

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 1 (A-1)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	170	238	192	581	334	523	300	166
2	185	260	215	630	378	568	341	179
3	194	273	232	685	405	616	364	190
4	210	303	239	759	470	683	422	202
5	214	302	270	798	502	719	451	213
6	233	335	267	855	575	770	517	227
7	237	323	295	908	585	818	525	230
8	253	359	304	955	629	860	566	247
9	289	385	345	989	656	890	590	282
10	292	451	387	1053	756	947	681	298
11	283	490	382	1036	761	932	685	322
12	314	467	417	1037	817	933	736	307
13	357	508	450	1039	822	935	739	348
14	399	532	503	1022	849	919	764	390
15	474	592	528	1019	917	918	825	456
16	398	604	689	997	888	897	800	409
17	303	456	370	1012	654	910	588	305
18	309	596	420	1039	817	935	736	351
19	375	583	499	992	829	894	746	419
20	347	595	470	1029	853	927	768	385
21	425	599	638	1000	897	901	807	592
22	419	599	622	1001	881	902	793	574
23	320	553	497	1012	814	911	732	325
24	323	493	410	1017	731	914	658	328
25	320	558	431	1020	839	918	756	350
26	393	605	551	995	895	896	805	380
27	147	218	164	520	283	469	254	152
40	369	540	457	1029	802	927	722	390
41	383	536	505	1036	847	932	763	394
42	471	592	545	1025	915	922	824	480
43	422	584	533	1022	915	921	824	457
44	383	615	697	1012	898	911	809	390
45	438	573	526	1023	910	921	819	456

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2009 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2009
Part 1 (A-1)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	134	242	152	452	239	408	215	131
2	146	264	169	492	270	443	243	142
3	154	277	183	534	289	481	261	150
4	166	307	189	592	336	532	301	160
5	169	306	213	622	359	560	322	168
6	184	340	210	667	410	601	370	179
7	188	328	232	708	418	638	375	182
8	200	364	240	745	449	670	404	195
9	229	391	273	771	469	693	421	222
10	231	458	305	821	540	738	486	234
11	224	497	301	807	543	726	488	254
12	249	474	329	809	583	727	525	242
13	282	516	354	810	587	728	528	275
14	316	540	397	796	606	716	546	307
15	375	602	416	794	655	715	590	360
16	315	614	543	777	634	700	571	323
17	240	463	292	789	468	710	420	241
18	244	605	331	810	583	728	525	277
19	297	592	394	773	592	697	532	330
20	275	604	371	802	608	723	548	304
21	337	608	504	779	640	702	576	468
22	331	608	491	781	629	703	567	452
23	253	561	392	789	581	711	523	256
24	255	501	323	793	521	713	470	259
25	253	567	340	795	600	715	540	276
26	311	615	435	776	639	699	575	300
27	117	221	130	406	202	365	182	120
40	292	548	361	802	572	723	516	307
41	303	545	398	807	605	726	545	311
42	373	602	430	799	653	718	589	378
43	334	593	420	796	653	717	589	361
44	303	625	549	789	641	711	578	307
45	347	582	415	798	650	717	584	360

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 2 (A-2)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	60	87	67	160	96	143	87	61
2	64	95	74	173	106	155	95	64
3	71	98	79	187	113	169	101	69
4	74	109	82	207	130	186	117	73
5	76	108	91	218	138	196	125	77
6	81	120	91	233	158	209	142	81
7	83	116	98	247	161	222	144	81
8	88	128	102	259	173	233	155	87
9	101	137	115	268	180	242	162	99
10	102	160	128	280	206	252	186	103
11	100	174	127	276	207	248	187	111
12	108	167	137	276	223	248	200	105
13	122	185	148	276	224	248	201	120
14	137	195	164	271	231	245	208	134
15	158	215	172	271	249	244	224	151
16	137	220	224	265	240	239	217	142
17	105	162	123	275	180	247	161	107
18	106	211	138	277	223	248	200	123
19	129	212	164	264	225	238	202	144
20	118	217	154	274	232	246	208	138
21	144	217	212	266	243	240	219	204
22	142	217	208	267	239	240	215	198
23	108	203	163	269	221	242	199	112
24	112	175	136	270	199	243	180	113
25	110	203	142	271	228	244	205	125
26	134	220	180	265	243	239	219	132
27	53	79	57	143	81	129	73	57
40	127	196	150	274	218	246	196	134
41	129	196	166	276	230	248	207	135
42	159	215	179	273	248	245	224	162
43	142	212	175	273	249	245	224	155
44	130	223	226	269	244	243	219	135
45	147	208	172	273	246	245	223	155

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2009 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2009
Part 2 (A-2)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	43	73	47	135	75	121	67	43
2	45	79	53	145	83	131	74	44
3	50	83	56	157	88	142	79	47
4	52	91	58	174	100	156	90	51
5	54	90	65	184	107	165	97	54
6	57	100	65	196	122	176	110	56
7	58	97	70	208	124	187	111	56
8	62	107	73	219	134	196	120	61
9	72	113	83	226	139	204	125	68
10	72	134	91	237	160	212	144	72
11	70	145	90	232	160	209	145	76
12	75	139	98	232	173	209	155	73
13	86	155	105	232	174	209	156	83
14	96	163	118	229	178	206	162	92
15	110	180	122	229	193	205	174	103
16	96	184	160	222	186	201	167	98
17	74	135	88	231	139	208	124	74
18	75	176	99	233	173	209	155	85
19	90	177	118	222	174	200	156	100
20	83	182	110	230	180	208	162	95
21	101	182	151	223	187	201	169	141
22	100	182	149	224	185	201	166	136
23	75	169	117	227	172	204	154	77
24	79	146	97	228	154	205	139	79
25	77	169	101	229	177	205	158	86
26	94	184	128	222	187	201	169	91
27	36	66	41	121	63	109	56	40
40	89	164	107	230	168	208	153	92
41	90	164	118	232	177	209	160	92
42	111	180	128	230	191	206	174	111
43	100	177	124	230	193	206	174	107
44	91	186	162	227	189	205	169	92
45	103	174	122	230	191	206	173	107

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	177	282	251	588	466	529	419	210
2	192	296	258	634	499	570	450	221
3	196	304	275	659	504	593	453	235
4	209	316	279	706	540	635	486	258
5	209	319	278	728	573	655	516	263
6	221	326	295	733	592	660	534	267
7	227	329	311	754	631	679	568	279
8	230	349	320	779	633	701	570	291
9	237	357	317	793	636	714	573	276
10	240	362	320	799	641	719	576	277
11	236	384	327	792	637	713	573	280
12	262	392	349	810	683	729	615	301
13	274	390	348	809	683	729	615	308
14	286	423	369	813	705	732	634	331
15	306	465	391	826	762	743	686	352
16	269	457	387	808	684	727	616	312
17	247	423	331	809	603	728	543	279
18	271	475	369	828	686	746	618	301
19	282	468	378	803	662	723	595	308
20	262	466	356	822	669	740	603	311
21	309	514	415	809	749	728	674	349
22	391	548	514	807	804	727	725	431
23	236	478	387	821	695	739	625	291
24	287	478	385	825	666	742	598	317
25	272	518	383	827	737	745	663	325
26	326	530	472	807	786	726	707	363
27	171	268	226	556	413	501	371	193
40	254	420	351	809	651	728	586	329
41	257	409	363	809	692	728	622	307
42	259	441	395	830	752	748	677	345
43	297	454	392	829	762	746	686	341
44	236	446	381	808	684	727	615	274
45	302	455	385	829	758	747	681	346

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2009
Part 4 Basic (\$5000 PDL)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	172	307	218	605	375	545	338	180
2	186	323	224	652	402	587	362	190
3	190	331	239	678	406	609	364	202
4	202	345	242	726	435	653	391	221
5	202	349	241	749	461	674	415	227
6	215	355	255	754	476	679	430	230
7	220	360	270	776	508	699	458	240
8	222	382	277	801	509	722	459	251
9	230	389	275	815	512	735	461	238
10	232	395	277	822	516	739	463	239
11	229	419	283	814	513	734	461	241
12	254	427	303	834	549	750	495	259
13	265	426	301	833	549	750	495	265
14	277	461	319	836	568	752	510	285
15	297	507	339	849	614	765	552	303
16	261	498	336	832	551	748	496	268
17	240	461	287	833	485	749	437	240
18	263	518	319	851	552	767	497	259
19	274	510	328	826	532	745	480	265
20	254	508	309	846	539	761	485	267
21	299	560	360	833	603	749	542	300
22	378	597	446	831	648	748	583	371
23	229	521	336	845	559	760	504	251
24	278	521	334	848	536	763	482	273
25	264	565	331	850	593	766	534	279
26	316	579	409	831	633	747	569	312
27	166	293	196	572	333	516	299	166
40	245	459	304	833	524	749	472	283
41	250	447	315	833	557	749	501	264
42	251	482	342	855	605	770	545	297
43	288	495	340	854	614	767	552	293
44	229	486	330	832	551	748	495	237
45	293	496	334	854	609	769	548	298

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 5 Basic (B)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	14	31	29	63	37	57	33	12
2	15	34	32	68	41	62	37	12
3	16	36	34	74	45	67	40	13
4	18	40	36	82	51	74	46	14
5	18	40	39	87	55	78	49	16
6	19	44	39	93	63	83	56	16
7	20	43	43	98	64	88	57	16
8	21	47	44	103	68	93	61	18
9	25	51	51	106	71	96	64	19
10	25	56	57	108	80	98	73	20
11	26	62	55	106	81	96	74	23
12	27	60	61	107	88	96	79	24
13	31	67	66	107	89	96	80	25
14	35	71	72	105	92	95	81	27
15	43	78	77	105	99	95	89	34
16	47	75	93	101	96	91	86	39
17	27	57	52	108	70	97	63	21
18	32	76	61	105	88	95	79	30
19	36	75	70	102	89	92	80	34
20	36	78	70	105	90	95	81	34
21	49	76	94	103	97	93	87	49
22	48	76	94	102	96	92	86	47
23	27	75	70	102	87	92	78	23
24	27	60	57	102	77	92	69	23
25	31	76	64	105	90	94	81	27
26	38	75	76	102	96	92	86	30
27	14	29	24	57	31	51	28	11
40	31	70	66	105	87	95	78	26
41	32	71	72	106	92	95	81	27
42	40	78	77	105	98	94	88	34
43	38	77	77	104	98	94	88	34
44	42	76	94	102	96	92	86	39
45	39	78	77	106	98	95	88	34

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2009 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2009
Part 5 Basic (B)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	14	34	22	54	31	49	28	14
2	15	37	25	60	33	54	30	14
3	16	38	25	64	38	58	34	16
4	17	44	27	71	42	64	38	16
5	17	42	29	74	45	67	41	18
6	17	48	29	78	52	70	47	20
7	19	45	31	85	53	77	48	18
8	20	50	33	89	57	80	51	20
9	23	55	37	92	60	83	54	23
10	23	59	43	95	69	86	62	23
11	25	67	40	94	70	85	63	27
12	25	65	45	94	73	85	66	28
13	28	72	48	94	75	85	68	29
14	33	76	53	95	77	86	69	32
15	41	83	56	93	83	84	75	39
16	43	80	67	91	82	82	74	46
17	24	61	38	94	59	85	53	24
18	30	81	45	96	76	86	68	34
19	34	81	51	94	78	85	70	39
20	34	83	51	93	77	84	69	39
21	46	81	68	93	85	84	77	58
22	46	82	67	93	84	84	76	56
23	25	81	50	92	73	83	66	28
24	26	65	43	94	65	85	59	27
25	30	82	47	93	78	84	70	32
26	35	80	55	92	82	83	74	37
27	13	30	17	48	26	43	23	13
40	28	74	47	94	75	85	68	31
41	29	75	54	95	75	86	68	33
42	38	83	56	93	83	84	75	40
43	36	82	57	93	84	84	76	38
44	39	82	68	92	83	83	75	45
45	36	82	58	94	85	85	77	39

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	237	579	350	1197	634	1076	570	250
2	247	586	352	1249	622	1124	560	261
3	250	615	376	1272	656	1144	591	265
4	262	639	381	1314	699	1183	629	277
5	265	644	391	1333	733	1200	660	280
6	282	688	415	1374	777	1236	699	297
7	298	704	448	1369	812	1232	732	310
8	304	697	468	1367	809	1231	728	321
9	304	695	444	1360	812	1224	731	321
10	296	712	447	1364	835	1228	751	319
11	321	796	488	1328	846	1195	761	340
12	356	818	512	1334	926	1200	833	377
13	358	742	545	1344	934	1209	841	376
14	397	822	593	1313	976	1181	879	419
15	475	862	639	1309	1021	1178	918	493
16	419	836	577	1276	869	1149	782	429
17	335	784	492	1348	805	1214	725	355
18	408	868	580	1316	945	1184	850	424
19	424	883	660	1276	985	1149	885	448
20	453	882	642	1296	981	1166	883	467
21	471	897	737	1287	1115	1158	1004	603
22	523	888	757	1275	1077	1147	970	748
23	361	889	711	1311	1019	1181	917	431
24	396	854	624	1309	951	1178	856	418
25	416	902	684	1330	1023	1197	921	465
26	490	898	749	1276	1062	1149	956	572
27	225	552	322	1158	588	1042	530	238
40	363	777	554	1324	914	1191	823	393
41	338	799	580	1334	959	1201	862	374
42	391	856	660	1326	1023	1192	921	405
43	420	851	639	1306	1027	1175	924	436
44	382	854	562	1309	869	1178	782	391
45	437	839	643	1311	1021	1180	919	453

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	114	125	117	137	118	137	118	139
2	117	127	119	140	120	140	120	142
3	120	131	123	145	124	145	124	146
4	118	129	121	142	122	142	122	143
5	123	134	126	148	127	148	127	149
6	128	139	131	154	132	154	132	155
7	132	145	136	160	137	160	137	161
8	136	149	140	164	141	164	141	166
9	135	147	138	163	139	163	139	164
10	144	157	147	173	148	173	148	175
11	153	167	157	185	158	185	158	187
12	158	173	162	191	163	191	163	192
13	178	194	182	214	184	214	184	216
14	186	204	191	225	193	225	193	227
15	229	250	235	276	237	276	237	279
16	372	406	381	448	384	448	384	452
17	132	145	136	160	137	160	137	161
18	270	295	277	325	279	325	279	328
19	297	324	304	358	307	358	307	361
20	269	293	275	324	278	324	278	327
21	366	399	375	440	378	440	378	445
22	412	450	422	497	426	497	426	501
23	248	271	254	299	256	299	256	301
24	186	204	191	225	193	225	193	227
25	281	307	288	338	290	338	290	342
26	335	366	343	404	346	404	346	407
27	108	118	111	130	112	130	112	131
40	171	186	175	205	176	205	176	207
41	172	188	176	207	177	207	177	209
42	209	228	214	251	215	251	215	254
43	220	240	225	265	227	265	227	267
44	358	391	367	432	370	432	370	436
45	231	252	236	278	238	278	238	281

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)

Symbol	Model Year																				1989		
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	&prior	
1	0.728	0.690	0.655	0.621	0.590	0.560	0.532	0.506	0.481	0.457	0.435	0.414	0.363	0.363	0.363	0.363	0.363	0.363	0.363	0.363	0.363	0.363	0.105
2	0.773	0.732	0.695	0.659	0.625	0.594	0.564	0.535	0.509	0.484	0.460	0.438	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.123
3	0.820	0.778	0.737	0.699	0.663	0.629	0.597	0.567	0.539	0.512	0.487	0.463	0.404	0.404	0.404	0.404	0.404	0.404	0.404	0.404	0.404	0.404	0.145
4	0.872	0.826	0.782	0.742	0.703	0.667	0.633	0.601	0.570	0.542	0.515	0.489	0.427	0.427	0.427	0.427	0.427	0.427	0.427	0.427	0.427	0.427	0.175
5	0.926	0.877	0.831	0.787	0.746	0.708	0.671	0.637	0.605	0.574	0.545	0.518	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.207
6	0.984	0.932	0.883	0.836	0.792	0.751	0.712	0.675	0.641	0.608	0.577	0.548	0.477	0.477	0.477	0.477	0.477	0.477	0.477	0.477	0.477	0.477	0.243
7	1.047	0.991	0.938	0.888	0.842	0.797	0.756	0.717	0.680	0.645	0.612	0.581	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.288
8	1.113	1.053	0.997	0.944	0.894	0.847	0.803	0.761	0.721	0.684	0.649	0.616	0.534	0.534	0.534	0.534	0.534	0.534	0.534	0.534	0.534	0.534	0.342
10	1.184	1.120	1.060	1.004	0.950	0.900	0.852	0.808	0.765	0.726	0.688	0.653	0.566	0.566	0.566	0.566	0.566	0.566	0.566	0.566	0.566	0.566	0.402
11	1.260	1.192	1.128	1.067	1.010	0.956	0.906	0.858	0.813	0.770	0.730	0.693	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.480
12	1.341	1.268	1.200	1.135	1.074	1.017	0.962	0.911	0.863	0.818	0.775	0.735	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.566
13	1.427	1.350	1.277	1.207	1.142	1.081	1.023	0.969	0.917	0.869	0.823	0.780	0.674	0.674	0.674	0.674	0.674	0.674	0.674	0.674	0.674	0.674	0.674
14	1.520	1.437	1.359	1.285	1.215	1.150	1.088	1.030	0.975	0.923	0.874	0.828	0.715	0.715	0.715	0.715	0.715	0.715	0.715	0.715	0.715	0.715	0.801
15	1.619	1.530	1.446	1.368	1.293	1.223	1.157	1.095	1.037	0.981	0.929	0.880	0.759	0.759	0.759	0.759	0.759	0.759	0.759	0.759	0.759	0.759	0.949
16	1.724	1.629	1.540	1.456	1.377	1.302	1.231	1.165	1.102	1.043	0.988	0.935	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	1.128
17	1.837	1.735	1.640	1.550	1.466	1.386	1.310	1.240	1.173	1.110	1.050	0.994	0.856	0.856	0.856	0.856	0.856	0.856	0.856	0.856	0.856	0.856	1.344
18	1.984	1.874	1.771	1.674	1.583	1.497	1.415	1.339	1.267	1.199	1.134	1.074	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	1.546
19	2.113	1.995	1.886	1.783	1.686	1.594	1.507	1.425	1.349	1.277	1.208	1.143	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	1.747
20	2.296	2.169	2.050	1.938	1.833	1.733	1.638	1.549	1.466	1.388	1.313	1.243	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.949
21	2.480	2.342	2.214	2.093	1.979	1.871	1.769	1.673	1.584	1.499	1.418	1.342	1.156	1.156	1.156	1.156	1.156	1.156	1.156	1.156	1.156	1.156	2.150
22	2.664	2.516	2.378	2.248	2.126	2.010	1.900	1.797	1.701	1.610	1.523	1.441	1.241	1.241	1.241	1.241	1.241	1.241	1.241	1.241	1.241	1.241	
23	2.847	2.689	2.542	2.403	2.272	2.148	2.031	1.921	1.818	1.721	1.628	1.541	1.327	1.327	1.327	1.327	1.327	1.327	1.327	1.327	1.327	1.327	
24	3.123	2.950	2.788	2.635	2.492	2.356	2.227	2.107	1.994	1.887	1.785	1.690	1.455	1.455	1.455	1.455	1.455	1.455	1.455	1.455	1.455	1.455	
25	3.398	3.210	3.034	2.868	2.712	2.564	2.424	2.293	2.170	2.054	1.943	1.839	1.584	1.584	1.584	1.584	1.584	1.584	1.584	1.584	1.584	1.584	
26	3.674	3.470	3.280	3.100	2.932	2.772	2.620	2.479	2.346	2.220	2.100	1.988	1.712	1.712	1.712	1.712	1.712	1.712	1.712	1.712	1.712	1.712	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates

Model Year / Symbol Factors

Part 9 \$500 Deductible (Comprehensive)

Symbol	Model Year																				1989		
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	&prior	
1	0.625	0.614	0.604	0.564	0.555	0.545	0.564	0.556	0.547	0.537	0.528	0.519	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.471	0.113
2	0.663	0.651	0.640	0.598	0.588	0.578	0.598	0.589	0.579	0.569	0.560	0.550	0.551	0.551	0.551	0.551	0.551	0.551	0.551	0.551	0.551	0.498	0.140
3	0.703	0.692	0.680	0.634	0.624	0.613	0.635	0.624	0.614	0.603	0.593	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.528	0.169
4	0.747	0.734	0.722	0.673	0.661	0.651	0.673	0.662	0.650	0.639	0.629	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.559	0.201
5	0.793	0.780	0.766	0.715	0.703	0.691	0.715	0.702	0.691	0.679	0.667	0.656	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.593	0.243
6	0.804	0.791	0.777	0.725	0.712	0.700	0.725	0.712	0.699	0.688	0.676	0.665	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.600	0.276
7	0.855	0.840	0.825	0.770	0.757	0.744	0.770	0.756	0.743	0.730	0.717	0.706	0.704	0.704	0.704	0.704	0.704	0.704	0.704	0.704	0.704	0.637	0.338
8	0.909	0.894	0.878	0.819	0.805	0.790	0.818	0.803	0.790	0.776	0.762	0.749	0.747	0.747	0.747	0.747	0.747	0.747	0.747	0.747	0.747	0.676	0.406
10	0.921	0.905	0.889	0.829	0.815	0.801	0.828	0.813	0.799	0.785	0.771	0.758	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.684	0.465
11	0.980	0.963	0.946	0.883	0.866	0.851	0.880	0.865	0.849	0.834	0.820	0.805	0.803	0.803	0.803	0.803	0.803	0.803	0.803	0.803	0.803	0.727	0.560
12	1.043	1.025	1.006	0.939	0.922	0.905	0.936	0.920	0.903	0.887	0.872	0.856	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.772	0.680
13	1.111	1.091	1.071	0.999	0.981	0.964	0.996	0.979	0.961	0.944	0.927	0.911	0.908	0.908	0.908	0.908	0.908	0.908	0.908	0.908	0.908	0.822	0.822
14	1.183	1.162	1.141	1.064	1.045	1.026	1.061	1.042	1.023	1.005	0.987	0.969	0.966	0.966	0.966	0.966	0.966	0.966	0.966	0.966	0.966	0.874	0.996
15	1.197	1.175	1.154	1.077	1.057	1.038	1.073	1.054	1.035	1.017	0.998	0.980	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.884	1.140
16	1.276	1.252	1.229	1.147	1.126	1.106	1.143	1.122	1.102	1.082	1.062	1.043	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039	0.940	1.382
17	1.359	1.335	1.310	1.222	1.199	1.178	1.217	1.195	1.173	1.152	1.131	1.111	1.106	1.106	1.106	1.106	1.106	1.106	1.106	1.106	1.106	1.001	1.671
18	1.468	1.442	1.415	1.320	1.295	1.272	1.314	1.291	1.267	1.245	1.222	1.199	1.195	1.195	1.195	1.195	1.195	1.195	1.195	1.195	1.195	1.081	1.922
19	1.563	1.535	1.507	1.405	1.379	1.354	1.399	1.374	1.349	1.325	1.301	1.277	1.272	1.272	1.272	1.272	1.272	1.272	1.272	1.272	1.272	1.151	2.173
20	1.699	1.668	1.638	1.527	1.499	1.472	1.521	1.494	1.467	1.440	1.414	1.388	1.383	1.383	1.383	1.383	1.383	1.383	1.383	1.383	1.383	1.251	2.424
21	1.932	1.897	1.862	1.737	1.704	1.674	1.729	1.698	1.667	1.638	1.608	1.578	1.572	1.572	1.572	1.572	1.572	1.572	1.572	1.572	1.572	1.422	2.815
22	2.075	2.037	2.000	1.865	1.831	1.798	1.857	1.824	1.791	1.759	1.727	1.695	1.688	1.688	1.688	1.688	1.688	1.688	1.688	1.688	1.688	1.528	
23	2.218	2.178	2.137	1.994	1.957	1.922	1.986	1.950	1.914	1.880	1.846	1.812	1.805	1.805	1.805	1.805	1.805	1.805	1.805	1.805	1.805	1.633	
24	2.433	2.389	2.344	2.187	2.146	2.108	2.178	2.139	2.100	2.062	2.025	1.987	1.980	1.980	1.980	1.980	1.980	1.980	1.980	1.980	1.980	1.791	
25	2.647	2.599	2.551	2.380	2.336	2.294	2.370	2.327	2.285	2.244	2.203	2.163	2.154	2.154	2.154	2.154	2.154	2.154	2.154	2.154	2.154	1.949	
26	2.862	2.810	2.758	2.573	2.525	2.480	2.562	2.516	2.470	2.426	2.382	2.338	2.329	2.329	2.329	2.329	2.329	2.329	2.329	2.329	2.329	2.107	

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Flat Rates for Parts 3, 6, 12**

	Part 3 (U-1)	Part 12 (U-2)		Part 6 (D)
<u>Limit</u>	<u>Rate</u>	<u>Rate</u>	<u>Limit</u>	<u>Rate</u>
20/40	15	2	5000	25
20/50	16	3	10000	33
25/50	17	5	15000	41
25/60	18	6	20000	44
35/80	19	13	25000	49
50/100	20	23	50000	57
100/100	21	47	100000	68
100/200	23	48		
100/300	24	49		
200/400	28	113		
250/500	29	135		
250/1000	30	146		
300/500	31	189		
500/500	41	344		
500/1000	42	360		

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factor Tables

<i>Driver Vehicle Group</i>		
Number of Drivers	Number of Vehicles	Group
1	1	DV11
2	1	DV12
>2	1	DV13
1	2	DV2d
2	2	DV2e
>2	2	DV2m
< # of Vehicles	>2	DV3d
= # of Vehicles	>2	DV3e
> # of Vehicles	>2	DV3m

<i>Excellent Driver Group</i>	
Points	Group
< 99	ED0
99	ED1

<i>Motor Club Group</i>	
Motor Club Member?	Group
No	MC0
Yes	MC1

<i>Mileage Usage Group</i>	
Rate Class	Group
10	U1
15	U1
17	U2
18	U3
20	U2
21	U3
25	U2
26	U3
30	U4

<i>Prior OBI Group</i>		
Per Claimant Limit	Per Occurrence Limit	Group
\$25,000 or less	Any	LIM0
\$25,000 < Limit < \$100,000	Any	LIM1
\$100,000	< \$250K	LIM1
\$100,000	>= \$250K	LIM2
Greater than \$100,000	Any	LIM2
CSL < \$50,000		LIM0
\$50,000 <= CSL <= \$300,000		LIM1
CSL > \$300,000		LIM2

<i>Renewal Group</i>		
Number of Years with Plymouth Rock	Number of Years with Agency	Group
0	0	REN0
	1 - 3	REN1
	4 or more	REN2
1 or 2	N/A	REN1
3 or 4	N/A	REN2
5 or more	N/A	REN3

<i>Mileage Relativity Group</i>	
Historical Mileage	Group
No Mileage History ¹	MRG0
No Mileage History ²	MRG1
0 < Relativity <= 0.65	MRG2
0.65 < Relativity <= 1.15	MRG3
1.15 < Relativity <= 1.50	MRG4
1.50 < Relativity	MRG5

<i>Experience Group</i>	
# Years Licensed	Group
Less than 6	EXP0
At least 6 but less than 14	EXP1
At least 14 but less than 34	EXP2
At least 34 but less than 59	EXP3
59 or more	EXP4

NOTE: Renewal Group number assigned at policy renewal cannot be lower than that of the expiring term.

¹ Policy Effective Year - Vehicle Model Year is greater than one (1).
² Policy Effective Year - Vehicle Model Year is less than or equal to one (1).

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Road Density Region Table

Statistical Code	Location	RDR Code
2	BROCKTON	RDR4
10	ABINGTON	RDR3
11	BRIDGEWATER	RDR2
12	HINGHAM	RDR2
13	MIDDLEBOROUGH	RDR2
14	PLYMOUTH	RDR2
15	ROCKLAND	RDR3
16	WAREHAM	RDR3
17	WHITMAN	RDR3
21	BARNSTABLE	RDR2
30	CARVER	RDR2
31	DUXBURY	RDR1
32	EAST BRIDGEWATER	RDR2
33	HANOVER	RDR2
34	HANSON	RDR2
35	HULL	RDR3
36	KINGSTON	RDR2
37	LAKEVILLE	RDR2
38	MARION	RDR1
39	MARSHFIELD	RDR2
40	MATTAPOISETT	RDR1
41	NORWELL	RDR1
42	PEMBROKE	RDR2
43	ROCHESTER	RDR1
44	SCITUATE	RDR2
45	WEST BRIDGEWATER	RDR3

Statistical Code	Location	RDR Code
50	BOURNE	RDR2
51	CHATHAM	RDR1
52	DENNIS	RDR1
53	EDGARTOWN	RDR1
54	FALMOUTH	RDR1
55	HARWICH	RDR1
56	NANTUCKET	RDR1
57	OAK BLUFFS	RDR1
58	ORLEANS	RDR1
59	PROVINCETOWN	RDR1
60	SANDWICH	RDR1
61	TISBURY	RDR1
62	YARMOUTH	RDR2
70	HALIFAX	RDR2
71	PLYMPTON	RDR2
80	BREWSTER	RDR1
81	CHILMARK	RDR1
82	EASTHAM	RDR1
83	GAY HEAD	RDR1
84	GOSNOLD	RDR1
85	MASHPEE	RDR2
86	TRURO	RDR1
87	WELLFLEET	RDR1
88	WEST TISBURY	RDR1
102	PITTSFIELD	RDR2
110	ADAMS	RDR1

Statistical Code	Location	RDR Code
111	GREAT BARRINGTON	RDR1
112	NORTH ADAMS	RDR1
130	CHESHIRE	RDR1
131	CLARKSBURG	RDR1
132	DALTON	RDR1
133	HINSDALE	RDR1
134	LANESBOROUGH	RDR1
135	LEE	RDR1
136	LENOX	RDR1
137	SHEFFIELD	RDR1
138	STOCKBRIDGE	RDR1
139	WEST STOCKBRIDGE	RDR1
140	WILLIAMSTOWN	RDR1
170	ALFORD	RDR1
171	BECKET	RDR1
172	EGREMONT	RDR1
173	FLORIDA	RDR1
174	HANCOCK	RDR1
175	MONTEREY	RDR1
176	MOUNT WASHINGTON	RDR1
177	NEW ASHFORD	RDR1
178	NEW MARLBOROUGH	RDR1
179	OTIS	RDR1
180	PERU	RDR1
181	RICHMOND	RDR1
182	SANDISFIELD	RDR1

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Road Density Region Table

Statistical Code	Location	RDR Code
183	SAVOY	RDR1
184	TYRINGHAM	RDR1
185	WASHINGTON	RDR1
186	WINDSOR	RDR1
200	NEW BEDFORD	RDR4
201	FALL RIVER	RDR4
202	TAUNTON	RDR3
210	ATTLEBORO	RDR2
211	DARTMOUTH	RDR2
212	EASTON	RDR2
213	FAIRHAVEN	RDR2
214	MANSFIELD	RDR1
215	NORTH ATTLEBORO	RDR1
230	ACUSHNET	RDR2
231	BERKLEY	RDR2
232	DIGHTON	RDR2
233	FREETOWN	RDR2
234	NORTON	RDR2
235	RAYNHAM	RDR2
236	REHOBOTH	RDR2
237	SEEKONK	RDR2
238	SOMERSET	RDR2
239	SWANSEA	RDR2
240	WESTPORT	RDR2
300	LYNN	RDR4
302	HAVERHILL	RDR3

Statistical Code	Location	RDR Code
303	LAWRENCE	RDR4
304	SALEM	RDR3
310	AMESBURY	RDR1
311	ANDOVER	RDR1
312	BEVERLY	RDR2
313	DANVERS	RDR2
314	GLOUCESTER	RDR2
315	IPSWICH	RDR1
316	MARBLEHEAD	RDR2
317	METHUEN	RDR3
318	NEWBURYPORT	RDR1
319	NORTH ANDOVER	RDR2
320	PEABODY	RDR3
321	SAUGUS	RDR3
322	SWAMPSCOTT	RDR3
330	ESSEX	RDR1
331	GEORGETOWN	RDR1
332	GROVELAND	RDR1
333	HAMILTON	RDR1
334	LYNNFIELD	RDR2
335	MANCHESTER	RDR1
336	MERRIMAC	RDR1
337	MIDDLETON	RDR2
338	NAHANT	RDR3
339	NEWBURY	RDR1
340	ROCKPORT	RDR1

Statistical Code	Location	RDR Code
341	ROWLEY	RDR1
342	SALISBURY	RDR2
343	WENHAM	RDR1
344	WEST NEWBURY	RDR1
370	BOXFORD	RDR1
371	TOPSFIELD	RDR2
400	SPRINGFIELD	RDR4
402	CHICOPEE	RDR3
403	HOLYOKE	RDR4
410	GREENFIELD	RDR1
411	MONTAGUE	RDR1
412	ORANGE	RDR1
420	AGAWAM	RDR2
421	LUDLOW	RDR2
422	MONSON	RDR1
423	PALMER	RDR2
424	WESTFIELD	RDR2
425	WEST SPRINGFIELD	RDR3
430	BUCKLAND	RDR1
431	COLRAIN	RDR1
432	DEERFIELD	RDR1
433	ERVING	RDR1
434	NORTHFIELD	RDR1
435	SHELBURNE	RDR1
436	SUNDERLAND	RDR1
437	WHATELY	RDR1

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2009 Massachusetts Private Passenger Automobile Insurance Rates Road Density Region Table

Statistical Code	Location	RDR Code
440	CHESTER	RDR1
441	EAST LONGMEADOW	RDR2
442	LONGMEADOW	RDR2
443	RUSSELL	RDR1
444	SOUTHWICK	RDR2
445	WILBRAHAM	RDR2
470	ASHFIELD	RDR1
471	BERNARDSTON	RDR1
472	CHARLEMONT	RDR1
473	CONWAY	RDR1
474	GILL	RDR1
475	HAWLEY	RDR1
476	HEATH	RDR1
477	LEVERETT	RDR1
478	LEYDEN	RDR1
479	MONROE	RDR1
480	NEW SALEM	RDR1
481	ROWE	RDR1
482	SHUTESBURY	RDR1
483	WARWICK	RDR1
484	WENDELL	RDR1
490	BLANDFORD	RDR1
491	BRIMFIELD	RDR1
492	GRANVILLE	RDR1
493	HAMPDEN	RDR2
494	HOLLAND	RDR1

Statistical Code	Location	RDR Code
495	MONTGOMERY	RDR1
496	TOLLAND	RDR1
497	WALES	RDR1
510	AMHERST	RDR2
511	EASTHAMPTON	RDR1
512	NORTHAMPTON	RDR1
513	SOUTH HADLEY	RDR2
514	WARE	RDR1
530	BELCHERTOWN	RDR1
531	HADLEY	RDR1
532	HATFIELD	RDR1
533	HUNTINGTON	RDR1
534	WILLIAMSBURG	RDR1
570	CHESTERFIELD	RDR1
571	CUMMINGTON	RDR1
573	GOSHEN	RDR1
574	GRANBY	RDR2
576	MIDDLEFIELD	RDR1
577	PELHAM	RDR1
578	PLAINFIELD	RDR1
580	SOUTHAMPTON	RDR1
581	WESTHAMPTON	RDR1
582	WORTHINGTON	RDR1
600	CAMBRIDGE	RDR3
601	LOWELL	RDR4
602	EVERETT	RDR4

Statistical Code	Location	RDR Code
603	MALDEN	RDR4
604	MEDFORD	RDR3
605	NEWTON	RDR2
606	SOMERVILLE	RDR3
607	WALTHAM	RDR2
608	WATERTOWN	RDR2
610	ARLINGTON	RDR2
611	BELMONT	RDR1
612	CHELMSFORD	RDR1
613	CONCORD	RDR1
614	DRACUT	RDR2
615	FRAMINGHAM	RDR3
616	HUDSON	RDR1
617	LEXINGTON	RDR1
618	MARLBOROUGH	RDR2
619	MELROSE	RDR2
620	MAYNARD	RDR1
621	NATICK	RDR1
622	READING	RDR1
623	STONEHAM	RDR3
624	WAKEFIELD	RDR2
625	WINCHESTER	RDR1
626	WOBURN	RDR2
630	ACTON	RDR1
631	ASHLAND	RDR2
632	AYER	RDR1

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2009 Massachusetts Private Passenger Automobile Insurance Rates
Road Density Region Table

Statistical Code	Location	RDR Code
633	BEDFORD	RDR1
634	BILLERICA	RDR2
635	BURLINGTON	RDR2
636	GROTON	RDR1
637	HOLLISTON	RDR1
638	HOPKINTON	RDR1
639	LINCOLN	RDR1
640	LITTLETON	RDR1
641	NORTH READING	RDR2
642	PEPPERELL	RDR1
643	SHIRLEY	RDR1
644	STOW	RDR1
645	SUDBURY	RDR1
646	TEWKSBURY	RDR2
647	TOWNSEND	RDR1
648	TYNGSBOROUGH	RDR1
649	WAYLAND	RDR1
650	WESTFORD	RDR1
651	WESTON	RDR1
652	WILMINGTON	RDR2
670	ASHBY	RDR1
671	BOXBOROUGH	RDR1
672	CARLISLE	RDR1
673	DUNSTABLE	RDR1
674	SHERBORN	RDR1
702	BROOKLINE	RDR3

Statistical Code	Location	RDR Code
703	QUINCY	RDR3
710	BRAINTREE	RDR3
711	CANTON	RDR3
712	DEDHAM	RDR3
713	FRANKLIN	RDR1
714	MILTON	RDR3
715	NEEDHAM	RDR1
716	NORWOOD	RDR2
717	RANDOLPH	RDR4
718	STOUGHTON	RDR3
719	WALPOLE	RDR2
720	WELLESLEY	RDR1
721	WEYMOUTH	RDR3
730	AVON	RDR3
731	BELLINGHAM	RDR1
732	COHASSET	RDR2
733	DOVER	RDR1
734	FOXBOROUGH	RDR1
735	HOLBROOK	RDR3
736	MEDFIELD	RDR1
737	MEDWAY	RDR1
738	MILLIS	RDR1
739	NORFOLK	RDR1
740	PLAINVILLE	RDR2
741	SHARON	RDR2
742	WESTWOOD	RDR2

Statistical Code	Location	RDR Code
743	WRENTHAM	RDR1
802	CHELSEA	RDR4
803	REVERE	RDR4
810	WINTHROP	RDR4
815	WEST ROXBURY	RDR3
816	ROSLINDALE	RDR4
817	JAMAICA PLAIN	RDR4
818	HYDE PARK	RDR4
819	DORCHESTER	RDR4
820	ROXBURY	RDR4
821	BOSTON CENTRAL	RDR4
822	BRIGHTON	RDR4
823	SOUTH BOSTON	RDR4
824	BOSTON & CHARLESTOV	RDR4
900	WORCESTER	RDR4
902	FITCHBURG	RDR2
910	ATHOL	RDR1
911	CLINTON	RDR2
912	GARDNER	RDR1
913	GRAFTON	RDR1
914	LEOMINSTER	RDR2
915	MILFORD	RDR2
916	MILLBURY	RDR2
917	NORTHBRIDGE	RDR1
918	SHREWSBURY	RDR2
919	SOUTHBRIDGE	RDR2

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2009 Massachusetts Private Passenger Automobile Insurance Rates Road Density Region Table

Statistical Code	Location	RDR Code
920	SPENCER	RDR2
921	UXBRIDGE	RDR1
922	WEBSTER	RDR2
923	WESTBOROUGH	RDR1
924	WINCHENDON	RDR1
930	ASHBURNHAM	RDR1
931	AUBURN	RDR2
932	BARRE	RDR1
933	BERLIN	RDR1
934	BLACKSTONE	RDR1
935	BROOKFIELD	RDR1
936	CHARLTON	RDR2
937	DOUGLAS	RDR1
938	DUDLEY	RDR1
939	HARDWICK	RDR1
940	HOLDEN	RDR1
941	HOPEDALE	RDR1
942	HUBBARDSTON	RDR1
943	LANCASTER	RDR1
944	LEICESTER	RDR2
945	LUNENBURG	RDR1
946	MENDON	RDR1
947	MILLVILLE	RDR1
948	NORTH BROOKFIELD	RDR1
949	NORTHBOROUGH	RDR1
950	OXFORD	RDR2

Statistical Code	Location	RDR Code
951	RUTLAND	RDR1
952	SOUTHBOROUGH	RDR1
953	STERLING	RDR1
954	STURBRIDGE	RDR1
955	SUTTON	RDR1
956	TEMPLETON	RDR1
957	UPTON	RDR1
958	WARREN	RDR1
959	WEST BOYLSTON	RDR1
960	WEST BROOKFIELD	RDR1
961	WESTMINSTER	RDR1
970	BOLTON	RDR1
971	BOYLSTON	RDR1
973	EAST BROOKFIELD	RDR1
974	HARVARD	RDR1
975	NEW BRAintree	RDR1
976	OAKHAM	RDR1
977	PAXTON	RDR2
978	PETERSHAM	RDR1
979	PHILLIPSTON	RDR1
980	PRINCETON	RDR1
981	ROYALSTON	RDR1
991	CONNECTICUT	RDR2
992	MAINE	RDR2
993	NEW HAMPSHIRE	RDR2
994	NEW YORK	RDR2

Statistical Code	Location	RDR Code
995	RHODE ISLAND	RDR2
996	VERMONT	RDR2
999	OTHER	RDR2

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Average Mileage for Classes of Risk

Usage Group	Road Density	DV Group	Average Mileage
U1	RDR1	DV11	11914
U1	RDR1	DV12	12332
U1	RDR1	DV13	13162
U1	RDR1	DV2d	10727
U1	RDR1	DV2e	12663
U1	RDR1	DV2m	13377
U1	RDR1	DV3d	11156
U1	RDR1	DV3e	13230
U1	RDR1	DV3m	13508
U1	RDR2	DV11	11426
U1	RDR2	DV12	11593
U1	RDR2	DV13	12432
U1	RDR2	DV2d	11305
U1	RDR2	DV2e	11920
U1	RDR2	DV2m	12537
U1	RDR2	DV3d	10947
U1	RDR2	DV3e	12650
U1	RDR2	DV3m	13320
U1	RDR3	DV11	10346
U1	RDR3	DV12	10455
U1	RDR3	DV13	11315
U1	RDR3	DV2d	10937
U1	RDR3	DV2e	10977
U1	RDR3	DV2m	11557
U1	RDR3	DV3d	10329
U1	RDR3	DV3e	11741

