

RULE 13 MERIT RATING PLAN

The following summary is a general overview of the Plymouth Rock Merit Rating Plan and its impact on underlying rates. See the Rate Tables for the Merit Rating factors for each coverage.

Experience Period

Each listed operator on a policy is assigned three Household Risk (Rule 20) factors based on the operator's driving history record, as per the Merit Rating Board, the Comprehensive Loss Underwriting Exchange (CLUE) database, out-of-state Motor Vehicle Reports (MVR), or a combination of sources. As described in Rule 20, the factors apply to the otherwise applicable Household Risk factor and reflect the number, type, and age of incidents during the Policy Experience Period. The Experience Period is the six year period immediately preceding the effective date of the policy; however, only those incidents in the five year period preceding the effective date will be used in the determination of the Merit Rating factors.

Accident Forgiveness

Accidents used in the computation of the Operator Adjustment Factor will not include those that have been forgiven, consistent with Rule 16 – Accident Forgiveness.

Operators New to Massachusetts

If an application for insurance indicates that an operator was licensed outside of Massachusetts within the last three years or such operator is being added to an existing policy, the operator's Policy Experience Period will begin as of the operator's date first licensed or five years preceding the policy effective date, whichever is later.

The company will seek to obtain CLUE reports or MVRs from the state where the operator is currently – or was previously – licensed based on the length of MA license history. Any violations or at-fault accident discovered will be added to those obtained from the Merit Rating Board.

If an attempt to obtain out-of-state MVR records from the operator's previous license jurisdiction results in a 'no-hit' response, that operator will be classified as having an Unverifiable Driver's License and be rated as described in Rule 20.

If an MVR is not electronically available - such as for any foreign or U.S. territory license - the operator may obtain an official driving record and submit it to the company. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to the company. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. Otherwise the operator will be classified as having an Unverifiable Driver's License and be rated as described in Rule 20.

Calculation of Premium Adjustment Factors

The following three Merit Rating adjustment factors are shown in the Rate Pages section.

1. Driver Incidents Factor

Incident Classification

Each violation, accident, and claim is classified into one of the following "CSC" groups:

<u>CSC</u>	<u>CSC Description</u>
ALCH	Alcohol Abuse
SUBA	Substance Abuse
EQU	Equipment Violations
PRCAFA	At-Fault Accidents with Plymouth Rock having a net payment above \$1000
AFA	At-Fault Accidents with any other company having a net payment above \$1000
MJV	Major Violations

MNV1	Minor Non-Moving Violations
MNV2	Minor Moving Violations
SPD1	Speeding Violations 1-14 MPH over limit
SPD2	Speeding Violations 15-29 (or unknown) MPH over limit
SPD3	Speeding Violations 30 MPH or more over limit

Same Day Offenses

When there are multiple incidents occurring on the same date (Violation Date for violations or Loss Date for accidents and claims) for a particular driver, only the incident with the highest MRB-assigned points will be used for rating.

The Rate pages include separate tables for rating incidents based on the number of incidents.

2. Driver Experience Group and Driver Incidents Factor

This adjustment factor is based on a combination of years of driving experience and the Driver Incidents Factor from step 1.

3. Total Incident Merit Factor

This adjustment factor is based on the dates of the most recent two incidents, if any.

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Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQUP	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133
THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	AFA	2.000	1.656	2.000	1.656	2.056	1.278
EQU	AFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	AFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	AFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	AFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	AFA	2.000	1.656	2.000	1.656	2.056	1.278
THRA	AFA	1.342	1.177	1.342	1.177	1.317	1.133
AFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
EQU	ALCH	1.833	1.300	1.833	1.300	1.778	1.352
MJV	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	ALCH	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	ALCH	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
THRA	ALCH	1.356	1.190	1.356	1.190	1.346	1.133
AFA	EQU	1.606	1.357	1.606	1.357	1.756	1.374
ALCH	EQU	1.833	1.300	1.833	1.300	1.778	1.352
EQU	EQU	1.342	1.323	1.342	1.323	1.493	1.390
MJV	EQU	1.833	1.444	1.833	1.444	1.778	1.400
MNV1	EQU	1.317	1.323	1.317	1.323	1.533	1.374
MNV2	EQU	1.504	1.323	1.504	1.323	1.533	1.399
PRCAFA	EQU	1.606	1.357	1.606	1.357	1.756	1.374
SPD1	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SPD2	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SPD3	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SUBA	EQU	1.833	1.300	1.833	1.300	1.778	1.352
THRA	EQU	1.111	1.151	1.111	1.151	1.113	1.189
AFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
ALCH	MJV	2.122	2.444	2.122	2.444	2.222	1.352
EQU	MJV	1.833	1.444	1.833	1.444	1.778	1.400
MJV	MJV	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	MJV	1.833	1.556	1.833	1.556	2.000	1.352
MNV2	MJV	1.833	1.556	1.833	1.556	2.000	1.352
PRCAFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
SPD1	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD2	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD3	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SUBA	MJV	2.122	2.444	2.122	2.444	2.222	1.352
THRA	MJV	1.833	1.444	1.833	1.444	1.733	1.256
AFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236
ALCH	MNV1	1.833	1.556	1.833	1.556	1.714	1.343

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
EQUP	MNV1	1.317	1.323	1.317	1.323	1.533	1.374
MJV	MNV1	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV1	1.351	1.297	1.351	1.297	1.459	1.307
MNV2	MNV1	1.538	1.348	1.538	1.348	1.520	1.352
PRCAFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236
SPD1	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SPD2	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SPD3	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SUBA	MNV1	1.833	1.556	1.833	1.556	1.714	1.343
THRA	MNV1	1.113	1.126	1.113	1.126	1.122	1.144
AFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
ALCH	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
EQUP	MNV2	1.504	1.323	1.504	1.323	1.533	1.399
MJV	MNV2	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV2	1.538	1.348	1.538	1.348	1.520	1.352
MNV2	MNV2	1.640	1.500	1.640	1.500	1.582	1.352
PRCAFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
SPD1	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD2	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD3	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SUBA	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
THRA	MNV2	1.198	1.306	1.198	1.306	1.256	1.167
AFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
EQUP	PRCAFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	PRCAFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	PRCAFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	PRCAFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
THRA	PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
AFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
EQUP	SPD1	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD1	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD1	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD1	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD1	1.147	1.126	1.147	1.126	1.264	1.167
AFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
EQUP	SPD2	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD2	1.833	1.556	1.833	1.556	2.000	1.433

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
MNV1	SPD2	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD2	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD2	1.147	1.126	1.147	1.126	1.264	1.167
AFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
EQU	SPD3	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD3	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD3	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD3	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD3	1.147	1.126	1.147	1.126	1.264	1.167
AFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
EQU	SUBA	1.833	1.300	1.833	1.300	1.778	1.352
MJV	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	SUBA	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	SUBA	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
THRA	SUBA	1.356	1.190	1.356	1.190	1.346	1.133
AFA	THRA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	THRA	1.356	1.190	1.356	1.190	1.346	1.133
EQU	THRA	1.111	1.151	1.111	1.151	1.113	1.189
MJV	THRA	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	THRA	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	THRA	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	THRA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	THRA	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	THRA	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	THRA	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	THRA	1.356	1.190	1.356	1.190	1.346	1.133
THRA	THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (3+ incidents)

When a driver has 3 or more chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQU	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133
THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.591	1.300	1.464	1.300	1.411	1.248
ALCH	1.761	1.320	1.587	1.320	1.533	1.294
EQUF	1.250	1.150	1.219	1.150	1.210	1.150
MJV	1.761	1.320	1.587	1.320	1.533	1.294
MNV1	1.250	1.150	1.219	1.150	1.210	1.150
MNV2	1.250	1.150	1.219	1.150	1.210	1.150
PRCAFA	1.591	1.300	1.464	1.300	1.411	1.248
SPD1	1.250	1.150	1.219	1.150	1.210	1.150
SPD2	1.250	1.150	1.219	1.150	1.210	1.150
SPD3	1.250	1.150	1.219	1.150	1.210	1.150
SUBA	1.761	1.320	1.587	1.320	1.533	1.294
THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	AFA	2.417	1.667	2.128	1.667	2.195	1.435
EQU	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	AFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	AFA	2.417	1.667	2.128	1.667	2.195	1.435
THRA	AFA	1.591	1.300	1.464	1.300	1.411	1.248
AFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
EQU	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
MJV	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
THRA	ALCH	1.761	1.320	1.587	1.320	1.533	1.294
AFA	EQU	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	EQU	2.130	1.510	1.897	1.510	1.940	1.365
EQU	EQU	1.591	1.300	1.464	1.300	1.411	1.248
MJV	EQU	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	EQU	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	EQU	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	EQU	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	EQU	2.130	1.510	1.897	1.510	1.940	1.365
THRA	EQU	1.250	1.150	1.219	1.150	1.210	1.150
AFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	MJV	2.993	1.977	2.614	1.977	2.605	1.553
EQU	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MJV	MJV	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	MJV	2.993	1.977	2.614	1.977	2.605	1.553
THRA	MJV	1.761	1.320	1.587	1.320	1.533	1.294
AFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	MNV1	2.130	1.510	1.897	1.510	1.940	1.365

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
EQU	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
THRA	MNV1	1.250	1.150	1.219	1.150	1.210	1.150
AFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
EQU	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
THRA	MNV2	1.250	1.150	1.219	1.150	1.210	1.150
AFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
EQU	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
THRA	PRCAFA	1.591	1.300	1.464	1.300	1.411	1.248
AFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
EQU	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD1	1.250	1.150	1.219	1.150	1.210	1.150
AFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
EQU	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD2	2.130	1.510	1.897	1.510	1.940	1.365

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
MNV1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD2	1.250	1.150	1.219	1.150	1.210	1.150
AFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
EQU	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD3	1.250	1.150	1.219	1.150	1.210	1.150
AFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
EQU	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MJV	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
THRA	SUBA	1.761	1.320	1.587	1.320	1.533	1.294
AFA	THRA	1.591	1.300	1.464	1.300	1.411	1.248
ALCH	THRA	1.761	1.320	1.587	1.320	1.533	1.294
EQU	THRA	1.250	1.150	1.219	1.150	1.210	1.150
MJV	THRA	1.761	1.320	1.587	1.320	1.533	1.294
MNV1	THRA	1.250	1.150	1.219	1.150	1.210	1.150
MNV2	THRA	1.250	1.150	1.219	1.150	1.210	1.150
PRCAFA	THRA	1.591	1.300	1.464	1.300	1.411	1.248
SPD1	THRA	1.250	1.150	1.219	1.150	1.210	1.150
SPD2	THRA	1.250	1.150	1.219	1.150	1.210	1.150
SPD3	THRA	1.250	1.150	1.219	1.150	1.210	1.150
SUBA	THRA	1.761	1.320	1.587	1.320	1.533	1.294
THRA	THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (3 and 4 incidents)

