO 00 01, HO 00 02 or HO 00 03) or a condo form (HO 00 06).

A 10% Companion Credit shall be applied to Parts 1, 2 and 4-9 provided there is an in-force Homeowners policy in the Massachusetts FAIR Plan, or another eligible company. The homeowner policy can be any owners form (HO 00 01, HO 00 02 or HO 00 03) or a condo form (HO 00 06).

A 5% Companion Credit shall be applied to Parts 1, 2 and 4-9 provided there is an in-force a renters form (HO 00 04) policy in any Harleysville member company, the Massachusetts FAIR Plan, or another eligible company.

I. New Policyholder Discount

Applicable to policies written prior to 9/26/11. Not available for new policies written on or after 9/26/11.

Newly Issued policies qualify for a New Policyholder Discount if each of the drivers on the policy is free of surcharged at-fault accidents and violations. This includes policies with a merit rating code of 00, 96, 97, 98 or 99. If a policy that has the New Policyholder Credit subsequently has a surcharged at-fault accident or violation, they will lose the New Policyholder Credit on the next renewal. As the New Policyholder Discount phases out, it is supplemented by the Customer Loyalty Credit discount assuring that policies that remain free of surchargeable accidents and violations will not see a net discount reduction. This credit applies to Parts 1, 2, 4 and 5-9.

- 5% First Policy Term
- 4% Second Policy Term
- 3% Third Policy Term
- 2% Fourth Policy Term
- 1% Fifth Policy Term
- 0% Sixth and subsequent policy terms

RULE 19. DISCOUNTS (continued)**J. Customer Loyalty Credit**

The Customer Loyalty Credit provides a discount for Parts 1, 2 and 4-9 of 1% for each year a policy is continuously insured with Harleysville, up to a maximum of 5%.

K. Hybrid Automobile Discount

A 5% discount for Parts 1, 2 and 4-9 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

L. Good Student Discount

The Good Student Discount of 10% will be given to eligible operators with less than six years driving experience in classes 17, 18, 20, 21, 25 or 26. The rated inexperienced operator must be a full time high school or post secondary student and must have a merit rating of 2 or less. The discount applies to Parts 1, 2 and 4-9 of the rated vehicle(s) that the student is assigned to.

The qualifications for a Good Student Discount are listed below:

1. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - (1) a standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - (2) evidence of scoring in the upper 20% on an annual national standardized exam.
2. The certified statement must be submitted:
 - a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at the company's discretion.
3. Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof. The Good Student Discount no longer applies when the driver attains the experienced class code of 10, 15 or 30.

RULE 19. DISCOUNTS (continued)

M. Student Away At School

A student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount on Parts 1, 2 and 4-9. This discount is available in addition to the Good Student Discount in Rule 19.M. Student Away At School also applies to drivers with less than six years driving experience in classes 17, 18, 20, 21, 25 or 26. It no longer applies when the driver attains the experienced class code of 10, 15 or 30.

N. Premier Discount

The Premier Discount of 15% applies to Parts 1, 2 and 4-9 when all policy qualifications listed below are met:

1. The Part 5 Optional Bodily Injury To Others limits are greater than or equal to \$100,000/\$300,000.
2. The policy carries Part 7 Collision or Part 8 Limited Collision, and Part 9 Comprehensive coverages on at least one vehicle.
3. The policy qualifies for the Multi-Car discount.
4. All rated vehicles have an MRB factor of 98 or 99.
5. The policy qualifies for the Companion Credit with an in-force Homeowners policy in any Harleysville member company. The homeowner policy can be any owners form (HO 00 01, HO 00 02 or HO 00 03) or a condo form (HO 00 06).

O. Advanced Quote Discount

A premium credit will be applied to a new business policy with an inception date on or after 7/1/2014 where the quote is completed in advance of the effective date. In order to qualify for the credit the quote must have been completed at least eight calendar days prior to the effective date of the policy. Existing insureds are not eligible for the discount. This discount does not apply to new business policies that are eligible for the Agency Loyalty Discount or are part of a Book Roll.

The Advance Quote credit applies to Parts 1, 2 and 4-9 when all policy qualifications listed are met.

The Advance Quote credit applies only to Private Passenger vehicles. It does not apply to Miscellaneous vehicles.

Policy Term	Factor
1	0.95
2	0.96
3	0.97
4	0.98
5	0.99
6+	1.00

RULE 19. DISCOUNTS (continued)

P. Agency Loyalty Discount

The Agency Loyalty discount applies to new business for policies with an inception date on or after 7/1/2014 when the following conditions are met:

- a. The applicant had continuous Personal Lines Auto insurance coverage within the agency prior to the effective date of the Harleysville auto policy.
- b. Coverage must have been continuous for a minimum of 12 months prior to the effective date of the Harleysville auto policy.
- c. The policy qualifies for the Multi-Car discount.
- d. The policy qualifies for the Companion Credit with an in-force Homeowners policy in any Harleysville member company. The homeowner policy can be any owners form (HO 00 01, HO 00 02 or HO 00 03) or a condo form (HO 00 06).

The Agency Loyalty Discount applies to Parts 1, 2 and 4-9 when all policy qualifications listed are met.

The following factor will be applied per policy term:

Policy Term	Factor
1	0.90
2	0.92
3	0.94
4	0.96
5	0.98
6+	1.00

Q. EFT Enrollment Credit

A one-time EFT credit of \$30 will be applied at new business if the named insured enrolls in an automated monthly Electronic Fund Transfer (EFT) payment plan. For existing customers who newly enroll mid-term, the EFT credit will be applied as of their upcoming renewal effective date. The credit will apply to the first Private Passenger vehicle listed on the policy and will be removed after one policy period on the first subsequent renewal.

Eligibility:

- 1. The insured must elect automated monthly electronic fund transfer via a checking or savings account, and
- 2. The EFT billing option must be maintained during the policy term, and
- 3. The policy must have a Private Passenger Auto with Bodily Injury and Property Damage.

An insured is only eligible for this credit the first time they switch to an EFT payment plan.