Usage Group	Road Density	DV Group	Average Mileage
U1	RDR3	DV3m	12432
U1	RDR4	DV11	10048
U1	RDR4	DV12	10290
U1	RDR4	DV13	10958
U1	RDR4	DV2d	10818
U1	RDR4	DV2e	10649
U1	RDR4	DV2m	10904
U1	RDR4	DV3d	10738
U1	RDR4	DV3e	11005
U1	RDR4	DV3m	11611
U2	RDR1	DV11	14593
U2	RDR1	DV12	13914
U2	RDR1	DV13	12917
U2	RDR1	DV2d	14398
U2	RDR1	DV2e	13856
U2	RDR1	DV2m	13237
U2	RDR1	DV3d	12646
U2	RDR1	DV3e	12966
U2	RDR1	DV3m	13264
U2	RDR2	DV11	13663
U2	RDR2	DV12	13727
U2	RDR2	DV13	12557
U2	RDR2	DV2d	14216
U2	RDR2	DV2e	13573
U2	RDR2	DV2m	12654
U2	RDR2	DV3d	12237

Usage Group	Road Density	DV Group	Average Mileage
U2	RDR2	DV3e	12765
U2	RDR2	DV3m	12555
U2	RDR3	DV11	12786
U2	RDR3	DV12	12642
U2	RDR3	DV13	11514
U2	RDR3	DV2d	16553
U2	RDR3	DV2e	12101
U2	RDR3	DV2m	12250
U2	RDR3	DV3d	12245
U2	RDR3	DV3e	11810
U2	RDR3	DV3m	11718
U2	RDR4	DV11	11919
U2	RDR4	DV12	12334
U2	RDR4	DV13	11836
U2	RDR4	DV2d	13960
U2	RDR4	DV2e	12120
U2	RDR4	DV2m	11927
U2	RDR4	DV3d	9746
U2	RDR4	DV3e	11589
U2	RDR4	DV3m	12164
U3	RDR1	DV11	17746
U3	RDR1	DV12	14114
U3	RDR1	DV13	14058
U3	RDR1	DV2d	12848
U3	RDR1	DV2e	14835
U3	RDR1	DV2m	15118

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2009 Massachusetts Private Passenger Automobile Insurance Rates
Average Mileage for Classes of Risk

Usage Group	Road Density	DV Group	Average Mileage
U3	RDR1	DV3d	13410
U3	RDR1	DV3e	15254
U3	RDR1	DV3m	15758
U3	RDR2	DV11	13890
U3	RDR2	DV12	14266
U3	RDR2	DV13	13400
U3	RDR2	DV2d	12436
U3	RDR2	DV2e	13473
U3	RDR2	DV2m	14456
U3	RDR2	DV3d	13191
U3	RDR2	DV3e	14297
U3	RDR2	DV3m	14936
U3	RDR3	DV11	11299
U3	RDR3	DV12	11464
U3	RDR3	DV13	12162
U3	RDR3	DV2d	12929
U3	RDR3	DV2e	11776
U3	RDR3	DV2m	12602
U3	RDR3	DV3d	12670
U3	RDR3	DV3e	12593
U3	RDR3	DV3m	13591
U3	RDR4	DV11	12016
U3	RDR4	DV12	11656
U3	RDR4	DV13	12822
U3	RDR4	DV2d	14155
U3	RDR4	DV2e	12351

Usage Group	Road Density	DV Group	Average Mileage
U3	RDR4	DV2m	13091
U3	RDR4	DV3d	13921
U3	RDR4	DV3e	12293
U3	RDR4	DV3m	13333
U4	RDR1	DV11	15005
U4	RDR1	DV12	15143
U4	RDR1	DV13	16058
U4	RDR1	DV2d	12078
U4	RDR1	DV2e	14840
U4	RDR1	DV2m	15919
U4	RDR1	DV3d	13277
U4	RDR1	DV3e	15102
U4	RDR1	DV3m	15826
U4	RDR2	DV11	15849
U4	RDR2	DV12	15206
U4	RDR2	DV13	15826
U4	RDR2	DV2d	15363
U4	RDR2	DV2e	15543
U4	RDR2	DV2m	15626
U4	RDR2	DV3d	13694
U4	RDR2	DV3e	15075
U4	RDR2	DV3m	16714
U4	RDR3	DV11	14393
U4	RDR3	DV12	14480
U4	RDR3	DV13	16138
U4	RDR3	DV2d	10586

Usage Group	Road Density	DV Group	Average Mileage
U4	RDR3	DV2e	14471
U4	RDR3	DV2m	14026
U4	RDR3	DV3d	13867
U4	RDR3	DV3e	13781
U4	RDR3	DV3m	17715
U4	RDR4	DV11	13611
U4	RDR4	DV12	13994
U4	RDR4	DV13	13777
U4	RDR4	DV2d	10593
U4	RDR4	DV2e	14091
U4	RDR4	DV2m	13683
U4	RDR4	DV3d	13249
U4	RDR4	DV3e	15742
U4	RDR4	DV3m	17204

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.68499	0.74273	0.68398	0.70575	0.96321	0.70555
DV2d	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.7052	0.66971	0.82894	1.09218	1.17412	0.8142
DV2e	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.6397	0.66536	0.67472	0.59146	0.76091	0.75186
DV3m	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.71182	0.6682	0.71196	0.64446	1.09311	0.90671
DV13	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.57602	0.53805	0.55495	0.57024	0.75557	0.46091
DV3m	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.67513	0.59002	0.77357	0.83779	1.05032	0.89587
DV12	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.63477	0.73492	0.77797	0.68653	1.31154	1.03134
DV2m	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.73813	0.75116	0.82462	0.85007	1.2025	1.07221
DV3m	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.62269	0.60075	0.78768	0.65387	1.03494	1.02792
DV2e	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.67006	0.68795	0.69868	0.66338	0.81417	0.74853
DV3m	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.60741	0.54562	0.7064	0.67896	1.15506	0.99557
DV11	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.76725	0.75426	0.874	0.8797	1.38786	1.11205
DV3d	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.53689	0.67023	0.66562	0.61797	0.86974	1.01993
DV2m	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.78581	0.75167	0.79314	0.91777	1.0599	0.85759
DV2e	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.65897	0.64812	0.86601	0.80004	1.0214	1.13357
DV12	MC0	ED0	EXP4	MRG2	LIM0	RENO	0.75828	0.74625	0.64186	0.76315	0.97162	0.45488
DV3d	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.53069	0.50966	0.61997	0.65465	0.87604	0.9399
DV2e	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.67547	0.62319	0.75783	0.96082	0.98571	0.71026
DV13	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.62478	0.59868	0.78236	0.72249	1.0723	0.91713
DV12	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.72893	0.77055	0.57032	0.4828	0.80697	0.57407
DV2e	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.58791	0.60367	0.73322	0.70275	0.88688	0.90505
DV2d	MC0	ED1	EXP0	MRG3	LIM2	RENO	0.52435	0.66203	0.70245	0.63463	0.90433	0.70405
DV3e	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.46604	0.52875	0.72425	0.6939	1.01235	1.01136
DV2e	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.62244	0.75175	0.74974	0.65727	0.93077	0.97925
DV12	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.74988	0.81673	0.6742	0.59496	0.86875	0.72476
DV2m	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.5544	0.55499	0.59432	0.5259	0.74282	0.54253
DV2d	MC0	ED0	EXP0	MRG3	LIM0	RENO	0.69929	0.96885	0.73728	0.63463	1.041	0.77445
DV2d	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.65589	0.68295	0.755	0.89878	1.08584	0.91917
DV3e	MC1	ED0	EXP1	MRG1	LIM0	RENO	0.79281	0.80761	0.78458	0.73149	1.33764	1.14398
DV2m	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.50927	0.53373	0.71751	0.66962	0.96389	0.77561
DV2m	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.74602	0.78312	0.78989	0.72014	1.07611	1.01062
DV3m	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.85811	0.82692	0.78738	0.83419	1.1392	0.98343
DV2e	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.60678	0.63657	0.71265	0.66338	0.885	0.82339
DV3d	MC1	ED0	EXP2	MRG2	LIM2	RENO	0.4737	0.50657	0.41581	0.48323	0.60871	0.56549
DV3m	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.71537	0.7136	0.70653	0.62981	0.94455	0.77875
DV13	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.73009	0.73265	0.9312	0.90477	1.39198	1.37717
DV2e	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.69727	0.74373	0.73322	0.70275	0.88688	0.90505
DV2m	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.57418	0.56982	0.72696	0.64457	0.91925	0.77346
DV11	MC1	ED1	EXP1	MRG3	LIM2	RENO	0.62583	0.59099	0.77014	0.77652	1.31176	0.78458
DV3e	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.57414	0.52167	0.76748	0.77075	1.16067	1.14195
DV2m	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.7137	0.70821	0.95893	0.80756	1.30291	1.34895
DV2d	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.58452	0.70014	0.80697	0.72838	1.14433	1.03891
DV11	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.61317	0.57297	0.71075	0.75156	1.09381	0.64287
DV3d	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.40929	0.40428	0.41754	0.52871	0.72964	0.63524
DV2m	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.65282	0.70445	0.82117	0.70936	1.12901	1.07904
DV3m	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.58506	0.55104	0.70902	0.5884	0.91094	0.80799
DV11	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.63673	0.56581	0.6854	0.89197	0.98057	0.45692
DV3e	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.73235	0.59224	0.9297	1.22334	1.30964	1.08273
DV3m	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.7384	0.71418	0.8104	0.71616	1.20926	1.12428
DV2e	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.75653	0.71382	0.79888	1.01784	0.96184	0.76093
DV11	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.66001	0.65574	0.66686	0.63356	0.99533	0.60173
DV2e	MC0	ED0	EXP4	MRG0	LIM0	REN1	0.84772	0.88655	0.79659	1.22502	1.11602	0.82224
DV2m	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.6818	0.63366	0.91757	0.80756	1.23099	1.2582
DV3d	MC1	ED0	EXP0	MRG2	LIM2	RENO	0.38322	0.38195	0.41581	0.48323	0.60871	0.52817
DV12	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.76134	0.80029	0.75557	0.66401	1.04014	0.91194
DV3m	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.61399	0.63721	0.80342	0.7718	1.1877	1.02717
DV13	MC0	ED0	EXP4	MRG2	LIM0	RENO	0.76129	0.70526	0.65073	0.83848	1.03438	0.47083
DV2m	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.87717	0.89489	0.85018	0.93507	1.40812	1.17514
DV3m	MC1	ED1	EXP1	MRG4	LIM2	RENO	0.62595	0.58277	0.81381	0.72312	1.21591	1.12777
DV3m	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.73851	0.74012	0.78768	0.65387	1.03494	1.02792
DV11	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.89814	0.87579	0.83511	0.94568	1.36262	1.00177
DV3m	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.5347	0.51087	0.56396	0.47543	0.75183	0.57968
DV3e	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.77138	0.71806	0.75672	0.97751	1.07663	0.74437
DV3m	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.7212	0.66907	0.78655	0.82968	1.13544	0.98241
DV2m	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.69013	0.63852	0.83527	0.93911	1.29827	1.07052
DV13	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.50486	0.47265	0.56685	0.53046	0.79034	0.52495
DV2d	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.5208	0.51032	0.54149	0.80188	0.83509	0.46895
DV2m	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.73127	0.77225	0.76288	0.70598	1.16753	0.93056
DV11	MC0	ED1	EXP3	MRG1	LIM1	RENO	0.67738	0.68691	0.77573	0.79606	1.17082	0.81176
DV3m	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.53242	0.43772	0.55387	0.51608	0.72272	0.55615

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.382	0.458	0.529	0.514	0.597	0.572
DV2m	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.731	0.800	0.742	0.645	0.999	0.851
DV2e	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.699	0.747	0.714	0.620	0.854	0.853
DV2m	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.653	0.728	0.786	0.709	1.067	0.924
DV2m	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.702	0.715	0.700	0.670	0.990	0.867
DV12	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.600	0.619	0.561	0.488	0.746	0.509
DV12	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.862	0.873	0.753	0.658	1.034	0.935
DV2m	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.466	0.450	0.593	0.524	0.741	0.541
DV11	MC1	ED0	EXP2	MRG0	LIM2	REN2	1.103	1.163	0.950	0.926	1.262	0.967
DV2e	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.596	0.693	0.714	0.617	0.852	0.809
DV11	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.998	1.037	0.998	1.013	1.601	1.165
DV2m	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.587	0.583	0.940	0.808	1.199	1.126
DV13	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.804	0.789	0.912	0.900	1.276	1.251
DV12	MC0	ED0	EXP0	MRG3	LIM0	RENO	0.848	0.975	0.711	0.601	1.006	0.800
DV3m	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.621	0.578	0.810	0.712	1.205	1.123
DV3e	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.484	0.573	0.706	0.827	1.075	0.990
DV11	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.934	0.915	0.982	1.023	1.481	1.062
DV2m	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.703	0.691	0.722	0.737	1.159	0.950
DV2e	MC1	ED0	EXP1	MRG1	LIM1	RENO	0.722	0.741	0.722	0.689	1.033	0.963
DV3m	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.562	0.508	0.693	0.630	0.869	0.708
DV12	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.956	0.958	0.876	1.220	1.282	0.735
DV12	MC0	ED1	EXP4	MRG5	LIM2	RENO	0.762	0.715	0.968	1.258	1.218	0.914
DV3m	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.594	0.601	0.934	0.733	1.287	1.292
DV3d	MC0	ED1	EXP3	MRG2	LIM1	RENO	0.394	0.388	0.397	0.519	0.598	0.509
DV12	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.554	0.602	0.673	0.592	0.866	0.704
DV3e	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.558	0.533	0.681	0.675	0.913	0.805
DV3e	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.720	0.690	0.727	0.724	1.187	1.064
DV3d	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.599	0.674	0.722	0.953	0.975	0.826
DV13	MC1	ED0	EXP0	MRG0	LIM0	REN2	1.004	1.054	0.854	0.866	1.286	1.034
DV11	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.936	0.950	0.855	0.884	1.428	1.143
DV3e	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.818	0.766	0.826	1.091	1.214	0.931
DV3e	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.611	0.577	0.730	0.919	1.265	1.147
DV13	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.692	0.604	0.604	0.834	0.920	0.439
DV3d	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.594	0.544	0.631	0.797	0.887	1.034
DV2m	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.640	0.573	0.788	0.994	1.030	0.626
DV2d	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.527	0.572	0.486	0.548	0.705	0.505
DV2e	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.756	0.758	0.867	0.744	0.983	1.174
DV3e	MC0	ED1	EXP2	MRG5	LIM2	RENO	0.642	0.579	0.892	0.853	1.194	1.327
DV3m	MC0	ED1	EXP3	MRG2	LIM1	RENO	0.534	0.439	0.555	0.519	0.725	0.557
DV11	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.939	0.953	0.869	0.950	1.499	1.164
DV3e	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.759	0.794	0.763	0.919	1.339	1.230
DV3e	MC1	ED0	EXP4	MRG1	LIM1	RENO	0.809	0.725	0.770	1.035	1.149	0.791
DV11	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.834	0.883	0.815	0.810	1.429	1.012
DV2d	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.587	0.678	0.762	0.701	1.042	0.937
DV3d	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.691	0.711	0.661	0.850	1.083	1.119
DV2m	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.574	0.541	0.689	0.731	0.955	0.764
DV3d	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.617	0.608	0.671	0.734	0.977	1.176
DV13	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.757	0.858	0.790	0.758	1.399	1.070
DV2m	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.881	0.771	1.022	1.251	1.346	0.995
DV13	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.861	0.930	0.902	0.818	1.185	1.255
DV3d	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.481	0.506	0.603	0.648	0.864	0.807
DV12	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.711	0.822	0.711	0.657	1.108	0.851
DV2m	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.580	0.572	0.720	0.676	0.969	0.848
DV11	MC0	ED0	EXP4	MRG5	LIM2	RENO	1.026	0.944	0.968	1.478	1.645	0.921
DV3m	MC0	ED1	EXP0	MRG1	LIM0	RENO	0.546	0.580	0.738	0.621	1.109	0.895
DV13	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.644	0.592	0.788	0.799	1.294	1.032
DV3e	MC1	ED0	EXP2	MRG2	LIM1	RENO	0.571	0.586	0.531	0.517	0.599	0.604
DV3m	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.668	0.627	0.694	0.633	0.871	0.709
DV2m	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.546	0.505	0.592	0.563	0.770	0.570
DV12	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.779	0.727	0.929	1.171	1.192	0.921
DV2e	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.545	0.575	0.512	0.519	0.493	0.477
DV3m	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.531	0.437	0.553	0.514	0.721	0.555
DV12	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.718	0.838	0.722	0.624	1.058	0.878
DV11	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.961	0.994	0.949	0.995	1.311	0.934
DV2e	MC0	ED0	EXP4	MRG0	LIM2	RENO	0.792	0.780	0.783	1.232	1.030	0.748
DV2d	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.580	0.720	0.780	0.656	0.972	0.945
DV3d	MC1	ED0	EXP4	MRG0	LIM0	RENO	0.854	0.873	0.754	1.221	1.179	0.892
DV11	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.847	0.772	0.790	1.089	1.289	0.595
DV13	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.690	0.627	0.555	0.536	0.816	0.556
DV3d	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.688	0.731	0.668	0.720	1.086	1.182

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.696	0.678	0.864	0.823	1.123	1.172
DV12	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.582	0.628	0.707	0.671	1.012	0.771
DV3m	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.615	0.682	0.715	0.615	1.042	0.892
DV2d	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.536	0.673	0.684	0.631	0.926	0.722
DV2e	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.715	0.720	0.797	1.225	1.116	0.822
DV3m	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.702	0.639	0.790	0.779	1.099	1.020
DV11	MC1	ED1	EXP4	MRG0	LIM1	REN2	1.070	0.973	1.009	1.442	1.460	0.806
DV2d	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.686	0.836	0.700	0.679	0.937	0.727
DV11	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.977	1.059	0.891	0.880	1.509	1.223
DV3m	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.612	0.526	0.566	0.511	0.700	0.540
DV11	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.596	0.605	0.679	0.630	1.078	0.661
DV11	MC1	ED0	EXP2	MRG0	LIM0	REN2	1.185	1.326	0.969	0.926	1.371	1.064
DV2m	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.778	0.721	0.898	0.868	1.177	1.105
DV3d	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.589	0.544	0.642	0.734	0.923	1.096
DV11	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.917	1.031	0.879	0.815	1.607	1.086
DV13	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.901	1.006	0.855	0.870	1.289	1.007
DV2d	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.589	0.680	0.763	0.705	1.045	0.938
DV3d	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.453	0.466	0.405	0.514	0.579	0.495
DV2m	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.685	0.637	0.934	0.872	1.295	1.284
DV2d	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.477	0.529	0.495	0.548	0.766	0.556
DV2m	MC1	ED0	EXP4	MRG0	LIM1	REN0	0.943	0.842	0.862	1.336	1.287	0.815
DV11	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.741	0.806	0.679	0.576	0.978	0.604
DV2e	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.510	0.583	0.719	0.791	0.914	0.875
DV2d	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.792	0.847	0.844	0.854	1.333	1.314
DV13	MC0	ED1	EXP4	MRG1	LIM2	REN0	0.667	0.640	0.819	1.078	1.243	0.721
DV3m	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.848	0.762	0.835	1.014	1.195	0.855
DV3m	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.601	0.577	0.706	0.626	0.941	0.778
DV2m	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.572	0.548	0.747	0.702	1.071	0.845
DV2e	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.711	0.700	0.795	0.970	1.049	0.764
DV11	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.633	0.563	0.683	0.883	0.975	0.456
DV3d	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.564	0.610	0.560	0.637	0.727	0.664
DV3e	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.483	0.559	0.705	0.659	1.014	0.921
DV12	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.582	0.628	0.707	0.671	1.012	0.771
DV2e	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.698	0.726	0.720	0.664	0.884	0.965
DV11	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.637	0.598	0.748	0.765	1.335	0.802
DV13	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.642	0.591	0.787	0.795	1.290	1.031
DV12	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.644	0.681	0.589	0.534	0.948	0.612
DV12	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.791	0.767	0.886	1.039	1.318	0.795
DV2m	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.773	0.748	0.924	1.121	1.359	0.880
DV2m	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.749	0.631	1.042	1.357	1.421	1.016
DV3m	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.590	0.573	0.771	0.779	1.128	0.961
DV13	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.645	0.666	0.579	0.533	0.862	0.578
DV11	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.804	0.935	0.779	0.784	1.227	0.911
DV3e	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.608	0.596	0.720	0.704	1.022	0.913
DV13	MC1	ED0	EXP4	MRG0	LIM1	REN0	0.968	0.913	0.892	1.361	1.377	0.764
DV3d	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.561	0.606	0.557	0.631	0.723	0.662
DV11	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.785	0.748	0.858	1.142	1.373	0.748
DV3m	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.858	0.827	0.787	0.834	1.139	0.983
DV3e	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.568	0.583	0.528	0.512	0.595	0.602
DV13	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.807	0.833	0.734	0.689	1.129	0.937
DV13	MC1	ED1	EXP4	MRG1	LIM0	REN0	0.751	0.761	0.860	1.078	1.431	0.793
DV2m	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.621	0.651	0.733	0.673	1.051	0.930
DV3m	MC0	ED0	EXP0	MRG4	LIM1	REN0	0.623	0.666	0.770	0.657	1.066	0.969
DV2m	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.614	0.668	0.707	0.638	0.939	0.726
DV3d	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.646	0.617	0.703	1.009	1.039	0.873
DV3d	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.698	0.764	0.658	0.839	0.941	0.964
DV2m	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.532	0.466	0.614	0.582	0.873	0.648
DV3e	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.726	0.654	0.857	0.845	1.082	1.141
DV2d	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.650	0.728	0.849	1.021	1.095	0.767
DV13	MC0	ED1	EXP2	MRG0	LIM2	REN0	0.710	0.718	0.840	0.874	1.190	0.917
DV2d	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.748	0.789	0.786	0.772	1.220	1.099
DV3d	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.655	0.665	0.621	0.917	0.854	0.614
DV12	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.718	0.838	0.722	0.624	1.058	0.878
DV12	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.707	0.818	0.708	0.651	1.102	0.848
DV2e	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.478	0.505	0.523	0.483	0.515	0.543
DV11	MC1	ED1	EXP0	MRG0	LIM0	REN1	1.001	1.078	0.971	0.930	1.374	1.066
DV3e	MC0	ED1	EXP2	MRG1	LIM1	REN0	0.609	0.582	0.708	0.665	1.019	0.974
DV2m	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.766	0.642	1.000	1.263	1.390	1.024
DV11	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.551	0.546	0.643	0.567	0.843	0.547
DV3m	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.619	0.598	0.785	0.648	1.029	1.025

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.956	0.931	0.956	1.019	1.517	1.087
DV3e	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.657	0.635	0.666	0.628	0.903	0.855
DV2e	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.558	0.570	0.675	0.639	0.792	0.728
DV2d	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.757	0.763	0.846	1.092	1.276	0.896
DV3e	MC0	ED1	EXP1	MRG3	LIM0	REN0	0.612	0.584	0.741	0.697	1.191	1.008
DV2d	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.842	1.012	0.803	0.828	1.196	1.119
DV3e	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.605	0.687	0.878	0.793	1.138	1.237
DV13	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.538	0.529	0.671	0.706	0.886	0.641
DV3e	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.661	0.558	0.792	1.097	1.151	0.869
DV3m	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.580	0.606	0.690	0.583	0.930	0.759
DV13	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.903	0.973	0.882	0.957	1.510	1.104
DV11	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.736	0.695	0.855	0.941	1.322	0.975
DV3m	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.801	0.815	0.811	0.707	1.143	0.994
DV3d	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.607	0.630	0.669	0.922	0.961	0.659
DV2e	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.633	0.583	0.844	0.864	1.015	1.079
DV3m	MC0	ED0	EXP3	MRG4	LIM0	REN0	0.801	0.815	0.811	0.707	1.143	0.994
DV3d	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.617	0.568	0.663	0.812	1.084	1.288
DV2d	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.676	0.729	0.800	0.768	1.323	1.206
DV12	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.581	0.518	0.596	0.759	0.864	0.424
DV12	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.701	0.794	0.763	0.687	1.207	0.938
DV13	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.680	0.666	0.887	0.826	1.096	1.145
DV12	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.601	0.587	0.756	0.711	0.966	0.779
DV2e	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.723	0.795	0.711	0.597	0.881	0.830
DV3m	MC1	ED0	EXP4	MRG0	LIM0	REN2	1.000	0.905	0.875	1.208	1.343	0.910
DV13	MC0	ED1	EXP4	MRG1	LIM0	REN0	0.751	0.761	0.860	1.078	1.431	0.793
DV3e	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.558	0.533	0.681	0.675	0.913	0.805
DV2m	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.575	0.551	0.750	0.709	1.076	0.848
DV11	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.639	0.621	0.728	0.702	1.147	0.734
DV3d	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.643	0.798	0.672	0.668	0.883	0.896
DV2m	MC0	ED1	EXP1	MRG0	LIM1	REN0	0.710	0.653	0.817	0.944	1.338	1.099
DV3m	MC0	ED1	EXP0	MRG3	LIM1	REN0	0.493	0.496	0.693	0.592	0.939	0.762
DV12	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.716	0.653	0.819	1.024	1.166	0.738
DV2m	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.641	0.600	0.578	0.521	0.759	0.604
DV3m	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.604	0.543	0.704	0.672	1.149	0.992
DV2m	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.911	0.818	0.879	1.316	1.243	0.791
DV3d	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.540	0.520	0.655	0.720	0.999	1.075
DV2d	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.879	0.898	0.857	1.289	1.240	0.826
DV11	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.655	0.675	0.644	0.570	0.845	0.547
DV3m	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.642	0.574	0.581	0.483	0.739	0.618
DV3m	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.813	0.690	1.017	1.142	1.450	1.143
DV12	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.690	0.774	0.707	0.671	1.012	0.771
DV2m	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.689	0.681	0.742	0.744	1.135	0.929
DV11	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.674	0.683	0.772	0.788	1.164	0.809
DV11	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.551	0.546	0.643	0.567	0.843	0.547
DV2m	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.759	0.706	0.788	0.994	1.030	0.626
DV3e	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.569	0.564	0.545	0.563	0.697	0.660
DV3d	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.635	0.824	0.664	0.615	0.868	1.018
DV11	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.555	0.550	0.647	0.576	0.850	0.549
DV3d	MC1	ED1	EXP4	MRG1	LIM0	REN0	0.632	0.708	0.747	0.967	1.041	0.829
DV13	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.692	0.629	0.556	0.539	0.819	0.557
DV2m	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.916	0.822	0.881	1.329	1.249	0.793
DV13	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.896	1.000	0.853	0.861	1.282	1.004
DV3m	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.451	0.415	0.564	0.475	0.752	0.580
DV2m	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.657	0.585	0.770	0.994	1.058	0.642
DV3d	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.500	0.444	0.644	0.741	0.928	1.100
DV3m	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.517	0.552	0.714	0.611	1.038	0.891
DV2d	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.616	0.627	0.540	0.798	0.833	0.468
DV2m	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.618	0.628	0.764	0.709	1.170	0.932
DV12	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.672	0.726	0.790	0.664	1.101	0.978
DV2m	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.616	0.555	0.566	0.560	0.725	0.531
DV3d	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.677	0.701	0.679	0.858	1.060	1.094
DV3d	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.495	0.550	0.582	0.631	0.765	0.710
DV3m	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.828	0.783	0.788	0.772	1.093	1.017
DV11	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.791	0.854	0.759	0.699	1.211	0.785
DV2e	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.663	0.701	0.594	0.747	0.613	0.472
DV2d	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.664	0.935	0.766	0.666	1.007	0.909
DV2e	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.502	0.547	0.565	0.533	0.640	0.639
DV2d	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.638	0.668	0.772	0.895	1.055	0.894
DV3m	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.695	0.656	0.731	0.647	1.067	0.886
DV3d	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.517	0.577	0.615	0.648	0.939	0.888

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DV2d	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.856	0.864	0.797	0.874	1.327	1.320
DV3m	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.600	0.562	0.692	0.588	0.936	0.829
DV3m	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.615	0.529	0.567	0.516	0.704	0.542
DV11	MC0	ED0	EXP3	MRG0	LIM0	REN2	1.140	1.225	0.949	0.995	1.311	0.934
DV3e	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.558	0.501	0.689	0.697	1.063	0.940
DV2e	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.662	0.702	0.675	0.639	0.792	0.728
DV3e	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.909	0.815	0.972	1.223	1.386	1.161
DV11	MC0	ED0	EXP1	MRG0	LIM1	REN2	1.134	1.147	0.956	1.019	1.517	1.087
DV11	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.686	0.729	0.812	0.741	1.193	0.901
DV2m	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.817	0.814	0.810	0.854	1.109	0.977
DV2d	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.590	0.682	0.522	0.561	0.938	0.694
DV3m	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.694	0.679	0.709	0.588	0.911	0.808
DV3e	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.763	0.690	0.920	0.938	1.398	1.455
DV11	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.635	0.618	0.725	0.695	1.140	0.731
DV3d	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.473	0.488	0.428	0.529	0.710	0.619
DV2m	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.749	0.631	1.042	1.357	1.421	1.016
DV3d	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.538	0.529	0.636	0.917	0.832	0.598
DV11	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.781	0.914	0.797	0.780	1.191	0.887
DV2m	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.626	0.569	0.611	0.573	0.865	0.646
DV2d	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.800	0.928	0.776	0.698	1.130	1.101
DV3m	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.545	0.599	0.801	0.648	1.119	1.035
DV2e	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.659	0.648	0.866	0.800	1.021	1.134
DV3m	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.736	0.663	0.959	0.855	1.375	1.262
DV3m	MC0	ED1	EXP3	MRG0	LIM0	REN0	0.762	0.703	0.814	0.842	1.213	0.986
DV2d	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.731	0.909	0.788	0.828	1.100	0.950
DV2d	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.633	0.825	0.682	0.625	0.921	0.719
DV2m	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.520	0.545	0.710	0.645	0.944	0.729
DV13	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.713	0.682	0.766	0.777	1.025	0.805
DV12	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.806	0.865	0.812	0.855	1.069	0.778
DV2m	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.685	0.614	0.948	0.892	1.445	1.382
DV12	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.596	0.664	0.708	0.651	1.102	0.848
DV3m	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.509	0.528	0.786	0.651	1.033	0.942
DV3e	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.769	0.716	0.756	0.972	1.073	0.744
DV11	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.676	0.757	0.778	0.780	1.223	0.910
DV2m	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.528	0.479	0.593	0.524	0.741	0.590
DV2m	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.722	0.736	0.830	0.780	1.216	1.075
DV2d	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.702	0.686	0.814	0.870	1.289	1.283
DV3d	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.635	0.592	0.715	1.203	1.015	0.808
DV12	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.620	0.652	0.560	0.524	0.776	0.491
DV13	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.723	0.703	0.841	0.947	1.419	1.027
DV2e	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.695	0.722	0.717	0.657	0.879	0.962
DV2m	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.610	0.621	0.812	0.858	1.112	0.898
DV2d	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.630	0.773	0.777	0.701	1.132	1.030
DV3d	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.492	0.515	0.587	0.645	0.886	0.827
DV3d	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.494	0.553	0.595	0.587	0.800	0.755
DV2d	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.720	0.679	0.806	1.082	1.199	0.833
DV11	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.811	0.895	0.810	0.737	1.189	0.900
DV2m	MC1	ED1	EXP2	MRG0	LIM0	REN0	0.777	0.787	0.852	0.858	1.280	1.076
DV3e	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.785	0.707	0.786	1.025	1.112	0.768
DV3e	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.556	0.575	0.544	0.517	0.583	0.589
DV3m	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.507	0.526	0.785	0.648	1.029	0.941
DV11	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.552	0.548	0.644	0.570	0.845	0.547
DV2e	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.629	0.625	0.644	0.632	0.745	0.677
DV12	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.893	0.904	0.859	1.034	1.241	0.794
DV12	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.499	0.474	0.536	0.524	0.733	0.458
DV13	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.810	0.802	0.798	1.072	1.272	0.739
DV3d	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.320	0.307	0.414	0.476	0.603	0.526
DV2d	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.859	0.867	0.809	0.939	1.393	1.343
DV3d	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.516	0.499	0.634	0.652	0.851	0.914
DV11	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.990	1.025	0.914	1.021	1.606	1.096
DV3d	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.452	0.464	0.405	0.512	0.577	0.494
DV2d	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.565	0.612	0.500	0.564	0.889	0.648
DV11	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.934	0.948	0.853	0.880	1.425	1.141
DV11	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.694	0.613	0.808	1.083	1.251	0.579
DV3d	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.568	0.587	0.657	0.777	0.904	0.996
DV2e	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.481	0.522	0.535	0.519	0.522	0.511
DV12	MC0	ED0	EXP2	MRG1	LIM1	REN0	0.722	0.842	0.725	0.630	1.064	0.880
DV2d	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.604	0.611	0.744	0.751	0.994	0.879
DV2e	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.523	0.595	0.702	0.791	0.939	0.897
DV13	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.679	0.718	0.667	0.654	0.950	0.748

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DV12	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.912	0.950	0.873	0.749	1.027	1.136
DV2e	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.816	0.837	0.914	0.822	1.254	1.418
DV2d	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.932	0.884	0.860	1.231	1.241	0.951
DV12	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.855	1.027	0.755	0.624	1.120	0.968
DV11	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.909	0.896	0.900	0.962	1.620	1.218
DV13	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.508	0.475	0.569	0.536	0.795	0.527
DV3d	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.480	0.523	0.584	0.589	0.738	0.737
DV2m	MC1	ED0	EXP4	MRG0	LIM0	REN1	0.983	0.938	0.899	1.329	1.358	0.872
DV2d	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.551	0.724	0.507	0.513	0.804	0.592
DV3m	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.587	0.553	0.711	0.592	0.914	0.809
DV11	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.619	0.606	0.743	0.695	1.110	0.713
DV13	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.661	0.678	0.704	0.715	1.079	0.798
DV2d	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.746	0.951	0.776	0.698	1.130	1.028
DV11	MC1	ED0	EXP4	MRG0	LIM0	REN2	1.328	1.340	1.054	1.442	1.546	0.864
DV3m	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.776	0.618	0.973	1.142	1.370	1.066
DV13	MC0	ED1	EXP1	MRG0	LIM0	REN0	0.800	0.825	0.909	0.962	1.604	1.105
DV3d	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.585	0.592	0.654	0.708	0.942	0.948
DV13	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.737	0.736	0.683	0.650	0.922	0.749
DV3m	MC0	ED0	EXP4	MRG1	LIM0	REN0	0.886	0.821	0.803	0.966	1.250	0.792
DV3m	MC0	ED0	EXP0	MRG2	LIM0	REN0	0.591	0.600	0.610	0.483	0.850	0.624
DV3e	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.680	0.600	0.768	1.288	1.211	0.847
DV3e	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.575	0.708	0.707	0.832	1.078	0.991
DV2m	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.598	0.655	0.725	0.638	0.914	0.708
DV3m	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.660	0.657	0.746	0.592	1.052	0.890
DV2d	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.798	0.833	0.875	1.296	1.352	0.910
DV11	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.665	0.691	0.758	0.695	1.207	0.784
DV13	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.792	0.753	0.825	0.733	1.245	1.042
DV3m	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.628	0.628	0.723	0.588	0.990	0.889
DV3d	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.483	0.514	0.404	0.479	0.622	0.578
DV3m	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.575	0.562	0.790	0.779	1.099	0.937
DV3m	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.520	0.555	0.716	0.617	1.044	0.894
DV11	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.920	0.892	0.910	1.000	1.241	0.873
DV3m	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.908	0.884	0.980	0.796	1.438	1.438
DV11	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.939	1.051	0.882	1.210	1.456	0.790
DV3e	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.690	0.622	0.826	1.091	1.214	0.931
DV2m	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.718	0.724	0.773	0.774	1.029	0.887
DV13	MC0	ED0	EXP4	MRG5	LIM2	REN0	0.907	0.832	0.981	1.382	1.296	0.946
DV2d	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.856	0.918	0.788	0.846	1.140	1.130
DV13	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.678	0.641	0.912	0.900	1.276	1.251
DV2m	MC0	ED0	EXP4	MRG2	LIM0	REN0	0.794	0.713	0.680	0.823	0.967	0.528
DV3d	MC1	ED0	EXP1	MRG0	LIM1	REN0	0.697	0.717	0.664	0.863	1.093	1.123
DV3m	MC0	ED1	EXP2	MRG0	LIM0	REN0	0.792	0.761	0.831	0.784	1.269	1.124
DV2e	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.850	0.768	0.946	1.164	1.110	0.955
DV2d	MC0	ED0	EXP0	MRG0	LIM2	REN0	0.738	0.917	0.792	0.841	1.110	0.954
DV3m	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.672	0.569	0.892	0.855	1.227	1.177
DV3e	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.720	0.631	0.743	0.982	0.993	0.678
DV2m	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.737	0.802	0.733	0.673	1.051	0.930
DV11	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.903	0.880	0.850	1.021	1.433	1.022
DV11	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.923	0.894	0.912	1.005	1.246	0.874
DV2d	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.852	0.859	0.794	0.865	1.320	1.315
DV3d	MC0	ED0	EXP4	MRG1	LIM0	REN0	0.750	0.873	0.747	0.967	1.041	0.829
DV3d	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.399	0.411	0.416	0.483	0.609	0.565
DV12	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.765	0.825	0.771	0.711	1.050	0.857
DV11	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.640	0.601	0.750	0.772	1.343	0.804
DV13	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.719	0.687	0.770	0.788	1.034	0.809
DV2e	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.587	0.567	0.740	0.723	1.030	1.055
DV2d	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.724	0.683	0.809	1.092	1.206	0.835
DV2d	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.623	0.626	0.730	0.758	1.026	0.904
DV2m	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.834	0.789	0.858	1.115	1.209	0.820
DV2e	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.700	0.765	0.716	0.779	0.906	0.918
DV3m	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.493	0.496	0.693	0.592	0.939	0.762
DV2e	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.655	0.787	0.775	0.664	0.991	0.982
DV11	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.998	1.037	0.998	1.013	1.601	1.165
DV3e	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.782	0.728	0.871	0.853	1.226	1.362
DV2e	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.580	0.595	0.710	0.651	0.969	0.906
DV2e	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.698	0.700	0.741	0.726	1.032	1.057
DV12	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.598	0.596	0.576	0.531	0.869	0.556
DV12	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.864	0.957	0.920	0.827	1.310	1.333
DV3d	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.733	0.745	0.657	0.789	0.934	1.105
DV11	MC0	ED0	EXP2	MRG0	LIM0	REN3	1.181	1.322	0.968	0.921	1.367	1.063

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.569	0.480	0.619	0.834	0.896	0.428
DV2e	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.522	0.501	0.583	0.751	0.566	0.430
DV13	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.675	0.686	0.801	0.730	1.172	1.012
DV2e	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.679	0.710	0.737	0.660	0.858	0.940
DV11	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.811	0.864	0.834	0.807	1.389	0.985
DV2m	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.644	0.576	0.791	1.004	1.036	0.628
DV13	MC1	ED0	EXP4	MRG0	LIM0	REN1	1.010	1.017	0.931	1.354	1.453	0.818
DV2d	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.623	0.717	0.540	0.570	1.002	0.697
DV13	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.521	0.468	0.571	0.587	0.954	0.591
DV11	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.895	0.872	0.930	0.995	1.206	0.849
DV3e	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.756	0.819	0.738	0.832	1.141	1.120
DV3d	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.737	0.749	0.659	0.797	0.939	1.109
DV2m	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.655	0.707	0.822	0.713	1.133	1.080
DV3m	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.821	0.753	0.894	0.733	1.216	1.313
DV13	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.864	0.933	0.903	0.823	1.189	1.257
DV3e	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.552	0.514	0.665	0.624	0.900	0.854
DV12	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.632	0.663	0.674	0.595	0.869	0.725
DV2d	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.785	0.996	0.801	0.705	1.203	1.031
DV3m	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.759	0.730	0.793	0.719	1.245	1.156
DV2d	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.705	0.713	0.804	0.854	1.158	1.195
DV13	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.772	0.754	0.866	0.879	1.042	1.002
DV3d	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.433	0.504	0.664	0.615	0.868	0.951
DV12	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.571	0.618	0.659	0.598	0.894	0.724
DV2e	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.606	0.598	0.719	0.682	1.028	0.960
DV2e	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.480	0.520	0.534	0.516	0.520	0.511
DV2m	MC1	ED0	EXP4	MRG5	LIM2	REN0	0.888	0.778	1.042	1.357	1.421	1.016
DV2m	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.790	0.740	0.969	0.888	1.404	1.344
DV12	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.550	0.571	0.646	0.642	0.855	0.636
DV12	MC1	ED1	EXP3	MRG1	LIM1	REN0	0.585	0.632	0.710	0.677	1.017	0.773
DV3d	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.549	0.537	0.619	0.908	0.850	0.612
DV12	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.755	0.765	0.715	0.921	1.002	0.586
DV2d	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.671	0.739	0.775	0.973	1.098	0.671
DV11	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.910	0.929	0.874	0.880	1.388	1.112
DV2d	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.692	0.861	0.805	0.725	1.142	1.037
DV13	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.627	0.579	0.745	1.022	1.045	0.593
DV2d	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.562	0.647	0.702	0.635	0.904	0.754
DV2d	MC0	ED1	EXP0	MRG4	LIM1	REN0	0.604	0.694	0.745	0.705	1.073	0.962
DV2m	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.630	0.594	0.596	0.529	0.745	0.592
DV13	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.603	0.566	0.586	0.589	0.931	0.577
DV3e	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.554	0.497	0.685	0.687	1.053	0.936
DV3m	MC1	ED0	EXP4	MRG4	LIM1	REN0	0.852	0.766	0.838	1.024	1.202	0.857
DV11	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.917	0.903	0.918	1.044	1.709	1.243
DV13	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.505	0.473	0.567	0.530	0.790	0.525
DV3d	MC0	ED0	EXP0	MRG5	LIM1	REN0	0.594	0.549	0.655	0.797	0.974	1.120
DV12	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.828	0.859	0.895	0.889	1.299	1.266
DV11	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.927	0.941	0.949	0.921	1.258	0.966
DV2e	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.760	0.824	0.737	0.673	0.945	0.827
DV3d	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.661	0.728	0.708	0.953	0.897	0.751
DV2m	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.664	0.653	0.706	0.731	0.930	0.745
DV11	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.941	0.921	0.896	1.044	1.755	1.276
DV12	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.722	0.659	0.824	1.039	1.176	0.741
DV2m	MC0	ED0	EXP4	MRG1	LIM0	REN0	0.870	0.849	0.824	1.058	1.262	0.758
DV11	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.701	0.767	0.656	0.567	0.916	0.601
DV3d	MC0	ED0	EXP4	MRG3	LIM1	REN0	0.657	0.667	0.622	0.922	0.857	0.614
DV3m	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.526	0.505	0.581	0.483	0.739	0.567
DV2d	MC1	ED0	EXP1	MRG0	LIM1	REN0	0.813	0.883	0.797	0.925	1.334	1.149
DV2d	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.692	0.892	0.783	0.662	0.977	0.948
DV2m	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.729	0.770	0.762	0.702	1.164	0.930
DV3m	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.730	0.664	0.966	0.814	1.515	1.548
DV2d	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.585	0.726	0.784	0.666	0.980	0.949
DV2d	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.700	0.826	0.805	0.787	1.193	1.202
DV12	MC1	ED0	EXP4	MRG2	LIM1	REN0	0.692	0.641	0.597	0.763	0.867	0.424
DV2d	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.746	0.951	0.776	0.698	1.130	1.028
DV2e	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.649	0.652	0.719	0.703	0.816	0.823
DV2e	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.610	0.616	0.722	0.865	1.096	1.035
DV12	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.732	0.739	0.740	0.714	0.994	0.801
DV2e	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.519	0.577	0.699	0.623	0.879	0.833
DV2d	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.664	0.794	0.701	0.631	0.901	0.753
DV12	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.818	0.843	0.805	0.784	1.138	0.931
DV3d	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.398	0.410	0.415	0.481	0.607	0.565