When a driver has 3 or 4 chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and 4th incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.527	1.300	1.405	1.300	1.355	1.248
ALCH	1.691	1.320	1.524	1.320	1.472	1.294
EQU	1.200	1.150	1.170	1.150	1.162	1.150
MJV	1.691	1.320	1.524	1.320	1.472	1.294
MNV1	1.200	1.150	1.170	1.150	1.162	1.150
MNV2	1.200	1.150	1.170	1.150	1.162	1.150
PRCAFA	1.527	1.300	1.405	1.300	1.355	1.248
SPD1	1.200	1.150	1.170	1.150	1.162	1.150
SPD2	1.200	1.150	1.170	1.150	1.162	1.150
SPD3	1.200	1.150	1.170	1.150	1.162	1.150
SUBA	1.691	1.320	1.524	1.320	1.472	1.294
THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (5+ incidents)

When a driver has 5 or more chargeable incidents in the experience period, look up the rating factors for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for the 3rd and 4th incidents from the Driver Incident Factors (3 and 4 incidents) table. Then apply the rating factor for each of the 5th and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.464	1.300	1.347	1.300	1.298	1.248
ALCH	1.620	1.320	1.460	1.320	1.410	1.294
EQU	1.150	1.150	1.121	1.150	1.113	1.150
MJV	1.620	1.320	1.460	1.320	1.410	1.294
MNV1	1.150	1.150	1.121	1.150	1.113	1.150
MNV2	1.150	1.150	1.121	1.150	1.113	1.150
PRCAFA	1.464	1.300	1.347	1.300	1.298	1.248
SPD1	1.150	1.150	1.121	1.150	1.113	1.150
SPD2	1.150	1.150	1.121	1.150	1.113	1.150
SPD3	1.150	1.150	1.121	1.150	1.113	1.150
SUBA	1.620	1.320	1.460	1.320	1.410	1.294
THRA	1.000	1.000	1.000	1.000	1.000	1.000

RULE 13 MERIT RATING PLAN

The following summary is a general overview of the Plymouth Rock Merit Rating Plan and its impact on underlying rates. See the Rate Tables for the Merit Rating factors for each coverage.

Experience Period

Each listed operator on a policy is assigned three Household Risk (Rule 20) factors based on the operator's driving history record, as per the Merit Rating Board, the Comprehensive Loss Underwriting Exchange (CLUE) database, out-of-state Motor Vehicle Reports (MVR), or a combination of sources. As described in Rule 20, the factors apply to the otherwise applicable Household Risk factor and reflect the number, type, and age of incidents during the Policy Experience Period. The Experience Period is the six year period immediately preceding the effective date of the policy; however, only those incidents in the five year period preceding the effective date will be used in the determination of the Merit Rating factors.

Accident Forgiveness

Accidents used in the computation of the Operator Adjustment Factor will not include those that have been forgiven, consistent with Rule 16 – Accident Forgiveness.

Operators New to Massachusetts

If an application for insurance indicates that an operator was licensed outside of Massachusetts within the last three years or such operator is being added to an existing policy, the operator's Policy Experience Period will begin as of the operator's date first licensed or five years preceding the policy effective date, whichever is later.

The company will seek to obtain CLUE reports or MVRs from the state where the operator is currently – or was previously – licensed based on the length of MA license history. Any violations or at-fault accident discovered will be added to those obtained from the Merit Rating Board.

If an attempt to obtain out-of-state MVR records from the operator's previous license jurisdiction results in a 'no-hit' response, that operator will be classified as having an Unverifiable Driver's License and be rated as described in Rule 20.

If an MVR is not electronically available - such as for any foreign or U.S. territory license - the operator may obtain an official driving record and submit it to the company. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to the company. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. Otherwise the operator will be classified as having an Unverifiable Driver's License and be rated as described in Rule 20.

Calculation of Premium Adjustment Factors

The following three Merit Rating adjustment factors are shown in the Rate Pages section.

1. Driver Incidents Factor

Incident Classification

Each violation, accident, and claim is classified into one of the following "CSC" groups:

<u>CSC</u>	<u>CSC Description</u>
ALCH	Alcohol Abuse
SUBA	Substance Abuse
EQU	Equipment Violations
PRCAFA	At-Fault Accidents with Plymouth Rock having a net payment above \$1000
AFA	At-Fault Accidents with any other company having a net payment above \$1000
THRA	At-Fault Accidents with any other company having a net payment above \$0 and less than or equal to \$1000
MJV	Major Violations

MNV1	Minor Non-Moving Violations
MNV2	Minor Moving Violations
SPD1	Speeding Violations 1-14 MPH over limit
SPD2	Speeding Violations 15-29 (or unknown) MPH over limit
SPD3	Speeding Violations 30 MPH or more over limit

Same Day Offenses

When there are multiple incidents occurring on the same date (Violation Date for violations or Loss Date for accidents and claims) for a particular driver, only the incident with the highest MRB-assigned points will be used for rating.

The Rate pages include separate tables for rating incidents based on the number of incidents.

2. Driver Experience Group and Driver Incidents Factor

This adjustment factor is based on a combination of years of driving experience and the Driver Incidents Factor from step 1.

3. Total Incident Merit Factor

This adjustment factor is based on the dates of the most recent two incidents, if any.

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~~2017~~ 2018 Massachusetts Private Passenger Automobile Insurance Rates Effective ~~December 1, 2017~~ March 1, 2018 (Tiers C00-C9Z)

Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.591	1.300	1.464	1.300	1.411	1.248
ALCH	1.761	1.320	1.587	1.320	1.533	1.294
EQUP	1.250	1.150	1.219	1.150	1.210	1.150
MJV	1.761	1.320	1.587	1.320	1.533	1.294
MNV1	1.250	1.150	1.219	1.150	1.210	1.150
MNV2	1.250	1.150	1.219	1.150	1.210	1.150
PRCAFA	1.591	1.300	1.464	1.300	1.411	1.248
SPD1	1.250	1.150	1.219	1.150	1.210	1.150
SPD2	1.250	1.150	1.219	1.150	1.210	1.150
SPD3	1.250	1.150	1.219	1.150	1.210	1.150
SUBA	1.761	1.320	1.587	1.320	1.533	1.294
THRA	1.450	1.219	1.405	1.219	1.356	1.215
<u>THRA</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>

PLYMOUTH ROCK ASSURANCE CORPORATION

2017-2018 Massachusetts Private Passenger Automobile Insurance Rates Effective December 1, 2017 March 1, 2018 (Tiers C00-C9Z)

Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

CSC1	CSC2	PART 1/5	PART 2	PART 4	PART 6	PART 7/8	PART 9
AFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	AFA	2.417	1.667	2.128	1.667	2.195	1.435
EQUP	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	AFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	AFA	2.417	1.667	2.128	1.667	2.195	1.435
THRA	AFA	2.130	1.510	1.897	1.510	1.940	1.365
THRA	AFA	1.591	1.300	1.464	1.300	1.411	1.248
AFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
EQUP	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
MJV	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
THRA	ALCH	2.207	1.567	1.946	1.567	2.020	1.391
THRA	ALCH	1.761	1.320	1.587	1.320	1.533	1.294
AFA	EQUP	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	EQUP	2.130	1.510	1.897	1.510	1.940	1.365
EQUP	EQUP	1.591	1.300	1.464	1.300	1.411	1.248
MJV	EQUP	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	EQUP	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	EQUP	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	EQUP	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	EQUP	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	EQUP	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	EQUP	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	EQUP	2.130	1.510	1.897	1.510	1.940	1.365
THRA	EQUP	1.761	1.320	1.587	1.320	1.533	1.294
THRA	EQUP	1.250	1.150	1.219	1.150	1.210	1.150
AFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	MJV	2.993	1.977	2.614	1.977	2.605	1.553
EQUP	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MJV	MJV	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	MJV	2.993	1.977	2.614	1.977	2.605	1.553
THRA	MJV	2.207	1.567	1.946	1.567	2.020	1.391
THRA	MJV	1.761	1.320	1.587	1.320	1.533	1.294
AFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
EQUP	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

CSC1	CSC2	PART 1/5	PART 2	PART 4	PART 6	PART 7/8	PART 9
SPD1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
THRA	MNV1	1.761	1.320	1.587	1.320	1.533	1.294
<u>THRA</u>	<u>MNV1</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
AFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
EQUP	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
THRA	MNV2	1.761	1.320	1.587	1.320	1.533	1.294
<u>THRA</u>	<u>MNV2</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
AFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
EQUP	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
THRA	PRCAFA	2.130	1.510	1.897	1.510	1.940	1.365
<u>THRA</u>	<u>PRCAFA</u>	<u>1.591</u>	<u>1.300</u>	<u>1.464</u>	<u>1.300</u>	<u>1.411</u>	<u>1.248</u>
AFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
EQUP	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD1	1.761	1.320	1.587	1.320	1.533	1.294
<u>THRA</u>	<u>SPD1</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
AFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
EQUP	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD2	1.761	1.320	1.587	1.320	1.533	1.294
<u>THRA</u>	<u>SPD2</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
AFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

CSC1	CSC2	PART 1/5	PART 2	PART 4	PART 6	PART 7/8	PART 9
ALCH	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
EQU	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD3	1.761	1.320	1.587	1.320	1.533	1.294
<u>THRA</u>	<u>SPD3</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
AFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
EQU	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MJV	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
THRA	SUBA	2.207	1.567	1.946	1.567	2.020	1.391
<u>THRA</u>	<u>SUBA</u>	<u>1.761</u>	<u>1.320</u>	<u>1.587</u>	<u>1.320</u>	<u>1.533</u>	<u>1.294</u>
AFA	THRA	2.130	1.510	1.897	1.510	1.940	1.365
<u>AFA</u>	<u>THRA</u>	<u>1.591</u>	<u>1.300</u>	<u>1.464</u>	<u>1.300</u>	<u>1.411</u>	<u>1.248</u>
ALCH	THRA	2.207	1.567	1.946	1.567	2.020	1.391
<u>ALCH</u>	<u>THRA</u>	<u>1.761</u>	<u>1.320</u>	<u>1.587</u>	<u>1.320</u>	<u>1.533</u>	<u>1.294</u>
EQU	THRA	1.761	1.320	1.587	1.320	1.533	1.294
<u>EQU</u>	<u>THRA</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
MJV	THRA	2.207	1.567	1.946	1.567	2.020	1.391
<u>MJV</u>	<u>THRA</u>	<u>1.761</u>	<u>1.320</u>	<u>1.587</u>	<u>1.320</u>	<u>1.533</u>	<u>1.294</u>
MNV1	THRA	1.761	1.320	1.587	1.320	1.533	1.294
<u>MNV1</u>	<u>THRA</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
MNV2	THRA	1.761	1.320	1.587	1.320	1.533	1.294
<u>MNV2</u>	<u>THRA</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
PRCAFA	THRA	2.130	1.510	1.897	1.510	1.940	1.365
<u>PRCAFA</u>	<u>THRA</u>	<u>1.591</u>	<u>1.300</u>	<u>1.464</u>	<u>1.300</u>	<u>1.411</u>	<u>1.248</u>
SPD1	THRA	1.761	1.320	1.587	1.320	1.533	1.294
<u>SPD1</u>	<u>THRA</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
SPD2	THRA	1.761	1.320	1.587	1.320	1.533	1.294
<u>SPD2</u>	<u>THRA</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
SPD3	THRA	1.761	1.320	1.587	1.320	1.533	1.294
<u>SPD3</u>	<u>THRA</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
SUBA	THRA	2.207	1.567	1.946	1.567	2.020	1.391
<u>SUBA</u>	<u>THRA</u>	<u>1.761</u>	<u>1.320</u>	<u>1.587</u>	<u>1.320</u>	<u>1.533</u>	<u>1.294</u>
THRA	THRA	1.815	1.350	1.617	1.350	1.561	1.309
<u>THRA</u>	<u>THRA</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>