SECTION V – SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

1. Eligibility

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this manual.

2. Coverages

The discount is applicable to the Comprehensive coverage.

3. Discounts Applicable

The following discounts are to be applied:

Vehicles Qualifying for	Discount
Category I	5%
Category II	10%
Category III	10%
Category IV	10%
Category IV, plus Category I	15%
Category IV, plus Category II	20%
Category IV, plus Category III	25%
Category V	15%
Category V, plus Category I	20%
Category V, plus Category II	20%
Category V, plus Category III	25%

4. Definitions

As used in this regulation, the following words shall mean:

“Passive” describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

“Alarm,” except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

“Tubular” describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

“Electronic lock or keyless device” is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

5. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4. Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**Categories Defined****Category I**

Devices qualifying in this category receive 5% discounts.

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3)(a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel has been locked into place.

Category II

Devices qualifying in this category receive 10% discounts.

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**(d) Armored Cable Hood Lock and Ignition Cut-Off Switch**

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

Devices qualifying in this category receive 10% discounts.

(a) Passive Alarm System – This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**Category IV**

Devices qualifying in this category receive 10% discounts.

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or other public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Devices qualifying in this category receive 15% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

* **RULE 67. YEARS DRIVING EXPERIENCE TABLE** (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	1.250	1.250	1.100	1.185	1.300	1.150	1.230	1.230	1.100	1.000	1.000	1.050
1	1.230	1.230	1.100	1.185	1.230	1.150	1.172	1.172	1.100	1.000	1.000	1.050
2	1.172	1.172	1.100	1.172	1.172	1.150	1.172	1.172	1.100	1.000	1.000	1.050
3	1.250	1.250	1.100	1.185	1.254	1.150	1.230	1.230	1.100	1.000	1.000	1.050
4	1.230	1.230	1.100	1.172	1.230	1.150	1.172	1.172	1.100	1.000	1.000	1.050
5	1.230	1.172	1.100	1.172	1.230	1.150	1.172	1.172	1.100	1.000	1.000	1.050
6	1.250	1.250	1.100	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
7	1.250	1.250	1.100	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
8	1.250	1.250	1.100	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
9	1.250	1.250	1.100	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
10	1.250	1.250	1.100	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
11	1.250	1.250	1.100	1.185	1.289	1.150	1.250	1.250	1.100	1.000	1.000	1.050
12	1.250	1.250	1.100	1.185	1.277	1.150	1.250	1.250	1.100	1.000	1.000	1.050
13	1.207	1.250	1.100	1.172	1.207	1.150	1.250	1.250	1.100	1.000	1.000	1.050
14	1.207	1.250	1.100	1.172	1.207	1.150	1.250	1.250	1.100	1.000	1.000	1.050
15	1.207	1.250	1.100	1.172	1.207	1.150	1.242	1.242	1.100	1.000	1.000	1.050
16	1.172	1.242	1.100	1.172	1.172	1.150	1.242	1.242	1.100	1.000	1.000	1.050
17	1.172	1.242	1.100	1.172	1.172	1.150	1.242	1.242	1.100	1.000	1.000	1.050
18	1.172	1.242	1.100	1.172	1.172	1.150	1.242	1.242	1.100	1.000	1.000	1.050
19	1.172	1.172	1.100	1.172	1.172	1.150	1.172	1.172	1.100	1.000	1.000	1.050
20	1.172	1.172	1.100	1.172	1.172	1.150	1.172	1.172	1.100	1.000	1.000	1.050
21	1.136	1.172	1.100	1.172	1.136	1.150	1.172	1.172	1.100	1.000	1.000	1.050
22	1.136	1.172	1.100	1.172	1.136	1.150	1.172	1.172	1.100	1.000	1.000	1.050
23	1.136	1.172	1.100	1.172	1.136	1.150	1.172	1.172	1.100	1.000	1.000	1.050
24	1.136	1.172	1.100	1.172	1.136	1.150	1.172	1.172	1.100	1.000	1.000	1.050
25	1.136	1.172	1.100	1.172	1.136	1.150	1.172	1.172	1.100	1.000	1.000	1.050
26	1.066	1.101	1.055	1.172	1.066	1.150	1.172	1.172	1.100	1.000	1.000	1.050
27	1.066	1.101	1.055	1.172	1.066	1.150	1.172	1.172	1.100	1.000	1.000	1.050
28	1.066	1.101	1.055	1.172	1.066	1.150	1.172	1.172	1.100	1.000	1.000	1.050
29	1.066	1.101	1.055	1.172	1.066	1.150	1.172	1.172	1.100	1.000	1.000	1.050
30	1.066	1.101	1.055	1.172	1.066	1.150	1.172	1.172	1.100	1.000	1.000	1.050
31	1.066	1.101	1.055	1.172	1.066	1.150	1.101	1.101	1.100	1.000	1.000	1.050
32	1.066	1.101	1.055	1.172	1.066	1.150	1.101	1.101	1.100	1.000	1.000	1.050
33	1.066	1.101	1.055	1.172	1.066	1.150	1.101	1.101	1.100	1.000	1.000	1.050
34	1.066	1.101	1.055	1.172	1.066	1.150	1.101	1.101	1.043	1.000	1.000	1.050
35	1.066	1.101	0.996	1.136	1.066	1.150	1.101	1.101	1.043	1.000	1.000	1.050
36	1.066	1.101	0.996	1.136	1.066	1.150	1.101	1.101	1.043	1.000	1.000	1.050
37	1.066	1.101	0.996	1.136	1.066	1.150	1.101	1.101	1.043	1.000	1.000	1.050
38	1.066	1.101	0.996	1.136	1.066	1.113	1.101	1.101	1.043	1.000	1.000	1.050
39	1.066	1.101	0.996	1.101	1.066	1.113	1.101	1.101	1.043	1.000	1.000	1.050
40	1.066	1.101	0.996	1.101	1.066	1.113	1.101	1.101	1.043	1.000	1.000	1.050
41	1.066	1.101	0.996	1.101	1.066	1.113	1.101	1.101	1.043	1.000	1.000	1.050
42	1.066	1.101	0.996	1.101	1.066	1.113	1.172	1.172	1.043	1.000	1.000	1.050
43	1.066	1.172	0.996	1.101	1.066	1.113	1.172	1.172	0.985	1.000	1.000	1.050
44	1.066	1.172	0.996	1.101	1.066	1.113	1.172	1.172	0.985	1.000	1.000	1.050
45	1.066	1.242	0.996	1.172	1.066	1.113	1.172	1.172	0.985	1.000	1.000	1.050
46	1.136	1.242	0.996	1.172	1.136	1.113	1.172	1.172	0.985	1.000	1.000	1.050
47	1.136	1.242	0.996	1.172	1.136	1.113	1.172	1.172	0.985	1.000	1.000	1.050
48	1.207	1.242	0.996	1.185	1.207	1.150	1.172	1.172	0.985	1.000	1.000	1.050
49	1.250	1.250	0.996	1.185	1.265	1.150	1.245	1.245	1.100	1.000	1.000	1.050
50	1.250	1.250	0.996	1.185	1.265	1.150	1.245	1.245	1.100	1.000	1.000	1.050
51	1.250	1.250	0.996	1.185	1.300	1.150	1.245	1.245	1.100	1.000	1.000	1.050
52	1.250	1.250	0.996	1.185	1.300	1.150	1.245	1.245	1.100	1.000	1.000	1.050
53	1.250	1.250	0.996	1.185	1.300	1.150	1.245	1.245	1.100	1.000	1.000	1.050
54	1.250	1.250	0.996	1.185	1.300	1.150	1.245	1.245	1.100	1.000	1.000	1.050
55	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
56	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
57	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
58	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
59	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
60	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
61	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
62	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
63	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
64	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
65+	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050