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DV2d	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.710	0.878	0.786	0.725	1.173	1.064
DV3e	MC0	ED0	EXP1	MRG0	LIM2	REN0	0.709	0.699	0.749	0.924	1.236	1.119
DV2d	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.552	0.726	0.508	0.515	0.805	0.593
DV13	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.628	0.602	0.785	0.730	1.078	0.920
DV11	MC0	ED0	EXP4	MRG5	LIM2	REN2	1.020	0.939	0.951	1.370	1.564	0.903
DV3d	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.495	0.518	0.589	0.652	0.890	0.829
DV11	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.769	0.756	0.876	0.884	1.391	1.114
DV13	MC1	ED1	EXP3	MRG1	LIM1	REN0	0.588	0.597	0.720	0.744	1.083	0.800
DV3m	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.708	0.634	0.777	0.952	1.170	0.788
DV11	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.530	0.504	0.630	0.610	0.805	0.480
DV2e	MC0	ED0	EXP4	MRG2	LIM1	REN0	0.639	0.633	0.571	0.759	0.584	0.442
DV12	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.946	1.019	0.825	0.784	1.108	0.908
DV13	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.864	0.903	0.820	0.874	1.222	0.940
DV2e	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.774	0.771	0.846	0.740	1.006	1.203
DV2d	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.672	0.743	0.773	0.794	1.133	1.124
DV2m	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.596	0.564	0.724	0.744	1.166	0.953
DV13	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.593	0.631	0.752	0.689	1.099	0.887
DV3e	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.520	0.467	0.668	0.675	0.840	0.732
DV12	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.702	0.729	0.850	0.862	1.298	0.967
DV2d	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.804	0.906	0.769	0.828	1.130	1.044
DV11	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.767	0.754	0.874	0.880	1.388	1.112
DV11	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.914	0.900	0.903	0.972	1.629	1.221
DV3e	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.535	0.477	0.574	0.793	0.669	0.488
DV2m	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.667	0.602	0.971	0.892	1.407	1.347
DV3e	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.607	0.512	0.743	0.982	0.993	0.678
DV3d	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.648	0.636	0.694	0.815	1.150	1.384
DV11	MC0	ED0	EXP4	MRG2	LIM1	REN0	0.758	0.699	0.687	0.897	0.984	0.457
DV2e	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.618	0.730	0.701	0.787	0.936	0.896
DV3m	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.860	0.841	0.934	0.733	1.287	1.408
DV13	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.720	0.645	0.766	0.730	1.107	0.971
DV3d	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.610	0.733	0.595	0.587	0.800	0.809
DV3m	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.582	0.548	0.707	0.583	0.906	0.805
DV2d	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.659	0.927	0.762	0.656	0.998	0.906
DV13	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.760	0.752	0.764	0.722	1.101	0.941
DV12	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.498	0.473	0.535	0.522	0.731	0.457
DV3d	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.391	0.388	0.404	0.479	0.622	0.540
DV3d	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.498	0.566	0.671	0.673	0.932	1.013
DV2m	MC1	ED0	EXP1	MRG0	LIM0	REN0	0.923	0.937	0.879	0.944	1.499	1.179
DV3m	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.753	0.748	0.730	0.636	1.006	0.781
DV3d	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.492	0.553	0.622	0.661	0.784	0.834
DV11	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.887	0.863	0.825	1.089	1.365	0.637
DV11	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.708	0.846	0.813	0.780	1.295	0.975
DV3d	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.610	0.669	0.671	0.777	0.982	1.096
DV2d	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.692	0.669	0.755	0.850	1.081	1.055
DV3m	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.605	0.563	0.684	0.615	0.984	0.906
DV2m	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.677	0.663	0.686	0.724	0.950	0.762
DV12	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.834	0.932	0.826	0.788	1.112	0.883
DV3e	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.479	0.473	0.528	0.512	0.595	0.602
DV13	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.807	0.815	0.821	0.935	1.134	0.804
DV2m	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.825	0.757	0.896	1.316	1.351	0.870
DV2m	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.749	0.806	0.806	0.770	1.085	0.950
DV11	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.796	0.839	0.772	0.784	1.161	0.808
DV13	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.730	0.759	0.905	0.826	1.191	1.259
DV2d	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.706	0.690	0.829	0.939	1.356	1.309
DV3m	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.720	0.629	0.793	0.854	1.318	1.145
DV2d	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.561	0.669	0.766	0.712	0.934	0.832
DV2e	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.487	0.534	0.734	0.654	0.853	0.889
DV12	MC1	ED0	EXP1	MRG0	LIM2	REN0	0.840	0.906	0.855	0.875	1.309	0.971
DV11	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.912	0.931	0.876	0.884	1.391	1.114
DV13	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.673	0.630	0.862	0.954	1.129	1.050
DV12	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.922	0.893	0.927	1.166	1.189	0.919
DV3e	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.640	0.577	0.878	0.793	1.138	1.304
DV13	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.691	0.602	0.603	0.830	0.918	0.438
DV11	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.771	0.861	0.761	0.839	1.169	0.799
DV3e	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.371	0.447	0.541	0.509	0.578	0.556
DV2d	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.573	0.679	0.746	0.705	0.954	0.851
DV13	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.635	0.692	0.788	0.750	1.392	1.066
DV3m	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.778	0.686	0.771	0.916	1.027	0.656
DV3e	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.756	0.819	0.738	0.832	1.141	1.120
DV2d	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.655	0.728	0.792	0.794	1.103	1.096

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.889	0.892	0.803	0.772	1.188	1.119
DV2m	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.774	0.868	0.821	0.709	1.129	1.079
DV2e	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.754	0.843	0.752	0.857	1.153	1.106
DV3m	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.570	0.540	0.897	0.740	1.223	1.209
DV11	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.702	0.726	0.784	0.706	1.290	0.787
DV2e	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.541	0.541	0.676	0.594	0.763	0.753
DV11	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.678	0.759	0.779	0.784	1.227	0.911
DV2e	MC0	ED1	EXP4	MRG0	LIM2	REN0	0.668	0.633	0.783	1.232	1.030	0.748
DV11	MC0	ED0	EXP4	MRG0	LIM0	REN2	1.328	1.340	1.054	1.442	1.546	0.864
DV12	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.574	0.637	0.673	0.640	0.903	0.680
DV3m	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.494	0.494	0.683	0.611	0.981	0.831
DV3m	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.523	0.502	0.578	0.478	0.734	0.566
DV3d	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.585	0.636	0.588	0.648	0.888	0.828
DV3d	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.571	0.569	0.679	0.858	1.060	1.094
DV13	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.784	0.689	0.957	1.382	1.331	0.971
DV3d	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.474	0.497	0.572	0.592	0.760	0.707
DV3m	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.660	0.601	0.578	0.514	0.763	0.595
DV2d	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.625	0.648	0.760	0.973	1.010	0.610
DV2e	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.522	0.600	0.711	0.597	0.881	0.787
DV3d	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.537	0.647	0.685	0.677	1.016	1.116
DV2d	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.825	0.828	0.769	0.918	1.137	1.076
DV11	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.798	0.927	0.775	0.773	1.217	0.907
DV12	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.572	0.597	0.680	0.657	1.047	0.794
DV2m	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.628	0.662	0.958	0.803	1.299	1.237
DV3e	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.488	0.591	0.757	0.694	1.072	1.084
DV3m	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.594	0.601	0.934	0.733	1.287	1.292
DV3e	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.382	0.457	0.528	0.512	0.595	0.571
DV2d	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.706	0.905	0.762	0.656	0.998	0.970
DV2m	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.528	0.462	0.611	0.573	0.865	0.646
DV3m	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.584	0.550	0.708	0.586	0.909	0.806
DV2e	MC1	ED1	EXP2	MRG2	LIM0	REN0	0.527	0.592	0.565	0.487	0.581	0.584
DV3e	MC1	ED0	EXP4	MRG0	LIM2	REN0	0.793	0.730	0.791	1.307	1.190	0.829
DV3d	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.731	0.680	0.672	1.009	0.982	0.815
DV2m	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.566	0.536	0.693	0.690	0.901	0.695
DV2e	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.659	0.610	0.889	0.884	1.243	1.346
DV12	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.798	0.903	0.741	0.627	1.033	0.882
DV3e	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.662	0.618	0.689	0.697	1.063	0.940
DV2m	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.838	0.801	0.814	0.935	1.330	1.096
DV12	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.765	0.812	0.962	0.889	1.456	1.357
DV3m	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.843	0.734	0.875	1.208	1.343	0.910
DV3d	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.710	0.830	0.722	0.953	0.975	0.826
DV2d	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.905	0.919	0.837	1.296	1.277	0.848
DV13	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.628	0.581	0.807	0.799	1.260	1.006
DV3m	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.673	0.662	0.894	0.733	1.216	1.205
DV12	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.759	0.712	0.952	1.171	1.160	0.898
DV3m	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.857	0.805	0.773	0.784	1.132	1.048
DV2e	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.474	0.569	0.537	0.485	0.503	0.503
DV2m	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.671	0.660	0.693	0.690	0.901	0.695
DV13	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.579	0.506	0.553	0.530	0.812	0.554
DV3e	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.703	0.678	0.746	0.728	1.158	1.039
DV3d	MC1	ED0	EXP4	MRG4	LIM0	REN0	0.809	0.798	0.727	1.025	1.110	0.877
DV2d	MC0	ED1	EXP4	MRG1	LIM2	REN0	0.656	0.734	0.853	1.037	1.105	0.771
DV3e	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.607	0.560	0.727	0.724	1.187	1.064
DV13	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.647	0.667	0.580	0.536	0.864	0.579
DV3e	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.757	0.792	0.761	0.915	1.336	1.228
DV2e	MC0	ED0	EXP4	MRG3	LIM1	REN0	0.740	0.690	0.719	0.930	0.886	0.628
DV2e	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.654	0.605	0.872	0.814	1.178	1.318
DV2d	MC0	ED0	EXP3	MRG3	LIM2	REN0	0.641	0.736	0.688	0.682	0.865	0.662
DV2m	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.624	0.630	0.786	0.709	1.067	1.006
DV2d	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.758	0.825	0.774	0.899	1.057	0.896
DV12	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.826	0.879	0.891	0.749	1.117	1.249
DV3m	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.676	0.666	0.897	0.740	1.223	1.209
DV2e	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.685	0.661	0.815	1.018	1.046	0.837
DV3d	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.450	0.472	0.450	0.532	0.821	0.682
DV13	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.631	0.584	0.811	0.807	1.267	1.009
DV11	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.897	0.940	0.844	1.210	1.376	0.737
DV13	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.710	0.773	0.718	0.715	1.173	0.878
DV11	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.566	0.538	0.647	0.624	1.013	0.615
DV13	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.669	0.611	0.567	0.530	0.790	0.540
DV11	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.655	0.738	0.794	0.773	1.185	0.884

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.660	0.720	0.695	0.654	1.017	0.772
DV12	MC0	ED0	EXP0	MRG0	LIM0	REN0	1.073	1.220	0.870	0.796	1.287	1.002
DV2d	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.754	0.821	0.771	0.890	1.051	0.893
DV2m	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.607	0.618	0.808	0.850	1.106	0.895
DV11	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.981	1.027	0.921	0.972	1.770	1.343
DV12	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.673	0.759	0.724	0.671	0.985	0.751
DV2e	MC0	ED0	EXP3	MRG0	LIM1	REN0	0.697	0.727	0.687	0.850	0.897	0.830
DV2d	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.465	0.487	0.512	0.564	0.866	0.632
DV13	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.586	0.595	0.718	0.740	1.079	0.799
DV11	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.977	1.059	0.891	0.880	1.509	1.223
DV3m	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.887	0.851	0.872	1.014	1.265	0.916
DV3d	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.491	0.513	0.586	0.642	0.883	0.826
DV13	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.823	0.833	0.863	0.818	1.119	1.171
DV12	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.759	0.770	0.777	0.723	1.211	0.996
DV2m	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.630	0.615	0.814	0.792	1.260	1.108
DV3d	MC0	ED0	EXP1	MRG0	LIM0	REN0	0.763	0.835	0.714	0.863	1.225	1.205
DV12	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.749	0.933	0.754	0.621	1.116	0.940
DV11	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.932	0.946	0.952	0.930	1.264	0.969
DV13	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.755	0.692	0.869	1.131	1.318	0.820
DV2d	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.627	0.637	0.783	0.764	1.213	1.096
DV3m	MC0	ED0	EXP1	MRG5	LIM0	REN0	0.910	0.855	1.010	0.875	1.684	1.576
DV11	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.932	0.946	0.952	0.930	1.264	0.969
DV12	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.827	0.888	0.868	0.808	1.110	1.155
DV13	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.665	0.707	0.686	0.660	0.930	0.731
DV2d	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.632	0.643	0.787	0.776	1.224	1.100
DV3m	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.694	0.591	0.922	0.807	1.424	1.439
DV3m	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.611	0.563	0.750	0.696	1.011	0.923
DV3d	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.805	0.848	0.704	0.797	1.091	1.285
DV13	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.752	0.690	0.868	1.125	1.314	0.819
DV2d	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.785	1.037	0.803	0.828	1.196	1.045
DV2m	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.655	0.659	0.781	0.748	1.311	1.023
DV2d	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.752	0.780	0.830	0.865	1.397	1.410
DV3m	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.441	0.408	0.578	0.478	0.734	0.566
DV2m	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.663	0.587	0.762	1.043	1.116	0.704
DV3e	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.594	0.552	0.748	0.731	1.162	1.040
DV3d	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.470	0.493	0.569	0.583	0.754	0.704
DV2e	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.774	0.771	0.846	0.740	1.006	1.203
DV2m	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.657	0.585	0.770	0.994	1.058	0.642
DV3e	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.708	0.652	0.800	1.020	1.205	0.844
DV13	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.745	0.716	0.807	0.799	1.260	1.006
DV2e	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.767	0.818	0.799	0.730	1.161	1.134
DV3e	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.587	0.549	0.725	0.698	1.016	1.067
DV12	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.581	0.518	0.596	0.759	0.864	0.424
DV3m	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.582	0.608	0.691	0.586	0.933	0.759
DV11	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.783	0.884	0.822	0.858	1.395	0.972
DV2d	MC0	ED0	EXP4	MRG1	LIM1	REN0	0.798	0.923	0.833	1.037	1.135	0.791
DV2m	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.657	0.587	0.900	0.872	1.179	1.107
DV2e	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.658	0.611	0.776	0.961	0.960	0.692
DV2e	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.648	0.706	0.867	0.744	0.983	1.114
DV3d	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.485	0.498	0.418	0.529	0.730	0.635
DV3d	MC1	ED0	EXP4	MRG5	LIM0	REN0	0.903	0.857	0.766	1.240	1.230	1.044
DV11	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.633	0.684	0.778	0.835	1.136	0.777
DV2m	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.734	0.714	0.894	1.110	1.277	0.877
DV2m	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.628	0.662	0.958	0.803	1.299	1.237
DV2e	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.609	0.637	0.701	0.787	0.936	0.944
DV13	MC1	ED0	EXP3	MRG4	LIM1	REN0	0.738	0.701	0.751	0.788	1.062	0.830
DV2e	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.647	0.620	0.748	0.916	0.929	0.671
DV2d	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.846	0.982	0.829	0.916	1.405	1.228
DV2d	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.710	0.822	0.803	0.828	1.196	1.119
DV3d	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.398	0.402	0.570	0.589	0.758	0.706
DV12	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.828	0.881	0.893	0.752	1.119	1.252
DV2d	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.623	0.821	0.796	0.656	1.056	1.039
DV12	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.617	0.634	0.549	0.490	0.769	0.523
DV2d	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.741	0.729	0.857	1.289	1.240	0.826
DV3d	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.542	0.520	0.440	0.745	0.701	0.470
DV3d	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.611	0.709	0.613	0.645	0.937	0.886
DV2m	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.574	0.550	0.748	0.706	1.074	0.846
DV11	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.674	0.689	0.630	0.573	0.870	0.563
DV11	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.735	0.746	0.864	1.203	1.335	0.718
DV3d	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.735	0.683	0.675	1.019	0.987	0.817

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DV13	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.849	0.790	0.764	0.722	1.101	0.968
DV3e	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.584	0.548	0.691	0.889	1.027	0.916
DV2e	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.584	0.585	0.717	0.654	0.877	0.961
DV2d	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.699	0.884	0.831	0.841	1.277	1.049
DV3d	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.584	0.620	0.670	0.773	0.979	1.022
DV3e	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.699	0.656	0.749	0.771	1.192	1.172
DV3m	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.866	0.818	0.966	0.814	1.515	1.548
DV3m	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.827	0.777	0.915	0.788	1.230	1.236
DV12	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.767	0.826	0.773	0.714	1.052	0.858
DV3d	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.407	0.402	0.416	0.524	0.726	0.633
DV11	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.756	0.763	0.844	1.210	1.376	0.737
DV3m	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.763	0.611	1.016	1.239	1.408	1.061
DV2e	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.539	0.540	0.675	0.591	0.761	0.752
DV2m	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.703	0.670	0.788	0.845	1.132	0.999
DV3d	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.610	0.669	0.671	0.777	0.982	1.096
DV2d	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.632	0.640	0.527	0.798	0.856	0.480
DV13	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.682	0.695	0.689	0.722	1.115	0.821
DV3e	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.691	0.688	0.719	0.694	1.121	1.007
DV2m	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.681	0.611	0.945	0.884	1.437	1.378
DV3e	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.634	0.588	0.574	0.793	0.669	0.488
DV11	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.591	0.622	0.656	0.567	0.916	0.601
DV2d	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.499	0.575	0.508	0.515	0.805	0.635
DV2m	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.499	0.511	0.604	0.521	0.803	0.595
DV12	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.771	0.773	0.875	0.752	1.029	1.138
DV3d	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.587	0.623	0.672	0.780	0.984	1.025
DV3d	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.512	0.619	0.664	0.612	0.865	0.950
DV11	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.543	0.514	0.615	0.610	0.827	0.493
DV3e	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.559	0.534	0.682	0.678	0.915	0.807
DV2e	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.779	0.749	0.875	0.822	1.185	1.323
DV3m	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.681	0.636	0.675	0.626	0.889	0.726
DV3m	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.695	0.613	0.895	0.737	1.220	1.314
DV11	MC0	ED0	EXP0	MRG4	LIM1	REN0	0.804	0.935	0.779	0.784	1.227	0.911
DV2m	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.687	0.630	0.881	1.121	1.181	0.800
DV2d	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.599	0.739	0.764	0.662	1.004	0.973
DV2m	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.777	0.812	0.781	0.748	1.311	1.023
DV3e	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.745	0.667	0.837	0.845	1.111	1.171
DV2d	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.661	0.790	0.699	0.625	0.896	0.751
DV2d	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.597	0.737	0.762	0.659	1.001	0.971
DV2e	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.523	0.608	0.749	0.654	0.928	0.978
DV2e	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.672	0.690	0.699	0.667	0.817	0.749
DV13	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.708	0.755	0.777	0.762	1.292	0.973
DV3d	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.631	0.625	0.607	0.704	0.838	0.884
DV13	MC1	ED0	EXP0	MRG5	LIM1	REN0	0.927	0.882	0.880	0.888	1.181	1.230
DV2d	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.477	0.529	0.495	0.548	0.766	0.556
DV11	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.912	0.899	0.901	0.968	1.625	1.219
DV3e	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.615	0.593	0.781	0.767	1.259	1.254
DV12	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.744	0.759	0.798	0.730	1.186	0.974
DV2m	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.741	0.728	0.852	0.939	1.411	1.178
DV2d	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.667	0.743	0.829	1.021	1.125	0.787
DV2d	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.686	0.836	0.700	0.679	0.937	0.727
DV2e	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.460	0.501	0.674	0.588	0.758	0.713
DV3d	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.470	0.450	0.641	0.773	0.925	0.953
DV12	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.503	0.500	0.559	0.483	0.742	0.507
DV3e	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.857	0.848	0.937	0.853	1.374	1.460
DV11	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.626	0.632	0.700	0.634	1.146	0.662
DV2d	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.565	0.634	0.486	0.515	0.761	0.593
DV3e	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.556	0.655	0.727	0.701	1.018	1.015
DV3e	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.536	0.479	0.654	0.681	0.868	0.753
DV2m	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.688	0.656	0.941	0.872	1.248	1.187
DV2d	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.496	0.572	0.506	0.510	0.801	0.633
DV13	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.644	0.592	0.788	0.799	1.294	1.032
DV2e	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.467	0.479	0.552	0.531	0.588	0.580
DV2m	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.665	0.612	0.795	0.923	1.063	0.858
DV2m	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.877	0.927	0.826	0.854	1.205	1.074
DV3e	MC0	ED1	EXP0	MRG4	LIM1	REN0	0.470	0.533	0.728	0.704	1.021	1.016
DV3m	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.862	0.844	0.935	0.737	1.291	1.409
DV11	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.709	0.818	0.838	0.858	1.516	1.069
DV2e	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.580	0.570	0.682	0.663	0.836	0.768
DV2e	MC0	ED0	EXP1	MRG0	LIM1	REN0	0.726	0.761	0.724	0.870	1.099	1.036
DV3d	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.466	0.460	0.646	0.648	0.922	1.005

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DV2d	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.627	0.769	0.775	0.695	1.126	1.027
DV2e	MC0	ED1	EXP4	MRG1	LIM1	REN0	0.681	0.628	0.762	0.975	0.994	0.713
DV12	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.894	1.024	0.867	0.862	1.410	1.063
DV2e	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.845	0.764	0.943	1.153	1.104	0.952
DV13	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.599	0.582	0.567	0.530	0.790	0.525
DV13	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.588	0.597	0.720	0.744	1.083	0.800
DV13	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.598	0.628	0.718	0.715	1.173	0.878
DV12	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.615	0.610	0.563	0.534	0.896	0.571
DV3d	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.575	0.606	0.693	0.962	0.926	0.772
DV2e	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.719	0.780	0.698	0.779	0.930	0.942
DV3e	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.572	0.689	0.705	0.659	1.014	0.921
DV2e	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.908	0.871	0.961	1.153	1.200	1.047
DV2m	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.818	0.912	0.849	0.720	1.206	1.084
DV2m	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.590	0.576	0.792	0.774	1.002	0.865
DV11	MC0	ED0	EXP4	MRG0	LIM0	REN1	1.331	1.343	1.056	1.448	1.549	0.866
DV3m	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.600	0.562	0.692	0.588	0.936	0.829
DV11	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.791	0.773	0.869	0.950	1.499	1.164
DV12	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.699	0.792	0.762	0.683	1.203	0.937
DV2m	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.763	0.710	0.791	1.004	1.036	0.628
DV3m	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.509	0.528	0.786	0.651	1.033	0.942
DV13	MC1	ED1	EXP2	MRG1	LIM0	REN0	0.669	0.752	0.790	0.692	1.270	0.977
DV13	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.835	0.781	0.786	0.733	1.082	0.948
DV11	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.791	0.854	0.759	0.699	1.211	0.785
DV3e	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.488	0.578	0.710	0.840	1.084	0.995
DV3e	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.762	0.714	0.892	0.853	1.194	1.327
DV2d	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.497	0.554	0.522	0.561	0.938	0.694
DV2e	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.570	0.626	0.525	0.487	0.518	0.545
DV13	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.704	0.716	0.720	0.660	1.071	0.828
DV3e	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.604	0.510	0.741	0.972	0.987	0.676
DV3m	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.567	0.510	0.686	0.661	0.916	0.776
DV13	MC0	ED1	EXP3	MRG1	LIM0	REN0	0.644	0.695	0.774	0.744	1.214	0.858
DV2m	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.766	0.642	1.000	1.263	1.390	1.024
DV13	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.761	0.726	0.726	1.018	1.070	0.607
DV2m	MC0	ED0	EXP0	MRG0	LIM2	REN0	0.724	0.765	0.812	0.858	1.112	0.898
DV2e	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.500	0.565	0.546	0.483	0.546	0.582
DV13	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.797	0.813	0.823	0.795	1.365	1.106
DV2d	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.764	0.819	0.744	0.983	1.043	0.627
DV11	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.793	0.748	0.896	1.044	1.755	1.276
DV2m	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.946	0.879	1.042	1.251	1.464	1.094
DV12	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.521	0.497	0.566	0.539	0.901	0.573
DV2m	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.797	0.714	1.042	1.251	1.464	1.094
DV2d	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.760	0.814	0.742	0.973	1.038	0.625
DV11	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.623	0.609	0.745	0.702	1.117	0.715
DV11	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.634	0.627	0.633	0.619	0.813	0.482
DV11	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.937	0.918	0.984	1.029	1.486	1.063
DV2d	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.724	0.683	0.809	1.092	1.206	0.835
DV13	MC0	ED1	EXP4	MRG3	LIM0	REN0	0.707	0.690	0.784	1.028	1.206	0.653
DV3e	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.666	0.659	0.601	0.798	0.710	0.524
DV2d	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.647	0.653	0.767	0.772	1.253	1.128
DV3d	MC0	ED1	EXP1	MRG3	LIM0	REN0	0.543	0.603	0.634	0.652	0.998	0.889
DV2m	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.622	0.673	0.701	0.673	0.993	0.797
DV11	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.660	0.673	0.795	0.796	1.140	0.791
DV3d	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.416	0.454	0.638	0.621	0.824	0.889
DV12	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.712	0.699	0.774	0.664	1.013	0.915
DV2m	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.886	0.896	0.834	0.923	1.224	0.944
DV2e	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.659	0.658	0.680	0.653	0.917	0.847
DV2m	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.883	0.774	1.023	1.257	1.351	0.996
DV13	MC1	ED0	EXP0	MRG3	LIM2	REN0	0.743	0.743	0.686	0.660	0.930	0.752
DV3d	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.447	0.414	0.620	0.655	0.876	0.940
DV2e	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.519	0.590	0.698	0.779	0.930	0.894
DV3e	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.541	0.507	0.683	0.631	0.881	0.835
DV3m	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.687	0.652	0.591	0.480	0.800	0.679
DV12	MC1	ED0	EXP4	MRG5	LIM1	REN0	0.927	0.898	0.944	1.258	1.250	0.938
DV3e	MC0	ED1	EXP4	MRG1	LIM1	REN0	0.682	0.589	0.770	1.035	1.149	0.791
DV3d	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.638	0.595	0.717	1.215	1.021	0.810
DV11	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.936	1.048	0.882	1.203	1.451	0.789
DV12	MC1	ED0	EXP3	MRG4	LIM1	REN0	0.735	0.742	0.741	0.718	0.998	0.802
DV2e	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.731	0.632	0.920	1.153	1.134	0.977
DV2e	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.651	0.624	0.750	0.925	0.934	0.673
DV12	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.970	1.039	0.805	0.784	1.138	0.931

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED1	EXP3	MRG4	LIM1	RENO	0.567	0.510	0.713	0.757	0.976	0.940
DV12	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.674	0.757	0.657	0.592	0.889	0.722
DV11	MC1	ED0	EXP0	MRG2	LIM2	RENO	0.659	0.678	0.647	0.576	0.850	0.549
DV3e	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.661	0.608	0.877	0.853	1.182	1.259
DV2e	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.547	0.574	0.869	0.747	0.985	1.116
DV3e	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.480	0.458	0.545	0.563	0.697	0.660
DV2e	MC0	ED0	EXP2	MRG0	LIM1	RENO	0.725	0.787	0.702	0.791	0.939	0.945
DV12	MC0	ED0	EXP2	MRG2	LIM0	RENO	0.676	0.738	0.590	0.490	0.862	0.560
DV3e	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.537	0.478	0.575	0.798	0.671	0.489
DV2d	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.692	1.039	0.797	0.659	1.060	0.972
DV3m	MC1	ED0	EXP1	MRG3	LIM1	RENO	0.716	0.672	0.715	0.651	1.099	0.910
DV11	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.705	0.764	0.807	0.788	1.232	0.868
DV2m	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.812	0.774	0.879	1.115	1.177	0.799
DV2d	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.786	0.891	0.789	0.832	1.104	1.018
DV13	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.935	0.887	0.910	1.341	1.329	0.741
DV2m	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.773	0.868	0.825	0.850	1.203	0.984
DV3d	MC1	ED1	EXP2	MRG4	LIM2	RENO	0.541	0.540	0.637	0.658	0.856	0.982
DV3e	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.597	0.768	0.736	0.655	1.069	0.986
DV3d	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.649	0.620	0.705	1.019	1.045	0.876
DV12	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.572	0.549	0.559	0.483	0.742	0.522
DV2e	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.810	0.793	0.762	1.225	1.054	0.767
DV3d	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.659	0.697	0.633	0.701	0.884	0.945
DV2e	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.814	0.866	0.886	0.747	1.071	1.294
DV3e	MC0	ED1	EXP1	MRG4	LIM2	RENO	0.576	0.523	0.769	0.775	1.164	1.143
DV2m	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.682	0.634	0.918	0.808	1.231	1.258
DV12	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.924	0.895	0.929	1.171	1.192	0.921
DV11	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.975	1.029	0.897	1.142	1.453	0.802
DV3d	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.381	0.377	0.405	0.512	0.577	0.494
DV2d	MC1	ED1	EXP4	MRG3	LIM2	RENO	0.630	0.654	0.764	0.988	1.019	0.612
DV2d	MC1	ED0	EXP4	MRG5	LIM0	REN1	1.003	1.010	0.879	1.237	1.352	1.048
DV12	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.542	0.572	0.571	0.485	0.810	0.558
DV13	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.826	0.835	0.864	0.823	1.123	1.172
DV3m	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.894	0.897	0.806	0.779	1.194	1.122
DV11	MC0	ED0	EXP2	MRG0	LIM1	REN3	1.128	1.183	0.926	0.921	1.291	0.991
DV2e	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.522	0.501	0.583	0.751	0.566	0.430
DV3e	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.660	0.571	0.898	0.938	1.436	1.492
DV12	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.677	0.705	0.875	0.752	1.029	1.106
DV2m	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.760	0.709	0.922	0.872	1.148	1.079
DV11	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.655	0.668	0.791	0.784	1.130	0.788
DV3m	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.854	0.774	0.793	0.854	1.318	1.145
DV2m	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.543	0.608	0.740	0.642	0.997	0.779
DV2d	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.564	0.633	0.485	0.513	0.759	0.591
DV3m	MC0	ED1	EXP4	MRG1	LIM2	RENO	0.664	0.561	0.765	0.966	1.086	0.720
DV3d	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.620	0.607	0.658	0.793	0.937	1.106
DV11	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.735	0.828	0.826	0.737	1.292	0.990
DV12	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.649	0.676	0.658	0.595	0.892	0.744
DV3m	MC1	ED1	EXP1	MRG5	LIM0	RENO	0.767	0.694	1.010	0.875	1.684	1.576
DV2e	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.592	0.623	0.716	0.783	0.909	0.919
DV2e	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.752	0.872	0.730	0.779	0.985	1.009
DV3d	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.501	0.569	0.673	0.680	0.937	1.016
DV3d	MC0	ED1	EXP2	MRG0	LIM1	RENO	0.586	0.602	0.644	0.784	0.933	1.025
DV3d	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.498	0.443	0.643	0.738	0.926	1.098
DV11	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.979	1.024	0.919	0.968	1.767	1.341
DV3d	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.539	0.538	0.635	0.655	0.853	0.981
DV11	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.793	0.826	0.782	0.769	1.418	0.860
DV3e	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.780	0.745	0.874	0.845	1.176	1.255
DV11	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.932	0.913	0.979	1.019	1.477	1.060
DV2e	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.700	0.748	0.716	0.623	0.856	0.855
DV2e	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.466	0.495	0.536	0.483	0.502	0.529
DV2e	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.670	0.688	0.699	0.663	0.814	0.749
DV12	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.639	0.623	0.716	0.926	1.006	0.587
DV3d	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.500	0.588	0.653	0.618	0.800	0.927
DV11	MC0	ED0	EXP3	MRG5	LIM0	RENO	0.990	1.025	0.914	1.021	1.606	1.096
DV3d	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.619	0.610	0.672	0.738	0.980	1.177
DV2d	MC1	ED1	EXP4	MRG2	LIM2	RENO	0.522	0.512	0.543	0.806	0.838	0.469
DV13	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.694	0.676	0.863	0.818	1.119	1.171
DV3m	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.732	0.789	0.806	0.779	1.194	1.030
DV3d	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.614	0.611	0.621	0.701	0.814	0.859

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.662	0.721	0.697	0.657	1.020	0.774
DV2d	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.711	0.871	0.735	0.688	1.141	0.905
DV2m	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.572	0.539	0.688	0.727	0.952	0.763
DV2e	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.709	0.699	0.793	0.966	1.047	0.762
DV2d	MC1	ED0	EXP0	MRG0	LIM0	REN0	0.830	1.089	0.831	0.841	1.277	1.049
DV13	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.597	0.612	0.777	0.762	1.292	0.973
DV2e	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.638	0.615	0.867	0.744	0.983	1.174
DV12	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.905	0.991	0.870	0.796	1.287	1.002
DV11	MC1	ED1	EXP2	MRG1	LIM0	REN0	0.772	0.866	0.852	0.741	1.373	0.991
DV2e	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.538	0.538	0.674	0.588	0.758	0.751
DV3d	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.698	0.764	0.658	0.839	0.941	0.964
DV11	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.686	0.729	0.812	0.741	1.193	0.901
DV11	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.934	0.948	0.853	0.880	1.425	1.141
DV2d	MC1	ED0	EXP4	MRG0	LIM0	REN1	0.949	1.029	0.877	1.302	1.355	0.911
DV3e	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.482	0.460	0.547	0.569	0.701	0.662
DV2e	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.595	0.673	0.717	0.657	0.879	0.913
DV2m	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.737	0.802	0.733	0.673	1.051	0.930
DV2d	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.633	0.825	0.682	0.625	0.921	0.719
DV3m	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.682	0.776	0.828	0.657	1.195	1.039
DV11	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.617	0.552	0.700	0.883	0.950	0.444
DV3m	MC0	ED1	EXP1	MRG0	LIM2	REN0	0.705	0.619	0.816	0.862	1.291	1.119
DV3d	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.399	0.411	0.416	0.483	0.609	0.565
DV2e	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.748	0.716	0.830	0.804	0.967	1.060
DV13	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.966	0.941	0.982	1.274	1.335	1.019
DV2e	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.476	0.571	0.538	0.487	0.505	0.504
DV3e	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.532	0.655	0.761	0.665	1.142	0.991
DV3d	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.617	0.614	0.623	0.708	0.818	0.862
DV3e	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.773	0.720	0.758	0.982	1.079	0.746
DV2e	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.644	0.647	0.699	0.657	0.896	0.827
DV3e	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.705	0.695	0.746	0.915	1.229	1.116
DV3e	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.613	0.615	0.723	0.894	1.091	0.983
DV2d	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.617	0.738	0.788	0.828	1.100	0.950
DV13	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.601	0.553	0.766	0.777	1.025	0.805
DV13	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.800	0.816	0.824	0.799	1.369	1.107
DV2d	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.479	0.531	0.496	0.551	0.768	0.557
DV12	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.758	0.835	0.870	0.871	1.418	1.067
DV2e	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.693	0.708	0.686	0.673	0.844	0.771
DV12	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.644	0.652	0.757	0.668	1.044	0.913
DV11	MC1	ED0	EXP4	MRG5	LIM0	REN1	1.098	1.073	0.972	1.376	1.704	0.995
DV2e	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.659	0.610	0.889	0.884	1.243	1.346
DV3d	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.550	0.546	0.618	0.648	0.871	1.003
DV3m	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.834	0.781	0.785	0.912	1.114	0.720
DV3d	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.721	0.790	0.668	0.658	0.985	1.080
DV11	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.789	0.850	0.882	1.203	1.451	0.789
DV2d	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.761	0.828	0.741	0.695	1.064	1.026
DV11	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.655	0.668	0.791	0.784	1.130	0.788
DV2m	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.686	0.817	0.822	0.713	1.133	0.992
DV3e	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.722	0.688	0.937	0.853	1.374	1.460
DV13	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.671	0.683	0.798	0.722	1.166	1.009
DV3d	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.757	0.733	0.717	1.215	1.021	0.810
DV11	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.772	0.866	0.852	0.741	1.373	0.991
DV3e	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.563	0.506	0.709	0.746	0.968	0.936
DV12	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.548	0.570	0.644	0.640	0.853	0.634
DV3d	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.569	0.668	0.638	0.661	0.763	0.812
DV2d	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.712	0.903	0.714	0.629	0.978	0.827
DV3e	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.465	0.462	0.541	0.509	0.578	0.586
DV2d	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.590	0.786	0.737	0.635	1.041	0.774
DV2e	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.519	0.499	0.661	0.636	0.727	0.660
DV3e	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.548	0.686	0.696	0.628	0.955	0.870
DV13	MC1	ED1	EXP3	MRG2	LIM2	REN0	0.490	0.440	0.558	0.579	0.762	0.463
DV13	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.969	0.944	0.983	1.281	1.340	1.020
DV12	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.753	0.905	0.778	0.687	1.312	1.031
DV13	MC1	ED0	EXP4	MRG4	LIM2	REN0	0.838	0.752	0.856	1.142	1.219	0.748
DV12	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.728	0.798	0.826	0.851	1.158	0.854
DV13	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.487	0.438	0.556	0.573	0.758	0.461
DV3d	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.587	0.678	0.582	0.631	0.765	0.710
DV3d	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.492	0.551	0.594	0.583	0.798	0.754
DV2e	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.567	0.560	0.699	0.667	0.817	0.749
DV12	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.507	0.504	0.562	0.490	0.749	0.509
DV11	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.737	0.748	0.865	1.210	1.339	0.718