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Driver Incident Factors (3 and 4 incidents)

When a driver has 3 or 4 chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and 4th incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.527	1.300	1.405	1.300	1.355	1.248
ALCH	1.691	1.320	1.524	1.320	1.472	1.294
EQU	1.200	1.150	1.170	1.150	1.162	1.150
MJV	1.691	1.320	1.524	1.320	1.472	1.294
MNV1	1.200	1.150	1.170	1.150	1.162	1.150
MNV2	1.200	1.150	1.170	1.150	1.162	1.150
PRCAFA	1.527	1.300	1.405	1.300	1.355	1.248
SPD1	1.200	1.150	1.170	1.150	1.162	1.150
SPD2	1.200	1.150	1.170	1.150	1.162	1.150
SPD3	1.200	1.150	1.170	1.150	1.162	1.150
SUBA	1.691	1.320	1.524	1.320	1.472	1.294
THRA	1.392	1.219	1.349	1.219	1.302	1.215
<u>THRA</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>

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Driver Incident Factors (5+ incidents)

When a driver has 5 or more chargeable incidents in the experience period, look up the rating factors for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for the 3rd and 4th incidents from the Driver Incident Factors (3 and 4 incidents) table. Then apply the rating factor for each of the 5th and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.464	1.300	1.347	1.300	1.298	1.248
ALCH	1.620	1.320	1.460	1.320	1.410	1.294
EQU	1.150	1.150	1.121	1.150	1.113	1.150
MJV	1.620	1.320	1.460	1.320	1.410	1.294
MNV1	1.150	1.150	1.121	1.150	1.113	1.150
MNV2	1.150	1.150	1.121	1.150	1.113	1.150
PRCAFA	1.464	1.300	1.347	1.300	1.298	1.248
SPD1	1.150	1.150	1.121	1.150	1.113	1.150
SPD2	1.150	1.150	1.121	1.150	1.113	1.150
SPD3	1.150	1.150	1.121	1.150	1.113	1.150
SUBA	1.620	1.320	1.460	1.320	1.410	1.294
THRA	1.334	1.219	1.293	1.219	1.248	1.215
THRA	1.000	1.000	1.000	1.000	1.000	1.000

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 ~~2018~~ Massachusetts Private Passenger Automobile Insurance Rates Effective ~~April 1, 2016~~ March 1, 2018 (Tiers 00-9Z)

Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQUP	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133
THRA	1.283	1.177	1.283	1.177	1.264	1.133
THRA	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>

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2016 2018 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 March 1, 2018 (Tiers 00-9Z)

Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	AFA	2.000	1.656	2.000	1.656	2.056	1.278
EQUP	AFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	AFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	AFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	AFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	AFA	2.000	1.656	2.000	1.656	2.056	1.278
THRA	AFA	1.889	1.658	1.889	1.658	1.803	1.278
<u>THRA</u>	<u>AFA</u>	<u>1.342</u>	<u>1.177</u>	<u>1.342</u>	<u>1.177</u>	<u>1.317</u>	<u>1.133</u>
AFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
EQUP	ALCH	1.833	1.300	1.833	1.300	1.778	1.352
MJV	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	ALCH	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	ALCH	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
THRA	ALCH	1.833	1.556	1.833	1.556	2.000	1.233
<u>THRA</u>	<u>ALCH</u>	<u>1.356</u>	<u>1.190</u>	<u>1.356</u>	<u>1.190</u>	<u>1.346</u>	<u>1.133</u>
AFA	EQUP	1.606	1.357	1.606	1.357	1.756	1.374
ALCH	EQUP	1.833	1.300	1.833	1.300	1.778	1.352
EQUP	EQUP	1.342	1.323	1.342	1.323	1.493	1.390
MJV	EQUP	1.833	1.444	1.833	1.444	1.778	1.400
MNV1	EQUP	1.317	1.323	1.317	1.323	1.533	1.374
MNV2	EQUP	1.504	1.323	1.504	1.323	1.533	1.399
PRCAFA	EQUP	1.606	1.357	1.606	1.357	1.756	1.374
SPD1	EQUP	1.274	1.323	1.274	1.323	1.468	1.374
SPD2	EQUP	1.274	1.323	1.274	1.323	1.468	1.374
SPD3	EQUP	1.274	1.323	1.274	1.323	1.468	1.374
SUBA	EQUP	1.833	1.300	1.833	1.300	1.778	1.352
THRA	EQUP	1.598	1.357	1.598	1.357	1.522	1.374
<u>THRA</u>	<u>EQUP</u>	<u>1.111</u>	<u>1.151</u>	<u>1.111</u>	<u>1.151</u>	<u>1.113</u>	<u>1.189</u>
AFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
ALCH	MJV	2.122	2.444	2.122	2.444	2.222	1.352
EQUP	MJV	1.833	1.444	1.833	1.444	1.778	1.400
MJV	MJV	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	MJV	1.833	1.556	1.833	1.556	2.000	1.352
MNV2	MJV	1.833	1.556	1.833	1.556	2.000	1.352
PRCAFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
SPD1	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD2	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD3	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SUBA	MJV	2.122	2.444	2.122	2.444	2.222	1.352
THRA	MJV	1.833	1.656	1.833	1.656	2.000	1.250
<u>THRA</u>	<u>MJV</u>	<u>1.833</u>	<u>1.444</u>	<u>1.833</u>	<u>1.444</u>	<u>1.733</u>	<u>1.256</u>
AFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236
ALCH	MNV1	1.833	1.556	1.833	1.556	1.714	1.343
EQUP	MNV1	1.317	1.323	1.317	1.323	1.533	1.374
MJV	MNV1	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV1	1.351	1.297	1.351	1.297	1.459	1.307
MNV2	MNV1	1.538	1.348	1.538	1.348	1.520	1.352
PRCAFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236
SPD1	MNV1	1.334	1.356	1.334	1.356	1.529	1.352

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period. The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
SPD2	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SPD3	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SUBA	MNV1	1.833	1.556	1.833	1.556	1.714	1.343
THRA	MNV1	1.521	1.353	1.521	1.353	1.468	1.193
<u>THRA</u>	<u>MNV1</u>	<u>1.113</u>	<u>1.126</u>	<u>1.113</u>	<u>1.126</u>	<u>1.122</u>	<u>1.144</u>
AFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
ALCH	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
EQU	MNV2	1.504	1.323	1.504	1.323	1.533	1.399
MJV	MNV2	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV2	1.538	1.348	1.538	1.348	1.520	1.352
MNV2	MNV2	1.640	1.500	1.640	1.500	1.582	1.352
PRCAFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
SPD1	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD2	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD3	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SUBA	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
THRA	MNV2	1.538	1.503	1.538	1.503	1.468	1.193
<u>THRA</u>	<u>MNV2</u>	<u>1.198</u>	<u>1.306</u>	<u>1.198</u>	<u>1.306</u>	<u>1.256</u>	<u>1.167</u>
AFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
EQU	PRCAFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	PRCAFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	PRCAFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	PRCAFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
THRA	PRCAFA	1.889	1.658	1.889	1.658	1.803	1.278
<u>THRA</u>	<u>PRCAFA</u>	<u>1.342</u>	<u>1.177</u>	<u>1.342</u>	<u>1.177</u>	<u>1.317</u>	<u>1.133</u>
AFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
EQU	SPD1	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD1	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD1	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD1	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD1	1.479	1.353	1.479	1.353	1.538	1.193
<u>THRA</u>	<u>SPD1</u>	<u>1.147</u>	<u>1.126</u>	<u>1.147</u>	<u>1.126</u>	<u>1.264</u>	<u>1.167</u>
AFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
EQU	SPD2	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD2	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD2	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD2	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD2	1.479	1.353	1.479	1.353	1.538	1.193
<u>THRA</u>	<u>SPD2</u>	<u>1.147</u>	<u>1.126</u>	<u>1.147</u>	<u>1.126</u>	<u>1.264</u>	<u>1.167</u>
AFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
EQU	SPD3	1.274	1.323	1.274	1.323	1.468	1.374

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
MJV	SPD3	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD3	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD3	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD3	1.479	1.353	1.479	1.353	1.538	1.193
THRA	SPD3	1.147	1.126	1.147	1.126	1.264	1.167
AFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
EQUUP	SUBA	1.833	1.300	1.833	1.300	1.778	1.352
MJV	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	SUBA	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	SUBA	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
THRA	SUBA	1.833	1.556	1.833	1.556	2.000	1.233
THRA	SUBA	1.356	1.190	1.356	1.190	1.346	1.133
AFA	THRA	1.889	1.658	1.889	1.658	1.803	1.278
AFA	THRA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	THRA	1.833	1.556	1.833	1.556	2.000	1.233
ALCH	THRA	1.356	1.190	1.356	1.190	1.346	1.133
EQUUP	THRA	1.598	1.357	1.598	1.357	1.522	1.374
EQUUP	THRA	1.111	1.151	1.111	1.151	1.113	1.189
MJV	THRA	1.833	1.656	1.833	1.656	2.000	1.250
MJV	THRA	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	THRA	1.521	1.353	1.521	1.353	1.468	1.193
MNV1	THRA	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	THRA	1.538	1.503	1.538	1.503	1.468	1.193
MNV2	THRA	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	THRA	1.889	1.658	1.889	1.658	1.803	1.278
PRCAFA	THRA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	THRA	1.479	1.353	1.479	1.353	1.538	1.193
SPD1	THRA	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	THRA	1.479	1.353	1.479	1.353	1.538	1.193
SPD2	THRA	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	THRA	1.479	1.353	1.479	1.353	1.538	1.193
SPD3	THRA	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	THRA	1.833	1.556	1.833	1.556	2.000	1.233
SUBA	THRA	1.356	1.190	1.356	1.190	1.346	1.133
THRA	THRA	1.563	1.658	1.563	1.658	1.609	1.193
THRA	THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (3+ incidents)

When a driver has 3 or more chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQU	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133
THRA	1.283	1.177	1.283	1.177	1.264	1.133
<u>THRA</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>