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Text Comparison

Documents Compared

MA PPA MANUAL PGS OLD.pdf

MA PPA MANUAL PGS.pdf

Summary

594 word(s) added

1048 word(s) deleted

4871 word(s) matched

RULE 19. DISCOUNTS**A. Multi-Car**

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. The amount of the discount is 10%. The Multi-Car Rating Factor shall also apply to a single-vehicle policy when the insured has full-time access to a company car (private passenger type) which has unrestricted coverage for personal use under a commercial automobile policy. The commercial automobile policy does not have to be issued by Harleysville.

B. Public Transit

~~A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. The amount of the discount is 10%.~~

~~1. Eligibility~~

~~The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The agent shall collect all such passes and other evidence used by a policyholder to obtain the discount.~~

~~**NOTE:** If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.~~

~~2. Replaced Vehicles~~

~~The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.~~

~~3. Application of Discount~~

~~A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.~~

~~This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer.~~

~~4. Qualifying Massachusetts Transit Systems~~

~~Refer to the Rate Section for a list of approved public transit systems.~~

~~5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Safe Driver Insurance Plan Rating points or credit, including class 15.~~**C. Anti-Theft Device**

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan.

RULE 19. DISCOUNTS**A. Multi-Car**

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. The amount of the discount is 10%. The Multi-Car Rating Factor shall also apply to a single-vehicle policy when the insured has full-time access to a company car (private passenger type) which has unrestricted coverage for personal use under a commercial automobile policy. The commercial automobile policy does not have to be issued by Harleysville.

B. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

C. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan.

D. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form (A-2560) and other standard automobile insurance forms available to the company. Premiums will be discounted 15% for annual mileage between 0 and 5,000, and 10% for annual mileage between 5,001 and 7,500.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the merit rating plan.

RULE 19: DISCOUNTS (continued)**E: Annual Mileage Discount**

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form (A-2560) and other standard automobile insurance forms available to the company. Premiums will be discounted ~~10%~~ for annual mileage between 0 and 5,000, and ~~5%~~ for annual mileage between 5,001 and 7,500.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the merit rating plan.

F: Passive Restraint Discount

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

G: Advanced Driver Training

A 5% credit will be applied to Parts 1, 2 and 4-9 where a premium is shown on the coverage selections page for a rated operator who has successfully completed an Advanced Driver Training Class. Advanced Driver Training classes must be recognized and approved by the MA RMV. A certificate of completion must be provided in order to apply the credit.

H: Life Credit

A premium credit of 5% will be applied to Parts 1, 2 and 4-9 when a named insured has a private passenger auto policy and a qualifying Life Insurance or Annuity policy with Harleysville or Nationwide Financial Services.

Credit Eligibility:

1. Named insured listed on auto policy must match named insured on Life or Annuity policy.
2. This discount is in addition to any other applicable companion credit and applies only once regardless of the number of Life or Annuity policies in the household.
4. This credit will terminate at the first renewal following termination of the eligible Life or Annuity policy.

RULE 19. DISCOUNTS (continued)**E. Passive Restraint Discount**

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

F. Advanced Driver Training

A 5% credit will be applied to Parts 1, 2 and 4-9 where a premium is shown on the coverage selections page for a rated operator who has successfully completed an Advanced Driver Training Class. Advanced Driver Training classes must be recognized and approved by the MA RMV. A certificate of completion must be provided in order to apply the credit.

G. Life Credit

A premium credit of 5% will be applied to Parts 1, 2 and 4-9 when a named insured has a private passenger auto policy and a qualifying Life Insurance or Annuity policy with Harleysville or Nationwide Financial Services.

Credit Eligibility:

1. Named insured listed on auto policy must match named insured on Life or Annuity policy.
2. This discount is in addition to any other applicable companion credit and applies only once regardless of the number of Life or Annuity policies in the household.
4. This credit will terminate at the first renewal following termination of the eligible Life or Annuity policy.

H. Companion Credit

A 20% Companion Credit shall be applied to Parts 1, 2 and 4-9 provided there is an in-force Homeowners policy in any Harleysville member company. The homeowner policy can be any owners form (HO 00 01, HO 00 02 or HO 00 03) or a condo form (HO 00 06).