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DV3d	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.599	0.674	0.722	0.953	0.975	0.826
DV2d	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.644	0.665	0.744	0.983	1.043	0.627
DV2m	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.791	0.742	0.971	0.892	1.407	1.347
DV2m	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.732	0.712	0.893	1.104	1.272	0.876
DV11	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.824	0.860	0.891	0.880	1.509	1.223
DV12	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.577	0.572	0.549	0.524	0.714	0.447
DV11	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.626	0.632	0.700	0.634	1.146	0.662
DV3d	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.495	0.506	0.672	0.780	0.984	1.025
DV2e	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.594	0.602	0.739	0.862	1.064	1.007
DV3m	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.479	0.485	0.709	0.588	0.911	0.742
DV2m	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.620	0.558	0.568	0.565	0.729	0.532
DV13	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.806	0.792	0.913	0.905	1.281	1.252
DV12	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.578	0.516	0.594	0.752	0.859	0.423
DV2m	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.726	0.740	0.833	0.788	1.223	1.078
DV2m	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.812	0.757	0.948	0.892	1.445	1.382
DV12	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.821	0.852	0.878	0.819	1.231	1.240
DV3d	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.612	0.609	0.620	0.697	0.811	0.858
DV13	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.809	0.836	0.735	0.692	1.133	0.938
DV13	MC0	ED0	EXP1	MRG0	LIM1	REN0	0.865	0.873	0.846	0.962	1.431	1.031
DV13	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.686	0.624	0.553	0.530	0.812	0.554
DV2d	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.734	0.912	0.789	0.832	1.104	0.951
DV11	MC1	ED0	EXP3	MRG0	LIM1	REN2	1.089	1.096	0.908	0.995	1.239	0.871
DV3m	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.666	0.626	0.693	0.630	0.869	0.708
DV11	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.976	1.021	0.918	0.962	1.761	1.339
DV12	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.823	0.878	0.789	0.847	1.091	0.795
DV3d	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.540	0.520	0.655	0.720	0.999	1.075
DV3e	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.461	0.437	0.517	0.551	0.569	0.529
DV12	MC0	ED1	EXP0	MRG3	LIM1	REN0	0.652	0.680	0.661	0.601	0.897	0.746
DV2d	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.678	0.735	0.769	0.828	1.130	1.044
DV12	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.814	0.811	0.969	1.166	1.258	0.986
DV3m	MC0	ED0	EXP4	MRG0	LIM0	REN2	1.000	0.905	0.875	1.208	1.343	0.910
DV2d	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.788	0.861	0.813	0.916	1.292	1.116
DV2d	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.683	0.783	0.705	0.694	1.084	0.847
DV2m	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.609	0.495	0.631	0.819	0.860	0.492
DV11	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.762	0.743	0.752	0.777	1.347	0.805
DV13	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.651	0.661	0.652	0.699	0.905	0.656
DV2e	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.730	0.782	0.775	0.726	1.092	1.133
DV2e	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.585	0.587	0.684	0.842	0.892	0.828
DV13	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.789	0.786	0.818	1.072	1.239	0.720
DV11	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.594	0.604	0.677	0.627	1.076	0.660
DV3m	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.790	0.812	0.826	0.712	1.310	1.235
DV11	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.649	0.698	0.760	0.835	1.167	0.797
DV13	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.653	0.645	0.586	0.579	0.877	0.509
DV2d	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.601	0.690	0.742	0.698	1.068	0.959
DV2d	MC1	ED0	EXP2	MRG1	LIM1	REN0	0.712	0.913	0.766	0.666	1.007	0.974
DV2m	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.721	0.609	0.630	0.815	0.858	0.491
DV2d	MC0	ED1	EXP0	MRG3	LIM1	REN0	0.538	0.675	0.686	0.635	0.929	0.722
DV3d	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.428	0.467	0.423	0.481	0.659	0.621
DV2m	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.655	0.731	0.787	0.713	1.070	0.925
DV12	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.646	0.671	0.773	0.714	1.052	0.858
DV3m	MC0	ED1	EXP4	MRG3	LIM1	REN0	0.675	0.570	0.754	0.921	1.058	0.674
DV13	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.698	0.629	0.782	0.722	1.072	0.944
DV12	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.731	0.773	0.571	0.485	0.810	0.575
DV12	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.798	0.903	0.741	0.627	1.033	0.882
DV2e	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.534	0.509	0.568	0.747	0.579	0.441
DV2e	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.601	0.673	0.553	0.524	0.555	0.513
DV11	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.956	0.931	0.956	1.019	1.517	1.087
DV2m	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.551	0.552	0.592	0.521	0.739	0.541
DV2d	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.797	0.915	0.773	0.794	1.133	1.124
DV2d	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.498	0.574	0.507	0.513	0.804	0.634
DV2d	MC1	ED0	EXP4	MRG5	LIM2	REN0	0.937	0.888	0.875	1.329	1.305	0.970
DV2m	MC0	ED0	EXP4	MRG0	LIM2	REN0	0.919	0.825	0.883	1.336	1.254	0.794
DV3d	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.507	0.555	0.435	0.526	0.771	0.680
DV3d	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.399	0.396	0.428	0.529	0.710	0.619
DV11	MC1	ED1	EXP1	MRG4	LIM0	REN0	0.745	0.855	0.864	0.863	1.611	1.070
DV2e	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.641	0.582	0.801	1.028	0.967	0.763
DV2d	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.533	0.519	0.527	0.798	0.856	0.480
DV13	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.925	0.844	0.940	1.281	1.266	0.952
DV3e	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.572	0.567	0.547	0.569	0.701	0.662
DV2d	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.794	0.918	0.829	1.027	1.129	0.788

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.802	0.899	0.800	0.855	1.429	0.995
DV12	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.961	0.963	0.878	1.232	1.290	0.737
DV3d	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.777	0.748	0.700	1.215	1.048	0.832
DV13	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.643	0.664	0.578	0.530	0.859	0.577
DV3e	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.456	0.520	0.743	0.698	0.989	0.987
DV13	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.749	0.719	0.811	0.807	1.267	1.009
DV3e	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.380	0.456	0.528	0.509	0.593	0.571
DV2m	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.612	0.601	0.833	0.788	1.223	1.078
DV13	MC0	ED0	EXP0	MRG0	LIM2	REN0	0.940	0.929	0.840	0.874	1.190	0.943
DV3e	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.634	0.647	0.736	0.659	1.073	1.041
DV3e	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.723	0.693	0.730	0.731	1.193	1.067
DV11	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.551	0.546	0.643	0.567	0.843	0.547
DV13	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.723	0.673	0.630	0.830	0.971	0.469
DV13	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.656	0.617	0.883	0.954	1.100	1.023
DV2e	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.666	0.724	0.753	0.626	0.989	0.942
DV2m	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.592	0.599	0.724	0.690	0.953	0.745
DV3e	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.380	0.456	0.528	0.509	0.593	0.571
DV2d	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.797	0.805	0.773	0.846	1.049	1.027
DV3d	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.587	0.638	0.589	0.652	0.890	0.829
DV3e	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.640	0.577	0.878	0.793	1.138	1.304
DV11	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.737	0.748	0.865	1.210	1.339	0.718
DV11	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.708	0.816	0.836	0.855	1.513	1.067
DV3m	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.723	0.659	0.629	0.531	0.996	0.745
DV13	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.683	0.646	0.930	0.977	1.347	1.277
DV2m	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.628	0.651	0.804	0.763	1.079	0.947
DV2m	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.665	0.621	0.940	0.808	1.199	1.226
DV3e	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.468	0.530	0.725	0.698	1.016	1.012
DV2e	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.664	0.720	0.846	0.744	1.009	1.143
DV12	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.709	0.851	0.689	0.598	0.946	0.776
DV3m	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.699	0.680	0.701	0.615	0.958	0.884
DV11	MC1	ED0	EXP1	MRG5	LIM0	REN0	1.031	1.073	0.963	1.044	1.968	1.368
DV2d	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.529	0.573	0.486	0.551	0.707	0.506
DV3m	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.731	0.788	0.804	0.776	1.192	1.028
DV3d	MC1	ED1	EXP4	MRG0	LIM2	REN0	0.640	0.597	0.718	1.221	1.024	0.811
DV11	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.940	0.979	0.873	0.946	1.442	1.074
DV3e	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.594	0.628	0.569	0.560	0.735	0.707
DV13	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.756	0.751	0.666	0.650	0.947	0.769
DV3m	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.722	0.653	0.773	0.784	1.132	1.048
DV3m	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.669	0.565	0.751	0.907	1.049	0.671
DV2d	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.765	0.832	0.744	0.701	1.070	1.029
DV3e	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.440	0.550	0.541	0.509	0.578	0.556
DV2e	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.768	0.764	0.748	0.916	0.929	0.671
DV13	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.519	0.466	0.570	0.584	0.950	0.590
DV2m	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.747	0.727	0.834	0.923	1.224	0.944
DV12	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.791	0.789	0.854	0.752	1.057	1.168
DV2e	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.557	0.536	0.682	0.657	0.920	0.848
DV11	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.639	0.621	0.728	0.702	1.147	0.734
DV12	MC0	ED0	EXP0	MRG5	LIM0	REN0	1.031	1.135	0.933	0.808	1.244	1.274
DV3e	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.509	0.557	0.876	0.790	1.135	1.235
DV3e	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.456	0.520	0.743	0.698	0.989	0.987
DV13	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.841	0.853	0.865	0.957	1.389	1.004
DV11	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.932	0.946	0.952	0.930	1.264	0.969
DV2m	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.641	0.575	0.922	0.872	1.148	1.079
DV3e	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.632	0.645	0.736	0.655	1.069	1.039
DV3e	MC0	ED0	EXP0	MRG2	LIM0	REN0	0.499	0.659	0.571	0.517	0.671	0.614
DV3e	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.646	0.643	0.783	0.704	1.145	1.147
DV12	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.576	0.571	0.548	0.522	0.712	0.446
DV2m	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.655	0.649	0.712	0.693	0.879	0.679
DV3e	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.652	0.584	0.758	0.982	1.079	0.746
DV13	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.726	0.755	0.902	0.818	1.185	1.255
DV3e	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.657	0.613	0.685	0.687	1.053	0.936
DV11	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.822	0.836	0.897	1.142	1.453	0.802
DV2d	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.463	0.586	0.506	0.510	0.801	0.592
DV2m	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.598	0.566	0.726	0.748	1.169	0.954
DV3m	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.765	0.717	0.980	0.796	1.438	1.438
DV3m	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.826	0.757	0.897	0.740	1.223	1.317
DV2m	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.628	0.592	0.594	0.526	0.743	0.591
DV11	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.870	1.018	0.825	0.733	1.289	0.988
DV11	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.674	0.665	0.648	0.627	1.017	0.615
DV13	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.629	0.582	0.809	0.803	1.263	1.008

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DV2d	MC0	ED1	EXP4	MRG5	LIM2	RENO	0.790	0.721	0.875	1.329	1.305	0.970
DV3d	MC0	ED0	EXP4	MRG4	LIM2	RENO	0.719	0.672	0.693	1.025	0.965	0.797
DV2d	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.715	0.940	0.782	0.712	1.016	0.915
DV11	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.758	0.765	0.846	1.215	1.379	0.739
DV2m	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.733	0.774	0.764	0.709	1.170	0.932
DV3m	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.520	0.536	0.766	0.648	1.057	0.965
DV2m	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.827	0.759	0.897	1.324	1.355	0.871
DV2d	MC0	ED0	EXP4	MRG0	LIM0	REN2	0.947	1.027	0.875	1.296	1.352	0.910
DV3d	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.637	0.594	0.715	1.210	1.018	0.809
DV2e	MC0	ED0	EXP3	MRG0	LIM0	REN0	0.764	0.847	0.739	0.850	1.006	0.890
DV2e	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.738	0.638	0.938	1.251	1.197	0.998
DV2d	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.853	0.892	0.771	0.791	1.131	1.201
DV2m	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.702	0.738	0.724	0.690	0.953	0.745
DV2e	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.517	0.497	0.660	0.632	0.725	0.659
DV2d	MC0	ED1	EXP1	MRG3	LIM0	REN0	0.633	0.743	0.760	0.698	1.219	0.909
DV12	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.789	0.787	0.852	0.749	1.055	1.165
DV2e	MC1	ED0	EXP1	MRG0	LIM1	REN0	0.726	0.761	0.724	0.870	1.099	1.036
DV2m	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.644	0.604	0.580	0.526	0.763	0.606
DV3e	MC0	ED0	EXP4	MRG3	LIM1	REN0	0.741	0.646	0.727	0.987	1.023	0.696
DV2m	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.689	0.637	0.834	0.935	1.295	1.068
DV3m	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.626	0.604	0.743	0.641	1.153	0.971
DV3d	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.516	0.494	0.620	0.697	0.811	0.858
DV3m	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.676	0.579	0.944	0.807	1.386	1.403
DV2d	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.514	0.637	0.498	0.515	0.741	0.539
DV3m	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.698	0.705	0.770	0.776	1.126	0.959
DV3d	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.535	0.526	0.634	0.908	0.827	0.596
DV13	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.642	0.589	0.726	1.018	1.070	0.607
DV2e	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.519	0.499	0.661	0.636	0.727	0.660
DV13	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.712	0.804	0.699	0.657	1.008	0.804
DV13	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.643	0.615	0.670	0.660	0.955	0.772
DV2e	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.557	0.569	0.674	0.636	0.791	0.726
DV11	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.620	0.586	0.766	0.765	1.300	0.781
DV2e	MC0	ED1	EXP4	MRG3	LIM0	REN0	0.684	0.652	0.774	0.930	0.993	0.674
DV2d	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.822	0.826	0.756	0.854	1.083	1.057
DV11	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.977	1.032	0.899	1.147	1.456	0.804
DV2m	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.662	0.619	0.939	0.803	1.195	1.225
DV2d	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.534	0.521	0.528	0.802	0.858	0.481
DV2m	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.678	0.785	0.765	0.648	1.062	0.782
DV13	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.796	0.896	0.815	0.762	1.487	1.071
DV12	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.727	0.709	0.753	0.658	1.034	0.935
DV2e	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.525	0.610	0.750	0.657	0.931	0.979
DV13	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.579	0.541	0.557	0.576	0.760	0.462
DV3d	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.691	0.594	0.699	1.149	1.043	0.954
DV2m	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.601	0.658	0.727	0.645	0.919	0.710
DV3d	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.572	0.671	0.640	0.668	0.767	0.815
DV2m	MC0	ED0	EXP0	MRG0	LIM0	REN0	0.814	0.909	0.852	0.858	1.280	0.987
DV2m	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.699	0.637	0.855	1.104	1.202	0.817
DV11	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.791	0.854	0.759	0.699	1.211	0.785
DV3d	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.731	0.724	0.643	0.738	0.926	1.175
DV3m	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.485	0.488	0.703	0.621	0.964	0.814
DV3m	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.802	0.713	0.944	0.807	1.386	1.403
DV3d	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.605	0.560	0.691	0.876	1.110	1.281
DV3e	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.661	0.558	0.792	1.097	1.151	0.869
DV2m	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.611	0.599	0.831	0.785	1.220	1.076
DV2m	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.608	0.618	0.805	0.709	1.039	0.981
DV12	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.591	0.583	0.535	0.522	0.731	0.457
DV3d	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.612	0.609	0.620	0.697	0.811	0.858
DV3d	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.557	0.591	0.708	0.953	0.897	0.751
DV3m	MC0	ED0	EXP4	MRG4	LIM2	REN0	0.831	0.751	0.859	1.024	1.170	0.836
DV2e	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.479	0.489	0.539	0.531	0.604	0.595
DV2e	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.609	0.615	0.721	0.862	1.093	1.033
DV2m	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.552	0.527	0.712	0.693	0.879	0.679
DV3d	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.644	0.633	0.692	0.807	1.144	1.379
DV11	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.751	0.693	0.683	0.883	0.975	0.456
DV2m	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.709	0.741	0.717	0.724	1.005	0.817
DV12	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.935	0.942	0.898	1.227	1.253	0.717
DV12	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.946	1.019	0.825	0.784	1.108	0.908
DV2d	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.760	0.743	0.836	1.289	1.273	0.847
DV3m	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.563	0.574	0.591	0.480	0.800	0.623
DV2d	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.793	0.910	0.770	0.787	1.127	1.121

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP4	MRG2	LIM0	RENO	0.503	0.494	0.475	0.752	0.790	0.505
DV12	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.607	0.700	0.738	0.667	1.067	0.825
DV11	MC1	ED1	EXP2	MRG1	LIM2	RENO	0.686	0.729	0.812	0.741	1.193	0.901
DV12	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.697	0.819	0.739	0.621	1.027	0.855
DV13	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.754	0.885	0.765	0.686	1.192	0.974
DV3e	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.573	0.539	0.744	0.701	0.991	1.042
DV13	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.637	0.610	0.666	0.650	0.947	0.769
DV11	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.822	0.836	0.897	1.142	1.453	0.802
DV2d	MC1	ED1	EXP4	MRG0	LIM0	RENO	0.840	0.873	0.904	1.309	1.440	0.912
DV3d	MC0	ED1	EXP1	MRG3	LIM1	RENO	0.495	0.518	0.589	0.652	0.890	0.829
DV3d	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.507	0.576	0.423	0.481	0.659	0.621
DV2m	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.659	0.589	0.915	0.937	1.238	1.127
DV2m	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.832	0.788	0.856	1.110	1.206	0.818
DV3m	MC1	ED0	EXP1	MRG5	LIM2	RENO	0.809	0.720	0.963	0.875	1.463	1.432
DV2m	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.923	0.937	0.879	0.944	1.499	1.179
DV11	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.672	0.688	0.629	0.570	0.868	0.562
DV3m	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.630	0.607	0.746	0.647	1.160	0.974
DV2m	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.764	0.641	0.998	1.257	1.387	1.022
DV2m	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.713	0.683	0.988	0.884	1.521	1.477
DV3m	MC1	ED0	EXP2	MRG4	LIM1	RENO	0.760	0.757	0.770	0.657	1.066	1.056
DV12	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.907	0.981	0.790	0.664	1.101	1.006
DV2m	MC1	ED1	EXP2	MRG0	LIM1	RENO	0.709	0.676	0.792	0.858	1.142	1.003
DV13	MC0	ED0	EXP4	MRG1	LIM0	RENO	0.890	0.937	0.860	1.078	1.431	0.793
DV3e	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.681	0.643	0.767	0.771	1.161	1.142
DV3e	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.524	0.614	0.666	0.628	0.903	0.811
DV2e	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.621	0.618	0.584	0.755	0.567	0.431
DV2d	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.667	0.743	0.829	1.021	1.125	0.787
DV12	MC1	ED1	EXP3	MRG4	LIM0	RENO	0.679	0.701	0.797	0.718	1.118	0.859
DV3m	MC1	ED0	EXP3	MRG2	LIM1	RENO	0.633	0.541	0.555	0.519	0.725	0.557
DV3d	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.447	0.413	0.619	0.652	0.874	0.938
DV2e	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.662	0.718	0.846	0.740	1.006	1.142
DV12	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.708	0.695	0.772	0.658	1.007	0.912
DV2e	MC0	ED1	EXP3	MRG3	LIM1	RENO	0.535	0.512	0.647	0.642	0.751	0.679
DV12	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.632	0.663	0.674	0.595	0.869	0.725
DV12	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.765	0.796	0.790	0.664	1.101	1.006
DV13	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.814	0.738	0.891	1.354	1.373	0.763
DV3e	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.552	0.570	0.541	0.509	0.578	0.586
DV2m	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.815	0.805	0.804	0.994	1.120	0.689
DV2e	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.620	0.557	0.716	0.921	0.881	0.626
DV11	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.835	1.036	0.810	0.773	1.288	0.972
DV2m	MC1	ED1	EXP0	MRG1	LIM0	RENO	0.578	0.639	0.757	0.680	1.119	0.857
DV3m	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.803	0.740	0.917	0.737	1.188	1.281
DV13	MC0	ED1	EXP3	MRG5	LIM0	RENO	0.738	0.733	0.927	0.954	1.266	1.125
DV3e	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.486	0.576	0.708	0.835	1.081	0.994
DV3d	MC1	ED0	EXP4	MRG0	LIM1	RENO	0.779	0.750	0.701	1.221	1.052	0.832
DV11	MC0	ED0	EXP0	MRG0	LIM2	REN3	1.099	1.159	0.949	0.921	1.258	0.966
DV3m	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.766	0.656	0.641	0.740	0.897	0.550
DV2d	MC0	ED1	EXP1	MRG4	LIM0	RENO	0.711	0.763	0.826	0.776	1.409	1.210
DV2m	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.590	0.597	0.724	0.686	0.950	0.745
DV2e	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.690	0.704	0.683	0.667	0.839	0.769
DV12	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.731	0.773	0.571	0.485	0.810	0.575
DV3d	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.673	0.582	0.717	1.149	1.016	0.930
DV3d	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.461	0.486	0.584	0.589	0.738	0.688
DV3e	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.481	0.487	0.540	0.548	0.600	0.566
DV3e	MC0	ED1	EXP2	MRG1	LIM2	RENO	0.593	0.571	0.725	0.665	0.992	0.949
DV2m	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.747	0.818	0.959	0.808	1.303	1.238
DV11	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.839	1.042	0.813	0.780	1.295	0.975
DV13	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.581	0.487	0.602	0.826	0.915	0.437
DV3m	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.807	0.658	0.839	1.213	1.272	0.850
DV13	MC1	ED1	EXP1	MRG1	LIM0	RENO	0.671	0.728	0.815	0.762	1.487	1.071
DV11	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.653	0.672	0.643	0.567	0.843	0.547
DV2d	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.562	0.631	0.484	0.510	0.757	0.591
DV11	MC0	ED1	EXP1	MRG4	LIM0	RENO	0.745	0.855	0.864	0.863	1.611	1.070
DV12	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.648	0.699	0.644	0.636	0.850	0.634
DV12	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.615	0.625	0.570	0.483	0.807	0.574
DV3m	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.539	0.448	0.596	0.526	0.860	0.675
DV11	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.738	0.751	0.745	0.702	1.117	0.715
DV3e	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.618	0.576	0.588	0.793	0.651	0.476
DV2e	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.552	0.549	0.658	0.588	0.779	0.771
DV12	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.791	0.855	0.747	0.921	1.061	0.628

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP2	MRG4	LIM1	RENO	0.699	0.680	0.728	0.704	1.021	1.070
DV2m	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.687	0.654	0.939	0.868	1.246	1.184
DV2e	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.810	0.793	0.762	1.225	1.054	0.767
DV12	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.621	0.609	0.733	0.921	0.976	0.571
DV12	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.506	0.485	0.577	0.534	0.872	0.556
DV3e	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.577	0.710	0.708	0.835	1.081	0.994
DV12	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.810	0.781	0.878	1.232	1.290	0.737
DV3d	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.612	0.647	0.691	0.855	1.150	1.201
DV13	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.704	0.751	0.773	0.754	1.285	0.970
DV12	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.720	0.657	0.822	1.034	1.172	0.740
DV12	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.865	0.876	0.754	0.661	1.038	0.936
DV2e	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.579	0.616	0.688	0.591	0.827	0.827
DV3d	MC1	ED0	EXP1	MRG4	LIM2	RENO	0.643	0.643	0.656	0.724	1.002	1.076
DV12	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.754	0.831	0.867	0.862	1.410	1.063
DV3e	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.372	0.448	0.541	0.512	0.580	0.557
DV2d	MC0	ED0	EXP3	MRG1	LIM1	RENO	0.685	0.843	0.749	0.716	0.963	0.855
DV3e	MC1	ED1	EXP4	MRG4	LIM0	RENO	0.725	0.650	0.852	1.097	1.290	0.932
DV3e	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.470	0.548	0.722	0.659	0.987	0.898
DV3e	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.680	0.587	0.768	1.030	1.145	0.790
DV3d	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.710	0.708	0.658	0.734	0.898	1.144
DV3e	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.474	0.629	0.552	0.512	0.630	0.612
DV13	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.654	0.615	0.869	0.888	1.048	1.005
DV2e	MC1	ED1	EXP2	MRG0	LIM1	RENO	0.611	0.639	0.702	0.791	0.939	0.945
DV3m	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.826	0.757	0.897	0.740	1.223	1.317
DV2m	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.607	0.618	0.808	0.850	1.106	0.895
DV3m	MC1	ED1	EXP0	MRG0	LIM2	RENO	0.577	0.564	0.792	0.784	1.102	0.938
DV2d	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.710	0.910	0.764	0.662	1.004	0.973
DV13	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.935	0.924	0.837	0.866	1.184	0.940
DV3m	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.518	0.428	0.566	0.514	0.702	0.541
DV3m	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.539	0.464	0.580	0.480	0.736	0.617
DV2d	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.799	0.895	0.799	0.764	1.319	1.205
DV3m	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.591	0.614	0.687	0.621	0.990	0.835
DV2d	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.652	0.679	0.753	0.890	1.080	0.916
DV2d	MC0	ED1	EXP3	MRG1	LIM1	RENO	0.578	0.685	0.749	0.716	0.963	0.855
DV11	MC0	ED1	EXP3	MRG4	LIM1	RENO	0.652	0.701	0.763	0.843	1.173	0.800
DV3e	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.614	0.616	0.724	0.898	1.093	0.985
DV3e	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.762	0.672	0.810	1.091	1.117	0.846
DV12	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.599	0.585	0.756	0.707	0.963	0.778
DV3d	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.653	0.663	0.619	0.913	0.852	0.612
DV2e	MC0	ED0	EXP0	MRG1	LIM1	RENO	0.617	0.713	0.700	0.626	0.882	0.834
DV3m	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.726	0.660	0.963	0.807	1.507	1.543
DV2m	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.688	0.680	0.741	0.741	1.132	0.927
DV2e	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.554	0.590	0.552	0.531	0.588	0.580
DV3m	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.697	0.606	0.855	1.014	1.164	0.833
DV3m	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.601	0.577	0.706	0.626	0.941	0.778
DV2m	MC1	ED1	EXP2	MRG1	LIM2	RENO	0.582	0.574	0.721	0.680	0.972	0.848
DV3e	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.678	0.666	0.710	0.898	1.006	0.896
DV2m	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.682	0.624	0.776	0.923	1.092	0.881
DV2d	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.598	0.731	0.713	0.625	0.974	0.826
DV3e	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.721	0.707	0.728	0.910	1.258	1.144
DV2d	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.835	1.023	0.807	0.794	1.199	1.206
DV3d	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.489	0.554	0.635	0.612	0.817	0.886
DV2m	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.580	0.552	0.741	0.741	1.132	0.927
DV11	MC1	ED0	EXP2	MRG0	LIM1	REN2	1.132	1.186	0.927	0.926	1.296	0.992
DV2e	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.591	0.621	0.716	0.779	0.906	0.918
DV13	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.669	0.656	0.758	1.012	1.129	0.650
DV13	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.719	0.617	0.831	1.125	1.241	0.764
DV3d	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.548	0.596	0.572	0.633	0.706	0.647
DV3e	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.699	0.656	0.749	0.771	1.192	1.172
DV2d	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.743	0.731	0.858	1.296	1.244	0.827
DV2m	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.628	0.571	0.611	0.576	0.868	0.646
DV3e	MC1	ED1	EXP3	MRG5	LIM2	RENO	0.618	0.535	0.874	0.917	1.141	1.165
DV3e	MC0	ED1	EXP1	MRG5	LIM2	RENO	0.644	0.560	0.920	0.938	1.398	1.455
DV12	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.803	0.928	0.687	0.592	0.941	0.796
DV2m	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.593	0.561	0.722	0.737	1.159	0.950
DV12	MC1	ED1	EXP2	MRG3	LIM0	RENO	0.628	0.722	0.711	0.601	1.006	0.777
DV2m	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.681	0.625	0.876	1.104	1.171	0.797
DV3m	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.640	0.629	0.784	0.696	1.070	0.990
DV2d	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.732	0.765	0.726	0.747	1.017	0.900
DV2e	MC0	ED1	EXP0	MRG0	LIM2	RENO	0.510	0.583	0.719	0.791	0.914	0.875

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED1	EXP0	MRG3	LIM1	RENO	0.476	0.516	0.661	0.597	0.786	0.734
DV12	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.788	0.764	0.898	1.227	1.253	0.717
DV2m	MC1	ED0	EXP2	MRG2	LIM1	RENO	0.646	0.605	0.581	0.529	0.765	0.607
DV3m	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.550	0.471	0.564	0.475	0.752	0.631
DV3e	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.729	0.759	0.724	0.898	1.093	0.985
DV2m	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.674	0.651	0.624	0.576	0.943	0.711
DV2e	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.721	0.783	0.699	0.783	0.934	0.943
DV11	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.669	0.695	0.760	0.702	1.214	0.787
DV11	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.702	0.726	0.784	0.706	1.290	0.787
DV13	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.622	0.569	0.751	0.788	1.062	0.830
DV12	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.521	0.528	0.559	0.522	0.774	0.490
DV12	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.607	0.700	0.738	0.667	1.067	0.825
DV3m	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.796	0.699	0.751	0.912	1.052	0.672
DV11	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.776	0.823	0.791	0.784	1.130	0.788
DV2m	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.718	0.607	0.629	0.811	0.855	0.491
DV11	MC1	ED0	EXP4	MRG0	LIM1	REN0	1.275	1.206	1.013	1.456	1.468	0.808
DV3e	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.472	0.627	0.552	0.509	0.628	0.612
DV12	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.767	0.769	0.873	0.745	1.024	1.134
DV3e	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.655	0.633	0.665	0.624	0.900	0.854
DV3e	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.484	0.573	0.706	0.827	1.075	0.990
DV3m	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.675	0.590	0.774	0.838	1.050	0.896
DV12	MC0	ED0	EXP4	MRG0	LIM0	REN0	1.057	1.125	0.947	1.239	1.450	0.791
DV11	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.739	0.750	0.867	1.215	1.342	0.720
DV11	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.936	0.950	0.855	0.884	1.428	1.143
DV2e	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.606	0.547	0.736	0.925	0.859	0.612
DV12	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.601	0.599	0.578	0.536	0.874	0.558
DV2e	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.607	0.599	0.720	0.685	1.030	0.962
DV2m	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.621	0.627	0.755	0.737	1.227	1.019
DV3m	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.864	0.846	0.937	0.740	1.294	1.412
DV2e	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.562	0.632	0.659	0.591	0.781	0.732
DV2e	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.565	0.635	0.661	0.597	0.786	0.734
DV2d	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.551	0.600	0.512	0.564	0.866	0.632
DV13	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.747	0.744	0.786	0.733	1.082	0.921
DV2e	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.635	0.685	0.752	0.857	1.153	1.106
DV3m	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.760	0.750	0.723	0.667	1.060	0.856
DV2e	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.478	0.505	0.523	0.483	0.515	0.543
DV13	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.700	0.681	0.880	0.888	1.181	1.196
DV3e	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.791	0.835	0.761	0.665	1.142	1.044
DV13	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.637	0.695	0.789	0.754	1.396	1.067
DV3m	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.673	0.628	0.686	0.661	0.916	0.776
DV13	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.809	0.836	0.735	0.692	1.133	0.938
DV2d	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.586	0.677	0.760	0.698	1.040	0.935
DV13	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.700	0.681	0.880	0.888	1.181	1.196
DV12	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.698	0.697	0.895	0.889	1.299	1.266
DV13	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.651	0.661	0.652	0.699	0.905	0.656
DV2e	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.533	0.565	0.526	0.521	0.481	0.466
DV3d	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.471	0.491	0.557	0.627	0.721	0.661
DV2m	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.740	0.778	0.791	0.854	1.139	0.920
DV3d	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.685	0.656	0.645	0.793	0.862	1.006
DV3m	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.592	0.535	0.724	0.679	1.125	0.970
DV12	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.727	0.803	0.893	0.752	1.119	1.217
DV3m	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.702	0.659	0.724	0.679	1.125	0.970
DV3e	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.783	0.704	0.898	0.938	1.436	1.492
DV12	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.671	0.625	0.609	0.756	0.839	0.412
DV2e	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.606	0.598	0.719	0.682	1.028	0.960
DV2m	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.794	0.744	0.987	0.959	1.476	1.371
DV13	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.679	0.718	0.667	0.654	0.950	0.748
DV2e	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.544	0.573	0.511	0.516	0.491	0.476
DV12	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.634	0.760	0.755	0.624	1.120	0.941
DV2e	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.620	0.749	0.749	0.654	0.928	0.978
DV2d	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.433	0.516	0.497	0.513	0.739	0.538
DV3e	MC1	ED1	EXP4	MRG2	LIM2	REN0	0.526	0.471	0.591	0.805	0.657	0.478
DV3d	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.663	0.680	0.627	0.831	0.884	0.896
DV2d	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.707	0.875	0.785	0.721	1.169	1.063
DV2e	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.570	0.576	0.701	0.842	0.869	0.807
DV3e	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.844	0.808	0.803	1.030	1.212	0.847
DV13	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.663	0.680	0.705	0.719	1.083	0.799
DV3m	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.698	0.607	0.857	1.018	1.166	0.835
DV2e	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.507	0.547	0.553	0.524	0.555	0.513
DV12	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.607	0.578	0.621	0.756	0.912	0.453

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED1	EXP3	MRG3	LIM1	RENO	0.555	0.609	0.671	0.682	0.888	0.679
DV2e	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.584	0.585	0.717	0.654	0.877	0.961
DV11	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.795	0.827	0.784	0.772	1.421	0.862
DV11	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.657	0.676	0.645	0.573	0.847	0.548
DV2m	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.650	0.702	0.824	0.845	1.199	0.983
DV12	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.598	0.618	0.560	0.485	0.745	0.508
DV2e	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.690	0.735	0.711	0.653	0.971	0.908
DV2d	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.664	0.822	0.765	0.709	0.932	0.831
DV2e	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.638	0.663	0.674	0.588	0.758	0.751
DV3e	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.553	0.551	0.558	0.560	0.677	0.642
DV12	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.671	0.724	0.788	0.661	1.099	0.976
DV13	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.722	0.621	0.833	1.136	1.248	0.766
DV12	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.857	0.952	0.807	0.791	1.144	0.908
DV13	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.648	0.645	0.598	0.589	1.012	0.635
DV13	MC1	ED1	EXP2	MRG3	LIM0	RENO	0.631	0.682	0.720	0.660	1.071	0.804
DV3e	MC1	ED1	EXP0	MRG2	LIM1	RENO	0.384	0.460	0.531	0.517	0.599	0.573
DV12	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.693	0.717	0.852	0.749	1.055	1.132
DV3d	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.648	0.636	0.694	0.815	1.150	1.384
DV2d	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.832	0.821	0.826	1.082	1.168	0.812
DV2e	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.589	0.708	0.690	0.594	0.829	0.786
DV2m	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.708	0.651	0.815	0.939	1.333	1.098
DV3d	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.514	0.595	0.595	0.587	0.800	0.809
DV11	MC0	ED1	EXP0	MRG2	LIM1	RENO	0.570	0.561	0.631	0.576	0.873	0.563
DV3d	MC0	ED0	EXP4	MRG1	LIM1	RENO	0.684	0.749	0.694	0.967	0.929	0.773
DV2m	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.644	0.582	0.597	0.576	0.891	0.663
DV13	MC0	ED1	EXP3	MRG0	LIM2	RENO	0.683	0.664	0.823	0.940	1.138	0.805
DV2e	MC0	ED0	EXP4	MRG0	LIM0	RENO	0.890	0.927	0.821	1.232	1.186	0.823
DV2e	MC1	ED0	EXP3	MRG4	LIM2	RENO	0.655	0.658	0.723	0.713	0.823	0.826
DV12	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.853	0.947	0.805	0.784	1.138	0.905
DV3e	MC1	ED0	EXP3	MRG4	LIM0	RENO	0.737	0.732	0.767	0.757	1.094	1.007
DV2e	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.547	0.530	0.719	0.703	0.816	0.823
DV2d	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.639	0.670	0.774	0.899	1.057	0.896
DV11	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.908	0.903	0.880	1.142	1.337	0.729
DV2d	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.682	0.781	0.704	0.691	1.082	0.845
DV13	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.522	0.469	0.572	0.589	0.956	0.592
DV3e	MC1	ED0	EXP4	MRG1	LIM0	RENO	0.887	0.844	0.828	1.035	1.287	0.848
DV3m	MC0	ED1	EXP1	MRG0	LIM0	RENO	0.793	0.736	0.857	0.862	1.486	1.231
DV3d	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.562	0.555	0.629	0.839	0.889	0.899
DV11	MC0	ED0	EXP0	MRG0	LIM2	RENO	1.109	1.169	0.954	0.935	1.269	0.970
DV3m	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.670	0.626	0.685	0.657	0.913	0.775
DV3e	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.566	0.581	0.528	0.509	0.593	0.601
DV3m	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.753	0.777	0.716	0.617	1.044	0.974
DV2m	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.753	0.717	1.036	0.959	1.699	1.508
DV2e	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.693	0.802	0.884	0.740	1.065	1.224
DV2d	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.846	1.018	0.806	0.836	1.202	1.122
DV2d	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.929	0.881	0.859	1.225	1.237	0.950
DV3m	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.696	0.702	0.769	0.772	1.122	0.958
DV2e	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.617	0.616	0.662	0.639	0.729	0.662
DV13	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.591	0.549	0.542	0.570	0.776	0.473
DV13	MC1	ED1	EXP3	MRG0	LIM0	RENO	0.768	0.789	0.864	0.940	1.310	0.885
DV3e	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.779	0.700	0.882	0.869	1.365	1.463
DV2m	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.814	0.783	0.833	0.930	1.291	1.067
DV12	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.658	0.718	0.694	0.651	1.014	0.771
DV3d	MC1	ED1	EXP0	MRG0	LIM1	RENO	0.474	0.454	0.644	0.784	0.933	0.957
DV2e	MC0	ED1	EXP2	MRG3	LIM0	RENO	0.610	0.645	0.711	0.597	0.881	0.830
DV11	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.698	0.737	0.788	0.729	1.214	0.921
DV13	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.839	0.882	0.839	0.870	1.186	0.916
DV11	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.675	0.708	0.643	0.610	0.876	0.528
DV3e	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.694	0.674	0.724	0.694	1.012	1.066
DV12	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.503	0.500	0.559	0.483	0.742	0.507
DV2d	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.645	0.652	0.765	0.768	1.250	1.125
DV12	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.566	0.614	0.723	0.667	0.982	0.750
DV3e	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.771	0.718	0.757	0.978	1.077	0.744
DV3e	MC1	ED1	EXP4	MRG4	LIM2	RENO	0.644	0.547	0.812	1.097	1.121	0.847
DV3m	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.845	0.736	0.877	1.213	1.346	0.911
DV2m	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.842	0.855	0.807	0.914	1.150	0.941
DV13	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.752	0.882	0.764	0.682	1.188	0.973
DV3m	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.732	0.587	0.614	0.740	0.847	0.513
DV3d	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.581	0.597	0.641	0.773	0.925	1.021
DV3m	MC1	ED0	EXP4	MRG0	LIM0	REN1	1.002	0.907	0.877	1.213	1.346	0.911

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DV12	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.671	0.757	0.723	0.667	0.982	0.750
DV13	MC0	ED0	EXP4	MRG0	LIM0	REN0	1.061	1.063	0.960	1.361	1.544	0.819
DV12	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.859	0.921	0.832	0.871	1.340	0.995
DV2e	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.841	0.861	0.793	0.966	1.047	0.762
DV11	MC0	ED0	EXP1	MRG0	LIM1	REN3	1.130	1.143	0.955	1.013	1.512	1.086
DV11	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.734	0.747	0.743	0.695	1.110	0.713
DV3m	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.902	0.750	1.000	1.153	1.342	1.042
DV13	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.795	0.844	0.699	0.657	1.008	0.827
DV2d	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.631	0.665	0.763	0.705	1.045	1.004
DV2d	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.745	0.803	0.763	0.983	1.016	0.611
DV12	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.723	0.773	0.807	0.791	1.144	0.908
DV3e	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.508	0.512	0.559	0.556	0.641	0.568
DV2d	MC1	ED1	EXP2	MRG1	LIM0	REN0	0.658	0.863	0.823	0.666	1.129	1.044
DV12	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.591	0.668	0.741	0.627	1.033	0.857
DV2d	MC0	ED0	EXP0	MRG2	LIM0	REN0	0.580	0.759	0.523	0.518	0.856	0.594
DV13	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.584	0.511	0.556	0.539	0.819	0.557
DV3e	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.707	0.696	0.748	0.919	1.232	1.118
DV2m	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.644	0.749	0.740	0.642	0.997	0.779
DV3e	MC0	ED1	EXP0	MRG0	LIM0	REN0	0.535	0.673	0.763	0.840	1.215	1.066
DV3e	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.660	0.654	0.680	0.671	0.910	0.804
DV11	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.748	0.840	0.778	0.831	1.132	0.776
DV2e	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.653	0.656	0.721	0.710	0.820	0.825
DV12	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.692	0.710	0.788	0.843	1.088	0.794
DV2e	MC1	ED1	EXP3	MRG1	LIM1	REN0	0.585	0.574	0.686	0.673	0.844	0.771
DV3d	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.479	0.472	0.460	0.748	0.743	0.505
DV11	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.975	1.029	0.897	1.142	1.453	0.802
DV13	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.712	0.804	0.699	0.657	1.008	0.804
DV3d	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.725	0.797	0.691	0.855	1.150	1.201
DV3d	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.616	0.588	0.643	0.738	0.926	1.175
DV13	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.760	0.752	0.764	0.722	1.101	0.941
DV3e	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.657	0.613	0.685	0.687	1.053	0.936
DV3m	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.621	0.664	0.769	0.654	1.063	0.968
DV3m	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.539	0.464	0.580	0.480	0.736	0.617
DV3m	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.744	0.778	0.980	0.796	1.438	1.320
DV13	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.507	0.474	0.567	0.533	0.793	0.525
DV12	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.773	0.802	0.857	0.808	0.984	0.971
DV11	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.571	0.577	0.643	0.613	0.878	0.529
DV2m	MC1	ED0	EXP4	MRG3	LIM0	REN0	0.861	0.846	0.832	1.009	1.197	0.692
DV3m	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.541	0.578	0.746	0.592	1.052	0.817
DV3m	MC0	ED0	EXP0	MRG5	LIM2	REN0	0.661	0.655	0.934	0.796	1.249	1.200
DV13	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.605	0.568	0.588	0.592	0.934	0.578
DV2d	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.956	0.901	0.839	1.231	1.274	0.976
DV3d	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.484	0.433	0.658	0.734	0.898	1.069
DV2d	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.743	0.981	0.821	0.725	1.241	1.140
DV2e	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.716	0.734	0.718	0.679	1.024	0.959
DV3d	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.392	0.388	0.405	0.481	0.623	0.541
DV3m	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.583	0.530	0.729	0.641	1.061	0.883
DV3d	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.570	0.623	0.603	0.648	0.864	0.807
DV11	MC0	ED1	EXP4	MRG2	LIM1	REN0	0.639	0.568	0.687	0.897	0.984	0.457
DV2d	MC0	ED0	EXP4	MRG0	LIM0	REN1	0.949	1.029	0.877	1.302	1.355	0.911
DV2e	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.672	0.690	0.699	0.667	0.817	0.749
DV13	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.626	0.579	0.807	0.795	1.256	1.005
DV13	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.828	0.774	0.782	0.722	1.072	0.944
DV11	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.746	0.698	0.825	1.083	1.360	0.637
DV2m	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.792	0.681	0.860	1.329	1.283	0.814
DV3e	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.553	0.500	0.730	0.757	0.951	0.916
DV11	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.702	0.715	0.814	0.807	1.426	1.010
DV11	MC1	ED0	EXP0	MRG0	LIM1	REN1	1.134	1.189	0.929	0.930	1.299	0.994
DV3e	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.635	0.649	0.738	0.661	1.075	1.043
DV12	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.700	0.821	0.740	0.624	1.030	0.855
DV3m	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.889	0.853	0.874	1.018	1.268	0.918
DV13	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.610	0.662	0.748	0.733	1.136	0.854
DV2d	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.690	0.890	0.781	0.659	0.975	0.946
DV2e	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.645	0.687	0.775	0.664	0.991	1.035
DV3e	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.485	0.575	0.707	0.832	1.078	0.991
DV2m	MC0	ED1	EXP2	MRG0	LIM1	REN0	0.709	0.676	0.792	0.858	1.142	1.003
DV2d	MC0	ED0	EXP4	MRG3	LIM0	REN0	0.840	0.957	0.802	0.988	1.173	0.673
DV3e	MC1	ED0	EXP4	MRG1	LIM2	REN0	0.789	0.711	0.789	1.035	1.118	0.771
DV12	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.676	0.699	0.808	0.847	1.063	0.775
DV3e	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.676	0.661	0.742	0.694	0.986	1.039