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Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQU	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133
THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	AFA	2.000	1.656	2.000	1.656	2.056	1.278
EQU	AFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	AFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	AFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	AFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	AFA	2.000	1.656	2.000	1.656	2.056	1.278
THRA	AFA	1.342	1.177	1.342	1.177	1.317	1.133
AFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
EQU	ALCH	1.833	1.300	1.833	1.300	1.778	1.352
MJV	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	ALCH	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	ALCH	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
THRA	ALCH	1.356	1.190	1.356	1.190	1.346	1.133
AFA	EQU	1.606	1.357	1.606	1.357	1.756	1.374
ALCH	EQU	1.833	1.300	1.833	1.300	1.778	1.352
EQU	EQU	1.342	1.323	1.342	1.323	1.493	1.390
MJV	EQU	1.833	1.444	1.833	1.444	1.778	1.400
MNV1	EQU	1.317	1.323	1.317	1.323	1.533	1.374
MNV2	EQU	1.504	1.323	1.504	1.323	1.533	1.399
PRCAFA	EQU	1.606	1.357	1.606	1.357	1.756	1.374
SPD1	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SPD2	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SPD3	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SUBA	EQU	1.833	1.300	1.833	1.300	1.778	1.352
THRA	EQU	1.111	1.151	1.111	1.151	1.113	1.189
AFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
ALCH	MJV	2.122	2.444	2.122	2.444	2.222	1.352
EQU	MJV	1.833	1.444	1.833	1.444	1.778	1.400
MJV	MJV	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	MJV	1.833	1.556	1.833	1.556	2.000	1.352
MNV2	MJV	1.833	1.556	1.833	1.556	2.000	1.352
PRCAFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
SPD1	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD2	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD3	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SUBA	MJV	2.122	2.444	2.122	2.444	2.222	1.352
THRA	MJV	1.833	1.444	1.833	1.444	1.733	1.256
AFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236
ALCH	MNV1	1.833	1.556	1.833	1.556	1.714	1.343

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
EQUP	MNV1	1.317	1.323	1.317	1.323	1.533	1.374
MJV	MNV1	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV1	1.351	1.297	1.351	1.297	1.459	1.307
MNV2	MNV1	1.538	1.348	1.538	1.348	1.520	1.352
PRCAFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236
SPD1	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SPD2	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SPD3	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SUBA	MNV1	1.833	1.556	1.833	1.556	1.714	1.343
THRA	MNV1	1.113	1.126	1.113	1.126	1.122	1.144
AFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
ALCH	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
EQUP	MNV2	1.504	1.323	1.504	1.323	1.533	1.399
MJV	MNV2	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV2	1.538	1.348	1.538	1.348	1.520	1.352
MNV2	MNV2	1.640	1.500	1.640	1.500	1.582	1.352
PRCAFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
SPD1	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD2	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD3	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SUBA	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
THRA	MNV2	1.198	1.306	1.198	1.306	1.256	1.167
AFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
EQUP	PRCAFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	PRCAFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	PRCAFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	PRCAFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
THRA	PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
AFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
EQUP	SPD1	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD1	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD1	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD1	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD1	1.147	1.126	1.147	1.126	1.264	1.167
AFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
EQUP	SPD2	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD2	1.833	1.556	1.833	1.556	2.000	1.433

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
MNV1	SPD2	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD2	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD2	1.147	1.126	1.147	1.126	1.264	1.167
AFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
EQUJ	SPD3	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD3	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD3	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD3	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD3	1.147	1.126	1.147	1.126	1.264	1.167
AFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
EQUJ	SUBA	1.833	1.300	1.833	1.300	1.778	1.352
MJV	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	SUBA	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	SUBA	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
THRA	SUBA	1.356	1.190	1.356	1.190	1.346	1.133
AFA	THRA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	THRA	1.356	1.190	1.356	1.190	1.346	1.133
EQUJ	THRA	1.111	1.151	1.111	1.151	1.113	1.189
MJV	THRA	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	THRA	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	THRA	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	THRA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	THRA	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	THRA	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	THRA	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	THRA	1.356	1.190	1.356	1.190	1.346	1.133
THRA	THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (3+ incidents)

When a driver has 3 or more chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQU	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133
THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.591	1.300	1.464	1.300	1.411	1.248
ALCH	1.761	1.320	1.587	1.320	1.533	1.294
EQUF	1.250	1.150	1.219	1.150	1.210	1.150
MJV	1.761	1.320	1.587	1.320	1.533	1.294
MNV1	1.250	1.150	1.219	1.150	1.210	1.150
MNV2	1.250	1.150	1.219	1.150	1.210	1.150
PRCAFA	1.591	1.300	1.464	1.300	1.411	1.248
SPD1	1.250	1.150	1.219	1.150	1.210	1.150
SPD2	1.250	1.150	1.219	1.150	1.210	1.150
SPD3	1.250	1.150	1.219	1.150	1.210	1.150
SUBA	1.761	1.320	1.587	1.320	1.533	1.294
THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	AFA	2.417	1.667	2.128	1.667	2.195	1.435
EQU	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	AFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	AFA	2.417	1.667	2.128	1.667	2.195	1.435
THRA	AFA	1.591	1.300	1.464	1.300	1.411	1.248
AFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
EQU	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
MJV	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
THRA	ALCH	1.761	1.320	1.587	1.320	1.533	1.294
AFA	EQU	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	EQU	2.130	1.510	1.897	1.510	1.940	1.365
EQU	EQU	1.591	1.300	1.464	1.300	1.411	1.248
MJV	EQU	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	EQU	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	EQU	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	EQU	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	EQU	2.130	1.510	1.897	1.510	1.940	1.365
THRA	EQU	1.250	1.150	1.219	1.150	1.210	1.150
AFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	MJV	2.993	1.977	2.614	1.977	2.605	1.553
EQU	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MJV	MJV	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	MJV	2.993	1.977	2.614	1.977	2.605	1.553
THRA	MJV	1.761	1.320	1.587	1.320	1.533	1.294
AFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	MNV1	2.130	1.510	1.897	1.510	1.940	1.365

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
EQU	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
THRA	MNV1	1.250	1.150	1.219	1.150	1.210	1.150
AFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
EQU	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
THRA	MNV2	1.250	1.150	1.219	1.150	1.210	1.150
AFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
EQU	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
THRA	PRCAFA	1.591	1.300	1.464	1.300	1.411	1.248
AFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
EQU	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD1	1.250	1.150	1.219	1.150	1.210	1.150
AFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
EQU	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD2	2.130	1.510	1.897	1.510	1.940	1.365

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
MNV1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD2	1.250	1.150	1.219	1.150	1.210	1.150
AFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
EQU	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD3	1.250	1.150	1.219	1.150	1.210	1.150
AFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
EQU	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MJV	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
THRA	SUBA	1.761	1.320	1.587	1.320	1.533	1.294
AFA	THRA	1.591	1.300	1.464	1.300	1.411	1.248
ALCH	THRA	1.761	1.320	1.587	1.320	1.533	1.294
EQU	THRA	1.250	1.150	1.219	1.150	1.210	1.150
MJV	THRA	1.761	1.320	1.587	1.320	1.533	1.294
MNV1	THRA	1.250	1.150	1.219	1.150	1.210	1.150
MNV2	THRA	1.250	1.150	1.219	1.150	1.210	1.150
PRCAFA	THRA	1.591	1.300	1.464	1.300	1.411	1.248
SPD1	THRA	1.250	1.150	1.219	1.150	1.210	1.150
SPD2	THRA	1.250	1.150	1.219	1.150	1.210	1.150
SPD3	THRA	1.250	1.150	1.219	1.150	1.210	1.150
SUBA	THRA	1.761	1.320	1.587	1.320	1.533	1.294
THRA	THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (3 and 4 incidents)

When a driver has 3 or 4 chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and 4th incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.527	1.300	1.405	1.300	1.355	1.248
ALCH	1.691	1.320	1.524	1.320	1.472	1.294
EQU	1.200	1.150	1.170	1.150	1.162	1.150
MJV	1.691	1.320	1.524	1.320	1.472	1.294
MNV1	1.200	1.150	1.170	1.150	1.162	1.150
MNV2	1.200	1.150	1.170	1.150	1.162	1.150
PRCAFA	1.527	1.300	1.405	1.300	1.355	1.248
SPD1	1.200	1.150	1.170	1.150	1.162	1.150
SPD2	1.200	1.150	1.170	1.150	1.162	1.150
SPD3	1.200	1.150	1.170	1.150	1.162	1.150
SUBA	1.691	1.320	1.524	1.320	1.472	1.294
THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (5+ incidents)

When a driver has 5 or more chargeable incidents in the experience period, look up the rating factors for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for the 3rd and 4th incidents from the Driver Incident Factors (3 and 4 incidents) table. Then apply the rating factor for each of the 5th and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.464	1.300	1.347	1.300	1.298	1.248
ALCH	1.620	1.320	1.460	1.320	1.410	1.294
EQU	1.150	1.150	1.121	1.150	1.113	1.150
MJV	1.620	1.320	1.460	1.320	1.410	1.294
MNV1	1.150	1.150	1.121	1.150	1.113	1.150
MNV2	1.150	1.150	1.121	1.150	1.113	1.150
PRCAFA	1.464	1.300	1.347	1.300	1.298	1.248
SPD1	1.150	1.150	1.121	1.150	1.113	1.150
SPD2	1.150	1.150	1.121	1.150	1.113	1.150
SPD3	1.150	1.150	1.121	1.150	1.113	1.150
SUBA	1.620	1.320	1.460	1.320	1.410	1.294
THRA	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.591	1.300	1.464	1.300	1.411	1.248
ALCH	1.761	1.320	1.587	1.320	1.533	1.294
EQUP	1.250	1.150	1.219	1.150	1.210	1.150
MJV	1.761	1.320	1.587	1.320	1.533	1.294
MNV1	1.250	1.150	1.219	1.150	1.210	1.150
MNV2	1.250	1.150	1.219	1.150	1.210	1.150
PRCAFA	1.591	1.300	1.464	1.300	1.411	1.248
SPD1	1.250	1.150	1.219	1.150	1.210	1.150
SPD2	1.250	1.150	1.219	1.150	1.210	1.150
SPD3	1.250	1.150	1.219	1.150	1.210	1.150
SUBA	1.761	1.320	1.587	1.320	1.533	1.294
<u>THRA</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	AFA	2.417	1.667	2.128	1.667	2.195	1.435
EQU	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	AFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	AFA	2.417	1.667	2.128	1.667	2.195	1.435
<u>THRA</u>	<u>AFA</u>	<u>1.591</u>	<u>1.300</u>	<u>1.464</u>	<u>1.300</u>	<u>1.411</u>	<u>1.248</u>
AFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
EQU	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
MJV	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
<u>THRA</u>	<u>ALCH</u>	<u>1.761</u>	<u>1.320</u>	<u>1.587</u>	<u>1.320</u>	<u>1.533</u>	<u>1.294</u>
AFA	EQU	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	EQU	2.130	1.510	1.897	1.510	1.940	1.365
EQU	EQU	1.591	1.300	1.464	1.300	1.411	1.248
MJV	EQU	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	EQU	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	EQU	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	EQU	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	EQU	2.130	1.510	1.897	1.510	1.940	1.365
<u>THRA</u>	<u>EQU</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
AFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	MJV	2.993	1.977	2.614	1.977	2.605	1.553
EQU	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MJV	MJV	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	MJV	2.993	1.977	2.614	1.977	2.605	1.553
<u>THRA</u>	<u>MJV</u>	<u>1.761</u>	<u>1.320</u>	<u>1.587</u>	<u>1.320</u>	<u>1.533</u>	<u>1.294</u>
AFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	MNV1	2.130	1.510	1.897	1.510	1.940	1.365