A 10% Companion Credit shall be applied to Parts 1, 2 and 4-9 provided there is an in-force Homeowners policy in the Massachusetts FAIR Plan, or another eligible company. The homeowner policy can be any owners form (HO 00 01, HO 00 02 or HO 00 03) or a condo form (HO 00 06).

A 5% Companion Credit shall be applied to Parts 1, 2 and 4-9 provided there is an in-force a renters form (HO 00 04) policy in any Harleysville member company, the Massachusetts FAIR Plan, or another eligible company.

I. New Policyholder Discount

Applicable to policies written prior to 9/26/11. Not available for new policies written on or after 9/26/11.

Newly Issued policies qualify for a New Policyholder Discount if each of the drivers on the policy is free of surcharged at-fault accidents and violations. This includes policies with a merit rating code of 00, 96, 97, 98 or 99. If a policy that has the New Policyholder Credit subsequently has a surcharged at-fault accident or violation, they will lose the New Policyholder Credit on the next renewal. As the New Policyholder Discount phases out, it is supplemented by the Customer Loyalty Credit discount assuring that policies that remain free of surchargeable accidents and violations will not see a net discount reduction. This credit applies to Parts 1, 2, 4 and 5-9.

5%	First Policy Term
4%	Second Policy Term
3%	Third Policy Term
2%	Fourth Policy Term
1%	Fifth Policy Term
0%	Sixth and subsequent policy terms

RULE 19: DISCOUNTS (continued)**I: Companion Credit**

A 20% Companion Credit shall be applied to Parts 1, 2 and 4-9 provided there is an in-force Homeowners policy in any Harleysville member company. The homeowner policy can be any owners form (HO 00 01, HO 00 02 or HO 00 03) or a condo form (HO 00 06).

A 10% Companion Credit shall be applied to Parts 1, 2 and 4-9 provided there is an in-force Homeowners policy in the Massachusetts FAIR Plan, or another eligible company. The homeowner policy can be any owners form (HO 00 01, HO 00 02 or HO 00 03) or a condo form (HO 00 06).

A 5% Companion Credit shall be applied to Parts 1, 2 and 4-9 provided there is an in-force a renters form (HO 00 04) policy in any Harleysville member company, the Massachusetts FAIR Plan, or another eligible company.

J: New Policyholder Discount

Applicable to policies written prior to 9/26/11. Not available for new policies written on or after 9/26/11.

Newly Issued policies qualify for a New Policyholder Discount if each of the drivers on the policy is free of surcharged at-fault accidents and violations. This includes policies with a merit rating code of 00, 96, 97, 98 or 99. If a policy that has the New Policyholder Credit subsequently has a surcharged at-fault accident or violation, they will lose the New Policyholder Credit on the next renewal. As the New Policyholder Discount phases out, it is supplemented by the Customer Loyalty Credit discount assuring that policies that remain free of surchargeable accidents and violations will not see a net discount reduction. This credit applies to Parts 1, 2, 4 and 5-9.

5%	First Policy Term
4%	Second Policy Term
3%	Third Policy Term
2%	Fourth Policy Term
1%	Fifth Policy Term
0%	Sixth and subsequent policy terms

K: Customer Loyalty Credit

The Customer Loyalty Credit provides a discount for Parts 1, 2 and 4-9 of 1% for each year a policy is continuously insured with Harleysville, up to a maximum of 5%.

L: Hybrid Automobile Discount

A 5% discount for Parts 1, 2 and 4-9 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

M: Good Student Discount

The Good Student Discount of 10% will be given to eligible operators with less than six years driving experience in classes 17, 18, 20, 21, 25 or 26. The rated inexperienced operator must be a full time high school or post secondary student and must have a merit rating of 2 or less. The discount applies to Parts 1, 2 and 4-9 of the rated vehicle(s) that the student is assigned to.

The qualifications for a Good Student Discount are listed below:

1. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - (1) a standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - (2) evidence of scoring in the upper 20% on an annual national standardized exam.

RULE 19. DISCOUNTS (continued)J. Customer Loyalty Credit

The Customer Loyalty Credit provides a discount for Parts 1, 2 and 4-9 of 1% for each year a policy is continuously insured with Harleysville, up to a maximum of 5%.

K. Hybrid Automobile Discount

A 5% discount for Parts 1, 2 and 4-9 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

L. Good Student Discount

The Good Student Discount of 10% will be given to eligible operators with less than six years driving experience in classes 17, 18, 20, 21, 25 or 26. The rated inexperienced operator must be a full time high school or post secondary student and must have a merit rating of 2 or less. The discount applies to Parts 1, 2 and 4-9 of the rated vehicle(s) that the student is assigned to.

The qualifications for a Good Student Discount are listed below:

1. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - (1) a standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - (2) evidence of scoring in the upper 20% on an annual national standardized exam.
2. The certified statement must be submitted:
 - a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at the company's discretion.
3. Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof. The Good Student Discount no longer applies when the driver attains the experienced class code of 10, 15 or 30.

HARLEYSVILLE WORCESTER INSURANCE COMPANY**PRIVATE PASSENGER MANUAL
MASSACHUSETTS****RULE 19: DISCOUNTS** (continued)

2. The certified statement must be submitted:
 - a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at the company's discretion.
3. Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof. The Good Student Discount no longer applies when the driver attains the experienced class code of 10, 15 or 30.

N: Student Away At School

A student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount on Parts 1, 2 and 4-9. This discount is available in addition to the Good Student Discount in Rule 19.M. Student Away At School also applies to drivers with less than six years driving experience in classes 17, 18, 20, 21, 25 or 26. It no longer applies when the driver attains the experienced class code of 10, 15 or 30.