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.742	0.711	0.744	1.018	1.042	0.592
DV2e	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.593	0.670	0.717	0.654	0.877	0.912
DV3d	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.611	0.735	0.596	0.589	0.802	0.810
DV3e	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.869	0.730	0.930	1.223	1.310	1.083
DV2d	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.721	0.874	0.722	0.682	0.995	0.728
DV13	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.756	0.856	0.789	0.754	1.396	1.067
DV12	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.674	0.761	0.726	0.674	0.987	0.753
DV2e	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.717	0.673	0.734	0.921	0.858	0.611
DV2e	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.756	0.877	0.732	0.787	0.990	1.013
DV3m	MC1	ED1	EXP0	MRG5	LIM0	REN0	0.627	0.631	0.980	0.796	1.438	1.320
DV3m	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.741	0.770	0.721	0.583	0.985	0.886
DV3d	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.473	0.453	0.643	0.780	0.930	0.956
DV11	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.932	0.913	0.979	1.019	1.477	1.060
DV2d	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.662	0.820	0.764	0.705	0.929	0.830
DV13	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.859	0.898	0.817	0.866	1.215	0.938
DV3m	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.603	0.561	0.683	0.611	0.981	0.906
DV3e	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.474	0.629	0.552	0.512	0.630	0.612
DV2d	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.633	0.743	0.760	0.698	1.219	0.909
DV2d	MC1	ED0	EXP4	MRG2	LIM1	REN0	0.636	0.643	0.530	0.806	0.860	0.482
DV3m	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.754	0.702	0.829	0.854	1.395	1.228
DV3m	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.659	0.653	0.919	0.740	1.190	1.178
DV2m	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.593	0.600	0.726	0.693	0.955	0.747
DV3m	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.519	0.554	0.715	0.615	1.042	0.892
DV3d	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.554	0.564	0.632	0.697	0.882	0.944
DV2d	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.662	0.841	0.803	0.828	1.196	1.045
DV13	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.625	0.599	0.782	0.722	1.072	0.917
DV13	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.741	0.740	0.685	0.657	0.927	0.752
DV11	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.794	0.796	0.875	0.950	1.445	1.076
DV12	MC0	ED0	EXP1	MRG3	LIM0	REN0	0.746	0.860	0.733	0.661	1.177	0.852
DV13	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.718	0.697	0.578	0.530	0.859	0.594
DV13	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.760	0.788	0.880	0.952	1.506	1.102
DV2m	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.846	0.873	0.959	0.808	1.303	1.349
DV3e	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.598	0.567	0.749	0.924	1.236	1.119
DV3e	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.634	0.588	0.574	0.793	0.669	0.488
DV11	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.784	0.917	0.799	0.784	1.195	0.888
DV2e	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.782	0.752	0.889	0.884	1.243	1.346
DV2e	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.562	0.540	0.702	0.703	0.838	0.844
DV2e	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.568	0.574	0.701	0.838	0.866	0.806
DV11	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.625	0.611	0.747	0.706	1.120	0.716
DV12	MC1	ED0	EXP4	MRG0	LIM0	REN1	1.006	1.076	0.918	1.232	1.365	0.790
DV3e	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.441	0.552	0.541	0.512	0.580	0.557
DV3d	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.516	0.582	0.658	0.683	0.965	1.044
DV11	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.653	0.672	0.643	0.567	0.843	0.547
DV3d	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.661	0.698	0.634	0.704	0.886	0.947
DV11	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.677	0.777	0.793	0.831	1.231	0.854
DV2e	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.779	0.796	0.865	0.796	1.018	1.132
DV3m	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.957	0.811	0.839	1.213	1.272	0.850
DV3d	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.406	0.416	0.404	0.476	0.620	0.578
DV2e	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.608	0.622	0.700	0.626	0.882	0.878
DV3e	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.577	0.719	0.719	0.634	1.017	0.873
DV2d	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.504	0.556	0.512	0.557	0.818	0.558
DV11	MC1	ED0	EXP2	MRG3	LIM1	REN0	0.760	0.768	0.729	0.706	1.150	0.734
DV3d	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.555	0.550	0.621	0.658	0.879	1.007
DV3e	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.851	0.719	0.956	1.235	1.282	1.059
DV2d	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.896	0.939	0.844	1.087	1.273	0.894
DV3d	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.526	0.508	0.450	0.741	0.680	0.457
DV12	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.795	0.860	0.750	0.930	1.067	0.630
DV12	MC1	ED0	EXP0	MRG0	LIM0	REN3	1.016	1.161	0.841	0.784	1.204	0.998
DV2m	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.603	0.661	0.728	0.648	0.922	0.711
DV11	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.647	0.636	0.615	0.613	0.830	0.493
DV3e	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.644	0.626	0.685	0.634	0.884	0.836
DV11	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.625	0.611	0.747	0.706	1.120	0.716
DV13	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.562	0.555	0.708	0.726	1.089	0.801
DV2d	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.794	0.918	0.829	1.027	1.129	0.788
DV2m	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.829	0.785	0.855	1.104	1.202	0.817
DV3e	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.676	0.661	0.742	0.694	0.986	1.039
DV12	MC0	ED0	EXP1	MRG0	LIM2	REN0	0.840	0.906	0.855	0.875	1.309	0.971
DV2m	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.788	0.754	0.795	0.923	1.063	0.858
DV3e	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.655	0.633	0.665	0.624	0.900	0.854
DV3d	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.516	0.582	0.658	0.683	0.965	1.044

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DV3e	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.730	0.657	0.860	0.853	1.088	1.145
DV3m	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.615	0.566	0.753	0.703	1.016	0.926
DV13	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.774	0.757	0.867	0.884	1.045	1.003
DV2m	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.904	0.787	0.997	1.251	1.383	1.021
DV2m	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.762	0.708	0.789	0.999	1.034	0.627
DV2d	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.735	0.768	0.726	0.751	1.021	0.901
DV12	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.857	1.029	0.756	0.627	1.122	0.970
DV13	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.702	0.632	0.785	0.730	1.078	0.947
DV13	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.651	0.612	0.866	0.879	1.042	1.002
DV3m	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.735	0.736	0.785	0.648	1.029	1.025
DV2d	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.560	0.644	0.701	0.631	0.901	0.753
DV11	MC0	ED1	EXP1	MRG0	LIM1	REN0	0.961	0.936	0.960	1.029	1.526	1.091
DV2d	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.831	0.874	0.790	0.791	1.101	1.171
DV11	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.951	0.960	0.926	0.921	1.291	0.991
DV2m	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.701	0.639	0.856	1.110	1.206	0.818
DV3m	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.969	0.855	1.020	1.153	1.458	1.147
DV3m	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.624	0.581	0.812	0.719	1.212	1.127
DV12	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.599	0.668	0.711	0.657	1.108	0.851
DV2d	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.811	0.913	0.773	0.841	1.140	1.048
DV2m	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.659	0.586	0.770	0.999	1.062	0.643
DV12	MC0	ED0	EXP3	MRG0	LIM0	REN0	0.907	1.028	0.852	0.855	1.230	0.855
DV3d	MC1	ED0	EXP2	MRG1	LIM1	REN0	0.610	0.741	0.638	0.621	0.824	0.952
DV12	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.800	0.835	0.900	0.819	1.199	1.208
DV12	MC0	ED1	EXP1	MRG3	LIM0	REN0	0.629	0.698	0.733	0.661	1.177	0.852
DV2d	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.714	0.826	0.806	0.836	1.202	1.122
DV13	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.811	0.793	0.902	0.818	1.185	1.292
DV2m	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.688	0.653	0.804	0.994	1.120	0.689
DV2m	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.663	0.696	1.005	0.872	1.451	1.263
DV12	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.541	0.551	0.588	0.531	0.945	0.611
DV11	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.871	1.020	0.826	0.737	1.292	0.990
DV13	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.768	0.779	0.782	0.781	1.118	0.887
DV2m	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.669	0.658	0.692	0.686	0.898	0.695
DV11	MC1	ED0	EXP3	MRG0	LIM2	REN0	1.067	1.080	0.934	1.005	1.213	0.852
DV2d	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.713	0.938	0.780	0.709	1.013	0.914
DV2m	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.622	0.673	0.701	0.673	0.993	0.797
DV2m	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.677	0.698	0.725	0.638	0.914	0.771
DV13	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.683	0.646	0.930	0.977	1.347	1.277
DV13	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.671	0.685	0.699	0.657	1.008	0.827
DV13	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.854	0.794	0.766	0.730	1.107	0.971
DV3m	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.833	0.882	0.828	0.657	1.195	1.132
DV3m	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.572	0.542	0.911	0.796	1.283	1.231
DV2d	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.679	0.836	0.746	0.705	0.954	0.851
DV13	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.728	0.733	0.820	0.874	1.222	0.940
DV2e	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.638	0.687	0.753	0.862	1.157	1.108
DV12	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.764	0.840	0.933	0.808	1.244	1.238
DV11	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.809	0.861	0.833	0.802	1.384	0.984
DV3e	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.509	0.644	0.740	0.835	1.144	1.065
DV2d	MC0	ED0	EXP2	MRG0	LIM2	REN0	0.791	0.896	0.792	0.841	1.110	1.021
DV3m	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.831	0.785	0.789	0.776	1.096	1.018
DV3e	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.704	0.703	0.725	0.665	0.992	0.949
DV3m	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.967	0.853	1.018	1.148	1.455	1.144
DV3e	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.721	0.734	0.720	0.704	1.022	0.913
DV3m	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.574	0.600	0.702	0.617	0.960	0.813
DV11	MC1	ED0	EXP4	MRG5	LIM0	REN0	1.153	1.122	1.016	1.478	1.894	1.013
DV2m	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.820	0.809	0.807	1.004	1.126	0.691
DV3m	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.605	0.563	0.684	0.615	0.984	0.906
DV3e	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.815	0.811	0.896	0.793	1.237	1.434
DV11	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.831	0.911	0.789	0.733	1.218	0.922
DV11	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.601	0.565	0.731	0.759	1.071	0.629
DV3d	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.480	0.523	0.584	0.589	0.738	0.737
DV3d	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.585	0.592	0.654	0.708	0.942	0.948
DV2m	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.710	0.682	0.644	0.582	1.005	0.713
DV3d	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.535	0.645	0.684	0.673	1.013	1.114
DV2m	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.702	0.695	0.733	0.713	1.109	0.871
DV12	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.859	0.946	0.842	0.788	1.208	0.999
DV3d	MC0	ED0	EXP0	MRG4	LIM2	REN0	0.519	0.501	0.637	0.658	0.856	0.917
DV2e	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.591	0.607	0.736	0.710	0.892	0.908
DV2m	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.531	0.482	0.596	0.529	0.745	0.592
DV2e	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.843	0.882	0.794	1.213	1.110	0.820
DV2m	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.664	0.653	0.706	0.731	0.930	0.745

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.643	0.602	0.579	0.524	0.761	0.605
DV12	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.680	0.763	0.661	0.601	0.897	0.725
DV2d	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.716	0.752	0.744	0.751	0.994	0.879
DV13	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.621	0.598	0.683	0.650	0.922	0.749
DV11	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.702	0.741	0.791	0.737	1.221	0.924
DV2e	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.520	0.592	0.699	0.783	0.934	0.894
DV2m	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.714	0.732	0.918	0.808	1.231	1.155
DV3e	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.502	0.530	0.553	0.514	0.631	0.647
DV3e	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.687	0.685	0.716	0.687	1.115	1.004
DV3m	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.581	0.512	0.610	0.528	0.937	0.744
DV12	MC1	ED0	EXP0	MRG3	LIM2	REN0	0.754	0.821	0.677	0.601	0.874	0.727
DV2d	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.953	0.899	0.838	1.225	1.270	0.975
DV3e	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.584	0.548	0.691	0.889	1.027	0.916
DV2m	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.622	0.559	0.569	0.568	0.732	0.533
DV2d	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.710	0.910	0.764	0.662	1.004	0.973
DV12	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.578	0.516	0.594	0.752	0.859	0.423
DV12	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.775	0.723	0.927	1.159	1.185	0.919
DV3m	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.522	0.538	0.767	0.651	1.061	0.966
DV13	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.860	0.802	1.030	1.382	1.492	1.041
DV2d	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.664	0.699	0.813	0.916	1.292	1.116
DV2m	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.650	0.578	0.783	1.053	1.092	0.688
DV3d	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.346	0.352	0.423	0.481	0.659	0.580
DV11	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.870	1.018	0.825	0.733	1.289	0.988
DV2e	MC1	ED1	EXP3	MRG0	LIM1	REN0	0.588	0.590	0.687	0.850	0.897	0.830
DV2m	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.844	0.870	0.958	0.803	1.299	1.348
DV3m	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.698	0.635	0.788	0.772	1.093	1.017
DV3m	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.698	0.594	0.925	0.814	1.432	1.444
DV3m	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.660	0.601	0.578	0.514	0.763	0.595
DV3m	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.692	0.642	0.671	0.664	0.943	0.798
DV3m	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.572	0.559	0.788	0.772	1.093	0.934
DV2d	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.661	0.930	0.762	0.659	1.001	0.906
DV3m	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.661	0.655	0.934	0.796	1.249	1.200
DV3d	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.541	0.651	0.686	0.621	0.924	0.954
DV11	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.887	0.782	0.945	1.478	1.689	0.945
DV12	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.777	0.725	0.927	1.166	1.189	0.919
DV3e	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.471	0.550	0.724	0.661	0.989	0.900
DV13	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.677	0.658	0.819	0.926	1.128	0.802
DV3m	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.567	0.510	0.686	0.661	0.916	0.776
DV3m	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.699	0.680	0.701	0.615	0.958	0.884
DV13	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.572	0.583	0.667	0.654	0.950	0.748
DV2d	MC1	ED0	EXP4	MRG4	LIM1	REN0	0.861	0.844	0.811	1.098	1.210	0.836
DV12	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.634	0.688	0.660	0.640	0.831	0.618
DV13	MC0	ED0	EXP0	MRG5	LIM1	REN0	0.927	0.882	0.880	0.888	1.181	1.230
DV13	MC0	ED1	EXP4	MRG4	LIM2	REN0	0.706	0.610	0.856	1.142	1.219	0.748
DV3m	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.889	0.892	0.803	0.772	1.188	1.119
DV3d	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.397	0.394	0.426	0.524	0.707	0.617
DV2d	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.754	0.821	0.771	0.890	1.051	0.893
DV2e	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.658	0.656	0.679	0.651	0.915	0.845
DV3d	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.635	0.592	0.715	1.203	1.015	0.808
DV13	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.833	0.748	0.852	1.131	1.212	0.745
DV2m	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.626	0.632	0.787	0.713	1.070	1.007
DV13	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.796	0.773	0.848	0.888	1.076	1.031
DV3m	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.677	0.592	0.775	0.842	1.054	0.897
DV3e	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.650	0.611	0.726	0.746	0.942	0.912
DV12	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.761	0.906	0.763	0.677	1.140	0.829
DV12	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.620	0.652	0.560	0.524	0.776	0.491
DV12	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.753	0.938	0.756	0.627	1.122	0.943
DV13	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.713	0.682	0.766	0.777	1.025	0.805
DV2m	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.776	0.840	0.757	0.680	1.119	0.933
DV2e	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.640	0.790	0.728	0.617	0.926	0.890
DV3m	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.652	0.554	0.769	0.907	1.021	0.654
DV11	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.703	0.761	0.806	0.784	1.228	0.867
DV3m	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.849	0.763	0.836	1.018	1.198	0.856
DV3m	MC1	ED1	EXP4	MRG2	LIM0	REN0	0.682	0.560	0.663	0.751	0.958	0.552
DV2e	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.685	0.756	0.687	0.588	0.824	0.826
DV2e	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.611	0.653	0.749	0.654	0.928	1.031
DV11	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.759	0.712	0.837	0.950	1.366	1.004
DV2d	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.844	0.979	0.828	0.911	1.400	1.226
DV12	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.485	0.464	0.548	0.522	0.712	0.446
DV2d	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.796	0.920	0.831	1.031	1.131	0.790

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DV2e	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.638	0.687	0.753	0.862	1.157	1.108
DV2m	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.808	0.770	0.876	1.104	1.171	0.797
DV2m	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.640	0.718	0.808	0.716	1.044	0.903
DV2e	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.508	0.648	0.546	0.483	0.546	0.553
DV3m	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.724	0.671	0.787	0.834	1.139	0.983
DV11	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.867	0.901	0.934	0.950	1.680	1.248
DV2m	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.537	0.580	0.805	0.709	1.039	0.901
DV11	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.963	0.996	0.951	1.000	1.314	0.936
DV2e	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.634	0.708	0.730	0.779	0.985	1.009
DV13	MC1	ED0	EXP4	MRG0	LIM0	REN0	1.061	1.063	0.960	1.361	1.544	0.819
DV11	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.702	0.726	0.784	0.706	1.290	0.787
DV2d	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.605	0.612	0.746	0.754	0.996	0.880
DV13	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.679	0.660	0.819	0.931	1.131	0.802
DV2e	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.592	0.609	0.717	0.626	0.859	0.856
DV3d	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.586	0.602	0.644	0.784	0.933	1.025
DV2d	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.464	0.504	0.497	0.513	0.739	0.576
DV11	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.655	0.738	0.794	0.773	1.185	0.884
DV11	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.661	0.744	0.799	0.784	1.195	0.888
DV11	MC0	ED1	EXP3	MRG0	LIM0	REN0	1.011	1.042	0.980	1.005	1.396	0.937
DV2m	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.685	0.657	0.808	0.845	1.103	0.974
DV3d	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.593	0.699	0.671	0.677	0.935	1.014
DV3m	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.709	0.682	0.770	0.700	0.987	0.901
DV3d	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.515	0.623	0.666	0.618	0.870	0.953
DV3e	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.510	0.558	0.878	0.793	1.138	1.237
DV3m	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.553	0.457	0.582	0.526	0.883	0.693
DV13	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.811	0.796	0.930	0.977	1.347	1.277
DV2m	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.829	0.761	0.899	1.329	1.358	0.872
DV2d	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.699	0.969	0.737	0.635	1.041	0.774
DV3m	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.708	0.689	0.690	0.583	0.930	0.826
DV12	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.506	0.503	0.561	0.488	0.746	0.509
DV12	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.906	1.035	0.933	0.808	1.244	1.238
DV3e	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.648	0.581	0.756	0.972	1.073	0.744
DV3e	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.538	0.479	0.576	0.801	0.672	0.490
DV2e	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.543	0.659	0.730	0.779	0.985	0.958
DV3m	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.793	0.698	0.876	0.792	1.166	1.154
DV12	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.580	0.517	0.594	0.756	0.862	0.423
DV2m	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.571	0.567	0.725	0.638	0.914	0.771
DV3e	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.658	0.555	0.789	1.086	1.145	0.866
DV11	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.974	1.056	0.891	0.875	1.504	1.222
DV2e	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.681	0.712	0.738	0.664	0.861	0.941
DV13	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.574	0.600	0.682	0.699	0.958	0.703
DV11	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.731	0.824	0.824	0.729	1.285	0.987
DV2e	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.398	0.460	0.535	0.480	0.500	0.502
DV12	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.848	0.873	0.918	1.232	1.365	0.790
DV3m	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.822	0.741	0.755	0.838	1.079	0.919
DV3m	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.537	0.462	0.578	0.475	0.732	0.615
DV13	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.778	0.683	0.939	1.274	1.262	0.951
DV3e	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.569	0.584	0.529	0.514	0.597	0.603
DV2m	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.612	0.601	0.833	0.788	1.223	1.078
DV2d	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.791	0.915	0.829	1.021	1.125	0.787
DV3d	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.677	0.701	0.679	0.858	1.060	1.094
DV2d	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.544	0.741	0.783	0.662	0.977	0.885
DV3d	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.656	0.652	0.638	0.717	1.024	1.101
DV3m	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.758	0.728	0.791	0.716	1.242	1.154
DV2d	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.435	0.519	0.499	0.518	0.743	0.540
DV3d	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.693	0.714	0.662	0.855	1.087	1.120
DV12	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.667	0.694	0.747	0.921	1.061	0.628
DV13	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.653	0.663	0.653	0.703	0.908	0.657
DV3d	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.492	0.557	0.637	0.618	0.822	0.889
DV3d	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.537	0.528	0.635	0.913	0.830	0.597
DV2d	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.702	0.834	0.869	1.031	1.197	0.847
DV3e	MC1	ED1	EXP4	MRG0	LIM1	REN0	0.686	0.605	0.772	1.307	1.222	0.851
DV3d	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.566	0.641	0.583	0.583	0.734	0.734
DV3d	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.725	0.665	0.732	1.154	1.107	1.025
DV2m	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.672	0.662	0.695	0.693	0.903	0.697
DV13	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.726	0.755	0.902	0.818	1.185	1.255
DV3e	MC1	ED0	EXP4	MRG2	LIM2	REN0	0.624	0.581	0.591	0.805	0.657	0.478
DV2e	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.583	0.573	0.684	0.670	0.841	0.770
DV2e	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.843	0.863	0.795	0.970	1.049	0.764
DV3m	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.823	0.744	0.854	1.008	1.160	0.832

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.465	0.505	0.498	0.515	0.741	0.578
DV3e	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.585	0.547	0.724	0.694	1.012	1.066
DV2e	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.772	0.768	0.750	0.925	0.934	0.673
DV3d	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.608	0.739	0.637	0.618	0.822	0.951
DV3e	MC1	ED1	EXP2	MRG1	LIM0	REN0	0.667	0.678	0.761	0.665	1.142	1.044
DV3d	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.491	0.513	0.586	0.642	0.883	0.826
DV11	MC1	ED1	EXP4	MRG0	LIM0	REN2	1.120	1.088	1.054	1.442	1.546	0.864
DV2e	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.464	0.494	0.535	0.480	0.500	0.529
DV2e	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.612	0.707	0.697	0.617	0.875	0.830
DV3e	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.618	0.535	0.874	0.917	1.141	1.165
DV3m	MC1	ED0	EXP4	MRG3	LIM0	REN0	0.877	0.818	0.811	0.921	1.186	0.722
DV3m	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.700	0.596	0.940	0.875	1.502	1.470
DV3e	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.683	0.645	0.769	0.775	1.164	1.143
DV12	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.773	0.776	0.889	0.808	1.080	1.159
DV12	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.675	0.678	0.900	0.819	1.199	1.208
DV3d	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.701	0.667	0.629	0.789	0.882	1.031
DV12	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.714	0.725	0.758	0.714	0.968	0.780
DV12	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.577	0.553	0.562	0.490	0.749	0.524
DV2e	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.428	0.526	0.546	0.483	0.546	0.553
DV2e	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.614	0.709	0.697	0.620	0.878	0.831
DV2m	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.703	0.641	0.858	1.115	1.209	0.820
DV2d	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.645	0.676	0.744	0.701	1.070	1.029
DV3m	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.756	0.753	0.767	0.651	1.061	1.052
DV3m	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.584	0.550	0.708	0.586	0.909	0.806
DV12	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.678	0.687	0.786	0.972	1.193	0.713
DV2e	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.651	0.654	0.720	0.707	0.819	0.824
DV3m	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.555	0.529	0.917	0.737	1.188	1.176
DV3m	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.704	0.661	0.725	0.683	1.128	0.971
DV11	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.807	0.890	0.808	0.729	1.182	0.897
DV13	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.787	0.785	0.816	1.068	1.236	0.719
DV11	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.569	0.575	0.643	0.610	0.876	0.528
DV13	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.679	0.648	0.796	1.062	1.265	0.737
DV3m	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.849	0.798	0.769	0.772	1.122	1.044
DV2e	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.619	0.740	0.711	0.597	0.881	0.787
DV2d	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.535	0.672	0.683	0.629	0.924	0.720
DV2e	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.552	0.588	0.552	0.528	0.586	0.580
DV3m	MC1	ED0	EXP4	MRG2	LIM0	REN0	0.809	0.689	0.663	0.751	0.958	0.552
DV2e	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.596	0.674	0.565	0.533	0.640	0.639
DV11	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.738	0.724	0.767	0.769	1.305	0.782
DV3d	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.458	0.441	0.657	0.773	0.901	0.929
DV2e	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.536	0.511	0.569	0.751	0.581	0.441
DV2m	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.688	0.705	0.720	0.676	0.969	0.848
DV2m	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.616	0.670	0.708	0.642	0.942	0.727
DV2e	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.649	0.652	0.719	0.703	0.816	0.823
DV12	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.703	0.756	0.826	0.788	1.112	0.883
DV3e	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.701	0.658	0.751	0.775	1.196	1.173
DV12	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.740	0.783	0.773	0.661	1.011	0.887
DV13	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.697	0.674	0.800	0.931	1.162	0.823
DV2m	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.949	0.882	1.043	1.257	1.468	1.095
DV3e	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.580	0.577	0.696	0.628	0.955	0.917
DV3e	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.696	0.676	0.725	0.698	1.016	1.067
DV3e	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.633	0.624	0.758	0.721	1.252	1.139
DV3m	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.809	0.720	0.963	0.875	1.463	1.432
DV2m	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.850	0.846	0.991	0.892	1.529	1.482
DV3m	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.588	0.610	0.684	0.615	0.984	0.832
DV2d	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.883	0.903	0.860	1.302	1.246	0.829
DV2m	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.614	0.668	0.707	0.638	0.939	0.726
DV12	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.749	0.730	0.856	1.024	1.234	0.791
DV13	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.626	0.603	0.686	0.660	0.930	0.752
DV2d	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.624	0.794	0.821	0.721	1.237	1.139
DV2d	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.477	0.497	0.500	0.564	0.889	0.648
DV3e	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.556	0.554	0.559	0.566	0.680	0.644
DV2e	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.584	0.651	0.884	0.740	1.065	1.224
DV12	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.814	0.811	0.969	1.166	1.258	0.986
DV2d	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.664	0.935	0.766	0.666	1.007	0.909
DV13	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.643	0.613	0.764	0.726	1.105	0.942
DV2d	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.798	0.913	0.776	0.979	1.102	0.671
DV2m	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.723	0.685	0.984	0.937	1.387	1.208
DV13	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.641	0.611	0.764	0.722	1.101	0.941
DV3m	MC0	ED0	EXP4	MRG2	LIM2	REN0	0.719	0.580	0.632	0.751	0.832	0.502

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DV2d	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.715	0.875	0.737	0.694	1.147	0.908
DV12	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.610	0.661	0.748	0.693	1.246	0.965
DV13	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.903	0.973	0.882	0.957	1.510	1.104
DV3d	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.481	0.543	0.639	0.664	0.765	0.814
DV2e	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.697	0.806	0.886	0.747	1.071	1.228
DV13	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.756	0.856	0.789	0.754	1.396	1.067
DV12	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.700	0.693	0.547	0.488	0.767	0.537
DV2e	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.581	0.617	0.690	0.594	0.829	0.829
DV2e	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.464	0.505	0.678	0.597	0.765	0.716
DV3d	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.682	0.675	0.729	1.203	1.103	0.889
DV11	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.760	0.768	0.729	0.706	1.150	0.734
DV3m	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.754	0.751	0.738	0.679	1.223	1.067
DV3e	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.535	0.531	0.532	0.556	0.557	0.517
DV2m	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.691	0.684	0.744	0.748	1.139	0.930
DV11	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.790	0.779	0.716	0.892	1.038	0.490
DV13	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.727	0.706	0.844	0.957	1.426	1.030
DV3d	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.674	0.723	0.657	0.777	0.904	0.996
DV2d	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.799	0.895	0.799	0.764	1.319	1.205
DV2d	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.646	0.667	0.746	0.988	1.047	0.628
DV3e	MC0	ED1	EXP1	MRG5	LIM0	REN0	0.724	0.665	0.966	0.938	1.609	1.600
DV2e	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.632	0.666	0.751	0.679	1.084	1.028
DV3e	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.528	0.554	0.571	0.517	0.671	0.647
DV3m	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.677	0.592	0.775	0.842	1.054	0.897
DV2m	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.607	0.661	0.720	0.676	0.969	0.778
DV2d	MC0	ED0	EXP4	MRG5	LIM2	REN0	0.937	0.888	0.875	1.329	1.305	0.970
DV3e	MC0	ED0	EXP0	MRG5	LIM2	REN0	0.607	0.689	0.892	0.853	1.194	1.260
DV3e	MC1	ED1	EXP3	MRG3	LIM2	REN0	0.522	0.470	0.670	0.681	0.845	0.734
DV3m	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.716	0.672	0.715	0.651	1.099	0.910
DV3e	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.525	0.571	0.871	0.853	1.226	1.292
DV3d	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.531	0.506	0.606	0.701	0.836	0.882
DV3e	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.543	0.508	0.685	0.634	0.884	0.836
DV11	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.569	0.575	0.643	0.610	0.876	0.528
DV2d	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.595	0.735	0.762	0.656	0.998	0.970
DV3d	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.533	0.602	0.436	0.483	0.701	0.622
DV2e	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.409	0.470	0.523	0.483	0.515	0.515
DV2m	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.588	0.574	0.791	0.770	0.998	0.864
DV2e	MC0	ED0	EXP0	MRG4	LIM2	REN0	0.583	0.663	0.738	0.664	0.861	0.893
DV2m	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.571	0.567	0.725	0.638	0.914	0.771
DV3e	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.563	0.506	0.709	0.746	0.968	0.936
DV12	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.679	0.736	0.680	0.657	1.047	0.794
DV3m	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.613	0.565	0.751	0.700	1.014	0.924
DV2m	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.736	0.773	0.755	0.737	1.227	1.019
DV3e	MC1	ED0	EXP1	MRG0	LIM2	REN0	0.709	0.699	0.749	0.924	1.236	1.119
DV12	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.980	1.083	0.891	0.749	1.117	1.249
DV3m	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.732	0.789	0.806	0.779	1.194	1.030
DV12	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.648	0.648	0.854	0.800	0.979	0.968
DV3d	MC0	ED0	EXP4	MRG0	LIM0	REN0	0.854	0.873	0.754	1.221	1.179	0.892
DV12	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.705	0.758	0.827	0.791	1.114	0.885
DV12	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.819	0.921	0.724	0.627	1.061	0.905
DV2e	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.908	0.871	0.961	1.153	1.200	1.047
DV2e	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.756	0.731	0.893	0.814	1.147	1.285
DV2e	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.500	0.544	0.717	0.654	0.877	0.912
DV2e	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.752	0.823	0.751	0.682	1.088	1.029
DV2m	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.704	0.739	0.726	0.693	0.955	0.747
DV3d	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.609	0.620	0.689	0.724	1.154	1.184
DV12	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.623	0.611	0.734	0.926	0.979	0.572
DV11	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.738	0.751	0.745	0.702	1.117	0.715
DV2m	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.543	0.473	0.597	0.576	0.891	0.663
DV2d	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.808	0.879	0.793	0.916	1.327	1.145
DV3e	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.574	0.706	0.706	0.827	1.075	0.990
DV3m	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.696	0.702	0.769	0.772	1.122	0.958
DV3e	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.776	0.698	0.881	0.864	1.361	1.461
DV2e	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.674	0.707	0.701	0.838	0.866	0.806
DV2d	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.841	0.815	0.876	1.225	1.344	1.045
DV3m	MC0	ED0	EXP0	MRG5	LIM1	REN0	0.678	0.668	0.911	0.796	1.283	1.231
DV2d	MC0	ED0	EXP0	MRG5	LIM1	REN0	0.800	0.918	0.785	0.854	1.189	1.145
DV2m	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.776	0.839	0.847	0.780	1.322	1.183
DV11	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.934	0.948	0.853	0.880	1.425	1.141
DV2e	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.507	0.580	0.716	0.783	0.909	0.872
DV2d	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.674	0.656	0.773	0.850	1.053	1.028

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.737	0.736	0.683	0.650	0.922	0.749
DV3m	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.651	0.555	0.898	0.792	1.136	1.125
DV12	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.604	0.667	0.696	0.646	0.961	0.682
DV12	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.821	0.846	0.806	0.788	1.142	0.932
DV13	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.618	0.597	0.555	0.536	0.816	0.540
DV3d	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.516	0.499	0.634	0.652	0.851	0.914
DV2d	MC0	ED1	EXP1	MRG0	LIM2	REN0	0.668	0.703	0.816	0.925	1.299	1.119
DV2d	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.599	0.759	0.779	0.705	1.010	0.913
DV3d	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.479	0.522	0.583	0.587	0.736	0.735
DV2m	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.528	0.462	0.611	0.573	0.865	0.646
DV3e	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.506	0.640	0.738	0.827	1.137	1.062
DV3e	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.457	0.521	0.744	0.701	0.991	0.989
DV2e	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.557	0.593	0.555	0.536	0.591	0.582
DV2e	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.736	0.686	0.716	0.921	0.881	0.626
DV2e	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.720	0.755	0.720	0.857	1.090	1.032
DV3e	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.586	0.529	0.747	0.763	1.185	1.168
DV13	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.898	0.967	0.879	0.947	1.502	1.101
DV3e	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.597	0.631	0.571	0.566	0.739	0.709
DV13	MC0	ED0	EXP4	MRG5	LIM0	REN0	1.020	0.989	1.030	1.382	1.492	1.041
DV12	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.757	0.834	0.868	0.867	1.415	1.064
DV3e	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.725	0.755	0.722	0.889	1.087	0.982
DV2d	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.576	0.675	0.698	0.672	0.932	0.725
DV13	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.847	0.855	0.854	0.866	1.286	1.034
DV2m	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.653	0.706	0.826	0.854	1.205	0.986
DV12	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.681	0.684	0.917	0.889	1.265	1.234
DV13	MC1	ED0	EXP4	MRG3	LIM1	REN0	0.765	0.729	0.729	1.028	1.076	0.609
DV11	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.596	0.560	0.727	0.748	1.062	0.626
DV3m	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.891	0.863	0.828	0.849	1.391	1.226
DV11	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.669	0.670	0.782	0.769	1.418	0.860
DV3e	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.602	0.683	0.876	0.786	1.132	1.233
DV11	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.910	0.905	0.881	1.147	1.340	0.731
DV12	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.602	0.621	0.562	0.490	0.749	0.509
DV13	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.788	0.750	0.837	0.866	1.184	0.940
DV13	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.806	0.792	0.913	0.905	1.281	1.252
DV3m	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.660	0.566	0.585	0.531	0.888	0.695
DV12	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.664	0.724	0.698	0.661	1.023	0.774
DV3e	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.590	0.568	0.722	0.659	0.987	0.946
DV2m	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.615	0.625	0.762	0.702	1.164	0.930
DV12	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.645	0.669	0.771	0.711	1.050	0.857
DV12	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.839	0.904	0.839	0.734	1.370	1.073
DV3e	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.518	0.466	0.667	0.671	0.837	0.731
DV3e	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.613	0.592	0.780	0.763	1.255	1.252
DV2m	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.601	0.544	0.580	0.560	0.706	0.517
DV3m	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.619	0.478	0.614	0.744	0.850	0.513
DV2e	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.622	0.752	0.750	0.657	0.931	0.979
DV2d	MC1	ED1	EXP3	MRG0	LIM1	REN0	0.658	0.685	0.757	0.904	1.089	0.920
DV2d	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.746	0.816	0.762	0.701	1.042	1.003
DV2e	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.792	0.863	0.776	0.689	1.158	1.032
DV3e	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.620	0.578	0.589	0.798	0.653	0.476
DV3d	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.602	0.557	0.679	0.812	1.056	1.255
DV12	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.866	0.878	0.756	0.664	1.040	0.938
DV2d	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.715	0.799	0.831	0.920	1.408	1.230
DV3d	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.651	0.604	0.697	1.203	1.042	0.829
DV3d	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.514	0.574	0.613	0.642	0.934	0.885
DV2d	MC0	ED1	EXP4	MRG1	LIM1	REN0	0.673	0.749	0.833	1.037	1.135	0.791
DV12	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.644	0.706	0.572	0.488	0.811	0.560
DV3e	MC1	ED0	EXP2	MRG3	LIM1	REN0	0.661	0.639	0.668	0.634	0.908	0.858
DV11	MC0	ED1	EXP4	MRG0	LIM2	REN3	1.039	0.951	1.033	1.434	1.417	0.784
DV3m	MC0	ED1	EXP2	MRG0	LIM1	REN0	0.722	0.653	0.773	0.784	1.132	1.048
DV2d	MC0	ED0	EXP4	MRG5	LIM0	REN0	1.053	1.055	0.919	1.329	1.502	1.067
DV3m	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.712	0.692	0.692	0.588	0.936	0.829
DV2d	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.639	0.670	0.774	0.899	1.057	0.896
DV13	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.899	0.860	0.885	0.823	1.094	1.175
DV3d	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.413	0.450	0.635	0.612	0.817	0.886
DV3d	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.432	0.503	0.664	0.612	0.865	0.950
DV2d	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.561	0.623	0.723	0.694	1.056	0.825
DV3d	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.468	0.477	0.397	0.519	0.598	0.509
DV13	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.708	0.755	0.777	0.762	1.292	0.973
DV11	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.789	0.771	0.855	0.884	1.428	1.143
DV3d	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.691	0.738	0.642	0.777	0.928	1.022

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DV3m	MC0	ED0	EXP1	MRG4	LIM0	RENO	0.835	0.853	0.854	0.723	1.400	1.241
DV13	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.922	0.842	0.939	1.274	1.262	0.951
DV11	MC1	ED1	EXP4	MRG5	LIM2	RENO	0.865	0.767	0.968	1.478	1.645	0.921
DV2d	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.796	0.831	0.874	1.289	1.347	0.909
DV13	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.676	0.673	0.731	0.682	1.123	0.934
DV2d	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.687	0.763	0.789	0.899	1.149	0.985
DV11	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.789	0.850	0.882	1.203	1.451	0.789
DV2m	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.685	0.678	0.740	0.737	1.129	0.926
DV12	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.626	0.637	0.774	0.664	1.013	0.889
DV13	MC1	ED0	EXP4	MRG4	LIM0	RENO	0.942	0.893	0.898	1.142	1.403	0.823
DV2d	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.721	0.725	0.773	0.794	1.133	1.204
DV11	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.884	0.779	0.930	1.376	1.610	0.928
DV2m	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.629	0.572	0.613	0.578	0.870	0.648
DV3d	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.382	0.378	0.405	0.514	0.579	0.495
DV13	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.704	0.712	0.836	0.861	1.180	0.913
DV13	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.735	0.699	0.750	0.784	1.059	0.829
DV2e	MC0	ED1	EXP2	MRG2	LIM0	RENO	0.527	0.592	0.565	0.487	0.581	0.584
DV3e	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.524	0.470	0.590	0.801	0.655	0.477
DV3m	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.600	0.542	0.712	0.644	1.093	0.907
DV2m	MC0	ED1	EXP1	MRG4	LIM2	RENO	0.614	0.603	0.834	0.792	1.227	1.080
DV3m	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.693	0.602	0.755	0.838	1.079	0.919
DV2e	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.566	0.600	0.538	0.528	0.602	0.595
DV12	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.571	0.618	0.659	0.598	0.894	0.724
DV12	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.626	0.615	0.796	0.727	1.183	0.972
DV2e	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.697	0.745	0.714	0.617	0.852	0.853
DV3m	MC1	ED0	EXP1	MRG5	LIM0	RENO	0.910	0.855	1.010	0.875	1.684	1.576
DV2d	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.578	0.677	0.699	0.676	0.935	0.726
DV3e	MC0	ED1	EXP2	MRG5	LIM1	RENO	0.659	0.591	0.871	0.853	1.226	1.362
DV2m	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.595	0.563	0.723	0.741	1.163	0.951
DV2m	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.682	0.679	0.750	0.709	1.076	0.848
DV2m	MC0	ED0	EXP0	MRG2	LIM1	RENO	0.571	0.568	0.581	0.529	0.765	0.557
DV3m	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.609	0.680	0.722	0.586	0.988	0.814
DV13	MC0	ED0	EXP2	MRG4	LIM1	RENO	0.767	0.759	0.768	0.733	1.111	0.945
DV3d	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.587	0.619	0.656	0.835	0.939	0.962
DV12	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.810	0.781	0.878	1.232	1.290	0.737
DV2m	MC0	ED0	EXP4	MRG5	LIM0	RENO	0.999	0.924	1.093	1.357	1.635	1.117
DV3e	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.584	0.536	0.691	0.711	0.971	0.854
DV3e	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.541	0.489	0.703	0.691	1.029	0.913
DV3m	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.582	0.520	0.669	0.661	0.941	0.796
DV2e	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.502	0.547	0.565	0.533	0.640	0.639
DV2m	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.809	0.781	0.918	0.808	1.231	1.258
DV3e	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.450	0.430	0.531	0.553	0.555	0.516
DV12	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.679	0.756	0.688	0.595	0.944	0.797
DV2d	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.548	0.619	0.496	0.510	0.737	0.576
DV2d	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.800	0.918	0.785	0.854	1.189	1.145
DV2e	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.631	0.627	0.645	0.636	0.747	0.677
DV3e	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.720	0.731	0.706	0.827	1.075	1.044
DV13	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.764	0.730	0.788	0.799	1.294	1.032
DV3d	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.540	0.518	0.439	0.741	0.698	0.469
DV13	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.568	0.580	0.733	0.733	1.045	0.777
DV2m	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.508	0.443	0.581	0.563	0.709	0.518
DV11	MC1	ED0	EXP0	MRG0	LIM2	RENO	1.109	1.169	0.954	0.935	1.269	0.970
DV13	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.775	0.710	0.863	0.818	1.119	1.205
DV13	MC1	ED1	EXP2	MRG4	LIM2	RENO	0.630	0.604	0.786	0.733	1.082	0.921
DV2e	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.553	0.551	0.659	0.591	0.781	0.771
DV2d	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.664	0.766	0.721	0.691	1.053	0.824
DV13	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.659	0.659	0.749	0.682	1.093	0.910
DV3d	MC0	ED0	EXP2	MRG0	LIM1	RENO	0.695	0.742	0.644	0.784	0.933	1.025
DV12	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.738	0.780	0.772	0.658	1.007	0.886
DV2e	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.559	0.569	0.594	0.747	0.613	0.472
DV12	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.679	0.782	0.673	0.636	0.900	0.680
DV2m	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.630	0.653	0.805	0.767	1.083	0.948
DV3m	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.598	0.554	0.770	0.700	0.987	0.901
DV13	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.750	0.717	0.798	0.722	1.166	1.038
DV11	MC1	ED1	EXP1	MRG0	LIM1	RENO	0.961	0.936	0.960	1.029	1.526	1.091
DV2d	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.679	0.711	0.793	0.911	1.323	1.144
DV13	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.684	0.741	0.683	0.703	0.961	0.704
DV2e	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.636	0.613	0.866	0.740	0.980	1.173
DV12	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.800	0.829	0.826	0.788	1.112	0.908
DV12	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.820	0.875	0.788	0.843	1.088	0.794