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
EQUP	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
<u>THRA</u>	<u>MNV1</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
AFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
EQUP	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
<u>THRA</u>	<u>MNV2</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
AFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
EQUP	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
<u>THRA</u>	<u>PRCAFA</u>	<u>1.591</u>	<u>1.300</u>	<u>1.464</u>	<u>1.300</u>	<u>1.411</u>	<u>1.248</u>
AFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
EQUP	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
<u>THRA</u>	<u>SPD1</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
AFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
EQUP	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD2	2.130	1.510	1.897	1.510	1.940	1.365

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
MNV1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
<u>THRA</u>	<u>SPD2</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
AFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
EQUUP	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
<u>THRA</u>	<u>SPD3</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
AFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
EQUUP	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MJV	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
<u>THRA</u>	<u>SUBA</u>	<u>1.761</u>	<u>1.320</u>	<u>1.587</u>	<u>1.320</u>	<u>1.533</u>	<u>1.294</u>
<u>AFA</u>	<u>THRA</u>	<u>1.591</u>	<u>1.300</u>	<u>1.464</u>	<u>1.300</u>	<u>1.411</u>	<u>1.248</u>
<u>ALCH</u>	<u>THRA</u>	<u>1.761</u>	<u>1.320</u>	<u>1.587</u>	<u>1.320</u>	<u>1.533</u>	<u>1.294</u>
<u>EQUUP</u>	<u>THRA</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
<u>MJV</u>	<u>THRA</u>	<u>1.761</u>	<u>1.320</u>	<u>1.587</u>	<u>1.320</u>	<u>1.533</u>	<u>1.294</u>
<u>MNV1</u>	<u>THRA</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
<u>MNV2</u>	<u>THRA</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
<u>PRCAFA</u>	<u>THRA</u>	<u>1.591</u>	<u>1.300</u>	<u>1.464</u>	<u>1.300</u>	<u>1.411</u>	<u>1.248</u>
<u>SPD1</u>	<u>THRA</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
<u>SPD2</u>	<u>THRA</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
<u>SPD3</u>	<u>THRA</u>	<u>1.250</u>	<u>1.150</u>	<u>1.219</u>	<u>1.150</u>	<u>1.210</u>	<u>1.150</u>
<u>SUBA</u>	<u>THRA</u>	<u>1.761</u>	<u>1.320</u>	<u>1.587</u>	<u>1.320</u>	<u>1.533</u>	<u>1.294</u>
<u>THRA</u>	<u>THRA</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>

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Driver Incident Factors (3 and 4 incidents)

When a driver has 3 or 4 chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and 4th incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.527	1.300	1.405	1.300	1.355	1.248
ALCH	1.691	1.320	1.524	1.320	1.472	1.294
EQU	1.200	1.150	1.170	1.150	1.162	1.150
MJV	1.691	1.320	1.524	1.320	1.472	1.294
MNV1	1.200	1.150	1.170	1.150	1.162	1.150
MNV2	1.200	1.150	1.170	1.150	1.162	1.150
PRCAFA	1.527	1.300	1.405	1.300	1.355	1.248
SPD1	1.200	1.150	1.170	1.150	1.162	1.150
SPD2	1.200	1.150	1.170	1.150	1.162	1.150
SPD3	1.200	1.150	1.170	1.150	1.162	1.150
SUBA	1.691	1.320	1.524	1.320	1.472	1.294
<u>THRA</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>

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Driver Incident Factors (5+ incidents)

When a driver has 5 or more chargeable incidents in the experience period, look up the rating factors for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for the 3rd and 4th incidents from the Driver Incident Factors (3 and 4 incidents) table. Then apply the rating factor for each of the 5th and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.464	1.300	1.347	1.300	1.298	1.248
ALCH	1.620	1.320	1.460	1.320	1.410	1.294
EQU	1.150	1.150	1.121	1.150	1.113	1.150
MJV	1.620	1.320	1.460	1.320	1.410	1.294
MNV1	1.150	1.150	1.121	1.150	1.113	1.150
MNV2	1.150	1.150	1.121	1.150	1.113	1.150
PRCAFA	1.464	1.300	1.347	1.300	1.298	1.248
SPD1	1.150	1.150	1.121	1.150	1.113	1.150
SPD2	1.150	1.150	1.121	1.150	1.113	1.150
SPD3	1.150	1.150	1.121	1.150	1.113	1.150
SUBA	1.620	1.320	1.460	1.320	1.410	1.294
<u>THRA</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>

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Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQUJ	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133
<u>THRA</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	AFA	2.000	1.656	2.000	1.656	2.056	1.278
EQUUP	AFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	AFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	AFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	AFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	AFA	2.000	1.656	2.000	1.656	2.056	1.278
<u>THRA</u>	<u>AFA</u>	<u>1.342</u>	<u>1.177</u>	<u>1.342</u>	<u>1.177</u>	<u>1.317</u>	<u>1.133</u>
AFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
EQUUP	ALCH	1.833	1.300	1.833	1.300	1.778	1.352
MJV	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	ALCH	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	ALCH	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
<u>THRA</u>	<u>ALCH</u>	<u>1.356</u>	<u>1.190</u>	<u>1.356</u>	<u>1.190</u>	<u>1.346</u>	<u>1.133</u>
AFA	EQUUP	1.606	1.357	1.606	1.357	1.756	1.374
ALCH	EQUUP	1.833	1.300	1.833	1.300	1.778	1.352
EQUUP	EQUUP	1.342	1.323	1.342	1.323	1.493	1.390
MJV	EQUUP	1.833	1.444	1.833	1.444	1.778	1.400
MNV1	EQUUP	1.317	1.323	1.317	1.323	1.533	1.374
MNV2	EQUUP	1.504	1.323	1.504	1.323	1.533	1.399
PRCAFA	EQUUP	1.606	1.357	1.606	1.357	1.756	1.374
SPD1	EQUUP	1.274	1.323	1.274	1.323	1.468	1.374
SPD2	EQUUP	1.274	1.323	1.274	1.323	1.468	1.374
SPD3	EQUUP	1.274	1.323	1.274	1.323	1.468	1.374
SUBA	EQUUP	1.833	1.300	1.833	1.300	1.778	1.352
<u>THRA</u>	<u>EQUUP</u>	<u>1.111</u>	<u>1.151</u>	<u>1.111</u>	<u>1.151</u>	<u>1.113</u>	<u>1.189</u>
AFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
ALCH	MJV	2.122	2.444	2.122	2.444	2.222	1.352
EQUUP	MJV	1.833	1.444	1.833	1.444	1.778	1.400
MJV	MJV	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	MJV	1.833	1.556	1.833	1.556	2.000	1.352
MNV2	MJV	1.833	1.556	1.833	1.556	2.000	1.352
PRCAFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
SPD1	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD2	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD3	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SUBA	MJV	2.122	2.444	2.122	2.444	2.222	1.352
<u>THRA</u>	<u>MJV</u>	<u>1.833</u>	<u>1.444</u>	<u>1.833</u>	<u>1.444</u>	<u>1.733</u>	<u>1.256</u>
AFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236
ALCH	MNV1	1.833	1.556	1.833	1.556	1.714	1.343

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
EQU	MNV1	1.317	1.323	1.317	1.323	1.533	1.374
MJV	MNV1	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV1	1.351	1.297	1.351	1.297	1.459	1.307
MNV2	MNV1	1.538	1.348	1.538	1.348	1.520	1.352
PRCAFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236
SPD1	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SPD2	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SPD3	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SUBA	MNV1	1.833	1.556	1.833	1.556	1.714	1.343
<u>THRA</u>	<u>MNV1</u>	<u>1.113</u>	<u>1.126</u>	<u>1.113</u>	<u>1.126</u>	<u>1.122</u>	<u>1.144</u>
AFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
ALCH	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
EQU	MNV2	1.504	1.323	1.504	1.323	1.533	1.399
MJV	MNV2	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV2	1.538	1.348	1.538	1.348	1.520	1.352
MNV2	MNV2	1.640	1.500	1.640	1.500	1.582	1.352
PRCAFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
SPD1	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD2	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD3	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SUBA	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
<u>THRA</u>	<u>MNV2</u>	<u>1.198</u>	<u>1.306</u>	<u>1.198</u>	<u>1.306</u>	<u>1.256</u>	<u>1.167</u>
AFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
EQU	PRCAFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	PRCAFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	PRCAFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	PRCAFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
<u>THRA</u>	<u>PRCAFA</u>	<u>1.342</u>	<u>1.177</u>	<u>1.342</u>	<u>1.177</u>	<u>1.317</u>	<u>1.133</u>
AFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
EQU	SPD1	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD1	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD1	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD1	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
<u>THRA</u>	<u>SPD1</u>	<u>1.147</u>	<u>1.126</u>	<u>1.147</u>	<u>1.126</u>	<u>1.264</u>	<u>1.167</u>
AFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
EQU	SPD2	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD2	1.833	1.556	1.833	1.556	2.000	1.433

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
MNV1	SPD2	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD2	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
<u>THRA</u>	<u>SPD2</u>	<u>1.147</u>	<u>1.126</u>	<u>1.147</u>	<u>1.126</u>	<u>1.264</u>	<u>1.167</u>
AFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
EQUJ	SPD3	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD3	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD3	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD3	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
<u>THRA</u>	<u>SPD3</u>	<u>1.147</u>	<u>1.126</u>	<u>1.147</u>	<u>1.126</u>	<u>1.264</u>	<u>1.167</u>
AFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
EQUJ	SUBA	1.833	1.300	1.833	1.300	1.778	1.352
MJV	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	SUBA	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	SUBA	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
<u>THRA</u>	<u>SUBA</u>	<u>1.356</u>	<u>1.190</u>	<u>1.356</u>	<u>1.190</u>	<u>1.346</u>	<u>1.133</u>
<u>AFA</u>	<u>THRA</u>	<u>1.342</u>	<u>1.177</u>	<u>1.342</u>	<u>1.177</u>	<u>1.317</u>	<u>1.133</u>
<u>ALCH</u>	<u>THRA</u>	<u>1.356</u>	<u>1.190</u>	<u>1.356</u>	<u>1.190</u>	<u>1.346</u>	<u>1.133</u>
<u>EQUJ</u>	<u>THRA</u>	<u>1.111</u>	<u>1.151</u>	<u>1.111</u>	<u>1.151</u>	<u>1.113</u>	<u>1.189</u>
<u>MJV</u>	<u>THRA</u>	<u>1.833</u>	<u>1.444</u>	<u>1.833</u>	<u>1.444</u>	<u>1.733</u>	<u>1.256</u>
<u>MNV1</u>	<u>THRA</u>	<u>1.113</u>	<u>1.126</u>	<u>1.113</u>	<u>1.126</u>	<u>1.122</u>	<u>1.144</u>
<u>MNV2</u>	<u>THRA</u>	<u>1.198</u>	<u>1.306</u>	<u>1.198</u>	<u>1.306</u>	<u>1.256</u>	<u>1.167</u>
<u>PRCAFA</u>	<u>THRA</u>	<u>1.342</u>	<u>1.177</u>	<u>1.342</u>	<u>1.177</u>	<u>1.317</u>	<u>1.133</u>
<u>SPD1</u>	<u>THRA</u>	<u>1.147</u>	<u>1.126</u>	<u>1.147</u>	<u>1.126</u>	<u>1.264</u>	<u>1.167</u>
<u>SPD2</u>	<u>THRA</u>	<u>1.147</u>	<u>1.126</u>	<u>1.147</u>	<u>1.126</u>	<u>1.264</u>	<u>1.167</u>
<u>SPD3</u>	<u>THRA</u>	<u>1.147</u>	<u>1.126</u>	<u>1.147</u>	<u>1.126</u>	<u>1.264</u>	<u>1.167</u>
<u>SUBA</u>	<u>THRA</u>	<u>1.356</u>	<u>1.190</u>	<u>1.356</u>	<u>1.190</u>	<u>1.346</u>	<u>1.133</u>
<u>THRA</u>	<u>THRA</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>