O: Premier Discount

The Premier Discount of 15% applies to Parts 1, 2 and 4-9 when all policy qualifications listed below are met:

1. The Part 5 Optional Bodily Injury To Others limits are greater than or equal to \$100,000/\$300,000.
2. The policy carries Part 7 Collision or Part 8 Limited Collision, and Part 9 Comprehensive coverages on at least one vehicle.
3. The policy qualifies for the Multi-Car discount.
4. All rated vehicles have an MRB factor of 98 or 99.
5. The policy qualifies for the Companion Credit with an in-force Homeowners policy in any Harleysville member company. The homeowner policy can be any owners form (HO 00 01, HO 00 02 or HO 00 03) or a condo form (HO 00 06).

P: Advanced Quote Discount

A premium credit will be applied to a new business policy with an inception date on or after 7/1/2014 where the quote is completed in advance of the effective date. In order to qualify for the credit the quote must have been completed at least eight calendar days prior to the effective date of the policy. Existing insureds are not eligible for the discount. This discount does not apply to new business policies that are eligible for the Agency Loyalty Discount or are part of a Book Roll.

The Advance Quote credit applies to Parts 1, 2 and 4-9 when all policy qualifications listed are met.

The Advance Quote credit applies only to Private Passenger vehicles. It does not apply to Miscellaneous vehicles.

Policy Term	Factor
1	0.95
2	0.96
3	0.97
4	0.98
5	0.99
6+	1.00

RULE 19. DISCOUNTS (continued)**M. Student Away At School**

A student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount on Parts 1, 2 and 4-9. This discount is available in addition to the Good Student Discount in Rule 19.M. Student Away At School also applies to drivers with less than six years driving experience in classes 17, 18, 20, 21, 25 or 26. It no longer applies when the driver attains the experienced class code of 10, 15 or 30.

N. Premier Discount

The Premier Discount of 15% applies to Parts 1, 2 and 4-9 when all policy qualifications listed below are met:

1. The Part 5 Optional Bodily Injury To Others limits are greater than or equal to \$100,000/\$300,000.
2. The policy carries Part 7 Collision or Part 8 Limited Collision, and Part 9 Comprehensive coverages on at least one vehicle.
3. The policy qualifies for the Multi-Car discount.
4. All rated vehicles have an MRB factor of 98 or 99.
5. The policy qualifies for the Companion Credit with an in-force Homeowners policy in any Harleysville member company. The homeowner policy can be any owners form (HO 00 01, HO 00 02 or HO 00 03) or a condo form (HO 00 06).

O. Advanced Quote Discount

A premium credit will be applied to a new business policy with an inception date on or after 7/1/2014 where the quote is completed in advance of the effective date. In order to qualify for the credit the quote must have been completed at least eight calendar days prior to the effective date of the policy. Existing insureds are not eligible for the discount. This discount does not apply to new business policies that are eligible for the Agency Loyalty Discount or are part of a Book Roll.

The Advance Quote credit applies to Parts 1, 2 and 4-9 when all policy qualifications listed are met.

The Advance Quote credit applies only to Private Passenger vehicles. It does not apply to Miscellaneous vehicles.

Policy Term	Factor
1	0.95
2	0.96
3	0.97
4	0.98
5	0.99
6+	1.00

RULE 19. DISCOUNTS (continued)**Q. Agency Loyalty Discount**

The Agency Loyalty discount applies to new business for policies with an inception date on or after 7/1/2014 when the following conditions are met:

- a. The applicant had continuous Personal Lines Auto insurance coverage within the agency prior to the effective date of the Harleysville auto policy.
- b. Coverage must have been continuous for a minimum of 12 months prior to the effective date of the Harleysville auto policy.
- c. The policy qualifies for the Multi-Car discount.
- d. The policy qualifies for the Companion Credit with an in-force Homeowners policy in any Harleysville member company. The homeowner policy can be any owners form (HO 00 01, HO 00 02 or HO 00 03) or a condo form (HO 00 06).

The Agency Loyalty Discount applies to Parts 1, 2 and 4-9 when all policy qualifications listed are met.

The following factor will be applied per policy term:

Policy Term	Factor
1	0.90
2	0.92
3	0.94
4	0.96
5	0.98
6+	1.00

R. EFT Enrollment Credit

A one-time EFT credit of \$30 will be applied at new business if the named insured enrolls in an automated monthly Electronic Fund Transfer (EFT) payment plan. For existing customers who newly enroll mid-term, the EFT credit will be applied as of their upcoming renewal effective date. The credit will apply to the first Private Passenger vehicle listed on the policy and will be removed after one policy period on the first subsequent renewal.

Eligibility:

1. The insured must elect automated monthly electronic fund transfer via a checking or savings account, and
2. The EFT billing option must be maintained during the policy term, and
3. The policy must have a Private Passenger Auto with Bodily Injury and Property Damage.

An insured is only eligible for this credit the first time they switch to an EFT payment plan.

RULE 19. DISCOUNTS (continued)**P. Agency Loyalty Discount**

The Agency Loyalty discount applies to new business for policies with an inception date on or after 7/1/2014 when the following conditions are met:

- a. The applicant had continuous Personal Lines Auto insurance coverage within the agency prior to the effective date of the Harleysville auto policy.
- b. Coverage must have been continuous for a minimum of 12 months prior to the effective date of the Harleysville auto policy.
- c. The policy qualifies for the Multi-Car discount.
- d. The policy qualifies for the Companion Credit with an in-force Homeowners policy in any Harleysville member company. The homeowner policy can be any owners form (HO 00 01, HO 00 02 or HO 00 03) or a condo form (HO 00 06).

The Agency Loyalty Discount applies to Parts 1, 2 and 4-9 when all policy qualifications listed are met.

The following factor will be applied per policy term:

Policy Term	Factor
1	0.90
2	0.92
3	0.94
4	0.96
5	0.98
6+	1.00

Q. EFT Enrollment Credit

A one-time EFT credit of \$30 will be applied at new business if the named insured enrolls in an automated monthly Electronic Fund Transfer (EFT) payment plan. For existing customers who newly enroll mid-term, the EFT credit will be applied as of their upcoming renewal effective date. The credit will apply to the first Private Passenger vehicle listed on the policy and will be removed after one policy period on the first subsequent renewal.