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DV13	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.814	0.764	0.982	1.274	1.335	1.019
DV11	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.633	0.684	0.778	0.835	1.136	0.777
DV13	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.899	1.004	0.854	0.866	1.286	1.005
DV3e	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.844	0.808	0.803	1.030	1.212	0.847
DV2d	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.652	0.744	0.668	0.672	0.880	0.676
DV2m	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.951	0.884	1.046	1.263	1.472	1.098
DV2e	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.677	0.708	0.735	0.657	0.856	0.938
DV2m	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.592	0.485	0.645	0.815	0.835	0.479
DV2e	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.617	0.572	0.865	0.864	0.988	1.051
DV2m	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.782	0.748	0.791	0.909	1.054	0.855
DV3d	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.767	0.811	0.673	0.741	0.982	1.263
DV2m	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.721	0.761	0.805	0.709	1.039	0.981
DV12	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.669	0.729	0.739	0.621	1.027	0.879
DV13	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.708	0.752	0.764	0.682	1.188	1.001
DV11	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.650	0.699	0.761	0.839	1.169	0.799
DV2m	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.566	0.563	0.578	0.521	0.759	0.555
DV3d	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.456	0.528	0.686	0.621	0.924	0.954
DV3e	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.555	0.517	0.667	0.631	0.905	0.857
DV2m	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.699	0.709	0.792	0.774	1.002	0.865
DV12	MC0	ED0	EXP1	MRG0	LIM0	REN0	0.945	1.076	0.897	0.875	1.507	1.068
DV3e	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.578	0.575	0.695	0.624	0.952	0.916
DV2m	MC0	ED0	EXP0	MRG5	LIM0	REN0	0.787	0.857	1.005	0.872	1.451	1.263
DV12	MC0	ED1	EXP4	MRG0	LIM2	REN0	0.792	0.769	0.902	1.239	1.260	0.719
DV12	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.640	0.625	0.777	0.723	1.211	0.996
DV2e	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.410	0.471	0.524	0.485	0.517	0.516
DV3d	MC1	ED0	EXP2	MRG0	LIM2	REN0	0.678	0.727	0.660	0.784	0.909	0.999
DV2e	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.516	0.574	0.697	0.617	0.875	0.830
DV3e	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.751	0.769	0.758	0.721	1.252	1.139
DV2e	MC0	ED1	EXP4	MRG1	LIM0	REN0	0.747	0.732	0.819	0.975	1.115	0.765
DV13	MC1	ED0	EXP4	MRG0	LIM0	REN3	1.005	1.011	0.928	1.341	1.445	0.815
DV2m	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.752	0.678	0.657	0.811	0.905	0.526
DV3e	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.471	0.550	0.724	0.661	0.989	0.900
DV12	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.815	0.812	0.971	1.171	1.261	0.988
DV2m	MC0	ED1	EXP0	MRG4	LIM1	REN0	0.555	0.596	0.790	0.720	1.076	0.928
DV12	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.507	0.504	0.562	0.490	0.749	0.509
DV2m	MC0	ED1	EXP4	MRG0	LIM2	REN0	0.775	0.670	0.883	1.336	1.254	0.794
DV13	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.847	0.821	0.928	1.341	1.445	0.815
DV2d	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.614	0.884	0.823	0.666	1.129	0.975
DV2m	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.606	0.660	0.718	0.673	0.967	0.776
DV2m	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.605	0.598	0.934	0.872	1.295	1.178
DV2e	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.590	0.608	0.716	0.623	0.856	0.855
DV2d	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.700	0.684	0.814	0.865	1.285	1.282
DV3d	MC0	ED0	EXP2	MRG0	LIM0	REN0	0.762	0.864	0.693	0.784	1.046	1.099
DV2m	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.616	0.670	0.708	0.642	0.942	0.727
DV2e	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.702	0.740	0.738	0.857	1.061	1.006
DV3d	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.513	0.593	0.594	0.583	0.798	0.808
DV2m	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.674	0.664	0.696	0.697	0.906	0.697
DV3e	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.593	0.562	0.746	0.910	1.225	1.115
DV12	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.746	0.761	0.800	0.734	1.190	0.975
DV2m	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.712	0.696	0.809	0.918	1.152	0.943
DV2d	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.525	0.646	0.484	0.510	0.757	0.552
DV13	MC0	ED0	EXP0	MRG0	LIM0	REN2	1.004	1.054	0.854	0.866	1.286	1.034
DV12	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.755	0.709	0.949	1.159	1.154	0.895
DV2d	MC1	ED0	EXP4	MRG0	LIM2	REN0	0.886	0.905	0.862	1.309	1.251	0.829
DV3d	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.753	0.729	0.715	1.203	1.015	0.808
DV3m	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.845	0.736	0.877	1.213	1.346	0.911
DV2m	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.596	0.564	0.724	0.744	1.166	0.953
DV3m	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.674	0.630	0.687	0.664	0.918	0.777
DV3m	MC1	ED0	EXP4	MRG0	LIM0	REN0	1.053	0.948	0.904	1.220	1.430	0.912
DV13	MC0	ED0	EXP3	MRG0	LIM1	REN0	0.831	0.834	0.803	0.940	1.168	0.826
DV3e	MC1	ED0	EXP2	MRG0	LIM2	REN0	0.707	0.723	0.727	0.840	1.056	1.021
DV2d	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.445	0.464	0.486	0.548	0.705	0.505
DV2e	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.752	0.853	0.730	0.623	0.931	0.941
DV12	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.604	0.590	0.759	0.718	0.971	0.781
DV3m	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.560	0.506	0.692	0.626	0.866	0.707
DV3e	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.662	0.574	0.786	1.025	1.112	0.768
DV13	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.803	0.811	0.819	0.926	1.128	0.802
DV13	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.656	0.667	0.656	0.710	0.913	0.659
DV13	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.681	0.739	0.682	0.699	0.958	0.703
DV2e	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.561	0.571	0.594	0.751	0.615	0.473

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.745	0.802	0.804	0.763	1.079	0.947
DV3m	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.623	0.580	0.810	0.716	1.209	1.124
DV3e	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.505	0.625	0.736	0.659	1.073	0.987
DV3d	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.534	0.509	0.608	0.708	0.840	0.884
DV2e	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.760	0.824	0.737	0.673	0.945	0.827
DV12	MC1	ED0	EXP4	MRG3	LIM1	REN0	0.762	0.772	0.719	0.935	1.011	0.589
DV3d	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.603	0.558	0.680	0.815	1.058	1.258
DV3e	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.626	0.683	0.571	0.517	0.671	0.647
DV12	MC0	ED0	EXP0	MRG0	LIM2	REN0	0.954	1.027	0.829	0.796	1.118	0.911
DV2d	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.662	0.932	0.764	0.662	1.004	0.908
DV2e	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.614	0.634	0.773	0.723	1.090	1.131
DV3d	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.717	0.670	0.691	1.019	0.961	0.796
DV12	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.674	0.757	0.657	0.592	0.889	0.722
DV3d	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.796	0.715	0.716	1.143	1.013	0.929
DV11	MC0	ED0	EXP4	MRG0	LIM2	REN3	1.232	1.172	1.033	1.434	1.417	0.784
DV3d	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.613	0.763	0.652	0.664	0.831	0.896
DV3e	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.655	0.566	0.881	0.864	1.361	1.461
DV2e	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.583	0.585	0.684	0.838	0.890	0.827
DV11	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.738	0.697	0.856	0.946	1.327	0.976
DV2e	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.694	0.696	0.739	0.719	1.026	1.054
DV3m	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.713	0.575	0.629	0.740	0.825	0.500
DV11	MC1	ED0	EXP2	MRG0	LIM1	REN0	1.138	1.193	0.931	0.935	1.303	0.995
DV11	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.735	0.828	0.826	0.737	1.292	0.990
DV11	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.660	0.717	0.822	0.858	1.395	0.972
DV3m	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.805	0.742	0.919	0.740	1.190	1.284
DV2e	MC1	ED0	EXP4	MRG2	LIM0	REN0	0.700	0.737	0.614	0.759	0.655	0.474
DV3d	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.520	0.494	0.671	0.734	0.977	1.176
DV3m	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.677	0.601	0.917	0.737	1.188	1.281
DV3m	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.807	0.658	0.839	1.213	1.272	0.850
DV3d	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.487	0.500	0.418	0.532	0.732	0.636
DV11	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.591	0.622	0.656	0.567	0.916	0.601
DV12	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.773	0.776	0.889	0.808	1.080	1.159
DV3m	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.701	0.658	0.722	0.676	1.122	0.968
DV11	MC0	ED0	EXP3	MRG0	LIM1	REN3	1.085	1.093	0.907	0.990	1.235	0.870
DV2d	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.997	1.004	0.876	1.225	1.344	1.045
DV11	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.667	0.693	0.759	0.699	1.211	0.785
DV11	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.637	0.598	0.748	0.765	1.335	0.802
DV11	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.999	1.076	0.969	0.926	1.371	1.064
DV11	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.790	0.792	0.872	0.941	1.437	1.073
DV3m	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.864	0.816	0.964	0.811	1.512	1.544
DV3d	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.576	0.610	0.646	0.648	0.922	1.076
DV11	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.530	0.504	0.630	0.610	0.805	0.480
DV11	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.880	0.863	0.871	1.021	1.395	0.996
DV2e	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.587	0.588	0.719	0.660	0.881	0.964
DV11	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.554	0.529	0.664	0.627	0.990	0.600
DV2m	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.602	0.594	0.918	0.808	1.231	1.155
DV3d	MC0	ED0	EXP1	MRG3	LIM0	REN0	0.644	0.743	0.634	0.652	0.998	0.889
DV13	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.710	0.773	0.718	0.715	1.173	0.878
DV11	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.915	0.934	0.890	0.950	1.460	1.134
DV3e	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.849	0.718	0.954	1.230	1.279	1.056
DV3d	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.712	0.833	0.723	0.958	0.978	0.826
DV11	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.798	0.927	0.775	0.773	1.217	0.907
DV3e	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.469	0.547	0.721	0.655	0.984	0.897
DV12	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.834	0.932	0.826	0.788	1.112	0.883
DV12	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.677	0.763	0.727	0.677	0.990	0.753
DV3d	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.733	0.745	0.657	0.789	0.934	1.105
DV3e	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.912	0.818	0.973	1.230	1.391	1.162
DV11	MC0	ED0	EXP3	MRG0	LIM1	REN1	1.091	1.098	0.910	1.000	1.241	0.873
DV13	MC0	ED0	EXP4	MRG3	LIM0	REN0	0.838	0.849	0.784	1.028	1.206	0.653
DV2d	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.574	0.656	0.683	0.629	0.924	0.771
DV2m	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.691	0.716	0.876	0.792	1.412	1.188
DV13	MC0	ED1	EXP1	MRG4	LIM1	REN0	0.648	0.596	0.791	0.807	1.301	1.036
DV3m	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.736	0.712	0.810	0.712	1.205	1.123
DV11	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.639	0.621	0.728	0.702	1.147	0.734
DV13	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.832	0.812	0.907	0.977	1.383	1.310
DV2e	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.462	0.503	0.675	0.591	0.761	0.714
DV2m	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.747	0.818	0.959	0.808	1.303	1.238
DV3m	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.736	0.663	0.959	0.855	1.375	1.262
DV2m	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.908	0.791	1.000	1.263	1.390	1.024
DV2e	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.481	0.508	0.525	0.487	0.518	0.545

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DV2m	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.589	0.561	0.730	0.706	1.103	0.868
DV3m	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.717	0.578	0.631	0.747	0.830	0.501
DV2d	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.785	0.996	0.801	0.705	1.203	1.031
DV13	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.551	0.523	0.586	0.579	0.877	0.509
DV2m	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.934	0.834	0.858	1.316	1.276	0.811
DV2d	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.662	0.808	0.801	0.705	1.203	1.031
DV3m	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.744	0.772	0.722	0.586	0.988	0.887
DV3m	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.702	0.708	0.773	0.784	1.132	0.962
DV13	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.752	0.719	0.799	0.726	1.169	1.039
DV3m	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.666	0.564	0.875	0.788	1.162	1.153
DV2d	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.557	0.755	0.762	0.659	1.001	0.906
DV3m	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.754	0.702	0.829	0.854	1.395	1.228
DV11	MC1	ED0	EXP4	MRG0	LIM2	REN1	1.239	1.178	1.036	1.448	1.425	0.787
DV2e	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.845	0.764	0.943	1.153	1.104	0.952
DV13	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.509	0.477	0.570	0.539	0.797	0.527
DV3m	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.782	0.642	0.857	1.202	1.231	0.826
DV13	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.830	0.777	0.783	0.726	1.076	0.945
DV13	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.887	0.973	0.790	0.692	1.270	1.005
DV11	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.772	0.866	0.852	0.741	1.373	0.991
DV3e	MC1	ED0	EXP4	MRG3	LIM0	REN0	0.812	0.752	0.782	0.987	1.146	0.747
DV3e	MC1	ED0	EXP4	MRG4	LIM2	REN0	0.764	0.674	0.812	1.097	1.121	0.847
DV2e	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.468	0.498	0.538	0.487	0.505	0.531
DV12	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.633	0.733	0.777	0.683	1.307	1.030
DV3e	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.481	0.476	0.531	0.517	0.599	0.604
DV2d	MC1	ED1	EXP4	MRG0	LIM2	REN0	0.747	0.735	0.862	1.309	1.251	0.829
DV2d	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.599	0.759	0.779	0.705	1.010	0.913
DV3e	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.561	0.694	0.724	0.832	1.050	0.966
DV2e	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.704	0.742	0.739	0.862	1.064	1.007
DV3m	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.832	0.787	0.790	0.779	1.099	1.020
DV3d	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.562	0.608	0.558	0.633	0.725	0.664
DV3d	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.543	0.521	0.441	0.748	0.702	0.471
DV3d	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.400	0.398	0.429	0.532	0.713	0.620
DV3m	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.531	0.437	0.553	0.514	0.721	0.555
DV2e	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.592	0.694	0.546	0.480	0.544	0.582
DV11	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.667	0.632	0.716	0.892	1.038	0.490
DV2m	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.743	0.626	1.022	1.251	1.346	0.995
DV3d	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.414	0.451	0.636	0.615	0.820	0.887
DV3m	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.692	0.677	0.708	0.586	0.909	0.806
DV11	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.754	0.762	0.725	0.695	1.140	0.731
DV12	MC1	ED0	EXP0	MRG0	LIM0	REN1	1.021	1.167	0.844	0.791	1.211	1.001
DV13	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.573	0.585	0.737	0.744	1.054	0.780
DV12	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.740	0.755	0.796	0.723	1.179	0.971
DV12	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.775	0.805	0.871	0.869	1.033	0.989
DV2m	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.627	0.634	0.788	0.716	1.073	1.010
DV3m	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.752	0.750	0.737	0.676	1.220	1.065
DV12	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.698	0.640	0.840	1.024	1.135	0.719
DV11	MC1	ED0	EXP0	MRG0	LIM0	REN3	1.181	1.322	0.968	0.921	1.367	1.063
DV11	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.568	0.540	0.648	0.627	1.017	0.615
DV3d	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.497	0.442	0.642	0.734	0.923	1.096
DV12	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.912	0.950	0.873	0.749	1.027	1.136
DV3m	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.690	0.641	0.669	0.661	0.941	0.796
DV2d	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.685	0.835	0.699	0.676	0.935	0.726
DV2e	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.482	0.491	0.541	0.536	0.607	0.597
DV12	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.672	0.701	0.812	0.727	1.286	1.069
DV12	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.720	0.712	0.621	0.756	0.912	0.453
DV2m	MC0	ED1	EXP0	MRG2	LIM0	REN0	0.527	0.537	0.625	0.529	0.858	0.597
DV11	MC0	ED0	EXP4	MRG5	LIM2	REN3	1.017	0.936	0.950	1.362	1.559	0.902
DV12	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.668	0.722	0.787	0.658	1.095	0.975
DV2d	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.644	0.674	0.742	0.698	1.068	1.027
DV3e	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.444	0.501	0.668	0.634	0.908	0.814
DV3e	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.700	0.699	0.722	0.659	0.987	0.946
DV2e	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.867	0.779	0.920	1.153	1.134	0.977
DV11	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.915	0.934	0.890	0.950	1.460	1.134
DV3e	MC1	ED1	EXP0	MRG5	LIM0	REN0	0.576	0.665	0.937	0.853	1.374	1.385
DV12	MC1	ED0	EXP4	MRG0	LIM1	REN0	0.964	0.966	0.880	1.239	1.294	0.738
DV2m	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.652	0.645	0.709	0.686	0.874	0.677
DV2e	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.612	0.632	0.772	0.719	1.086	1.130
DV3e	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.659	0.556	0.790	1.091	1.147	0.868
DV3m	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.780	0.621	0.976	1.153	1.378	1.069
DV2e	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.676	0.830	0.753	0.626	0.989	0.894

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.672	0.653	0.773	0.846	1.049	1.027
DV13	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.544	0.541	0.579	0.533	0.862	0.578
DV3m	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.621	0.599	0.786	0.651	1.033	1.026
DV3m	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.826	0.747	0.855	1.014	1.164	0.833
DV13	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.850	0.824	0.929	1.348	1.450	0.816
DV2m	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.566	0.563	0.578	0.521	0.759	0.555
DV12	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.571	0.579	0.608	0.539	1.010	0.614
DV11	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.555	0.531	0.665	0.630	0.992	0.601
DV3m	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.928	0.791	0.857	1.202	1.231	0.826
DV11	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.999	1.076	0.969	0.926	1.371	1.064
DV3e	MC1	ED0	EXP4	MRG0	LIM0	REN2	0.847	0.828	0.803	1.295	1.286	0.910
DV13	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.679	0.721	0.737	0.744	1.054	0.780
DV3e	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.818	0.766	0.826	1.091	1.214	0.931
DV3d	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.560	0.594	0.710	0.962	0.902	0.753
DV3m	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.621	0.599	0.786	0.651	1.033	1.026
DV2e	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.686	0.678	0.912	0.819	1.251	1.415
DV3d	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.656	0.676	0.620	0.655	0.876	1.006
DV13	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.805	0.819	0.885	0.823	1.094	1.142
DV13	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.573	0.563	0.688	0.719	1.112	0.820
DV11	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.934	0.948	0.853	0.880	1.425	1.141
DV2d	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.638	0.759	0.773	0.841	1.140	0.979
DV2m	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.481	0.461	0.581	0.529	0.765	0.557
DV13	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.600	0.630	0.719	0.719	1.177	0.879
DV2e	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.677	0.711	0.703	0.846	0.871	0.808
DV2m	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.676	0.619	0.772	0.909	1.083	0.877
DV2m	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.715	0.721	0.772	0.770	1.025	0.886
DV13	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.584	0.490	0.604	0.834	0.920	0.439
DV12	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.635	0.689	0.661	0.642	0.832	0.620
DV3d	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.383	0.379	0.406	0.517	0.580	0.496
DV2m	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.560	0.530	0.706	0.731	0.930	0.745
DV3d	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.755	0.731	0.715	1.210	1.018	0.809
DV2m	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.680	0.701	0.725	0.642	0.917	0.772
DV2m	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.642	0.747	0.739	0.638	0.994	0.779
DV3m	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.623	0.580	0.810	0.716	1.209	1.124
DV3m	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.787	0.646	0.860	1.213	1.238	0.829
DV2m	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.564	0.534	0.692	0.686	0.898	0.695
DV3d	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.523	0.496	0.673	0.741	0.982	1.179
DV2m	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.575	0.529	0.612	0.568	0.820	0.571
DV3d	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.609	0.759	0.650	0.658	0.827	0.893
DV11	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.705	0.771	0.658	0.573	0.921	0.603
DV3d	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.461	0.444	0.659	0.780	0.906	0.932
DV2m	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.634	0.551	0.657	0.811	0.905	0.526
DV13	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.595	0.633	0.753	0.692	1.103	0.888
DV2m	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.642	0.575	0.789	0.999	1.034	0.627
DV2e	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.588	0.590	0.687	0.850	0.897	0.830
DV11	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.760	0.767	0.848	1.221	1.383	0.739
DV11	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.698	0.616	0.811	1.093	1.258	0.581
DV2d	MC0	ED1	EXP4	MRG4	LIM2	REN0	0.707	0.672	0.831	1.098	1.178	0.815
DV3d	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.446	0.414	0.451	0.748	0.684	0.459
DV2e	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.721	0.735	0.927	0.803	1.190	1.317
DV3m	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.658	0.559	0.773	0.921	1.030	0.657
DV11	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.614	0.574	0.712	0.755	1.096	0.644
DV3e	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.572	0.602	0.541	0.551	0.602	0.567
DV12	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.610	0.661	0.748	0.693	1.246	0.965
DV11	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.801	0.826	0.768	0.759	1.233	0.691
DV2d	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.701	0.833	0.867	1.027	1.195	0.845
DV11	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.670	0.686	0.628	0.567	0.865	0.561
DV2e	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.616	0.635	0.775	0.726	1.092	1.133
DV11	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.738	0.697	0.856	0.946	1.327	0.976
DV12	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.919	0.891	0.927	1.159	1.185	0.919
DV3d	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.665	0.682	0.628	0.835	0.887	0.897
DV12	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.671	0.724	0.788	0.661	1.099	0.976
DV3m	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.834	0.781	0.785	0.912	1.114	0.720
DV2m	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.551	0.525	0.710	0.690	0.877	0.678
DV2e	MC1	ED0	EXP4	MRG0	LIM1	REN0	0.812	0.796	0.764	1.232	1.058	0.768
DV3m	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.790	0.695	0.875	0.788	1.162	1.153
DV11	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.754	0.762	0.725	0.695	1.140	0.731
DV3e	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.590	0.552	0.728	0.704	1.021	1.070
DV11	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.613	0.573	0.711	0.752	1.094	0.643
DV13	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.676	0.673	0.731	0.682	1.123	0.934

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DV13	MC0	ED0	EXP4	MRG0	LIM2	RENO	0.944	0.895	0.914	1.361	1.341	0.744
DV2e	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.539	0.521	0.695	0.647	0.888	0.823
DV11	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.710	0.694	0.730	0.755	1.067	0.628
DV11	MC0	ED1	EXP0	MRG2	LIM2	RENO	0.555	0.550	0.647	0.576	0.850	0.549
DV2e	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.631	0.689	0.728	0.617	0.926	0.938
DV2d	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.692	0.831	0.759	0.695	1.036	0.934
DV3e	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.608	0.574	0.728	0.910	1.258	1.144
DV2m	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.646	0.751	0.742	0.645	0.999	0.781
DV3e	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.469	0.450	0.559	0.566	0.680	0.644
DV3e	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.461	0.437	0.517	0.551	0.569	0.529
DV2m	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.602	0.594	0.918	0.808	1.231	1.155
DV2m	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.702	0.695	0.733	0.713	1.109	0.871
DV3d	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.470	0.502	0.414	0.476	0.603	0.563
DV13	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.940	0.892	0.913	1.354	1.337	0.744
DV2e	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.639	0.688	0.755	0.865	1.160	1.110
DV2d	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.560	0.751	0.714	0.629	0.978	0.772
DV3e	MC0	ED0	EXP4	MRG4	LIM0	RENO	0.859	0.801	0.852	1.097	1.290	0.932
DV3e	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.634	0.588	0.653	0.678	0.865	0.752
DV2e	MC1	ED1	EXP0	MRG1	LIM0	RENO	0.570	0.674	0.753	0.626	0.989	0.894
DV12	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.702	0.796	0.764	0.689	1.209	0.940
DV13	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.704	0.608	0.854	1.136	1.215	0.747
DV12	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.749	0.933	0.754	0.621	1.116	0.940
DV11	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.670	0.686	0.628	0.567	0.865	0.561
DV2m	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.648	0.585	0.599	0.582	0.896	0.665
DV2m	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.567	0.537	0.695	0.693	0.903	0.697
DV3e	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.562	0.696	0.725	0.835	1.052	0.968
DV12	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.609	0.702	0.739	0.671	1.071	0.826
DV12	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.620	0.602	0.741	0.718	0.998	0.802
DV13	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.665	0.665	0.753	0.692	1.103	0.914
DV2d	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.678	0.659	0.788	0.918	1.107	1.049
DV13	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.585	0.594	0.717	0.737	1.077	0.798
DV2e	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.572	0.556	0.758	0.723	1.003	1.028
DV3d	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.388	0.395	0.584	0.589	0.738	0.688
DV3e	MC1	ED1	EXP1	MRG5	LIM0	RENO	0.724	0.665	0.966	0.938	1.609	1.600
DV11	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.884	0.860	0.825	1.083	1.360	0.637
DV11	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.679	0.780	0.794	0.835	1.235	0.855
DV2m	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.814	0.806	0.939	0.868	1.246	1.184
DV2d	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.892	0.961	0.830	0.865	1.397	1.410
DV13	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.592	0.630	0.750	0.686	1.097	0.885
DV2m	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.594	0.631	0.605	0.524	0.806	0.596
DV2m	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.699	0.709	0.792	0.774	1.002	0.865
DV2d	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.684	0.741	0.773	0.841	1.140	1.048
DV2e	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.726	0.809	0.715	0.842	0.945	0.887
DV3e	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.507	0.555	0.876	0.786	1.132	1.233
DV3e	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.594	0.628	0.569	0.560	0.735	0.707
DV2e	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.765	0.707	0.961	1.153	1.200	1.047
DV11	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.624	0.589	0.769	0.772	1.307	0.784
DV2d	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.669	0.739	0.770	0.787	1.127	1.121
DV13	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.676	0.663	0.885	0.818	1.090	1.141
DV3e	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.553	0.551	0.558	0.560	0.677	0.642
DV2e	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.506	0.646	0.546	0.480	0.544	0.552
DV2d	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.813	0.938	0.787	0.895	1.147	0.983
DV13	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.844	0.931	0.767	0.689	1.195	1.004
DV2e	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.427	0.524	0.546	0.480	0.544	0.552
DV12	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.575	0.552	0.561	0.488	0.746	0.524
DV11	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.725	0.704	0.710	0.748	1.090	0.642
DV3d	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.611	0.735	0.596	0.589	0.802	0.810
DV2e	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.465	0.478	0.552	0.528	0.586	0.580
DV13	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.586	0.492	0.605	0.838	0.923	0.439
DV3m	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.659	0.585	0.567	0.483	0.758	0.634
DV2e	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.613	0.658	0.717	0.846	0.947	0.889
DV2m	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.509	0.536	0.728	0.648	0.922	0.711
DV2d	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.724	0.704	0.809	0.939	1.393	1.343
DV2m	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.553	0.554	0.593	0.524	0.741	0.541
DV3e	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.632	0.645	0.736	0.655	1.069	1.039
DV2d	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.458	0.475	0.475	0.551	0.726	0.519
DV13	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.758	0.670	0.962	1.274	1.228	0.927
DV13	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.732	0.734	0.933	0.909	1.395	1.380
DV3e	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.654	0.614	0.729	0.753	0.948	0.915
DV13	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.827	0.837	0.866	0.826	1.126	1.174

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.760	0.769	0.717	0.930	1.008	0.588
DV13	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.904	0.830	0.965	1.286	1.235	0.929
DV3d	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.644	0.633	0.692	0.807	1.144	1.379
DV2m	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.556	0.557	0.596	0.529	0.745	0.543
DV3d	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.775	0.783	0.689	0.856	1.043	1.129
DV3m	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.746	0.689	0.871	1.008	1.261	0.915
DV13	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.691	0.729	0.716	0.733	1.073	0.797
DV2e	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.462	0.469	0.514	0.524	0.495	0.478
DV2e	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.534	0.510	0.646	0.639	0.749	0.679
DV11	MC1	ED0	EXP4	MRG5	LIM0	REN2	1.096	1.071	0.970	1.370	1.700	0.993
DV12	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.893	0.904	0.859	1.034	1.241	0.794
DV2d	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.671	0.739	0.775	0.973	1.098	0.671
DV3m	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.489	0.492	0.690	0.583	0.930	0.759
DV2d	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.573	0.632	0.703	0.688	1.078	0.844
DV11	MC0	ED0	EXP0	MRG0	LIM0	REN3	1.181	1.322	0.968	0.921	1.367	1.063
DV13	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.545	0.523	0.597	0.587	1.009	0.634
DV3e	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.473	0.551	0.725	0.665	0.992	0.901
DV3e	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.588	0.531	0.747	0.767	1.189	1.169
DV13	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.760	0.755	0.669	0.657	0.952	0.771
DV2d	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.603	0.763	0.782	0.712	1.016	0.915
DV12	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.693	0.717	0.852	0.749	1.055	1.132
DV13	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.571	0.583	0.736	0.740	1.051	0.779
DV2d	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.456	0.473	0.474	0.548	0.724	0.519
DV11	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.619	0.606	0.743	0.695	1.110	0.713
DV3m	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.763	0.611	1.016	1.239	1.408	1.061
DV2d	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.655	0.728	0.792	0.794	1.103	1.096
DV2d	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.693	0.670	0.756	0.854	1.083	1.057
DV3d	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.613	0.649	0.693	0.858	1.153	1.203
DV2d	MC0	ED0	EXP0	MRG0	LIM0	REN0	0.830	1.089	0.831	0.841	1.277	1.049
DV2e	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.754	0.825	0.753	0.685	1.090	1.031
DV2e	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.592	0.587	0.738	0.685	1.003	0.937
DV13	MC0	ED1	EXP4	MRG1	LIM1	REN0	0.685	0.653	0.800	1.078	1.277	0.740
DV2e	MC0	ED0	EXP4	MRG1	LIM2	REN0	0.788	0.759	0.781	0.975	0.968	0.695
DV2m	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.567	0.546	0.605	0.524	0.806	0.649
DV11	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.836	0.941	0.807	0.788	1.232	0.868
DV11	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.572	0.578	0.645	0.616	0.880	0.530
DV3e	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.502	0.530	0.553	0.514	0.631	0.647
DV3m	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.640	0.552	0.596	0.526	0.860	0.675
DV2d	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.668	0.827	0.768	0.716	0.937	0.833
DV2e	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.580	0.595	0.710	0.651	0.969	0.906
DV2d	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.764	0.747	0.839	1.302	1.280	0.850
DV2e	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.754	0.843	0.752	0.857	1.153	1.106
DV12	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.677	0.680	0.901	0.823	1.203	1.210
DV3e	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.681	0.668	0.712	0.903	1.009	0.897
DV2e	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.637	0.593	0.893	0.814	1.147	1.285
DV2m	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.589	0.581	0.710	0.645	0.944	0.794
DV12	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.896	0.873	0.949	1.159	1.154	0.895
DV3m	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.722	0.682	0.610	0.483	0.850	0.680
DV3d	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.561	0.553	0.628	0.835	0.887	0.897
DV11	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.785	0.767	0.852	0.875	1.421	1.140
DV2m	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.704	0.648	0.813	0.930	1.326	1.095
DV12	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.832	0.793	0.842	1.034	1.141	0.722
DV3d	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.513	0.579	0.655	0.677	0.960	1.040
DV11	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.756	0.763	0.844	1.210	1.376	0.737
DV2e	MC1	ED0	EXP4	MRG5	LIM2	REN0	0.853	0.770	0.961	1.251	1.165	0.972
DV3m	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.570	0.599	0.711	0.592	0.914	0.743
DV13	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.788	0.750	0.837	0.866	1.184	0.940
DV13	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.837	0.880	0.837	0.866	1.184	0.914
DV3d	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.537	0.528	0.635	0.913	0.830	0.597
DV11	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.659	0.678	0.647	0.576	0.850	0.549
DV3m	MC1	ED1	EXP1	MRG4	LIM0	REN0	0.704	0.692	0.854	0.723	1.400	1.241
DV2m	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.585	0.581	0.939	0.803	1.195	1.125
DV2m	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.704	0.717	0.701	0.673	0.993	0.868
DV2m	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.949	0.882	1.043	1.257	1.468	1.095
DV3e	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.760	0.671	0.808	1.086	1.115	0.844
DV13	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.925	0.844	0.940	1.281	1.266	0.952
DV3e	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.566	0.508	0.711	0.753	0.973	0.939
DV2e	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.471	0.566	0.535	0.480	0.500	0.502
DV3d	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.583	0.599	0.642	0.777	0.928	1.022
DV11	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.795	0.827	0.784	0.772	1.421	0.862

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DV3d	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.608	0.667	0.670	0.773	0.979	1.094
DV3d	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.564	0.556	0.631	0.843	0.892	0.900
DV13	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.663	0.663	0.752	0.689	1.099	0.913
DV12	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.802	0.861	0.808	0.847	1.063	0.775
DV2m	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.812	0.774	0.879	1.115	1.177	0.799
DV3m	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.707	0.680	0.769	0.696	0.984	0.900
DV2e	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.556	0.534	0.680	0.653	0.917	0.847
DV2m	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.576	0.572	0.728	0.648	0.922	0.774
DV2d	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.618	0.629	0.541	0.802	0.835	0.469
DV2d	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.764	0.747	0.839	1.302	1.280	0.850
DV13	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.667	0.681	0.696	0.650	1.002	0.824
DV3e	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.751	0.769	0.758	0.721	1.252	1.139
DV2d	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.576	0.675	0.698	0.672	0.932	0.725
DV2m	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.626	0.634	0.792	0.858	1.142	0.921
DV11	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.974	1.056	0.891	0.875	1.504	1.222
DV11	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.614	0.574	0.712	0.755	1.096	0.644
DV2e	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.566	0.545	0.705	0.713	0.845	0.848
DV2d	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.668	0.703	0.816	0.925	1.299	1.119
DV2d	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.600	0.707	0.735	0.688	1.141	0.905
DV12	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.676	0.699	0.808	0.847	1.063	0.775
DV3m	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.455	0.418	0.567	0.483	0.758	0.582
DV3m	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.676	0.567	0.743	0.952	1.106	0.735
DV3m	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.685	0.640	0.677	0.633	0.894	0.728
DV2e	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.693	0.802	0.884	0.740	1.065	1.224
DV3m	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.839	0.781	0.777	0.952	1.170	0.788
DV3m	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.737	0.739	0.786	0.651	1.033	1.026
DV3d	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.528	0.507	0.618	0.648	0.871	0.937
DV13	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.743	0.743	0.686	0.660	0.930	0.752
DV2e	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.815	0.816	0.816	1.023	1.049	0.838
DV12	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.592	0.564	0.549	0.490	0.769	0.538
DV2m	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.734	0.714	0.894	1.110	1.277	0.877
DV3e	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.509	0.644	0.740	0.835	1.144	1.065
DV3m	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.656	0.649	0.916	0.733	1.184	1.175
DV13	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.782	0.687	0.942	1.286	1.269	0.954
DV3d	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.504	0.573	0.422	0.476	0.656	0.619
DV2m	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.744	0.781	0.788	0.716	1.073	1.010
DV3e	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.807	0.723	0.768	1.030	1.145	0.790
DV2m	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.722	0.610	0.631	0.819	0.860	0.492
DV2e	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.570	0.554	0.757	0.719	0.999	1.027
DV11	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.569	0.541	0.649	0.630	1.019	0.617
DV2d	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.546	0.744	0.784	0.666	0.980	0.886
DV12	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.728	0.736	0.737	0.707	0.989	0.798
DV13	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.540	0.531	0.672	0.710	0.889	0.642
DV12	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.757	0.834	0.868	0.867	1.415	1.064
DV3d	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.514	0.616	0.650	0.658	0.827	0.893
DV13	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.782	0.812	0.749	0.682	1.093	0.910
DV3e	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.759	0.794	0.763	0.919	1.339	1.230
DV3m	MC1	ED0	EXP4	MRG0	LIM2	REN0	0.936	0.798	0.862	1.220	1.242	0.829
DV12	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.757	0.796	0.753	0.658	1.034	0.909
DV13	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.902	0.828	0.963	1.281	1.232	0.928
DV3e	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.687	0.685	0.716	0.687	1.115	1.004
DV12	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.723	0.865	0.739	0.671	1.071	0.826
DV3m	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.702	0.616	0.813	0.854	1.284	1.116
DV3d	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.658	0.678	0.621	0.658	0.879	1.007
DV3e	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.699	0.674	0.744	0.721	1.152	1.036
DV13	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.778	0.683	0.939	1.274	1.262	0.951
DV11	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.729	0.707	0.712	0.755	1.096	0.644
DV3m	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.589	0.532	0.721	0.672	1.119	0.967
DV11	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.807	0.890	0.808	0.729	1.182	0.897
DV2d	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.662	0.697	0.812	0.911	1.288	1.115
DV13	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.720	0.763	0.754	0.750	1.315	0.995
DV13	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.805	0.813	0.819	0.931	1.131	0.802
DV12	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.614	0.630	0.546	0.485	0.765	0.521
DV2e	MC1	ED0	EXP0	MRG5	LIM1	REN0	0.668	0.724	0.862	0.803	1.062	1.166
DV2e	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.525	0.504	0.585	0.759	0.569	0.431
DV13	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.572	0.562	0.687	0.715	1.109	0.819
DV13	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.559	0.572	0.685	0.657	0.927	0.731
DV2m	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.590	0.562	0.732	0.709	1.106	0.870
DV2m	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.701	0.639	0.856	1.110	1.206	0.818
DV2d	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.842	0.973	0.801	0.705	1.203	1.104

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP2	MRG2	LIM1	RENO	0.570	0.561	0.631	0.576	0.873	0.563
DV3m	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.607	0.677	0.721	0.583	0.985	0.813
DV11	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.677	0.777	0.793	0.831	1.231	0.854
DV13	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.743	0.713	0.745	1.022	1.045	0.593
DV3e	MC0	ED0	EXP2	MRG0	LIM1	RENO	0.726	0.737	0.710	0.840	1.084	1.048
DV2e	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.588	0.604	0.733	0.703	0.887	0.905
DV3d	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.514	0.580	0.657	0.680	0.962	1.043
DV2e	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.748	0.716	0.830	0.804	0.967	1.060
DV3d	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.680	0.745	0.692	0.958	0.924	0.771
DV2d	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.800	0.915	0.778	0.983	1.104	0.673
DV3e	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.508	0.642	0.738	0.832	1.141	1.063
DV13	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.793	0.724	0.913	1.354	1.337	0.744
DV13	MC0	ED1	EXP0	MRG4	LIM2	RENO	0.704	0.634	0.786	0.733	1.082	0.948
DV2m	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.736	0.774	0.788	0.845	1.132	0.917
DV3d	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.727	0.799	0.693	0.858	1.153	1.203
DV3e	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.604	0.686	0.876	0.790	1.135	1.235
DV12	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.736	0.750	0.733	0.921	0.976	0.571
DV2d	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.726	0.749	0.791	0.854	1.147	1.133
DV12	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.729	0.771	0.570	0.483	0.807	0.574
DV12	MC0	ED0	EXP2	MRG5	LIM1	RENO	0.827	0.888	0.868	0.808	1.110	1.155
DV3e	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.454	0.564	0.529	0.514	0.597	0.572
DV12	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.652	0.703	0.646	0.642	0.855	0.636
DV11	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.635	0.618	0.725	0.695	1.140	0.731
DV2e	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.624	0.753	0.751	0.660	0.933	0.981
DV13	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.721	0.619	0.832	1.131	1.245	0.765
DV3e	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.679	0.585	0.767	1.025	1.142	0.788
DV2e	MC1	ED0	EXP0	MRG1	LIM0	RENO	0.676	0.830	0.753	0.626	0.989	0.894
DV2m	MC1	ED0	EXP0	MRG3	LIM1	RENO	0.619	0.674	0.711	0.648	0.947	0.729
DV11	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.632	0.625	0.632	0.616	0.810	0.482
DV13	MC0	ED1	EXP4	MRG3	LIM2	RENO	0.629	0.580	0.747	1.028	1.048	0.594
DV2m	MC1	ED0	EXP0	MRG5	LIM0	RENO	0.787	0.857	1.005	0.872	1.451	1.263
DV3e	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.602	0.792	0.738	0.832	1.141	1.063
DV3e	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.640	0.601	0.702	0.687	1.026	0.912
DV3m	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.670	0.662	0.828	0.719	1.317	1.239
DV13	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.754	0.885	0.765	0.686	1.192	0.974
DV2e	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.692	0.720	0.717	0.654	0.877	0.961
DV12	MC0	ED1	EXP2	MRG0	LIM1	RENO	0.725	0.775	0.809	0.796	1.148	0.909
DV2d	MC0	ED1	EXP3	MRG0	LIM1	RENO	0.658	0.685	0.757	0.904	1.089	0.920
DV2m	MC0	ED0	EXP3	MRG0	LIM0	RENO	0.886	0.896	0.834	0.923	1.224	0.944
DV3e	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.522	0.612	0.665	0.624	0.900	0.811
DV2d	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.629	0.639	0.784	0.768	1.217	1.097
DV3e	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.459	0.436	0.517	0.548	0.567	0.528
DV12	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.859	0.921	0.832	0.871	1.340	0.995
DV3d	MC0	ED0	EXP3	MRG3	LIM1	RENO	0.564	0.610	0.560	0.637	0.727	0.664
DV2d	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.720	0.679	0.806	1.082	1.199	0.833
DV3e	MC0	ED1	EXP0	MRG0	LIM2	RENO	0.475	0.567	0.727	0.840	1.056	0.969
DV3d	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.612	0.671	0.672	0.780	0.984	1.098
DV3m	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.538	0.514	0.566	0.480	0.756	0.581
DV13	MC1	ED1	EXP1	MRG2	LIM0	RENO	0.574	0.548	0.617	0.592	1.075	0.636
DV3m	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.848	0.762	0.835	1.014	1.195	0.855
DV2d	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.767	0.805	0.767	0.772	1.253	1.128
DV3m	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.753	0.777	0.716	0.617	1.044	0.974
DV2e	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.550	0.532	0.721	0.710	0.820	0.825
DV3d	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.682	0.747	0.693	0.962	0.926	0.772
DV11	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.665	0.691	0.758	0.695	1.207	0.784
DV2e	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.755	0.875	0.731	0.783	0.988	1.011
DV3d	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.633	0.821	0.664	0.612	0.865	1.017
DV12	MC1	ED0	EXP2	MRG1	LIM2	RENO	0.703	0.826	0.743	0.630	1.036	0.858
DV3e	MC0	ED1	EXP3	MRG2	LIM1	RENO	0.463	0.440	0.519	0.556	0.572	0.530
DV2m	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.839	0.852	0.806	0.909	1.146	0.940
DV3e	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.632	0.544	0.839	0.853	1.117	1.174
DV3e	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.668	0.660	0.602	0.801	0.712	0.525
DV12	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.570	0.616	0.658	0.595	0.892	0.723
DV11	MC0	ED0	EXP1	MRG4	LIM1	RENO	0.806	0.904	0.803	0.863	1.437	0.998
DV3e	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.809	0.741	0.769	1.295	1.215	0.848
DV3d	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.558	0.555	0.641	0.773	0.925	0.953
DV2e	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.660	0.650	0.868	0.804	1.024	1.136
DV2m	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.782	0.722	0.770	0.999	1.062	0.643
DV12	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.618	0.651	0.559	0.522	0.774	0.490
DV3m	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.786	0.689	0.764	0.961	1.082	0.719