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Driver Incident Factors (3+ incidents)

When a driver has 3 or more chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQU	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133
<u>THRA</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>

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Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.591	1.300	1.464	1.300	1.411	1.248
ALCH	1.761	1.320	1.587	1.320	1.533	1.294
EQU	1.250	1.150	1.219	1.150	1.210	1.150
MJV	1.761	1.320	1.587	1.320	1.533	1.294
MNV1	1.250	1.150	1.219	1.150	1.210	1.150
MNV2	1.250	1.150	1.219	1.150	1.210	1.150
PRCAFA	1.591	1.300	1.464	1.300	1.411	1.248
SPD1	1.250	1.150	1.219	1.150	1.210	1.150
SPD2	1.250	1.150	1.219	1.150	1.210	1.150
SPD3	1.250	1.150	1.219	1.150	1.210	1.150
SUBA	1.761	1.320	1.587	1.320	1.533	1.294
THRA	1.450	1.219	1.405	1.219	1.356	1.215

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	AFA	2.417	1.667	2.128	1.667	2.195	1.435
EQUIP	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	AFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	AFA	2.417	1.667	2.128	1.667	2.195	1.435
THRA	AFA	2.130	1.510	1.897	1.510	1.940	1.365
AFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
EQUIP	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
MJV	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
THRA	ALCH	2.207	1.567	1.946	1.567	2.020	1.391
AFA	EQUIP	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	EQUIP	2.130	1.510	1.897	1.510	1.940	1.365
EQUIP	EQUIP	1.591	1.300	1.464	1.300	1.411	1.248
MJV	EQUIP	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	EQUIP	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	EQUIP	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	EQUIP	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	EQUIP	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	EQUIP	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	EQUIP	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	EQUIP	2.130	1.510	1.897	1.510	1.940	1.365
THRA	EQUIP	1.761	1.320	1.587	1.320	1.533	1.294
AFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	MJV	2.993	1.977	2.614	1.977	2.605	1.553
EQUIP	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MJV	MJV	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	MJV	2.993	1.977	2.614	1.977	2.605	1.553
THRA	MJV	2.207	1.567	1.946	1.567	2.020	1.391
AFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
ALCH	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
EQU	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
THRA	MNV1	1.761	1.320	1.587	1.320	1.533	1.294
AFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
EQU	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
THRA	MNV2	1.761	1.320	1.587	1.320	1.533	1.294
AFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
EQU	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
THRA	PRCAFA	2.130	1.510	1.897	1.510	1.940	1.365
AFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
EQU	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD1	1.761	1.320	1.587	1.320	1.533	1.294
AFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD2	2.130	1.510	1.897	1.510	1.940	1.365

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
EQUIP	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD2	1.761	1.320	1.587	1.320	1.533	1.294
AFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
EQUIP	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD3	1.761	1.320	1.587	1.320	1.533	1.294
AFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
EQUIP	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MJV	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
THRA	SUBA	2.207	1.567	1.946	1.567	2.020	1.391
AFA	THRA	2.130	1.510	1.897	1.510	1.940	1.365
ALCH	THRA	2.207	1.567	1.946	1.567	2.020	1.391
EQUIP	THRA	1.761	1.320	1.587	1.320	1.533	1.294
MJV	THRA	2.207	1.567	1.946	1.567	2.020	1.391
MNV1	THRA	1.761	1.320	1.587	1.320	1.533	1.294
MNV2	THRA	1.761	1.320	1.587	1.320	1.533	1.294
PRCAFA	THRA	2.130	1.510	1.897	1.510	1.940	1.365
SPD1	THRA	1.761	1.320	1.587	1.320	1.533	1.294
SPD2	THRA	1.761	1.320	1.587	1.320	1.533	1.294
SPD3	THRA	1.761	1.320	1.587	1.320	1.533	1.294
SUBA	THRA	2.207	1.567	1.946	1.567	2.020	1.391
THRA	THRA	1.815	1.350	1.617	1.350	1.561	1.309

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Driver Incident Factors (3 and 4 incidents)

When a driver has 3 or 4 chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and 4th incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.527	1.300	1.405	1.300	1.355	1.248
ALCH	1.691	1.320	1.524	1.320	1.472	1.294
EQU	1.200	1.150	1.170	1.150	1.162	1.150
MJV	1.691	1.320	1.524	1.320	1.472	1.294
MNV1	1.200	1.150	1.170	1.150	1.162	1.150
MNV2	1.200	1.150	1.170	1.150	1.162	1.150
PRCAFA	1.527	1.300	1.405	1.300	1.355	1.248
SPD1	1.200	1.150	1.170	1.150	1.162	1.150
SPD2	1.200	1.150	1.170	1.150	1.162	1.150
SPD3	1.200	1.150	1.170	1.150	1.162	1.150
SUBA	1.691	1.320	1.524	1.320	1.472	1.294
THRA	1.392	1.219	1.349	1.219	1.302	1.215

PLYMOUTH ROCK ASSURANCE CORPORATION

~~2017~~ 2018 Massachusetts Private Passenger Automobile Insurance Rates Effective ~~December 1, 2017~~ January 20, 2018 (Tiers C00-C9Z)

Driver Incident Factors (5+ incidents)

When a driver has 5 or more chargeable incidents in the experience period, look up the rating factors for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for the 3rd and 4th incidents from the Driver Incident Factors (3 and 4 incidents) table. Then apply the rating factor for each of the 5th and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.464	1.300	1.347	1.300	1.298	1.248
ALCH	1.620	1.320	1.460	1.320	1.410	1.294
EQU	1.150	1.150	1.121	1.150	1.113	1.150
MJV	1.620	1.320	1.460	1.320	1.410	1.294
MNV1	1.150	1.150	1.121	1.150	1.113	1.150
MNV2	1.150	1.150	1.121	1.150	1.113	1.150
PRCAFA	1.464	1.300	1.347	1.300	1.298	1.248
SPD1	1.150	1.150	1.121	1.150	1.113	1.150
SPD2	1.150	1.150	1.121	1.150	1.113	1.150
SPD3	1.150	1.150	1.121	1.150	1.113	1.150
SUBA	1.620	1.320	1.460	1.320	1.410	1.294
THRA	1.334	1.219	1.293	1.219	1.248	1.215

PLYMOUTH ROCK ASSURANCE CORPORATION

~~2016~~ 2018 Massachusetts Private Passenger Automobile Insurance Rates Effective ~~April 1, 2016~~ January 20, 2018 (Tiers 00-9Z)

Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQUJ	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133
THRA	1.283	1.177	1.283	1.177	1.264	1.133

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 2018 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 January 20, 2018 (Tiers 00-9Z)

Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period. The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	AFA	2.000	1.656	2.000	1.656	2.056	1.278
EQU	AFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	AFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	AFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	AFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	AFA	2.000	1.656	2.000	1.656	2.056	1.278
THRA	AFA	1.889	1.658	1.889	1.658	1.803	1.278
AFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
EQU	ALCH	1.833	1.300	1.833	1.300	1.778	1.352
MJV	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	ALCH	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	ALCH	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
THRA	ALCH	1.833	1.556	1.833	1.556	2.000	1.233
AFA	EQU	1.606	1.357	1.606	1.357	1.756	1.374
ALCH	EQU	1.833	1.300	1.833	1.300	1.778	1.352
EQU	EQU	1.342	1.323	1.342	1.323	1.493	1.390
MJV	EQU	1.833	1.444	1.833	1.444	1.778	1.400
MNV1	EQU	1.317	1.323	1.317	1.323	1.533	1.374
MNV2	EQU	1.504	1.323	1.504	1.323	1.533	1.399
PRCAFA	EQU	1.606	1.357	1.606	1.357	1.756	1.374
SPD1	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SPD2	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SPD3	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SUBA	EQU	1.833	1.300	1.833	1.300	1.778	1.352
THRA	EQU	1.598	1.357	1.598	1.357	1.522	1.374
AFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
ALCH	MJV	2.122	2.444	2.122	2.444	2.222	1.352
EQU	MJV	1.833	1.444	1.833	1.444	1.778	1.400
MJV	MJV	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	MJV	1.833	1.556	1.833	1.556	2.000	1.352
MNV2	MJV	1.833	1.556	1.833	1.556	2.000	1.352
PRCAFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
SPD1	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD2	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD3	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SUBA	MJV	2.122	2.444	2.122	2.444	2.222	1.352
THRA	MJV	1.833	1.656	1.833	1.656	2.000	1.25
AFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 2018 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 January 20, 2018 (Tiers 00-9Z)

Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period. The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
ALCH	MNV1	1.833	1.556	1.833	1.556	1.714	1.343
EQU	MNV1	1.317	1.323	1.317	1.323	1.533	1.374
MJV	MNV1	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV1	1.351	1.297	1.351	1.297	1.459	1.307
MNV2	MNV1	1.538	1.348	1.538	1.348	1.520	1.352
PRCAFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236
SPD1	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SPD2	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SPD3	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SUBA	MNV1	1.833	1.556	1.833	1.556	1.714	1.343
THRA	MNV1	1.521	1.353	1.521	1.353	1.468	1.193
AFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
ALCH	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
EQU	MNV2	1.504	1.323	1.504	1.323	1.533	1.399
MJV	MNV2	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV2	1.538	1.348	1.538	1.348	1.520	1.352
MNV2	MNV2	1.640	1.500	1.640	1.500	1.582	1.352
PRCAFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
SPD1	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD2	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD3	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SUBA	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
THRA	MNV2	1.538	1.503	1.538	1.503	1.468	1.193
AFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
EQU	PRCAFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	PRCAFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	PRCAFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	PRCAFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
THRA	PRCAFA	1.889	1.658	1.889	1.658	1.803	1.278
AFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
EQU	SPD1	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD1	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD1	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD1	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD1	1.479	1.353	1.479	1.353	1.538	1.193
AFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD2	1.833	1.556	1.833	1.556	2.000	1.324

PLYMOUTH ROCK ASSURANCE CORPORATION

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period. The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
EQU	SPD2	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD2	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD2	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD2	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD2	1.479	1.353	1.479	1.353	1.538	1.193
AFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
EQU	SPD3	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD3	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD3	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD3	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD3	1.479	1.353	1.479	1.353	1.538	1.193
AFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
EQU	SUBA	1.833	1.300	1.833	1.300	1.778	1.352
MJV	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	SUBA	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	SUBA	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
THRA	SUBA	1.833	1.556	1.833	1.556	2.000	1.233
AFA	THRA	1.889	1.658	1.889	1.658	1.803	1.278
ALCH	THRA	1.833	1.556	1.833	1.556	2.000	1.233
EQU	THRA	1.598	1.357	1.598	1.357	1.522	1.374
MJV	THRA	1.833	1.656	1.833	1.656	2.000	1.25
MNV1	THRA	1.521	1.353	1.521	1.353	1.468	1.193
MNV2	THRA	1.538	1.503	1.538	1.503	1.468	1.193
PRCAFA	THRA	1.889	1.658	1.889	1.658	1.803	1.278
SPD1	THRA	1.479	1.353	1.479	1.353	1.538	1.193
SPD2	THRA	1.479	1.353	1.479	1.353	1.538	1.193
SPD3	THRA	1.479	1.353	1.479	1.353	1.538	1.193
SUBA	THRA	1.833	1.556	1.833	1.556	2.000	1.233
THRA	THRA	1.563	1.658	1.563	1.658	1.609	1.193