Eligibility:

1. The insured must elect automated monthly electronic fund transfer via a checking or savings account, and
2. The EFT billing option must be maintained during the policy term, and
3. The policy must have a Private Passenger Auto with Bodily Injury and Property Damage.

An insured is only eligible for this credit the first time they switch to an EFT payment plan.

SECTION V – SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS**1. Eligibility**

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this manual.

2. Coverages

The discount is applicable to the Comprehensive coverage.

3. Discounts Applicable

The following discounts are to be applied:

Vehicles Qualifying for	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

4. Definitions

As used in this regulation, the following words shall mean:

“Passive” describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

“Alarm,” except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

“Tubular” describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

“Electronic lock or keyless device” is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

5. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4. Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

SECTION V – SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS**1. Eligibility**

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this manual.

2. Coverages

The discount is applicable to the Comprehensive coverage.

3. Discounts Applicable

The following discounts are to be applied:

Vehicles Qualifying for	Discount
Category I	<u>5%</u>
Category II	<u>10%</u>
Category III	<u>10%</u>
Category IV	<u>10%</u>
Category IV, plus Category I	<u>15%</u>
Category IV, plus Category II	<u>20%</u>
Category IV, plus Category III	<u>25%</u>
Category V	<u>15%</u>
Category V, plus Category I	<u>20%</u>
Category V, plus Category II	<u>20%</u>
Category V, plus Category III	<u>25%</u>

4. Definitions

As used in this regulation, the following words shall mean:

“Passive” describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

“Alarm,” except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

“Tubular” describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

“Electronic lock or keyless device” is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

5. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4. Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**Categories Defined****Category I**

Devices qualifying in this category receive 5% discounts.

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a “kill switch”) or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver’s position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3)(a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle’s steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock’s security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel has been locked into place.

Category II

Devices qualifying in this category receive ~~15%~~ discounts.

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**Categories Defined****Category I**

Devices qualifying in this category receive 5% discounts.

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3)(a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel has been locked into place.

Category II

Devices qualifying in this category receive 10% discounts.

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**(d) Armored Cable Hood Lock and Ignition Cut-Off Switch**

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

Devices qualifying in this category receive **20%** discounts.

(a) Passive Alarm System – This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**(d) Armored Cable Hood Lock and Ignition Cut-Off Switch**

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

Devices qualifying in this category receive 10% discounts.

(a) Passive Alarm System – This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**Category IV**

Devices qualifying in this category receive ~~20%~~ discounts.

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or other public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Devices qualifying in this category receive ~~25%~~ discounts.

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**Category IV**

Devices qualifying in this category receive 10% discounts.

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or other public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Devices qualifying in this category receive 15% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