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.682	0.678	0.735	0.692	1.133	0.938
DV3e	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.727	0.713	0.732	0.924	1.270	1.149
DV3m	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.579	0.511	0.608	0.526	0.935	0.743
DV13	MC1	ED0	EXP1	MRG3	LIM0	RENO	0.749	0.813	0.743	0.726	1.254	0.882
DV3m	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.921	0.761	0.973	1.142	1.370	1.066
DV2e	MC0	ED1	EXP3	MRG4	LIM0	RENO	0.621	0.634	0.758	0.713	0.948	0.909
DV12	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.720	0.743	0.830	0.862	1.333	0.992
DV3m	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.933	0.795	0.860	1.213	1.238	0.829
DV13	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.892	0.850	0.868	1.125	1.314	0.819
DV13	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.724	0.767	0.756	0.758	1.322	0.998
DV3m	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.472	0.463	0.589	0.475	0.796	0.621
DV3d	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.582	0.577	0.661	0.850	1.083	1.119
DV3e	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.569	0.537	0.708	0.889	1.000	0.893
DV2m	MC0	ED1	EXP2	MRG4	LIM0	RENO	0.689	0.740	0.849	0.720	1.206	1.084
DV2m	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.743	0.626	1.022	1.251	1.346	0.995
DV2d	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.589	0.680	0.763	0.705	1.045	0.938
DV3d	MC0	ED1	EXP0	MRG0	LIM2	RENO	0.462	0.445	0.660	0.784	0.909	0.933
DV2e	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.429	0.527	0.548	0.485	0.547	0.554
DV13	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.852	0.792	0.764	0.726	1.105	0.969
DV3e	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.648	0.622	0.807	0.775	1.340	1.257
DV11	MC0	ED0	EXP4	MRG1	LIM2	RENO	0.912	0.908	0.883	1.153	1.344	0.732
DV3e	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.429	0.487	0.681	0.624	0.876	0.790
DV12	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.760	0.799	0.754	0.661	1.038	0.910
DV2m	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.480	0.459	0.580	0.526	0.763	0.557
DV2e	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.448	0.458	0.524	0.519	0.480	0.465
DV13	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.901	0.862	0.887	0.826	1.096	1.178
DV3e	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.551	0.498	0.729	0.753	0.948	0.915
DV2m	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.745	0.802	0.804	0.763	1.079	0.947
DV3m	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.786	0.689	0.764	0.961	1.082	0.719
DV3d	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.539	0.519	0.654	0.717	0.997	1.073
DV13	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.663	0.663	0.752	0.689	1.099	0.913
DV11	MC0	ED0	EXP0	MRG1	LIM0	RENO	0.915	1.067	0.852	0.741	1.373	0.991
DV2m	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.544	0.503	0.592	0.560	0.768	0.569
DV13	MC1	ED0	EXP1	MRG3	LIM2	RENO	0.666	0.684	0.708	0.726	1.089	0.801
DV11	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.756	0.764	0.726	0.699	1.144	0.732
DV3d	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.581	0.654	0.569	0.583	0.754	0.753
DV3m	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.565	0.594	0.707	0.583	0.906	0.739
DV12	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.729	0.711	0.754	0.661	1.038	0.936
DV2m	MC1	ED0	EXP0	MRG2	LIM0	RENO	0.625	0.661	0.625	0.529	0.858	0.597
DV11	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.701	0.767	0.656	0.567	0.916	0.601
DV3d	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.725	0.826	0.672	0.780	0.984	1.098
DV2e	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.716	0.734	0.718	0.679	1.024	0.959
DV2d	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.896	0.939	0.844	1.087	1.273	0.894
DV12	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.844	0.869	0.915	1.220	1.357	0.788
DV11	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.769	0.756	0.876	0.884	1.391	1.114
DV3e	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.660	0.654	0.680	0.671	0.910	0.804
DV2d	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.696	0.836	0.762	0.701	1.042	0.937
DV2d	MC1	ED0	EXP1	MRG3	LIM1	RENO	0.685	0.786	0.707	0.698	1.088	0.848
DV11	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.657	0.670	0.791	0.788	1.134	0.789
DV3m	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.556	0.530	0.919	0.740	1.190	1.178
DV2e	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.579	0.593	0.709	0.647	0.965	0.906
DV2m	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.871	0.880	0.894	1.110	1.277	0.877
DV2e	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.484	0.578	0.522	0.480	0.514	0.515
DV2d	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.744	0.814	0.760	0.698	1.040	1.001
DV3d	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.539	0.519	0.654	0.717	0.997	1.073
DV2d	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.647	0.653	0.767	0.772	1.253	1.128
DV3e	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.652	0.584	0.758	0.982	1.079	0.746
DV2e	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.496	0.573	0.688	0.591	0.827	0.785
DV2e	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.540	0.641	0.728	0.617	0.926	0.890
DV2e	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.913	0.876	0.964	1.164	1.207	1.051
DV2m	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.699	0.691	0.730	0.706	1.103	0.868
DV3e	MC0	ED1	EXP0	MRG4	LIM0	RENO	0.515	0.621	0.783	0.704	1.145	1.089
DV11	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.930	0.944	0.950	0.926	1.262	0.967
DV2m	MC0	ED0	EXP4	MRG0	LIM0	REN2	0.981	0.936	0.897	1.324	1.355	0.871
DV3m	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.695	0.604	0.757	0.842	1.082	0.920
DV3m	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.610	0.681	0.723	0.588	0.990	0.816
DV11	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.907	0.926	0.873	0.875	1.383	1.111
DV13	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.617	0.564	0.748	0.777	1.053	0.826
DV2m	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.824	0.808	0.796	1.043	1.181	0.755
DV3d	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.514	0.616	0.650	0.658	0.827	0.893

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Risk Value Factors**

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DV3m	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.639	0.613	0.769	0.654	1.063	1.055
DV3m	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.759	0.607	0.998	1.148	1.339	1.040
DV2d	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.664	0.844	0.804	0.832	1.200	1.046
DV12	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.663	0.675	0.807	0.976	1.164	0.696
DV2d	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.997	1.004	0.876	1.225	1.344	1.045
DV3e	MC0	ED0	EXP4	MRG5	LIM2	REN0	0.854	0.721	0.971	1.328	1.346	1.078
DV13	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.700	0.605	0.851	1.125	1.208	0.745
DV3d	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.731	0.680	0.672	1.009	0.982	0.815
DV2e	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.680	0.686	0.759	0.726	1.005	1.030
DV2e	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.713	0.620	0.943	1.153	1.104	0.952
DV2d	MC1	ED0	EXP4	MRG3	LIM1	REN0	0.767	0.821	0.746	0.988	1.047	0.628
DV12	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.723	0.746	0.831	0.867	1.337	0.993
DV3m	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.779	0.620	0.974	1.148	1.375	1.067
DV11	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.706	0.844	0.811	0.777	1.292	0.973
DV3m	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.689	0.599	0.753	0.830	1.073	0.916
DV11	MC0	ED0	EXP1	MRG0	LIM1	REN1	1.136	1.150	0.958	1.023	1.521	1.090
DV3e	MC0	ED0	EXP4	MRG5	LIM0	REN0	0.960	0.857	1.019	1.328	1.549	1.185
DV2e	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.642	0.645	0.697	0.653	0.893	0.826
DV12	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.587	0.560	0.546	0.483	0.762	0.535
DV11	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.658	0.740	0.795	0.777	1.189	0.885
DV13	MC1	ED1	EXP4	MRG1	LIM1	REN0	0.685	0.653	0.800	1.078	1.277	0.740
DV3m	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.759	0.730	0.793	0.719	1.245	1.156
DV2m	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.819	0.882	0.876	0.792	1.412	1.188
DV3d	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.536	0.535	0.633	0.648	0.848	0.978
DV13	MC1	ED1	EXP4	MRG2	LIM2	REN0	0.571	0.482	0.620	0.838	0.899	0.428
DV3e	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.695	0.677	0.692	0.894	1.031	0.917
DV3d	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.545	0.545	0.657	0.777	0.904	0.930
DV3e	MC0	ED0	EXP4	MRG4	LIM1	REN0	0.784	0.688	0.792	1.097	1.151	0.869
DV11	MC1	ED0	EXP4	MRG0	LIM1	REN2	1.269	1.199	1.009	1.442	1.460	0.806
DV3m	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.807	0.744	0.934	0.796	1.249	1.307
DV2m	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.715	0.721	0.772	0.770	1.025	0.886
DV3d	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.482	0.525	0.586	0.592	0.740	0.737
DV3d	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.583	0.595	0.668	0.658	0.985	1.009
DV13	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.566	0.478	0.617	0.826	0.891	0.426
DV11	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.910	0.929	0.874	0.880	1.388	1.112
DV12	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.857	0.952	0.807	0.791	1.144	0.908
DV3m	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.567	0.596	0.708	0.586	0.909	0.740
DV13	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.624	0.601	0.685	0.657	0.927	0.752
DV3d	MC1	ED0	EXP1	MRG2	LIM2	REN0	0.475	0.490	0.429	0.532	0.713	0.620
DV2m	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.477	0.457	0.578	0.521	0.759	0.555
DV2e	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.601	0.715	0.716	0.783	0.909	0.872
DV3e	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.586	0.529	0.747	0.763	1.185	1.168
DV13	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.590	0.628	0.749	0.682	1.093	0.885
DV2d	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.777	0.897	0.792	0.794	1.103	1.096
DV12	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.719	0.769	0.805	0.784	1.138	0.905
DV3d	MC1	ED0	EXP1	MRG5	LIM0	REN0	0.807	0.820	0.726	0.876	1.278	1.409
DV13	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.508	0.459	0.585	0.587	0.929	0.576
DV2d	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.572	0.654	0.682	0.625	0.921	0.770
DV11	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.792	0.853	0.882	1.210	1.456	0.790
DV2e	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.704	0.726	0.740	0.689	1.006	0.938
DV3e	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.611	0.613	0.722	0.889	1.087	0.982
DV13	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.620	0.599	0.556	0.539	0.819	0.541
DV3e	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.481	0.476	0.531	0.517	0.599	0.604
DV11	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.658	0.671	0.793	0.792	1.136	0.790
DV2m	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.710	0.694	0.807	0.914	1.150	0.941
DV3d	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.651	0.661	0.619	0.908	0.850	0.612
DV11	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.684	0.727	0.810	0.737	1.189	0.900
DV2e	MC0	ED1	EXP4	MRG4	LIM2	REN0	0.643	0.584	0.803	1.033	0.970	0.764
DV2m	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.814	0.806	0.939	0.868	1.246	1.184
DV12	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.854	0.916	0.830	0.862	1.333	0.992
DV13	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.701	0.748	0.772	0.750	1.280	0.969
DV2d	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.739	0.868	0.844	0.854	1.333	1.227
DV11	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.704	0.743	0.792	0.741	1.225	0.925
DV3d	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.572	0.603	0.691	0.953	0.921	0.770
DV3e	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.540	0.481	0.577	0.805	0.675	0.490
DV12	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.557	0.584	0.695	0.654	1.017	0.772
DV3d	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.409	0.429	0.413	0.512	0.627	0.544
DV2d	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.905	0.919	0.837	1.296	1.277	0.848
DV11	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.640	0.638	0.742	0.748	1.154	0.689
DV12	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.695	0.694	0.879	0.823	1.235	1.241

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.639	0.576	0.876	0.790	1.135	1.301
DV3m	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.681	0.636	0.675	0.626	0.889	0.726
DV3d	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.638	0.652	0.636	0.917	0.832	0.598
DV3m	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.702	0.716	0.828	0.657	1.195	1.132
DV3d	MC1	ED0	EXP3	MRG0	LIM1	REN0	0.669	0.685	0.631	0.843	0.892	0.900
DV11	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.676	0.692	0.631	0.576	0.873	0.563
DV13	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.961	0.945	0.819	0.870	1.218	0.967
DV2d	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.591	0.707	0.507	0.513	0.804	0.634
DV2m	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.540	0.583	0.808	0.716	1.044	0.903
DV11	MC0	ED0	EXP4	MRG0	LIM1	REN0	1.275	1.206	1.013	1.456	1.468	0.808
DV3d	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.382	0.378	0.405	0.514	0.579	0.495
DV3m	MC0	ED0	EXP2	MRG0	LIM0	REN0	0.939	0.937	0.831	0.784	1.269	1.124
DV11	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.931	0.921	0.858	1.142	1.373	0.748
DV2m	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.671	0.660	0.693	0.690	0.901	0.695
DV11	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.821	0.857	0.891	0.875	1.504	1.222
DV2e	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.667	0.700	0.776	0.689	1.158	1.032
DV2d	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.720	0.756	0.747	0.758	0.999	0.881
DV2e	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.542	0.523	0.697	0.653	0.893	0.826
DV2d	MC0	ED0	EXP4	MRG5	LIM0	REN1	1.003	1.010	0.879	1.237	1.352	1.048
DV3d	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.572	0.625	0.604	0.652	0.867	0.808
DV12	MC0	ED1	EXP1	MRG4	LIM1	REN0	0.645	0.630	0.781	0.734	1.222	1.001
DV2e	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.617	0.616	0.662	0.639	0.729	0.662
DV2m	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.700	0.736	0.724	0.686	0.950	0.745
DV3e	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.777	0.724	0.855	0.790	1.166	1.335
DV12	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.679	0.736	0.680	0.657	1.047	0.794
DV3m	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.707	0.680	0.769	0.696	0.984	0.900
DV3m	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.625	0.603	0.789	0.657	1.038	1.029
DV12	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.675	0.735	0.743	0.630	1.036	0.883
DV2e	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.555	0.591	0.553	0.533	0.589	0.581
DV11	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.570	0.561	0.631	0.576	0.873	0.563
DV12	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.710	0.721	0.756	0.707	0.963	0.778
DV2e	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.508	0.648	0.546	0.483	0.546	0.553
DV12	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.746	0.860	0.733	0.661	1.177	0.852
DV13	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.622	0.617	0.568	0.576	0.826	0.509
DV2e	MC0	ED0	EXP4	MRG3	LIM2	REN0	0.721	0.676	0.737	0.930	0.862	0.612
DV2m	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.835	0.798	0.813	0.930	1.326	1.095
DV13	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.543	0.521	0.596	0.584	1.006	0.633
DV12	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.678	0.687	0.786	0.972	1.193	0.713
DV12	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.593	0.670	0.743	0.630	1.036	0.858
DV3d	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.565	0.579	0.459	0.741	0.739	0.503
DV3d	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.607	0.737	0.636	0.615	0.820	0.949
DV12	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.858	0.985	0.890	0.745	1.113	1.213
DV13	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.735	0.699	0.750	0.784	1.059	0.829
DV2d	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.563	0.625	0.724	0.698	1.059	0.826
DV2d	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.894	0.964	0.831	0.870	1.401	1.412
DV12	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.729	0.777	0.920	0.827	1.310	1.333
DV12	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.701	0.754	0.825	0.784	1.108	0.882
DV3e	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.550	0.688	0.697	0.631	0.957	0.872
DV3m	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.451	0.415	0.564	0.475	0.752	0.580
DV3d	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.399	0.396	0.428	0.529	0.710	0.619
DV13	MC0	ED0	EXP4	MRG3	LIM2	REN0	0.746	0.715	0.747	1.028	1.048	0.594
DV2d	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.720	0.700	0.795	0.870	1.324	1.317
DV2d	MC0	ED0	EXP1	MRG0	LIM1	REN0	0.813	0.883	0.797	0.925	1.334	1.149
DV11	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.675	0.667	0.649	0.630	1.019	0.617
DV2m	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.684	0.701	0.718	0.670	0.964	0.845
DV3d	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.613	0.649	0.693	0.858	1.153	1.203
DV12	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.799	0.864	0.873	0.745	1.024	1.102
DV2e	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.662	0.614	0.779	0.970	0.965	0.694
DV12	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.680	0.702	0.812	0.855	1.069	0.778
DV13	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.577	0.566	0.691	0.726	1.118	0.822
DV2e	MC0	ED1	EXP4	MRG1	LIM2	REN0	0.664	0.616	0.781	0.975	0.968	0.695
DV2d	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.661	0.790	0.699	0.625	0.896	0.751
DV11	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.702	0.741	0.791	0.737	1.221	0.924
DV11	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.831	0.911	0.789	0.733	1.218	0.922
DV3d	MC1	ED1	EXP4	MRG3	LIM2	REN0	0.540	0.531	0.637	0.922	0.834	0.599
DV2e	MC1	ED0	EXP4	MRG0	LIM2	REN0	0.792	0.780	0.783	1.232	1.030	0.748
DV12	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.807	0.933	0.689	0.598	0.946	0.799
DV2m	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.660	0.650	0.703	0.724	0.925	0.743
DV2m	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.547	0.506	0.593	0.565	0.772	0.571
DV2d	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.628	0.661	0.760	0.698	1.040	1.001

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DV3d	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.637	0.650	0.635	0.913	0.830	0.597
DV3m	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.507	0.526	0.785	0.648	1.029	0.941
DV3d	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.766	0.760	0.703	1.009	1.039	0.873
DV2e	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.595	0.673	0.563	0.531	0.639	0.638
DV3e	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.718	0.630	0.742	0.978	0.990	0.677
DV2e	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.717	0.623	0.946	1.164	1.110	0.955
DV3m	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.791	0.842	0.802	0.651	1.123	1.128
DV2m	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.593	0.561	0.722	0.737	1.159	0.950
DV2d	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.671	0.747	0.831	1.031	1.131	0.790
DV2d	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.810	0.899	0.785	0.758	1.150	0.969
DV2m	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.772	0.668	0.881	1.329	1.249	0.793
DV2m	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.815	0.759	0.963	0.959	1.516	1.407
DV11	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.786	0.742	0.879	0.962	1.664	1.249
DV3m	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.815	0.692	1.018	1.148	1.455	1.144
DV11	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.736	0.695	0.855	0.941	1.322	0.975
DV13	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.662	0.704	0.684	0.654	0.925	0.729
DV3d	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.583	0.599	0.642	0.777	0.928	1.022
DV3e	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.604	0.793	0.740	0.835	1.144	1.065
DV3m	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.636	0.569	0.578	0.475	0.732	0.615
DV2d	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.904	0.964	0.827	0.918	1.274	1.154
DV13	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.813	0.769	0.820	0.874	1.222	0.968
DV3d	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.762	0.807	0.671	0.734	0.977	1.259
DV13	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.762	0.728	0.787	0.795	1.290	1.031
DV12	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.799	0.865	0.814	0.730	1.289	1.072
DV2e	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.554	0.590	0.552	0.531	0.588	0.580
DV2m	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.839	0.852	0.806	0.909	1.146	0.940
DV2e	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.609	0.639	0.713	0.667	0.888	0.824
DV11	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.545	0.516	0.615	0.613	0.830	0.493
DV12	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.654	0.705	0.647	0.646	0.858	0.636
DV3m	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.668	0.637	0.761	0.683	1.299	1.068
DV13	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.753	0.853	0.788	0.750	1.392	1.066
DV12	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.719	0.840	0.724	0.627	1.061	0.880
DV12	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.721	0.771	0.806	0.788	1.142	0.906
DV13	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.757	0.785	0.879	0.947	1.502	1.101
DV13	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.840	0.884	0.825	0.733	1.245	1.013
DV3e	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.480	0.474	0.529	0.514	0.597	0.603
DV2e	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.631	0.627	0.645	0.636	0.747	0.677
DV3m	MC0	ED1	EXP2	MRG1	LIM1	REN0	0.608	0.566	0.687	0.621	0.990	0.909
DV11	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.790	0.823	0.781	0.765	1.413	0.859
DV3d	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.685	0.754	0.647	0.652	0.925	1.077
DV2m	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.613	0.623	0.809	0.720	1.048	0.985
DV2d	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.705	0.670	0.829	1.092	1.174	0.814
DV2e	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.752	0.823	0.751	0.682	1.088	1.029
DV3m	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.801	0.727	0.774	0.838	1.050	0.896
DV11	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.696	0.615	0.809	1.089	1.256	0.579
DV12	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.669	0.697	0.748	0.926	1.064	0.629
DV12	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.932	0.939	0.897	1.220	1.249	0.716
DV2e	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.718	0.763	0.699	0.623	0.879	0.877
DV3e	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.568	0.583	0.528	0.512	0.595	0.602
DV13	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.680	0.643	0.913	0.905	1.281	1.252
DV12	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.592	0.584	0.536	0.524	0.733	0.458
DV2d	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.513	0.635	0.497	0.513	0.739	0.538
DV3e	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.550	0.497	0.727	0.750	0.945	0.913
DV13	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.564	0.496	0.567	0.530	0.790	0.540
DV3d	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.613	0.711	0.615	0.648	0.939	0.888
DV13	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.722	0.727	0.816	0.861	1.211	0.937
DV3m	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.576	0.527	0.589	0.475	0.796	0.677
DV12	MC0	ED1	EXP1	MRG0	LIM0	REN0	0.796	0.873	0.897	0.875	1.507	1.068
DV2e	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.494	0.571	0.687	0.588	0.824	0.784
DV12	MC0	ED1	EXP1	MRG5	LIM0	REN0	0.765	0.812	0.962	0.889	1.456	1.357
DV2m	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.659	0.607	0.791	0.909	1.054	0.855
DV3e	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.479	0.473	0.528	0.512	0.595	0.602
DV11	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.787	0.749	0.860	1.147	1.376	0.750
DV3m	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.729	0.662	0.964	0.811	1.512	1.544
DV3d	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.479	0.545	0.651	0.615	0.798	0.864
DV3e	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.688	0.658	0.896	0.793	1.237	1.434
DV11	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.939	1.051	0.882	1.210	1.456	0.790
DV2e	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.547	0.530	0.719	0.703	0.816	0.823
DV11	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.780	0.912	0.795	0.777	1.189	0.885
DV13	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.765	0.675	0.981	1.382	1.296	0.946

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED0	EXP0	MRG5	LIM2	RENO	0.780	0.900	0.804	0.854	1.158	1.116
DV3e	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.671	0.626	0.711	0.753	0.973	0.939
DV3e	MC0	ED0	EXP4	MRG3	LIM2	RENO	0.722	0.633	0.745	0.987	0.996	0.679
DV2d	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.757	0.823	0.772	0.895	1.055	0.894
DV3e	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.572	0.540	0.710	0.898	1.006	0.896
DV2m	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.737	0.724	0.849	0.930	1.403	1.174
DV2d	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.744	0.948	0.775	0.695	1.126	1.027
DV3e	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.571	0.539	0.709	0.894	1.004	0.894
DV12	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.577	0.572	0.549	0.524	0.714	0.447
DV3d	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.585	0.636	0.588	0.648	0.888	0.828
DV13	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.800	0.845	0.801	0.730	1.172	1.012
DV12	MC0	ED1	EXP4	MRG4	LIM2	RENO	0.704	0.646	0.844	1.039	1.145	0.722
DV13	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.679	0.648	0.796	1.062	1.265	0.737
DV3m	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.845	0.759	0.834	1.008	1.191	0.854
DV13	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.697	0.656	0.891	0.905	1.315	1.285
DV2e	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.660	0.650	0.868	0.804	1.024	1.136
DV3m	MC0	ED1	EXP2	MRG1	LIM2	RENO	0.593	0.555	0.703	0.621	0.964	0.886
DV2d	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.689	0.667	0.754	0.846	1.077	1.054
DV2e	MC0	ED0	EXP4	MRG2	LIM2	RENO	0.623	0.620	0.585	0.759	0.569	0.431
DV12	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.642	0.627	0.777	0.727	1.215	0.997
DV3m	MC1	ED0	EXP3	MRG5	LIM0	RENO	0.873	0.817	0.959	0.855	1.375	1.262
DV11	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.836	1.002	0.835	0.850	1.508	1.066
DV12	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.643	0.705	0.571	0.485	0.810	0.558
DV3e	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.503	0.512	0.571	0.566	0.739	0.709
DV2e	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.560	0.584	0.846	0.744	1.009	1.143
DV2e	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.614	0.569	0.849	0.800	0.940	1.031
DV3m	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.518	0.428	0.566	0.514	0.702	0.541
DV13	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.937	0.926	0.839	0.870	1.186	0.942
DV2e	MC1	ED0	EXP3	MRG2	LIM1	RENO	0.548	0.578	0.514	0.524	0.495	0.478
DV3e	MC0	ED0	EXP1	MRG5	LIM0	RENO	0.858	0.820	0.966	0.938	1.609	1.600
DV2e	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.666	0.721	0.848	0.747	1.012	1.145
DV2e	MC0	ED0	EXP3	MRG4	LIM1	RENO	0.672	0.671	0.705	0.713	0.845	0.848
DV13	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.904	0.864	0.902	0.888	1.150	1.199
DV2m	MC0	ED0	EXP1	MRG2	LIM2	RENO	0.631	0.574	0.614	0.582	0.873	0.648
DV12	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.814	0.916	0.721	0.621	1.055	0.902
DV2d	MC1	ED1	EXP4	MRG2	LIM0	RENO	0.588	0.608	0.570	0.806	0.964	0.516
DV3d	MC1	ED0	EXP3	MRG2	LIM1	RENO	0.468	0.477	0.397	0.519	0.598	0.509
DV3e	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.650	0.583	0.757	0.978	1.077	0.744
DV11	MC0	ED0	EXP1	MRG4	LIM2	RENO	0.786	0.886	0.823	0.863	1.399	0.973
DV2d	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.714	0.905	0.715	0.631	0.980	0.828
DV3m	MC0	ED0	EXP3	MRG2	LIM2	RENO	0.617	0.530	0.569	0.519	0.706	0.543
DV3d	MC1	ED0	EXP4	MRG0	LIM2	RENO	0.760	0.735	0.718	1.221	1.024	0.811
DV11	MC1	ED0	EXP1	MRG0	LIM1	REN3	1.130	1.143	0.955	1.013	1.512	1.086
DV2m	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.658	0.648	0.702	0.720	0.921	0.742
DV3m	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.591	0.534	0.722	0.676	1.122	0.968
DV13	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.794	0.772	0.846	0.884	1.074	1.029
DV2d	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.586	0.677	0.760	0.698	1.040	0.935
DV3d	MC0	ED0	EXP1	MRG4	LIM2	RENO	0.643	0.643	0.656	0.724	1.002	1.076
DV2d	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.732	0.765	0.726	0.747	1.017	0.900
DV12	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.720	0.862	0.738	0.667	1.067	0.825
DV2m	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.756	0.705	0.919	0.863	1.142	1.076
DV11	MC1	ED0	EXP4	MRG0	LIM1	REN1	1.271	1.202	1.011	1.448	1.464	0.807
DV2d	MC0	ED0	EXP0	MRG2	LIM2	RENO	0.516	0.639	0.499	0.518	0.743	0.540
DV3e	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.641	0.544	0.808	1.086	1.115	0.844
DV3e	MC1	ED0	EXP2	MRG2	LIM2	RENO	0.556	0.575	0.544	0.517	0.583	0.589
DV2d	MC0	ED1	EXP2	MRG4	LIM1	RENO	0.648	0.678	0.745	0.705	1.073	1.030
DV2m	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.637	0.714	0.805	0.709	1.039	0.901
DV3m	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.774	0.685	0.900	0.796	1.138	1.127
DV3d	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.520	0.494	0.671	0.734	0.977	1.176
DV3m	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.734	0.589	0.614	0.744	0.850	0.513
DV2d	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.526	0.648	0.485	0.513	0.759	0.552
DV11	MC1	ED1	EXP3	MRG4	LIM1	RENO	0.652	0.701	0.763	0.843	1.173	0.800
DV2d	MC1	ED0	EXP2	MRG0	LIM0	RENO	0.889	1.064	0.831	0.841	1.277	1.124
DV3e	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.621	0.701	0.857	0.793	1.168	1.269
DV11	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.779	0.879	0.819	0.850	1.387	0.969
DV3e	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.560	0.533	0.600	0.793	0.708	0.524
DV2d	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.689	0.667	0.754	0.846	1.077	1.054
DV2e	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.666	0.631	0.781	1.225	1.027	0.747
DV11	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.705	0.813	0.835	0.850	1.508	1.066
DV11	MC1	ED1	EXP4	MRG0	LIM2	REN3	1.039	0.951	1.033	1.434	1.417	0.784

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DV13	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.703	0.607	0.852	1.131	1.212	0.745
DV2m	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.595	0.563	0.723	0.741	1.163	0.951
DV2d	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.715	0.799	0.831	0.920	1.408	1.230
DV3d	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.547	0.594	0.571	0.631	0.704	0.645
DV12	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.519	0.513	0.547	0.488	0.767	0.522
DV13	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.778	0.712	0.864	0.823	1.123	1.206
DV13	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.683	0.664	0.823	0.940	1.138	0.805
DV3d	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.565	0.579	0.459	0.741	0.739	0.503
DV3d	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.480	0.505	0.601	0.645	0.862	0.806
DV3m	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.720	0.629	0.793	0.854	1.318	1.145
DV2d	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.653	0.730	0.850	1.027	1.099	0.768
DV3e	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.616	0.576	0.668	0.675	0.840	0.732
DV2m	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.702	0.597	0.645	0.815	0.835	0.479
DV11	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.650	0.639	0.618	0.619	0.835	0.495
DV3m	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.557	0.489	0.579	0.516	0.765	0.596
DV2e	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.466	0.495	0.536	0.483	0.502	0.529
DV3m	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.805	0.657	0.837	1.208	1.269	0.848
DV3m	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.552	0.473	0.565	0.478	0.754	0.632
DV2d	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.763	0.801	0.764	0.764	1.246	1.124
DV2d	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.837	0.850	0.829	0.939	1.356	1.309
DV3e	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.815	0.811	0.896	0.793	1.237	1.434
DV2m	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.566	0.536	0.693	0.690	0.901	0.695
DV13	MC1	ED1	EXP0	MRG2	LIM2	REN0	0.569	0.501	0.570	0.539	0.797	0.542
DV11	MC1	ED0	EXP2	MRG0	LIM0	REN0	1.247	1.389	1.001	0.935	1.460	1.067
DV2d	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.753	0.759	0.843	1.082	1.269	0.893
DV13	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.503	0.449	0.544	0.579	0.783	0.475
DV3m	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.675	0.664	0.895	0.737	1.220	1.207
DV2d	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.683	0.759	0.787	0.890	1.143	0.982
DV3d	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.766	0.782	0.693	0.812	1.147	1.381
DV3d	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.687	0.755	0.648	0.655	0.927	1.079
DV2d	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.622	0.744	0.792	0.841	1.110	0.954
DV3e	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.659	0.572	0.785	1.020	1.109	0.767
DV2e	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.487	0.534	0.734	0.654	0.853	0.889
DV3m	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.556	0.530	0.919	0.740	1.190	1.178
DV12	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.740	0.754	0.735	0.930	0.981	0.573
DV11	MC1	ED0	EXP4	MRG5	LIM1	REN1	1.049	0.960	0.930	1.376	1.610	0.928
DV2e	MC0	ED0	EXP0	MRG0	LIM0	REN0	0.680	0.853	0.755	0.791	1.052	0.962
DV2d	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.753	0.809	0.806	0.791	1.197	1.288
DV3e	MC0	ED1	EXP1	MRG0	LIM1	REN0	0.613	0.578	0.732	0.924	1.270	1.149
DV12	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.709	0.821	0.709	0.654	1.106	0.849
DV3m	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.751	0.700	0.828	0.849	1.391	1.226
DV3m	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.630	0.607	0.746	0.647	1.160	0.974
DV12	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.800	0.829	0.826	0.788	1.112	0.908
DV12	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.564	0.506	0.608	0.752	0.837	0.412
DV3d	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.715	0.669	0.690	1.015	0.959	0.795
DV12	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.827	0.789	0.840	1.024	1.135	0.719
DV3m	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.821	0.753	0.894	0.733	1.216	1.313
DV3m	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.693	0.602	0.755	0.838	1.079	0.919
DV3e	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.695	0.663	0.693	0.715	0.974	0.855
DV2m	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.787	0.738	0.968	0.884	1.399	1.343
DV11	MC0	ED0	EXP4	MRG0	LIM1	REN1	1.271	1.202	1.011	1.448	1.464	0.807
DV2m	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.595	0.633	0.606	0.526	0.807	0.597
DV2e	MC0	ED0	EXP4	MRG2	LIM0	REN0	0.700	0.737	0.614	0.759	0.655	0.474
DV12	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.668	0.664	0.836	0.808	1.011	0.996
DV11	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.889	0.865	0.827	1.093	1.368	0.639
DV3m	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.591	0.534	0.722	0.676	1.122	0.968
DV3m	MC1	ED0	EXP4	MRG5	LIM1	REN0	0.929	0.767	0.991	1.239	1.446	1.089
DV3e	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.566	0.508	0.711	0.753	0.973	0.939
DV12	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.795	0.893	0.788	0.661	1.099	0.976
DV2d	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.758	0.825	0.774	0.899	1.057	0.896
DV12	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.719	0.769	0.805	0.784	1.138	0.905
DV12	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.522	0.530	0.560	0.524	0.776	0.491
DV3m	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.680	0.582	0.947	0.814	1.394	1.407
DV2m	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.844	0.857	0.809	0.918	1.152	0.943
DV13	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.675	0.592	0.619	0.834	0.896	0.428
DV3m	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.682	0.776	0.828	0.657	1.195	1.039
DV11	MC1	ED0	EXP4	MRG2	LIM0	REN0	0.830	0.814	0.739	0.897	1.103	0.490
DV11	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.755	0.736	0.748	0.765	1.335	0.802
DV2e	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.758	0.760	0.869	0.747	0.985	1.176
DV3m	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.828	0.783	0.788	0.772	1.093	1.017

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.572	0.571	0.681	0.863	1.064	1.095
DV3m	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.719	0.671	0.705	0.676	1.153	0.994
DV2e	MC0	ED1	EXP1	MRG1	LIM1	RENO	0.609	0.601	0.722	0.689	1.033	0.963
DV13	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.604	0.556	0.768	0.784	1.031	0.808
DV3d	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.582	0.679	0.622	0.658	0.781	0.833
DV12	MC1	ED0	EXP1	MRG1	LIM0	RENO	0.792	0.948	0.804	0.693	1.397	1.035
DV2e	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.449	0.459	0.526	0.521	0.481	0.466
DV12	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.692	0.750	0.725	0.630	1.064	0.906
DV11	MC0	ED0	EXP3	MRG0	LIM1	REN2	1.089	1.096	0.908	0.995	1.239	0.871
DV3e	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.755	0.773	0.761	0.728	1.259	1.143
DV3d	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.463	0.485	0.573	0.637	0.708	0.647
DV3d	MC0	ED0	EXP3	MRG0	LIM0	RENO	0.733	0.798	0.678	0.843	1.000	0.965
DV2e	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.563	0.633	0.660	0.594	0.783	0.734
DV3d	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.646	0.658	0.673	0.741	0.982	1.263
DV11	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.869	0.871	0.963	1.044	1.968	1.368
DV2m	MC0	ED1	EXP4	MRG0	LIM0	RENO	0.871	0.796	0.927	1.336	1.443	0.873
DV12	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.617	0.627	0.571	0.485	0.810	0.575
DV2m	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.978	0.933	0.896	1.316	1.351	0.870
DV3e	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.447	0.427	0.529	0.548	0.552	0.515
DV3e	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.584	0.536	0.691	0.711	0.971	0.854
DV12	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.544	0.554	0.590	0.536	0.950	0.613
DV2d	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.844	0.818	0.877	1.231	1.349	1.046
DV2d	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.576	0.636	0.705	0.694	1.084	0.847
DV3m	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.632	0.607	0.736	0.672	1.216	1.064
DV13	MC1	ED1	EXP0	MRG5	LIM2	RENO	0.762	0.702	0.902	0.888	1.150	1.199
DV11	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.683	0.725	0.808	0.733	1.186	0.898
DV12	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.856	0.950	0.806	0.788	1.142	0.906
DV2m	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.636	0.552	0.658	0.815	0.908	0.527
DV2m	MC1	ED1	EXP4	MRG2	LIM0	RENO	0.669	0.579	0.680	0.823	0.967	0.528
DV2d	MC1	ED1	EXP3	MRG4	LIM2	RENO	0.607	0.614	0.747	0.758	0.999	0.881
DV2m	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.609	0.495	0.631	0.819	0.860	0.492
DV12	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.706	0.733	0.853	0.871	1.305	0.970
DV3e	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.596	0.653	0.553	0.514	0.631	0.647
DV2e	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.561	0.586	0.848	0.747	1.012	1.145
DV2d	MC0	ED0	EXP3	MRG4	LIM1	RENO	0.739	0.772	0.730	0.758	1.026	0.904
DV2d	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.685	0.762	0.787	0.895	1.147	0.983
DV2e	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.581	0.617	0.690	0.594	0.829	0.829
DV13	MC0	ED0	EXP1	MRG0	LIM2	RENO	0.843	0.856	0.867	0.962	1.394	1.005
DV13	MC1	ED0	EXP4	MRG5	LIM2	RENO	0.907	0.832	0.981	1.382	1.296	0.946
DV2d	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.711	0.935	0.779	0.705	1.010	0.913
DV2e	MC0	ED1	EXP1	MRG1	LIM2	RENO	0.594	0.589	0.740	0.689	1.006	0.938
DV11	MC0	ED0	EXP2	MRG2	LIM1	RENO	0.676	0.692	0.631	0.576	0.873	0.563
DV11	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.670	0.672	0.784	0.772	1.421	0.862
DV13	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.676	0.663	0.825	0.803	1.372	1.109
DV2m	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.593	0.600	0.726	0.693	0.955	0.747
DV3d	MC0	ED1	EXP0	MRG4	LIM0	RENO	0.492	0.483	0.668	0.658	0.985	1.009
DV12	MC1	ED1	EXP3	MRG4	LIM1	RENO	0.620	0.602	0.741	0.718	0.998	0.802
DV2d	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.704	0.830	0.807	0.794	1.199	1.206
DV12	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.677	0.705	0.875	0.752	1.029	1.106
DV2e	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.604	0.596	0.718	0.679	1.024	0.959
DV12	MC1	ED1	EXP4	MRG0	LIM1	RENO	0.813	0.784	0.880	1.239	1.294	0.738
DV3m	MC1	ED0	EXP1	MRG0	LIM0	RENO	0.941	0.907	0.857	0.862	1.486	1.231
DV3e	MC0	ED1	EXP0	MRG2	LIM1	RENO	0.384	0.460	0.531	0.517	0.599	0.573
DV13	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.546	0.524	0.598	0.589	1.012	0.635
DV2d	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.659	0.927	0.762	0.656	0.998	0.906
DV12	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.790	0.766	0.900	1.232	1.256	0.718
DV2m	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.685	0.657	0.808	0.845	1.103	0.974
DV2e	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.747	0.714	0.829	0.800	0.965	1.057
DV2m	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.701	0.718	0.711	0.648	0.947	0.794
DV2d	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.895	0.999	0.807	0.794	1.199	1.291
DV3d	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.492	0.557	0.637	0.618	0.822	0.889
DV13	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.556	0.569	0.683	0.650	0.922	0.728
DV2d	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.518	0.508	0.540	0.794	0.831	0.468
DV13	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.680	0.719	0.669	0.657	0.952	0.750
DV3e	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.588	0.550	0.727	0.701	1.018	1.069
DV11	MC1	ED0	EXP4	MRG5	LIM1	RENO	1.052	0.963	0.945	1.478	1.689	0.945
DV12	MC0	ED1	EXP2	MRG3	LIM1	RENO	0.573	0.620	0.661	0.601	0.897	0.725
DV2e	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.649	0.622	0.749	0.921	0.932	0.672
DV2e	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.683	0.644	0.762	1.225	1.054	0.767
DV11	MC1	ED1	EXP4	MRG0	LIM0	RENO	1.179	1.140	1.089	1.456	1.646	0.866