PLYMOUTH ROCK ASSURANCE CORPORATION

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Driver Incident Factors (3+ incidents)

When a driver has 3 or more chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQU	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133
THRA	1.283	1.177	1.283	1.177	1.264	1.133

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Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQUP	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	AFA	2.000	1.656	2.000	1.656	2.056	1.278
EQU	AFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	AFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	AFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	AFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	AFA	2.000	1.656	2.000	1.656	2.056	1.278
AFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
EQU	ALCH	1.833	1.300	1.833	1.300	1.778	1.352
MJV	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	ALCH	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	ALCH	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
AFA	EQU	1.606	1.357	1.606	1.357	1.756	1.374
ALCH	EQU	1.833	1.300	1.833	1.300	1.778	1.352
EQU	EQU	1.342	1.323	1.342	1.323	1.493	1.390
MJV	EQU	1.833	1.444	1.833	1.444	1.778	1.400
MNV1	EQU	1.317	1.323	1.317	1.323	1.533	1.374
MNV2	EQU	1.504	1.323	1.504	1.323	1.533	1.399
PRCAFA	EQU	1.606	1.357	1.606	1.357	1.756	1.374
SPD1	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SPD2	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SPD3	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SUBA	EQU	1.833	1.300	1.833	1.300	1.778	1.352
AFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
ALCH	MJV	2.122	2.444	2.122	2.444	2.222	1.352
EQU	MJV	1.833	1.444	1.833	1.444	1.778	1.400
MJV	MJV	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	MJV	1.833	1.556	1.833	1.556	2.000	1.352
MNV2	MJV	1.833	1.556	1.833	1.556	2.000	1.352
PRCAFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
SPD1	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD2	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD3	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SUBA	MJV	2.122	2.444	2.122	2.444	2.222	1.352
AFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236
ALCH	MNV1	1.833	1.556	1.833	1.556	1.714	1.343
EQU	MNV1	1.317	1.323	1.317	1.323	1.533	1.374
MJV	MNV1	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV1	1.351	1.297	1.351	1.297	1.459	1.307
MNV2	MNV1	1.538	1.348	1.538	1.348	1.520	1.352

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
PRCAFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236
SPD1	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SPD2	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SPD3	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SUBA	MNV1	1.833	1.556	1.833	1.556	1.714	1.343
AFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
ALCH	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
EQU	MNV2	1.504	1.323	1.504	1.323	1.533	1.399
MJV	MNV2	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV2	1.538	1.348	1.538	1.348	1.520	1.352
MNV2	MNV2	1.640	1.500	1.640	1.500	1.582	1.352
PRCAFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
SPD1	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD2	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD3	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SUBA	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
AFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
EQU	PRCAFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	PRCAFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	PRCAFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	PRCAFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
AFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
EQU	SPD1	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD1	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD1	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD1	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
AFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
EQU	SPD2	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD2	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD2	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD2	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
AFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
ALCH	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
EQUP	SPD3	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD3	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD3	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD3	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
AFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
EQUP	SUBA	1.833	1.300	1.833	1.300	1.778	1.352
MJV	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	SUBA	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	SUBA	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	SUBA	2.122	2.444	2.122	2.444	2.222	1.352

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Driver Incident Factors (3+ incidents)

When a driver has 3 or more chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQU	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133

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Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.591	1.300	1.464	1.300	1.411	1.248
ALCH	1.761	1.320	1.587	1.320	1.533	1.294
EQUF	1.250	1.150	1.219	1.150	1.210	1.150
MJV	1.761	1.320	1.587	1.320	1.533	1.294
MNV1	1.250	1.150	1.219	1.150	1.210	1.150
MNV2	1.250	1.150	1.219	1.150	1.210	1.150
PRCAFA	1.591	1.300	1.464	1.300	1.411	1.248
SPD1	1.250	1.150	1.219	1.150	1.210	1.150
SPD2	1.250	1.150	1.219	1.150	1.210	1.150
SPD3	1.250	1.150	1.219	1.150	1.210	1.150
SUBA	1.761	1.320	1.587	1.320	1.533	1.294

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	AFA	2.417	1.667	2.128	1.667	2.195	1.435
EQU	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	AFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	AFA	2.417	1.667	2.128	1.667	2.195	1.435
AFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
EQU	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
AFA	EQU	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	EQU	2.130	1.510	1.897	1.510	1.940	1.365
EQU	EQU	1.591	1.300	1.464	1.300	1.411	1.248
MJV	EQU	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	EQU	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	EQU	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	EQU	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	EQU	2.130	1.510	1.897	1.510	1.940	1.365
AFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	MJV	2.993	1.977	2.614	1.977	2.605	1.553
EQU	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MJV	MJV	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	MJV	2.993	1.977	2.614	1.977	2.605	1.553
AFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
EQU	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
SPD2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
AFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
EQU	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
AFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
EQU	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
AFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
EQU	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
AFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
EQU	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
AFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
EQU	SPD3	1.591	1.300	1.464	1.300	1.411	1.248

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
MJV	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
AFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
EQU	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MJV	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	SUBA	2.993	1.977	2.614	1.977	2.605	1.553

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Driver Incident Factors (3 and 4 incidents)

When a driver has 3 or 4 chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and 4th incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.527	1.300	1.405	1.300	1.355	1.248
ALCH	1.691	1.320	1.524	1.320	1.472	1.294
EQU	1.200	1.150	1.170	1.150	1.162	1.150
MJV	1.691	1.320	1.524	1.320	1.472	1.294
MNV1	1.200	1.150	1.170	1.150	1.162	1.150
MNV2	1.200	1.150	1.170	1.150	1.162	1.150
PRCAFA	1.527	1.300	1.405	1.300	1.355	1.248
SPD1	1.200	1.150	1.170	1.150	1.162	1.150
SPD2	1.200	1.150	1.170	1.150	1.162	1.150
SPD3	1.200	1.150	1.170	1.150	1.162	1.150
SUBA	1.691	1.320	1.524	1.320	1.472	1.294

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Driver Incident Factors (5+ incidents)

When a driver has 5 or more chargeable incidents in the experience period, look up the rating factors for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for the 3rd and 4th incidents from the Driver Incident Factors (3 and 4 incidents) table. Then apply the rating factor for each of the 5th and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.464	1.300	1.347	1.300	1.298	1.248
ALCH	1.620	1.320	1.460	1.320	1.410	1.294
EQU	1.150	1.150	1.121	1.150	1.113	1.150
MJV	1.620	1.320	1.460	1.320	1.410	1.294
MNV1	1.150	1.150	1.121	1.150	1.113	1.150
MNV2	1.150	1.150	1.121	1.150	1.113	1.150
PRCAFA	1.464	1.300	1.347	1.300	1.298	1.248
SPD1	1.150	1.150	1.121	1.150	1.113	1.150
SPD2	1.150	1.150	1.121	1.150	1.113	1.150
SUBA	1.620	1.320	1.460	1.320	1.410	1.294

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Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQU	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133
THRA	1.283	1.177	1.283	1.177	1.264	1.133

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	AFA	2.000	1.656	2.000	1.656	2.056	1.278
EQU	AFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	AFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	AFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	AFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	AFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	AFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	AFA	2.000	1.656	2.000	1.656	2.056	1.278
THRA	AFA	1.889	1.658	1.889	1.658	1.803	1.278
AFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
EQU	ALCH	1.833	1.300	1.833	1.300	1.778	1.352
MJV	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	ALCH	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	ALCH	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	ALCH	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	ALCH	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	ALCH	2.122	2.444	2.122	2.444	2.222	1.352
THRA	ALCH	1.833	1.556	1.833	1.556	2.000	1.233
AFA	EQU	1.606	1.357	1.606	1.357	1.756	1.374
ALCH	EQU	1.833	1.300	1.833	1.300	1.778	1.352
EQU	EQU	1.342	1.323	1.342	1.323	1.493	1.390
MJV	EQU	1.833	1.444	1.833	1.444	1.778	1.400
MNV1	EQU	1.317	1.323	1.317	1.323	1.533	1.374
MNV2	EQU	1.504	1.323	1.504	1.323	1.533	1.399
PRCAFA	EQU	1.606	1.357	1.606	1.357	1.756	1.374
SPD1	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SPD2	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SPD3	EQU	1.274	1.323	1.274	1.323	1.468	1.374
SUBA	EQU	1.833	1.300	1.833	1.300	1.778	1.352
THRA	EQU	1.598	1.357	1.598	1.357	1.522	1.374
AFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
ALCH	MJV	2.122	2.444	2.122	2.444	2.222	1.352
EQU	MJV	1.833	1.444	1.833	1.444	1.778	1.400
MJV	MJV	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	MJV	1.833	1.556	1.833	1.556	2.000	1.352
MNV2	MJV	1.833	1.556	1.833	1.556	2.000	1.352
PRCAFA	MJV	2.000	1.656	2.000	1.656	2.051	1.356
SPD1	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD2	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SPD3	MJV	1.833	1.556	1.833	1.556	2.000	1.433
SUBA	MJV	2.122	2.444	2.122	2.444	2.222	1.352
THRA	MJV	1.833	1.656	1.833	1.656	2.000	1.25
AFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236
ALCH	MNV1	1.833	1.556	1.833	1.556	1.714	1.343

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
EQU	MNV1	1.317	1.323	1.317	1.323	1.533	1.374
MJV	MNV1	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV1	1.351	1.297	1.351	1.297	1.459	1.307
MNV2	MNV1	1.538	1.348	1.538	1.348	1.520	1.352
PRCAFA	MNV1	1.543	1.353	1.543	1.353	1.679	1.236
SPD1	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SPD2	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SPD3	MNV1	1.334	1.356	1.334	1.356	1.529	1.352
SUBA	MNV1	1.833	1.556	1.833	1.556	1.714	1.343
THRA	MNV1	1.521	1.353	1.521	1.353	1.468	1.193
AFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
ALCH	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
EQU	MNV2	1.504	1.323	1.504	1.323	1.533	1.399
MJV	MNV2	1.833	1.556	1.833	1.556	2.000	1.352
MNV1	MNV2	1.538	1.348	1.538	1.348	1.520	1.352
MNV2	MNV2	1.640	1.500	1.640	1.500	1.582	1.352
PRCAFA	MNV2	1.784	1.503	1.784	1.503	1.759	1.236
SPD1	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD2	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SPD3	MNV2	1.487	1.356	1.487	1.356	1.529	1.436
SUBA	MNV2	1.833	1.556	1.833	1.556	2.000	1.334
THRA	MNV2	1.538	1.503	1.538	1.503	1.468	1.193
AFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
ALCH	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
EQU	PRCAFA	1.606	1.357	1.606	1.357	1.756	1.374
MJV	PRCAFA	2.000	1.656	2.000	1.656	2.051	1.356
MNV1	PRCAFA	1.543	1.353	1.543	1.353	1.679	1.236
MNV2	PRCAFA	1.784	1.503	1.784	1.503	1.759	1.236
PRCAFA	PRCAFA	2.000	1.658	2.000	1.658	2.042	1.278
SPD1	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD2	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SPD3	PRCAFA	1.543	1.353	1.543	1.353	1.671	1.236
SUBA	PRCAFA	2.000	1.656	2.000	1.656	2.056	1.278
THRA	PRCAFA	1.889	1.658	1.889	1.658	1.803	1.278
AFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
EQU	SPD1	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD1	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD1	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD1	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD1	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD1	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD1	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD1	1.479	1.353	1.479	1.353	1.538	1.193
AFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
EQU	SPD2	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD2	1.833	1.556	1.833	1.556	2.000	1.433