HARLEYSVILLE WORCESTER INSURANCE COMPANY

**PRIVATE PASSENGER MANUAL
MASSACHUSETTS**

*** RULE 67. YEARS DRIVING EXPERIENCE TABLE (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	4.225	4.172	1.100	4.172	4.225	1.150	4.148	4.148	1.100	1.000	1.000	1.050
1	4.118	4.118	1.100	4.118	4.118	1.150	4.065	4.065	1.100	1.000	1.000	1.050
2	4.065	4.065	1.100	4.065	4.065	1.150	4.065	4.065	1.100	1.000	1.000	1.050
3	4.140	4.172	1.100	4.140	4.140	1.150	4.118	4.118	1.100	1.000	1.000	1.050
4	4.118	4.118	1.100	4.065	4.118	1.150	4.065	4.065	1.100	1.000	1.000	1.050
5	4.118	4.065	1.100	4.065	4.118	1.150	4.065	4.065	1.100	1.000	1.000	1.050
6	1.250	1.250	1.100	1.185	1.300	4.148	1.250	1.250	1.100	1.000	1.000	1.050
7	1.250	1.250	1.100	1.185	1.300	4.118	1.250	1.250	1.100	1.000	1.000	1.050
8	1.250	1.250	1.100	4.172	4.278	4.065	1.250	1.250	1.100	1.000	1.000	1.050
9	1.250	1.250	1.100	1.150	4.278	4.065	4.225	4.225	1.100	1.000	1.000	1.050
10	4.225	1.250	1.100	1.150	4.225	4.065	4.225	4.225	1.100	1.000	1.000	1.050
11	4.172	1.250	1.100	4.129	4.172	4.065	4.225	4.225	1.100	1.000	1.000	1.050
12	4.164	4.225	1.100	4.129	4.164	4.065	4.193	4.193	1.100	1.000	1.000	1.050
13	4.097	4.225	1.100	4.065	4.097	4.065	4.193	4.193	1.100	1.000	1.000	1.050
14	4.097	4.225	4.065	4.065	4.097	4.065	4.193	4.193	4.065	1.000	1.000	1.050
15	4.097	4.225	4.065	4.065	4.097	4.065	4.129	4.129	4.065	1.000	1.000	1.050
16	4.065	4.129	4.065	4.065	4.065	4.065	4.129	4.129	4.065	1.000	1.000	1.050
17	4.065	4.129	4.065	4.065	4.065	4.065	4.129	4.129	4.065	1.000	1.000	1.050
18	4.065	4.129	4.065	4.065	4.065	4.065	4.129	4.129	4.065	1.000	1.000	1.050
19	4.065	4.065	4.065	4.065	4.065	4.065	4.065	4.065	4.065	1.000	1.000	1.050
20	4.065	4.065	4.042	4.065	4.065	4.065	4.065	4.065	4.042	1.000	1.000	1.050
21	4.033	4.065	4.042	4.065	4.033	4.065	4.065	4.065	4.042	1.000	1.000	1.050
22	4.033	4.065	4.042	4.065	4.033	4.065	4.065	4.065	4.042	1.000	1.000	1.050
23	4.033	4.065	4.042	4.065	4.033	4.065	4.065	4.065	4.042	1.000	1.000	1.050
24	4.033	4.065	4.042	4.065	4.033	4.065	4.065	4.065	4.042	1.000	1.000	1.050
25	4.033	4.065	4.042	4.065	4.033	4.065	4.065	4.065	4.042	1.000	1.000	1.050
26	0.969	4.004	0.959	4.065	0.969	4.065	4.065	4.065	4.042	1.000	1.000	1.050
27	0.969	4.004	0.959	4.065	0.969	4.065	4.065	4.065	4.042	1.000	1.000	1.050
28	0.969	4.004	0.959	4.065	0.969	4.065	4.065	4.065	4.042	1.000	1.000	1.050
29	0.969	4.004	0.959	4.065	0.969	4.065	4.065	4.065	4.042	1.000	1.000	1.050
30	0.969	4.004	0.959	4.065	0.969	4.065	4.065	4.065	4.042	1.000	1.000	1.050
31	0.969	4.004	0.959	4.065	0.969	4.065	4.004	4.004	4.042	1.000	1.000	1.050
32	0.969	4.004	0.959	4.065	0.969	4.065	4.004	4.004	4.042	1.000	1.000	1.050
33	0.969	4.004	0.959	4.065	0.969	4.065	4.004	4.004	4.042	1.000	1.000	1.050
34	0.969	4.004	0.959	4.065	0.969	4.065	4.004	4.004	0.948	1.000	1.000	1.050
35	0.969	4.004	0.905	4.033	0.969	4.065	4.004	4.004	0.948	1.000	1.000	1.050
36	0.969	4.004	0.905	4.033	0.969	4.065	4.004	4.004	0.948	1.000	1.000	1.050
37	0.969	4.004	0.905	4.033	0.969	4.065	4.004	4.004	0.948	1.000	1.000	1.050
38	0.969	4.004	0.905	4.033	0.969	4.042	4.004	4.004	0.948	1.000	1.000	1.050
39	0.969	4.004	0.905	4.004	0.969	4.042	4.004	4.004	0.948	1.000	1.000	1.050
40	0.969	4.004	0.905	4.004	0.969	4.042	4.004	4.004	0.948	1.000	1.000	1.050
41	0.969	4.004	0.905	4.004	0.969	4.042	4.004	4.004	0.948	1.000	1.000	1.050
42	0.969	4.004	0.905	4.004	0.969	4.042	4.065	4.065	0.948	1.000	1.000	1.050
43	0.969	4.065	0.905	4.004	0.969	4.042	4.065	4.065	0.895	1.000	1.000	1.050
44	0.969	4.065	0.905	4.004	0.969	4.042	4.065	4.065	0.895	1.000	1.000	1.050
45	0.969	4.129	0.905	4.065	0.969	4.042	4.065	4.065	0.895	1.000	1.000	1.050
46	4.033	4.129	0.905	4.065	4.033	4.042	4.065	4.065	0.895	1.000	1.000	1.050
47	4.033	4.129	0.905	4.065	4.033	4.042	4.065	4.065	0.895	1.000	1.000	1.050
48	4.097	4.129	0.905	4.118	4.097	4.065	4.065	4.065	0.895	1.000	1.000	1.050
49	1.150	4.182	0.905	4.118	4.150	4.065	4.132	4.132	4.065	1.000	1.000	1.050
50	1.150	4.182	0.905	4.118	4.150	4.118	4.132	4.132	4.065	1.000	1.000	1.050
51	4.214	4.182	0.905	4.118	4.214	4.118	4.132	4.132	4.065	1.000	1.000	1.050
52	4.214	4.214	0.905	1.150	4.214	4.118	4.132	4.132	4.065	1.000	1.000	1.050
53	4.214	4.214	0.905	1.150	4.214	4.118	4.132	4.132	4.065	1.000	1.000	1.050
54	1.250	4.214	0.905	4.164	4.267	4.118	4.132	4.132	4.065	1.000	1.000	1.050
55	1.250	4.214	0.905	4.164	4.267	4.118	4.217	4.217	4.065	1.000	1.000	1.050
56	1.250	4.246	0.905	4.182	4.267	1.150	4.217	4.217	4.065	1.000	1.000	1.050
57	1.250	4.246	0.905	4.182	4.267	1.150	4.217	4.217	4.065	1.000	1.000	1.050
58	1.250	4.246	0.905	1.185	4.299	1.150	4.217	4.217	4.065	1.000	1.000	1.050
59	1.250	4.246	0.905	1.185	4.299	1.150	1.250	1.250	4.065	1.000	1.000	1.050
60	1.250	4.246	0.905	1.185	4.299	1.150	1.250	1.250	4.065	1.000	1.000	1.050
61	1.250	1.250	0.905	1.185	4.299	1.150	1.250	1.250	4.065	1.000	1.000	1.050
62	1.250	1.250	0.905	1.185	4.299	1.150	1.250	1.250	4.065	1.000	1.000	1.050
63	1.250	1.250	0.905	1.185	4.299	1.150	1.250	1.250	4.065	1.000	1.000	1.050
64	1.250	1.250	0.905	1.185	1.300	1.150	1.250	1.250	4.065	1.000	1.000	1.050
65+	1.250	1.250	0.905	1.185	1.300	1.150	1.250	1.250	4.065	1.000	1.000	1.050

