

<b>Good Student</b>		
Class	No	Yes
10	1.000	1.000
15	1.000	1.000
17	1.000	0.998
18	1.000	0.998
20	1.000	0.998
21	1.000	0.998
25	1.000	0.998
26	1.000	0.998
30	1.000	1.000

#### D. Farm

FARM USE means the auto is principally garaged on a farm or ranch, and It is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and is not customarily used in any occupation other than farming or ranching.

<b>Farm Use</b>	
No	1.000
Yes	0.998

#### E. Coverage lapse

A lapse in coverage exists if, during the prior 12 months, the automobile policy was cancelled for non-pay with premium due.

<b>Coverage Lapse</b>	
No	1.000
Yes	1.004

#### F. Number of Drivers

The total number of drivers listed on the policy

<b>Number of Drivers</b>	
1	1.000
2	0.998
3	1.000
4+	1.000

#### G. Student away at school

An operator who resides at an educational institution over 100 road-miles from the auto's place of principal garaging and does not have possession of any motor vehicle listed on the policy.

<b>Student Away at School</b>		
Class	No	Yes
10	1.000	1.000
15	1.000	1.000
17	1.000	0.997
18	1.000	0.999
20	1.000	0.997
21	1.000	0.999
25	1.000	0.997
26	1.000	0.999
30	1.000	1.000

07/08