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
MNV1	SPD2	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD2	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD2	1.479	1.353	1.479	1.353	1.538	1.193
AFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
EQUUP	SPD3	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD3	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD3	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD3	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD3	1.479	1.353	1.479	1.353	1.538	1.193
AFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
EQUUP	SUBA	1.833	1.300	1.833	1.300	1.778	1.352
MJV	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	SUBA	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	SUBA	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
THRA	SUBA	1.833	1.556	1.833	1.556	2.000	1.233
AFA	THRA	1.889	1.658	1.889	1.658	1.803	1.278
ALCH	THRA	1.833	1.556	1.833	1.556	2.000	1.233
EQUUP	THRA	1.598	1.357	1.598	1.357	1.522	1.374
MJV	THRA	1.833	1.656	1.833	1.656	2.000	1.25
MNV1	THRA	1.521	1.353	1.521	1.353	1.468	1.193
MNV2	THRA	1.538	1.503	1.538	1.503	1.468	1.193
PRCAFA	THRA	1.889	1.658	1.889	1.658	1.803	1.278
SPD1	THRA	1.479	1.353	1.479	1.353	1.538	1.193
SPD2	THRA	1.479	1.353	1.479	1.353	1.538	1.193
SPD3	THRA	1.479	1.353	1.479	1.353	1.538	1.193
SUBA	THRA	1.833	1.556	1.833	1.556	2.000	1.233
THRA	THRA	1.563	1.658	1.563	1.658	1.609	1.193

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Driver Incident Factors (3+ incidents)

When a driver has 3 or more chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.342	1.177	1.342	1.177	1.317	1.133
ALCH	1.356	1.190	1.356	1.190	1.346	1.133
EQU	1.111	1.151	1.111	1.151	1.113	1.189
MJV	1.833	1.444	1.833	1.444	1.733	1.256
MNV1	1.113	1.126	1.113	1.126	1.122	1.144
MNV2	1.198	1.306	1.198	1.306	1.256	1.167
PRCAFA	1.342	1.177	1.342	1.177	1.317	1.133
SPD1	1.147	1.126	1.147	1.126	1.264	1.167
SPD2	1.147	1.126	1.147	1.126	1.264	1.167
SPD3	1.147	1.126	1.147	1.126	1.264	1.167
SUBA	1.356	1.190	1.356	1.190	1.346	1.133
THRA	1.283	1.177	1.283	1.177	1.264	1.133

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Driver Incident Factors (1 incident)

Look up the factor for the driver's chargeable incident in the experience period.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.591	1.300	1.464	1.300	1.411	1.248
ALCH	1.761	1.320	1.587	1.320	1.533	1.294
EQUJ	1.250	1.150	1.219	1.150	1.210	1.150
MJV	1.761	1.320	1.587	1.320	1.533	1.294
MNV1	1.250	1.150	1.219	1.150	1.210	1.150
MNV2	1.250	1.150	1.219	1.150	1.210	1.150
PRCAFA	1.591	1.300	1.464	1.300	1.411	1.248
SPD1	1.250	1.150	1.219	1.150	1.210	1.150
SPD2	1.250	1.150	1.219	1.150	1.210	1.150
SPD3	1.250	1.150	1.219	1.150	1.210	1.150
SUBA	1.761	1.320	1.587	1.320	1.533	1.294
THRA	1.450	1.219	1.405	1.219	1.356	1.215

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	AFA	2.417	1.667	2.128	1.667	2.195	1.435
EQU	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	AFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	AFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	AFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	AFA	2.417	1.667	2.128	1.667	2.195	1.435
THRA	AFA	2.130	1.510	1.897	1.510	1.940	1.365
AFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
EQU	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
MJV	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	ALCH	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	ALCH	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	ALCH	2.993	1.977	2.614	1.977	2.605	1.553
THRA	ALCH	2.207	1.567	1.946	1.567	2.020	1.391
AFA	EQU	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	EQU	2.130	1.510	1.897	1.510	1.940	1.365
EQU	EQU	1.591	1.300	1.464	1.300	1.411	1.248
MJV	EQU	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	EQU	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	EQU	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	EQU	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	EQU	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	EQU	2.130	1.510	1.897	1.510	1.940	1.365
THRA	EQU	1.761	1.320	1.587	1.320	1.533	1.294
AFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	MJV	2.993	1.977	2.614	1.977	2.605	1.553
EQU	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MJV	MJV	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	MJV	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	MJV	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	MJV	2.993	1.977	2.614	1.977	2.605	1.553
THRA	MJV	2.207	1.567	1.946	1.567	2.020	1.391
AFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	MNV1	2.130	1.510	1.897	1.510	1.940	1.365

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
 The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
EQUP	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV1	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV1	2.130	1.510	1.897	1.510	1.940	1.365
THRA	MNV1	1.761	1.320	1.587	1.320	1.533	1.294
AFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
EQUP	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	MNV2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	MNV2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	MNV2	2.130	1.510	1.897	1.510	1.940	1.365
THRA	MNV2	1.761	1.320	1.587	1.320	1.533	1.294
AFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
ALCH	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
EQUP	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MJV	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
MNV1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
MNV2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
PRCAFA	PRCAFA	2.207	1.567	1.946	1.567	2.020	1.391
SPD1	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD2	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SPD3	PRCAFA	1.815	1.350	1.617	1.350	1.561	1.309
SUBA	PRCAFA	2.417	1.667	2.128	1.667	2.195	1.435
THRA	PRCAFA	2.130	1.510	1.897	1.510	1.940	1.365
AFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
EQUP	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD1	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD1	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD1	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD1	1.761	1.320	1.587	1.320	1.533	1.294
AFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
EQUP	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD2	2.130	1.510	1.897	1.510	1.940	1.365

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Driver Incident Factors (2 incidents)

Look up the factor for the driver's two most recent Chargeable incidents in the Experience Period.
The most recent incident will be listed in the CSC1 column of this table.

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
MNV1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD2	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD2	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD2	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD2	1.761	1.320	1.587	1.320	1.533	1.294
AFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309
ALCH	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
EQU	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
MJV	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
MNV1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
MNV2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
PRCAFA	SPD3	1.815	1.350	1.617	1.350	1.561	1.309
SPD1	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD2	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SPD3	SPD3	1.591	1.300	1.464	1.300	1.411	1.248
SUBA	SPD3	2.130	1.510	1.897	1.510	1.940	1.365
THRA	SPD3	1.761	1.320	1.587	1.320	1.533	1.294
AFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
ALCH	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
EQU	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MJV	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
MNV1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
MNV2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
PRCAFA	SUBA	2.417	1.667	2.128	1.667	2.195	1.435
SPD1	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD2	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SPD3	SUBA	2.130	1.510	1.897	1.510	1.940	1.365
SUBA	SUBA	2.993	1.977	2.614	1.977	2.605	1.553
THRA	SUBA	2.207	1.567	1.946	1.567	2.020	1.391
AFA	THRA	2.130	1.510	1.897	1.510	1.940	1.365
ALCH	THRA	2.207	1.567	1.946	1.567	2.020	1.391
EQU	THRA	1.761	1.320	1.587	1.320	1.533	1.294
MJV	THRA	2.207	1.567	1.946	1.567	2.020	1.391
MNV1	THRA	1.761	1.320	1.587	1.320	1.533	1.294
MNV2	THRA	1.761	1.320	1.587	1.320	1.533	1.294
PRCAFA	THRA	2.130	1.510	1.897	1.510	1.940	1.365
SPD1	THRA	1.761	1.320	1.587	1.320	1.533	1.294
SPD2	THRA	1.761	1.320	1.587	1.320	1.533	1.294
SPD3	THRA	1.761	1.320	1.587	1.320	1.533	1.294
SUBA	THRA	2.207	1.567	1.946	1.567	2.020	1.391
THRA	THRA	1.815	1.350	1.617	1.350	1.561	1.309

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Driver Incident Factors (3 and 4 incidents)

When a driver has 3 or 4 chargeable incidents in the experience period, look up the rating factor for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for each of the 3rd and 4th incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.527	1.300	1.405	1.300	1.355	1.248
ALCH	1.691	1.320	1.524	1.320	1.472	1.294
EQU	1.200	1.150	1.170	1.150	1.162	1.150
MJV	1.691	1.320	1.524	1.320	1.472	1.294
MNV1	1.200	1.150	1.170	1.150	1.162	1.150
MNV2	1.200	1.150	1.170	1.150	1.162	1.150
PRCAFA	1.527	1.300	1.405	1.300	1.355	1.248
SPD1	1.200	1.150	1.170	1.150	1.162	1.150
SPD2	1.200	1.150	1.170	1.150	1.162	1.150
SPD3	1.200	1.150	1.170	1.150	1.162	1.150
SUBA	1.691	1.320	1.524	1.320	1.472	1.294
THRA	1.392	1.219	1.349	1.219	1.302	1.215

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Driver Incident Factors (5+ incidents)

When a driver has 5 or more chargeable incidents in the experience period, look up the rating factors for the most recent two incidents from Driver Incident Factors (2 incidents) table. Then apply the rating factor for the 3rd and 4th incidents from the Driver Incident Factors (3 and 4 incidents) table. Then apply the rating factor for each of the 5th and subsequent incidents from the table below to get the final Driver Incident Factor.

<u>CSC</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
AFA	1.464	1.300	1.347	1.300	1.298	1.248
ALCH	1.620	1.320	1.460	1.320	1.410	1.294
EQUF	1.150	1.150	1.121	1.150	1.113	1.150
MJV	1.620	1.320	1.460	1.320	1.410	1.294
MNV1	1.150	1.150	1.121	1.150	1.113	1.150
MNV2	1.150	1.150	1.121	1.150	1.113	1.150
PRCAFA	1.464	1.300	1.347	1.300	1.298	1.248
SPD1	1.150	1.150	1.121	1.150	1.113	1.150
SPD2	1.150	1.150	1.121	1.150	1.113	1.150
SPD3	1.150	1.150	1.121	1.150	1.113	1.150
SUBA	1.620	1.320	1.460	1.320	1.410	1.294
THRA	1.334	1.219	1.293	1.219	1.248	1.215