HARLEYSVILLE WORCESTER INSURANCE COMPANY

**PRIVATE PASSENGER MANUAL
MASSACHUSETTS**

* **RULE 67. YEARS DRIVING EXPERIENCE TABLE** (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	1.250	1.250	1.100	1.185	1.300	1.150	1.230	1.230	1.100	1.000	1.000	1.050
1	1.230	1.230	1.100	1.185	1.230	1.150	1.172	1.172	1.100	1.000	1.000	1.050
2	1.172	1.172	1.100	1.172	1.172	1.150	1.172	1.172	1.100	1.000	1.000	1.050
3	1.250	1.250	1.100	1.185	1.254	1.150	1.230	1.230	1.100	1.000	1.000	1.050
4	1.230	1.230	1.100	1.172	1.230	1.150	1.172	1.172	1.100	1.000	1.000	1.050
5	1.230	1.172	1.100	1.172	1.230	1.150	1.172	1.172	1.100	1.000	1.000	1.050
6	1.250	1.250	1.100	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
7	1.250	1.250	1.100	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
8	1.250	1.250	1.100	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
9	1.250	1.250	1.100	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
10	1.250	1.250	1.100	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
11	1.250	1.250	1.100	1.185	1.289	1.150	1.250	1.250	1.100	1.000	1.000	1.050
12	1.250	1.250	1.100	1.185	1.277	1.150	1.250	1.250	1.100	1.000	1.000	1.050
13	1.207	1.250	1.100	1.172	1.207	1.150	1.250	1.250	1.100	1.000	1.000	1.050
14	1.207	1.250	1.100	1.172	1.207	1.150	1.250	1.250	1.100	1.000	1.000	1.050
15	1.207	1.250	1.100	1.172	1.207	1.150	1.242	1.242	1.100	1.000	1.000	1.050
16	1.172	1.242	1.100	1.172	1.172	1.150	1.242	1.242	1.100	1.000	1.000	1.050
17	1.172	1.242	1.100	1.172	1.172	1.150	1.242	1.242	1.100	1.000	1.000	1.050
18	1.172	1.242	1.100	1.172	1.172	1.150	1.242	1.242	1.100	1.000	1.000	1.050
19	1.172	1.172	1.100	1.172	1.172	1.150	1.172	1.172	1.100	1.000	1.000	1.050
20	1.172	1.172	1.100	1.172	1.172	1.150	1.172	1.172	1.100	1.000	1.000	1.050
21	1.136	1.172	1.100	1.172	1.136	1.150	1.172	1.172	1.100	1.000	1.000	1.050
22	1.136	1.172	1.100	1.172	1.136	1.150	1.172	1.172	1.100	1.000	1.000	1.050
23	1.136	1.172	1.100	1.172	1.136	1.150	1.172	1.172	1.100	1.000	1.000	1.050
24	1.136	1.172	1.100	1.172	1.136	1.150	1.172	1.172	1.100	1.000	1.000	1.050
25	1.136	1.172	1.100	1.172	1.136	1.150	1.172	1.172	1.100	1.000	1.000	1.050
26	1.066	1.101	1.055	1.172	1.066	1.150	1.172	1.172	1.100	1.000	1.000	1.050
27	1.066	1.101	1.055	1.172	1.066	1.150	1.172	1.172	1.100	1.000	1.000	1.050
28	1.066	1.101	1.055	1.172	1.066	1.150	1.172	1.172	1.100	1.000	1.000	1.050
29	1.066	1.101	1.055	1.172	1.066	1.150	1.172	1.172	1.100	1.000	1.000	1.050
30	1.066	1.101	1.055	1.172	1.066	1.150	1.172	1.172	1.100	1.000	1.000	1.050
31	1.066	1.101	1.055	1.172	1.066	1.150	1.101	1.101	1.100	1.000	1.000	1.050
32	1.066	1.101	1.055	1.172	1.066	1.150	1.101	1.101	1.100	1.000	1.000	1.050
33	1.066	1.101	1.055	1.172	1.066	1.150	1.101	1.101	1.100	1.000	1.000	1.050
34	1.066	1.101	1.055	1.172	1.066	1.150	1.101	1.101	1.043	1.000	1.000	1.050
35	1.066	1.101	0.996	1.136	1.066	1.150	1.101	1.101	1.043	1.000	1.000	1.050
36	1.066	1.101	0.996	1.136	1.066	1.150	1.101	1.101	1.043	1.000	1.000	1.050
37	1.066	1.101	0.996	1.136	1.066	1.150	1.101	1.101	1.043	1.000	1.000	1.050
38	1.066	1.101	0.996	1.136	1.066	1.113	1.101	1.101	1.043	1.000	1.000	1.050
39	1.066	1.101	0.996	1.101	1.066	1.113	1.101	1.101	1.043	1.000	1.000	1.050
40	1.066	1.101	0.996	1.101	1.066	1.113	1.101	1.101	1.043	1.000	1.000	1.050
41	1.066	1.101	0.996	1.101	1.066	1.113	1.101	1.101	1.043	1.000	1.000	1.050
42	1.066	1.101	0.996	1.101	1.066	1.113	1.172	1.172	1.043	1.000	1.000	1.050
43	1.066	1.172	0.996	1.101	1.066	1.113	1.172	1.172	0.985	1.000	1.000	1.050
44	1.066	1.172	0.996	1.101	1.066	1.113	1.172	1.172	0.985	1.000	1.000	1.050
45	1.066	1.242	0.996	1.172	1.066	1.113	1.172	1.172	0.985	1.000	1.000	1.050
46	1.136	1.242	0.996	1.172	1.136	1.113	1.172	1.172	0.985	1.000	1.000	1.050
47	1.136	1.242	0.996	1.172	1.136	1.113	1.172	1.172	0.985	1.000	1.000	1.050
48	1.207	1.242	0.996	1.185	1.207	1.150	1.172	1.172	0.985	1.000	1.000	1.050
49	1.250	1.250	0.996	1.185	1.265	1.150	1.245	1.245	1.100	1.000	1.000	1.050
50	1.250	1.250	0.996	1.185	1.265	1.150	1.245	1.245	1.100	1.000	1.000	1.050
51	1.250	1.250	0.996	1.185	1.300	1.150	1.245	1.245	1.100	1.000	1.000	1.050
52	1.250	1.250	0.996	1.185	1.300	1.150	1.245	1.245	1.100	1.000	1.000	1.050
53	1.250	1.250	0.996	1.185	1.300	1.150	1.245	1.245	1.100	1.000	1.000	1.050
54	1.250	1.250	0.996	1.185	1.300	1.150	1.245	1.245	1.100	1.000	1.000	1.050
55	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
56	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
57	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
58	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
59	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
60	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
61	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
62	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
63	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
64	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050
65+	1.250	1.250	0.996	1.185	1.300	1.150	1.250	1.250	1.100	1.000	1.000	1.050

Text Comparison

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Summary

2 word(s) added

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