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DV3e	MC0	ED1	EXP4	MRG2	LIM1	RENO	0.540	0.481	0.577	0.805	0.675	0.490
DV2e	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.656	0.607	0.873	0.819	1.182	1.320
DV3d	MC0	ED0	EXP4	MRG2	LIM0	RENO	0.597	0.608	0.475	0.752	0.790	0.505
DV12	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.933	0.966	0.852	0.745	1.051	1.164
DV3e	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.669	0.625	0.710	0.750	0.971	0.937
DV12	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.616	0.611	0.564	0.536	0.898	0.572
DV11	MC0	ED0	EXP2	MRG4	LIM0	RENO	0.882	1.089	0.838	0.784	1.376	0.976
DV3d	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.675	0.584	0.718	1.154	1.018	0.932
DV3d	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.516	0.494	0.620	0.697	0.811	0.858
DV13	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.552	0.539	0.654	0.706	0.910	0.658
DV11	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.897	0.874	0.932	1.000	1.209	0.851
DV3d	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.552	0.547	0.619	0.652	0.874	1.004
DV3m	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.603	0.561	0.683	0.611	0.981	0.906
DV3m	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.640	0.629	0.784	0.696	1.070	0.990
DV2d	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.688	0.887	0.780	0.656	0.972	0.945
DV13	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.669	0.611	0.567	0.530	0.790	0.540
DV12	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.569	0.594	0.678	0.651	1.041	0.791
DV11	MC0	ED0	EXP4	MRG0	LIM1	REN3	1.265	1.196	1.008	1.434	1.456	0.805
DV11	MC0	ED1	EXP3	MRG2	LIM1	RENO	0.548	0.519	0.618	0.619	0.835	0.495
DV3e	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.912	0.818	0.973	1.230	1.391	1.162
DV13	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.859	0.898	0.817	0.866	1.215	0.938
DV11	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.777	0.909	0.794	0.773	1.185	0.884
DV13	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.948	1.017	0.909	0.962	1.604	1.105
DV3d	MC1	ED0	EXP1	MRG0	LIM0	RENO	0.763	0.835	0.714	0.863	1.225	1.205
DV3m	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.587	0.570	0.769	0.772	1.122	0.958
DV3e	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.630	0.585	0.651	0.671	0.860	0.750
DV3e	MC1	ED1	EXP3	MRG2	LIM1	RENO	0.463	0.440	0.519	0.556	0.572	0.530
DV13	MC0	ED0	EXP1	MRG4	LIM0	RENO	0.842	0.854	0.851	0.807	1.458	1.110
DV11	MC0	ED1	EXP4	MRG3	LIM2	RENO	0.700	0.618	0.813	1.099	1.262	0.581
DV3d	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.500	0.588	0.653	0.618	0.800	0.927
DV3d	MC1	ED0	EXP4	MRG2	LIM0	RENO	0.597	0.608	0.475	0.752	0.790	0.505
DV2e	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.555	0.591	0.553	0.533	0.589	0.581
DV3e	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.431	0.490	0.683	0.631	0.881	0.793
DV2e	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.722	0.785	0.701	0.787	0.936	0.944
DV12	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.520	0.496	0.564	0.536	0.898	0.572
DV2d	MC1	ED0	EXP3	MRG3	LIM1	RENO	0.658	0.751	0.671	0.682	0.888	0.679
DV3e	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.701	0.699	0.742	0.750	1.028	1.004
DV2d	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.498	0.574	0.507	0.513	0.804	0.634
DV2m	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.580	0.664	0.824	0.716	1.135	0.994
DV3e	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.779	0.726	0.857	0.793	1.168	1.338
DV2e	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.630	0.580	0.829	0.800	0.965	1.057
DV2m	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.658	0.685	0.849	0.788	1.329	1.186
DV2d	MC0	ED0	EXP3	MRG3	LIM1	RENO	0.658	0.751	0.671	0.682	0.888	0.679
DV2m	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.940	0.839	0.860	1.329	1.283	0.814
DV3d	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.579	0.533	0.646	0.797	0.864	1.008
DV2d	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.718	0.754	0.746	0.754	0.996	0.880
DV2e	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.654	0.591	0.780	1.018	0.988	0.781
DV11	MC0	ED1	EXP1	MRG4	LIM2	RENO	0.662	0.719	0.823	0.863	1.399	0.973
DV2e	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.400	0.462	0.537	0.485	0.503	0.503
DV3d	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.696	0.762	0.656	0.835	0.939	0.962
DV11	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.900	0.878	0.837	0.950	1.366	1.004
DV2m	MC1	ED0	EXP4	MRG1	LIM2	RENO	0.773	0.715	0.785	1.058	1.096	0.689
DV2d	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.541	0.737	0.780	0.656	0.972	0.883
DV2d	MC0	ED0	EXP2	MRG2	LIM0	RENO	0.622	0.741	0.523	0.518	0.856	0.636
DV3m	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.562	0.508	0.693	0.630	0.869	0.708
DV3d	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.636	0.659	0.633	0.648	0.848	0.978
DV2e	MC1	ED1	EXP0	MRG0	LIM0	RENO	0.573	0.693	0.755	0.791	1.052	0.962
DV3m	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.824	0.755	0.895	0.737	1.220	1.314
DV3e	MC0	ED1	EXP4	MRG1	LIM0	RENO	0.748	0.685	0.828	1.035	1.287	0.848
DV11	MC0	ED0	EXP4	MRG5	LIM0	REN2	1.096	1.071	0.970	1.370	1.700	0.993
DV11	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.682	0.699	0.833	0.802	1.384	0.984
DV2m	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.572	0.539	0.688	0.727	0.952	0.763
DV2e	MC0	ED0	EXP4	MRG5	LIM2	RENO	0.853	0.770	0.961	1.251	1.165	0.972
DV13	MC1	ED0	EXP2	MRG0	LIM2	RENO	0.842	0.885	0.840	0.874	1.190	0.917
DV3d	MC0	ED0	EXP0	MRG1	LIM0	RENO	0.541	0.651	0.686	0.621	0.924	0.954
DV2m	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.542	0.489	0.579	0.524	0.761	0.605
DV2e	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.654	0.605	0.872	0.814	1.178	1.318
DV3m	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.686	0.651	0.590	0.478	0.798	0.678
DV3m	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.694	0.604	0.854	1.008	1.160	0.832
DV3e	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.574	0.706	0.706	0.827	1.075	0.990

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP2	MRG5	LIM0	RENO	0.767	0.794	0.946	0.888	1.324	1.282
DV2d	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.575	0.657	0.684	0.631	0.926	0.773
DV11	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.555	0.531	0.665	0.630	0.992	0.601
DV2e	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.539	0.521	0.695	0.647	0.888	0.823
DV3d	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.602	0.678	0.724	0.962	0.980	0.828
DV12	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.499	0.474	0.536	0.524	0.733	0.458
DV2e	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.701	0.748	0.736	0.710	0.892	0.908
DV3e	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.582	0.535	0.690	0.708	0.969	0.852
DV3e	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.658	0.605	0.874	0.845	1.176	1.255
DV3d	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.467	0.461	0.647	0.652	0.925	1.006
DV2e	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.553	0.551	0.659	0.591	0.781	0.771
DV2m	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.696	0.718	0.940	0.808	1.199	1.126
DV3m	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.646	0.532	0.641	0.740	0.897	0.550
DV3e	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.737	0.642	0.724	0.978	1.017	0.694
DV13	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.829	0.809	0.893	0.909	1.318	1.287
DV12	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.757	0.796	0.753	0.658	1.034	0.909
DV2d	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.738	0.917	0.792	0.841	1.110	0.954
DV2m	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.617	0.650	0.742	0.645	0.999	0.851
DV3m	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.782	0.642	0.857	1.202	1.231	0.826
DV13	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.584	0.490	0.604	0.834	0.920	0.439
DV2m	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.507	0.534	0.727	0.645	0.919	0.710
DV12	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.669	0.623	0.608	0.752	0.837	0.412
DV3d	MC0	ED0	EXP3	MRG0	LIM2	RENO	0.652	0.672	0.646	0.843	0.869	0.877
DV13	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.724	0.729	0.817	0.866	1.215	0.938
DV11	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.685	0.703	0.835	0.810	1.392	0.987
DV12	MC1	ED0	EXP3	MRG0	LIM1	RENO	0.827	0.883	0.792	0.855	1.097	0.798
DV2m	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.632	0.666	0.961	0.811	1.306	1.241
DV3d	MC0	ED0	EXP4	MRG0	LIM2	RENO	0.760	0.735	0.718	1.221	1.024	0.811
DV2d	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.635	0.755	0.770	0.832	1.133	0.976
DV13	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.729	0.758	0.903	0.823	1.189	1.257
DV2e	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.568	0.574	0.701	0.838	0.866	0.806
DV3m	MC1	ED1	EXP0	MRG1	LIM1	REN0	0.498	0.498	0.687	0.621	0.990	0.835
DV3e	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.639	0.621	0.681	0.624	0.876	0.833
DV11	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.738	0.751	0.745	0.702	1.117	0.715
DV12	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.641	0.648	0.754	0.661	1.038	0.910
DV13	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.758	0.815	0.854	0.866	1.286	1.005
DV11	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.877	0.860	0.857	0.950	1.330	0.978
DV2e	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.631	0.689	0.728	0.617	0.926	0.938
DV3e	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.542	0.490	0.705	0.694	1.031	0.915
DV12	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.504	0.484	0.576	0.531	0.869	0.556
DV2d	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.894	0.964	0.831	0.870	1.401	1.412
DV11	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.729	0.707	0.712	0.755	1.096	0.644
DV3m	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.678	0.689	0.788	0.772	1.093	0.934
DV3d	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.480	0.542	0.638	0.661	0.763	0.812
DV3m	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.634	0.609	0.737	0.676	1.220	1.065
DV13	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.686	0.624	0.553	0.530	0.812	0.554
DV3e	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.544	0.537	0.517	0.548	0.567	0.528
DV3e	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.649	0.782	0.894	0.790	1.234	1.358
DV12	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.634	0.688	0.660	0.640	0.831	0.618
DV3d	MC1	ED0	EXP1	MRG4	LIM0	RENO	0.723	0.764	0.689	0.724	1.154	1.184
DV3d	MC0	ED1	EXP4	MRG1	LIM0	RENO	0.632	0.708	0.747	0.967	1.041	0.829
DV3m	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.598	0.541	0.711	0.641	1.090	0.906
DV3e	MC1	ED0	EXP2	MRG1	LIM2	RENO	0.704	0.703	0.725	0.665	0.992	0.949
DV13	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.608	0.643	0.732	0.686	1.127	0.908
DV2d	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.680	0.808	0.683	0.629	0.924	0.771
DV2m	MC1	ED1	EXP1	MRG0	LIM1	RENO	0.710	0.653	0.817	0.944	1.338	1.099
DV11	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.698	0.737	0.788	0.729	1.214	0.921
DV12	MC1	ED0	EXP2	MRG1	LIM0	RENO	0.791	0.981	0.780	0.630	1.193	0.944
DV13	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.665	0.638	0.818	1.072	1.239	0.720
DV3d	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.584	0.579	0.662	0.855	1.087	1.120
DV13	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.667	0.624	0.845	0.879	1.070	1.028
DV3e	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.457	0.521	0.744	0.701	0.991	0.989
DV2e	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.633	0.628	0.646	0.639	0.749	0.679
DV11	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.671	0.663	0.647	0.624	1.013	0.615
DV2m	MC0	ED1	EXP3	MRG3	LIM0	RENO	0.623	0.627	0.749	0.697	1.015	0.748
DV2m	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.629	0.630	0.741	0.731	1.070	0.819
DV3e	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.591	0.567	0.742	0.750	1.028	1.004
DV2e	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.656	0.629	0.848	0.747	1.012	1.207
DV11	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.915	0.887	0.907	0.990	1.235	0.870
DV12	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.574	0.569	0.547	0.519	0.710	0.445

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.609	0.621	0.755	0.754	1.319	0.996
DV3e	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.661	0.608	0.877	0.853	1.182	1.259
DV2e	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.655	0.658	0.723	0.713	0.823	0.826
DV2d	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.587	0.678	0.762	0.701	1.042	0.937
DV3m	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.799	0.725	0.772	0.834	1.048	0.894
DV3e	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.637	0.665	0.738	0.832	1.141	1.120
DV2m	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.517	0.542	0.707	0.638	0.939	0.726
DV3m	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.708	0.634	0.777	0.952	1.170	0.788
DV2d	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.929	0.881	0.859	1.225	1.237	0.950
DV2d	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.722	0.682	0.807	1.087	1.203	0.834
DV2e	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.681	0.712	0.738	0.664	0.861	0.941
DV2e	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.605	0.618	0.697	0.620	0.878	0.876
DV3d	MC1	ED1	EXP1	MRG4	LIM0	REN0	0.609	0.620	0.689	0.724	1.154	1.184
DV12	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.616	0.649	0.558	0.519	0.771	0.490
DV3e	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.591	0.569	0.724	0.661	0.989	0.948
DV3m	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.599	0.555	0.771	0.703	0.989	0.903
DV3m	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.694	0.644	0.672	0.667	0.946	0.798
DV12	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.706	0.759	0.814	0.668	1.170	0.979
DV2d	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.692	0.861	0.805	0.725	1.142	1.037
DV3e	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.695	0.663	0.693	0.715	0.974	0.855
DV12	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.731	0.738	0.738	0.711	0.992	0.799
DV3e	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.714	0.672	0.803	1.295	1.286	0.910
DV2d	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.590	0.786	0.737	0.635	1.041	0.774
DV2m	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.648	0.585	0.599	0.582	0.896	0.665
DV13	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.638	0.652	0.671	0.706	0.886	0.641
DV2e	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.693	0.708	0.686	0.673	0.844	0.771
DV11	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.708	0.846	0.813	0.780	1.295	0.975
DV3m	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.552	0.473	0.565	0.478	0.754	0.632
DV3d	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.665	0.682	0.628	0.835	0.887	0.897
DV2e	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.701	0.748	0.736	0.710	0.892	0.908
DV3d	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.492	0.515	0.587	0.645	0.886	0.827
DV13	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.698	0.675	0.801	0.935	1.165	0.825
DV12	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.640	0.625	0.777	0.723	1.211	0.996
DV12	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.782	0.828	0.804	0.967	1.157	0.694
DV2d	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.682	0.713	0.793	0.916	1.327	1.145
DV13	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.710	0.754	0.765	0.686	1.192	1.002
DV2e	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.785	0.774	0.779	1.213	1.021	0.745
DV2e	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.519	0.590	0.698	0.779	0.930	0.894
DV13	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.866	0.935	0.905	0.826	1.191	1.259
DV2m	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.590	0.483	0.645	0.811	0.833	0.478
DV3e	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.663	0.658	0.682	0.678	0.915	0.807
DV11	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.933	0.923	0.860	1.147	1.376	0.750
DV2d	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.558	0.665	0.764	0.705	0.929	0.830
DV3m	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.578	0.528	0.590	0.478	0.798	0.678
DV2m	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.645	0.584	0.598	0.578	0.893	0.665
DV3d	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.723	0.795	0.691	0.850	1.146	1.200
DV2e	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.686	0.678	0.912	0.819	1.251	1.415
DV11	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.741	0.753	0.747	0.706	1.120	0.716
DV3e	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.420	0.535	0.571	0.517	0.671	0.614
DV2m	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.592	0.564	0.733	0.713	1.109	0.871
DV11	MC0	ED0	EXP1	MRG0	LIM0	REN2	1.187	1.282	0.999	1.019	1.606	1.166
DV3m	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.558	0.531	0.934	0.796	1.249	1.200
DV12	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.959	0.961	0.877	1.227	1.287	0.736
DV12	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.744	0.787	0.776	0.668	1.016	0.890
DV11	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.887	0.863	0.825	1.089	1.365	0.637
DV11	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.826	0.862	0.893	0.884	1.512	1.226
DV2d	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.447	0.466	0.487	0.554	0.708	0.507
DV2m	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.684	0.627	0.877	1.110	1.174	0.797
DV2e	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.805	0.789	0.760	1.213	1.049	0.765
DV2d	MC1	ED1	EXP3	MRG3	LIM2	REN0	0.541	0.597	0.688	0.682	0.865	0.662
DV3m	MC1	ED0	EXP4	MRG1	LIM0	REN0	0.886	0.821	0.803	0.966	1.250	0.792
DV2e	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.911	0.874	0.962	1.159	1.204	1.048
DV3d	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.408	0.417	0.404	0.479	0.622	0.578
DV3e	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.605	0.579	0.705	0.659	1.014	0.971
DV2m	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.713	0.683	0.988	0.884	1.521	1.477
DV2e	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.762	0.737	0.910	0.884	1.211	1.312
DV2e	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.486	0.581	0.524	0.485	0.517	0.516
DV3e	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.694	0.674	0.724	0.694	1.012	1.066
DV12	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.803	0.928	0.687	0.592	0.941	0.796
DV2e	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.640	0.581	0.800	1.023	0.965	0.762

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DV3d	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.766	0.782	0.693	0.812	1.147	1.381
DV3d	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.694	0.597	0.712	1.240	1.097	0.973
DV2d	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.859	0.867	0.809	0.939	1.393	1.343
DV2m	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.543	0.490	0.580	0.526	0.763	0.606
DV2m	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.544	0.474	0.598	0.578	0.893	0.665
DV13	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.841	0.853	0.865	0.957	1.389	1.004
DV2d	MC0	ED0	EXP4	MRG4	LIM2	REN0	0.839	0.828	0.831	1.098	1.178	0.815
DV3m	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.648	0.534	0.642	0.744	0.900	0.550
DV2m	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.712	0.730	0.917	0.803	1.227	1.154
DV2d	MC0	ED0	EXP4	MRG1	LIM2	REN0	0.778	0.905	0.853	1.037	1.105	0.771
DV11	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.667	0.693	0.759	0.699	1.211	0.785
DV12	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.682	0.786	0.675	0.642	0.905	0.682
DV11	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.628	0.621	0.630	0.610	0.805	0.480
DV2d	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.642	0.672	0.741	0.695	1.064	1.026
DV3d	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.659	0.656	0.641	0.724	1.029	1.104
DV11	MC1	ED0	EXP4	MRG4	LIM1	REN0	0.902	0.945	0.848	1.221	1.383	0.739
DV3m	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.560	0.571	0.589	0.475	0.796	0.621
DV3e	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.442	0.553	0.543	0.514	0.581	0.558
DV3d	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.491	0.533	0.569	0.587	0.756	0.754
DV12	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.670	0.698	0.812	0.723	1.282	1.068
DV2e	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.489	0.535	0.735	0.657	0.856	0.890
DV2e	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.572	0.644	0.536	0.521	0.523	0.512
DV12	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.569	0.594	0.678	0.651	1.041	0.791
DV3d	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.736	0.704	0.675	0.876	1.140	1.314
DV2m	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.652	0.754	0.734	0.676	1.054	0.856
DV2d	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.735	0.914	0.790	0.836	1.106	0.953
DV13	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.723	0.673	0.630	0.830	0.971	0.469
DV2d	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.846	0.819	0.879	1.237	1.352	1.048
DV11	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.598	0.562	0.728	0.752	1.065	0.627
DV2d	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.854	0.837	0.806	1.082	1.199	0.833
DV12	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.618	0.651	0.559	0.522	0.774	0.490
DV2d	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.791	0.915	0.829	1.021	1.125	0.787
DV2e	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.698	0.720	0.736	0.679	0.997	0.934
DV2e	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.551	0.608	0.535	0.480	0.500	0.529
DV2d	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.682	0.810	0.684	0.631	0.926	0.773
DV11	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.786	0.775	0.714	0.883	1.032	0.488
DV2d	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.518	0.508	0.540	0.794	0.831	0.468
DV3d	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.408	0.403	0.417	0.526	0.728	0.634
DV3d	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.428	0.451	0.435	0.526	0.771	0.680
DV11	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.767	0.735	0.881	1.147	1.340	0.731
DV13	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.829	0.860	0.883	0.879	1.133	1.102
DV12	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.624	0.613	0.796	0.723	1.179	0.971
DV3d	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.495	0.506	0.672	0.780	0.984	1.025
DV12	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.678	0.700	0.810	0.851	1.065	0.777
DV2e	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.644	0.687	0.739	0.850	1.006	0.890
DV2e	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.589	0.606	0.714	0.620	0.854	0.853
DV11	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.897	0.940	0.844	1.210	1.376	0.737
DV2m	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.572	0.637	0.765	0.648	1.062	0.782
DV2m	MC0	ED1	EXP4	MRG0	LIM1	REN0	0.795	0.683	0.862	1.336	1.287	0.815
DV11	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.838	1.039	0.811	0.777	1.292	0.973
DV2d	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.771	0.860	0.761	0.754	1.083	0.968
DV12	MC1	ED0	EXP4	MRG4	LIM0	REN0	0.938	0.945	0.886	1.039	1.318	0.795
DV11	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.789	0.777	0.715	0.888	1.036	0.489
DV3e	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.712	0.656	0.803	1.030	1.212	0.847
DV2d	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.712	0.903	0.714	0.629	0.978	0.827
DV13	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.743	0.713	0.745	1.022	1.045	0.593
DV2d	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.550	0.621	0.497	0.513	0.739	0.576
DV2e	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.679	0.640	0.760	1.213	1.049	0.765
DV2d	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.662	0.841	0.803	0.828	1.196	1.045
DV2d	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.769	0.808	0.768	0.776	1.257	1.129
DV2d	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.807	0.909	0.770	0.832	1.133	1.045
DV3d	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.398	0.402	0.570	0.589	0.758	0.706
DV12	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.508	0.488	0.580	0.539	0.877	0.558
DV2d	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.459	0.476	0.476	0.554	0.728	0.520
DV13	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.549	0.537	0.652	0.699	0.905	0.656
DV12	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.767	0.826	0.773	0.714	1.052	0.858
DV3e	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.611	0.604	0.719	0.634	1.017	0.920
DV2d	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.433	0.516	0.497	0.513	0.739	0.538
DV2d	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.859	0.921	0.789	0.850	1.144	1.131
DV2m	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.838	0.801	0.814	0.935	1.330	1.096

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.575	0.600	0.647	0.908	0.899	0.656
DV3e	MC1	ED0	EXP2	MRG0	LIM0	REN0	0.796	0.858	0.763	0.840	1.215	1.124
DV11	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.637	0.620	0.726	0.699	1.144	0.732
DV3m	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.722	0.716	0.700	0.661	0.996	0.853
DV3d	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.522	0.495	0.672	0.738	0.980	1.177
DV3m	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.670	0.567	0.878	0.796	1.169	1.156
DV3m	MC1	ED0	EXP0	MRG5	LIM1	REN0	0.678	0.668	0.911	0.796	1.283	1.231
DV3d	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.458	0.423	0.441	0.748	0.702	0.471
DV2e	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.590	0.570	0.743	0.730	1.035	1.058
DV3m	MC0	ED0	EXP4	MRG4	LIM0	REN0	0.934	0.892	0.901	1.024	1.347	0.919
DV2d	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.497	0.554	0.522	0.561	0.938	0.694
DV2e	MC0	ED0	EXP4	MRG0	LIM1	REN0	0.812	0.796	0.764	1.232	1.058	0.768
DV2d	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.641	0.661	0.742	0.973	1.038	0.625
DV2d	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.583	0.724	0.783	0.662	0.977	0.948
DV11	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.954	0.920	0.927	0.926	1.296	0.992
DV2d	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.649	0.696	0.759	0.751	1.080	0.966
DV3m	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.717	0.715	0.708	0.633	0.947	0.780
DV2d	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.445	0.464	0.486	0.548	0.705	0.505
DV2d	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.765	0.803	0.765	0.768	1.250	1.125
DV3d	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.609	0.707	0.613	0.642	0.934	0.885
DV3e	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.631	0.807	0.761	0.665	1.142	0.991
DV2e	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.805	0.772	0.760	0.970	0.991	0.712
DV3d	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.330	0.315	0.405	0.481	0.623	0.541
DV3e	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.769	0.716	0.756	0.972	1.073	0.744
DV3e	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.761	0.688	0.906	0.873	1.332	1.429
DV13	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.758	0.698	0.885	0.823	1.094	1.175
DV3e	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.680	0.665	0.744	0.701	0.991	1.042
DV3e	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.726	0.754	0.757	0.694	1.072	1.143
DV2e	MC1	ED0	EXP4	MRG0	LIM0	REN0	0.890	0.927	0.821	1.232	1.186	0.823
DV3e	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.607	0.689	0.892	0.853	1.194	1.260
DV12	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.891	0.902	0.857	1.029	1.238	0.792
DV2d	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.677	0.730	0.801	0.772	1.326	1.209
DV12	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.501	0.475	0.537	0.527	0.735	0.459
DV12	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.754	0.907	0.780	0.689	1.314	1.033
DV13	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.602	0.631	0.720	0.722	1.180	0.881
DV2d	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.893	0.936	0.843	1.082	1.269	0.893
DV2m	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.678	0.621	0.772	0.914	1.086	0.878
DV11	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.786	0.886	0.823	0.863	1.399	0.973
DV11	MC1	ED0	EXP4	MRG5	LIM1	REN2	1.047	0.958	0.928	1.370	1.606	0.926
DV2d	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.695	0.865	0.809	0.732	1.148	1.040
DV2m	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.704	0.648	0.813	0.930	1.326	1.095
DV12	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.754	0.831	0.867	0.862	1.410	1.063
DV2e	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.725	0.805	0.749	0.654	0.928	1.031
DV2d	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.598	0.731	0.713	0.625	0.974	0.826
DV13	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.840	0.884	0.825	0.733	1.245	1.013
DV13	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.847	0.897	0.834	1.072	1.347	0.793
DV11	MC1	ED0	EXP1	MRG0	LIM2	REN1	1.108	1.127	0.982	1.023	1.481	1.062
DV2d	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.529	0.652	0.487	0.518	0.764	0.554
DV2d	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.748	0.819	0.763	0.705	1.045	1.004
DV2m	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.826	0.811	0.797	1.048	1.185	0.755
DV2e	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.537	0.512	0.570	0.755	0.582	0.442
DV11	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.628	0.621	0.630	0.610	0.805	0.480
DV13	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.679	0.675	0.732	0.686	1.127	0.935
DV11	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.709	0.692	0.728	0.752	1.065	0.627
DV3e	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.777	0.682	0.788	1.080	1.141	0.865
DV2m	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.782	0.748	0.791	0.909	1.054	0.855
DV12	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.516	0.510	0.546	0.483	0.762	0.520
DV3d	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.491	0.556	0.636	0.615	0.820	0.887
DV3e	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.779	0.700	0.882	0.869	1.365	1.463
DV11	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.635	0.618	0.725	0.695	1.140	0.731
DV13	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.607	0.619	0.754	0.750	1.315	0.995
DV2e	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.587	0.567	0.740	0.723	1.030	1.055
DV3e	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.593	0.583	0.724	0.832	1.050	1.018
DV2e	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.684	0.676	0.911	0.814	1.247	1.414
DV2m	MC1	ED0	EXP1	MRG5	LIM0	REN0	0.893	0.884	1.036	0.959	1.699	1.508
DV3e	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.609	0.514	0.745	0.987	0.996	0.679
DV2e	MC1	ED1	EXP3	MRG1	LIM0	REN0	0.641	0.669	0.737	0.673	0.945	0.827
DV3m	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.674	0.630	0.687	0.664	0.918	0.777
DV2m	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.663	0.684	0.832	0.774	1.153	0.951
DV2e	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.617	0.615	0.582	0.747	0.564	0.429

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Risk Value Factors

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DV2m	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.911	0.818	0.879	1.316	1.243	0.791
DV3e	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.433	0.491	0.685	0.634	0.884	0.793
DV3m	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.654	0.561	0.581	0.523	0.880	0.692
DV3d	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.633	0.821	0.664	0.612	0.865	1.017
DV12	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.520	0.514	0.549	0.490	0.769	0.523
DV11	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.698	0.737	0.788	0.729	1.214	0.921
DV12	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.645	0.683	0.590	0.536	0.950	0.613
DV3m	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.605	0.470	0.631	0.747	0.830	0.501
DV3d	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.734	0.682	0.673	1.015	0.985	0.815
DV2d	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.576	0.682	0.748	0.712	0.959	0.854
DV2m	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.655	0.731	0.787	0.713	1.070	0.925
DV2d	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.699	0.707	0.789	0.787	1.097	1.170
DV3m	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.668	0.627	0.694	0.633	0.871	0.709
DV3d	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.689	0.659	0.657	0.856	0.906	1.026
DV2d	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.560	0.622	0.721	0.691	1.053	0.824
DV2e	MC0	ED1	EXP4	MRG2	LIM0	REN0	0.590	0.598	0.614	0.759	0.655	0.474
DV2e	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.697	0.806	0.886	0.747	1.071	1.228
DV2e	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.552	0.549	0.658	0.588	0.779	0.771
DV13	MC1	ED0	EXP4	MRG3	LIM2	REN0	0.746	0.715	0.747	1.028	1.048	0.594
DV13	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.809	0.765	0.817	0.866	1.215	0.965
DV2e	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.687	0.663	0.816	1.023	1.049	0.838
DV3m	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.750	0.724	0.803	0.772	1.188	1.119
DV3m	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.743	0.744	0.743	0.641	1.153	0.971
DV3m	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.654	0.561	0.581	0.523	0.880	0.692
DV3e	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.643	0.604	0.705	0.694	1.031	0.915
DV11	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.803	0.957	0.793	0.831	1.231	0.854
DV3e	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.688	0.710	0.696	0.628	0.955	0.917
DV2e	MC1	ED0	EXP4	MRG4	LIM2	REN0	0.763	0.720	0.803	1.033	0.970	0.764
DV13	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.761	0.789	0.882	0.957	1.510	1.104
DV2d	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.558	0.756	0.764	0.662	1.004	0.908
DV11	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.932	0.914	0.879	0.962	1.664	1.249
DV3m	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.858	0.725	1.066	1.239	1.621	1.167
DV12	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.753	0.905	0.778	0.687	1.312	1.031
DV2d	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.767	0.855	0.758	0.747	1.077	0.965
DV3d	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.503	0.570	0.674	0.683	0.940	1.017
DV12	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.646	0.671	0.773	0.714	1.052	0.858
DV12	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.590	0.563	0.547	0.488	0.767	0.537
DV11	MC1	ED0	EXP1	MRG0	LIM1	REN0	1.140	1.153	0.960	1.029	1.526	1.091
DV2d	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.724	0.747	0.789	0.850	1.144	1.131
DV3m	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.478	0.484	0.708	0.586	0.909	0.740
DV2e	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.411	0.473	0.525	0.487	0.518	0.517
DV3e	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.662	0.656	0.681	0.675	0.913	0.805
DV3e	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.579	0.712	0.710	0.840	1.084	0.995
DV2m	MC0	ED0	EXP1	MRG5	LIM0	REN0	0.893	0.884	1.036	0.959	1.699	1.508
DV2e	MC1	ED1	EXP1	MRG0	LIM0	REN0	0.671	0.719	0.778	0.870	1.232	1.111
DV11	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.706	0.844	0.811	0.777	1.292	0.973
DV3d	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.716	0.714	0.671	0.797	0.948	1.169
DV3m	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.698	0.705	0.770	0.776	1.126	0.959
DV13	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.868	0.905	0.933	0.909	1.395	1.380
DV12	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.641	0.702	0.570	0.483	0.807	0.558
DV11	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.810	0.893	0.808	0.733	1.186	0.898
DV2m	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.686	0.817	0.822	0.713	1.133	0.992
DV2m	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.751	0.742	1.005	0.872	1.451	1.376
DV3d	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.641	0.665	0.637	0.658	0.856	0.982
DV2d	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.702	0.686	0.814	0.870	1.289	1.283
DV2d	MC1	ED0	EXP1	MRG2	LIM2	REN0	0.554	0.603	0.514	0.570	0.871	0.634
DV13	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.741	0.738	0.782	0.722	1.072	0.917
DV3d	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.570	0.669	0.639	0.664	0.765	0.814
DV2d	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.762	0.783	0.827	0.918	1.274	1.154
DV13	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.894	0.888	0.801	0.730	1.172	1.041
DV2d	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.790	0.863	0.815	0.920	1.295	1.118
DV11	MC0	ED0	EXP2	MRG5	LIM0	REN0	1.029	1.110	0.934	0.950	1.680	1.248
DV11	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.738	0.724	0.767	0.769	1.305	0.782
DV2m	MC0	ED0	EXP2	MRG1	LIM1	REN0	0.708	0.721	0.704	0.680	0.999	0.870
DV13	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.621	0.579	0.573	0.592	0.959	0.593
DV11	MC1	ED0	EXP4	MRG5	LIM0	REN3	1.092	1.068	0.969	1.362	1.695	0.992
DV3d	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.568	0.582	0.460	0.748	0.743	0.505
DV2e	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.428	0.526	0.546	0.483	0.546	0.553
DV13	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.748	0.790	0.790	0.692	1.270	1.005
DV2d	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.446	0.529	0.487	0.518	0.764	0.554

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.704	0.731	0.851	0.867	1.302	0.968
DV2d	MC0	ED0	EXP4	MRG0	LIM0	REN0	0.997	1.076	0.904	1.309	1.440	0.912
DV2e	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.696	0.734	0.696	0.642	0.842	0.728
DV3e	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.738	0.644	0.726	0.982	1.019	0.696
DV3e	MC0	ED0	EXP4	MRG1	LIM0	REN0	0.887	0.844	0.828	1.035	1.287	0.848
DV11	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.894	0.937	0.843	1.203	1.371	0.736
DV3d	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.450	0.472	0.450	0.532	0.821	0.682
DV2e	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.644	0.794	0.730	0.623	0.931	0.893
DV2d	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.552	0.726	0.508	0.515	0.805	0.593
DV2d	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.445	0.527	0.486	0.515	0.761	0.553
DV3m	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.750	0.692	0.874	1.018	1.268	0.918
DV2m	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.694	0.656	0.796	1.043	1.181	0.755
DV3m	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.683	0.649	0.589	0.475	0.796	0.677
DV12	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.536	0.560	0.661	0.642	0.832	0.620
DV12	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.598	0.596	0.576	0.531	0.869	0.556
DV2m	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.739	0.803	0.734	0.676	1.054	0.932
DV3e	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.400	0.512	0.553	0.514	0.631	0.614
DV11	MC0	ED1	EXP4	MRG1	LIM2	REN0	0.769	0.737	0.883	1.153	1.344	0.732
DV2e	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.598	0.676	0.720	0.664	0.884	0.916
DV13	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.721	0.619	0.832	1.131	1.245	0.765
DV12	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.507	0.486	0.578	0.536	0.874	0.558
DV12	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.593	0.670	0.743	0.630	1.036	0.858
DV2d	MC1	ED0	EXP4	MRG1	LIM2	REN0	0.778	0.905	0.853	1.037	1.105	0.771
DV12	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.673	0.759	0.724	0.671	0.985	0.751
DV3m	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.537	0.462	0.578	0.475	0.732	0.615
DV2m	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.812	0.804	0.938	0.863	1.241	1.183
DV3m	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.610	0.681	0.723	0.588	0.990	0.816
DV13	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.805	0.831	0.732	0.686	1.127	0.935
DV11	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.832	0.881	0.814	0.807	1.426	1.010
DV2e	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.543	0.645	0.730	0.623	0.931	0.893
DV2m	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.652	0.754	0.734	0.676	1.054	0.856
DV2e	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.633	0.691	0.729	0.620	0.929	0.939
DV13	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.965	0.980	0.903	0.823	1.189	1.293
DV13	MC1	ED1	EXP4	MRG2	LIM0	REN0	0.642	0.572	0.651	0.838	1.034	0.471
DV2m	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.555	0.526	0.702	0.720	0.921	0.742
DV2m	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.683	0.704	0.728	0.648	0.922	0.774
DV2d	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.773	0.892	0.789	0.787	1.097	1.093
DV2e	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.543	0.659	0.730	0.779	0.985	0.958
DV11	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.565	0.557	0.628	0.567	0.865	0.561
DV3d	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.456	0.468	0.407	0.519	0.582	0.497
DV11	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.871	1.020	0.826	0.737	1.292	0.990
DV13	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.960	0.905	0.888	1.341	1.365	0.761
DV3m	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.587	0.553	0.711	0.592	0.914	0.809
DV2e	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.620	0.733	0.702	0.791	0.939	0.897
DV2e	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.548	0.619	0.675	0.591	0.761	0.714
DV13	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.639	0.696	0.790	0.758	1.399	1.070
DV2m	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.715	0.685	0.989	0.888	1.526	1.478
DV2d	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.701	0.709	0.790	0.791	1.101	1.171
DV12	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.675	0.732	0.678	0.651	1.041	0.791
DV3d	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.675	0.584	0.718	1.154	1.018	0.932
DV3e	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.532	0.655	0.761	0.665	1.142	0.991
DV3d	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.644	0.743	0.634	0.652	0.998	0.889
DV3d	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.383	0.379	0.406	0.517	0.580	0.496
DV3e	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.633	0.624	0.758	0.721	1.252	1.139
DV11	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.642	0.640	0.743	0.752	1.158	0.689
DV2m	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.602	0.584	0.770	0.767	1.023	0.885
DV2m	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.625	0.609	0.810	0.780	1.249	1.103
DV2e	MC0	ED1	EXP1	MRG2	LIM2	REN0	0.469	0.482	0.555	0.536	0.591	0.582
DV3d	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.674	0.723	0.657	0.777	0.904	0.996
DV3d	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.519	0.501	0.637	0.658	0.856	0.917
DV3d	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.733	0.798	0.678	0.843	1.000	0.965
DV13	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.678	0.665	0.885	0.823	1.094	1.142
DV2m	MC0	ED1	EXP4	MRG2	LIM0	REN0	0.669	0.579	0.680	0.823	0.967	0.528
DV3e	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.786	0.724	0.787	1.288	1.179	0.826
DV3d	MC1	ED1	EXP2	MRG0	LIM2	REN0	0.571	0.590	0.660	0.784	0.909	0.999
DV12	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.572	0.635	0.673	0.636	0.900	0.680
DV12	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.634	0.664	0.676	0.598	0.871	0.726
DV2d	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.662	0.697	0.812	0.911	1.288	1.115
DV3m	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.713	0.575	0.629	0.740	0.825	0.500
DV13	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.843	0.892	0.831	1.062	1.339	0.790

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DV13	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.962	0.977	0.902	0.818	1.185	1.292
DV2m	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.653	0.704	0.821	0.709	1.129	1.079
DV3m	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.745	0.774	0.723	0.588	0.990	0.889
DV13	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.852	0.761	0.831	1.125	1.241	0.764
DV13	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.849	0.857	0.855	0.870	1.289	1.036
DV3d	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.390	0.386	0.404	0.476	0.620	0.540
DV3e	MC1	ED0	EXP1	MRG2	LIM2	REN0	0.558	0.556	0.560	0.569	0.682	0.645
DV3m	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.725	0.683	0.934	0.733	1.287	1.408
DV2d	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.682	0.781	0.704	0.691	1.082	0.845
DV2d	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.895	0.999	0.807	0.794	1.199	1.291
DV3e	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.571	0.527	0.710	0.715	0.949	0.833
DV3m	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.703	0.617	0.815	0.857	1.287	1.118
DV2e	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.480	0.520	0.534	0.516	0.520	0.511
DV3d	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.639	0.663	0.635	0.655	0.853	0.981
DV3e	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.606	0.511	0.742	0.978	0.990	0.677
DV3e	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.753	0.817	0.738	0.827	1.137	1.119
DV2d	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.546	0.744	0.784	0.666	0.980	0.886
DV2e	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.704	0.769	0.718	0.787	0.911	0.921
DV13	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.798	0.813	0.760	1.022	1.136	0.653
DV3e	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.508	0.512	0.559	0.556	0.641	0.568
DV3m	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.783	0.623	0.991	1.239	1.446	1.089
DV11	MC0	ED0	EXP3	MRG0	LIM0	REN3	1.136	1.221	0.948	0.990	1.307	0.933
DV3m	MC0	ED1	EXP1	MRG5	LIM0	REN0	0.767	0.694	1.010	0.875	1.684	1.576
DV11	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.832	0.881	0.814	0.807	1.426	1.010
DV2e	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.482	0.523	0.536	0.521	0.523	0.512
DV13	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.642	0.591	0.787	0.795	1.290	1.031
DV13	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.566	0.498	0.567	0.533	0.793	0.541
DV3m	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.685	0.627	0.608	0.523	0.932	0.742
DV3d	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.608	0.731	0.594	0.583	0.798	0.808
DV11	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.773	0.837	0.879	0.815	1.607	1.086
DV2m	MC1	ED1	EXP1	MRG0	LIM0	REN0	0.779	0.761	0.879	0.944	1.499	1.179
DV3m	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.694	0.679	0.709	0.588	0.911	0.808
DV3d	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.517	0.500	0.635	0.655	0.853	0.916
DV3d	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.529	0.504	0.605	0.697	0.833	0.881
DV3e	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.698	0.696	0.741	0.746	1.024	1.003
DV3m	MC0	ED0	EXP4	MRG5	LIM2	REN0	0.905	0.752	1.016	1.239	1.408	1.061
DV12	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.861	0.988	0.891	0.749	1.117	1.214
DV13	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.758	0.754	0.667	0.654	0.950	0.770
DV3d	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.567	0.620	0.601	0.642	0.859	0.805
DV2e	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.694	0.679	0.907	0.864	1.138	1.156
DV3m	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.556	0.488	0.578	0.514	0.763	0.595
DV13	MC0	ED1	EXP4	MRG3	LIM1	REN0	0.645	0.592	0.729	1.028	1.076	0.609
DV3m	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.516	0.427	0.566	0.511	0.700	0.540
DV3d	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.659	0.697	0.633	0.701	0.884	0.945
DV2m	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.606	0.548	0.583	0.568	0.712	0.519
DV2d	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.940	1.044	0.844	0.854	1.333	1.314
DV11	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.826	0.831	0.919	0.968	1.767	1.341
DV2d	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.698	0.838	0.763	0.705	1.045	0.938
DV3e	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.567	0.562	0.544	0.560	0.695	0.659
DV3e	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.512	0.603	0.683	0.631	0.881	0.793
DV2e	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.501	0.546	0.717	0.657	0.879	0.913
DV11	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.738	0.751	0.745	0.702	1.117	0.715
DV3d	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.543	0.603	0.634	0.652	0.998	0.889
DV2e	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.645	0.703	0.866	0.740	0.980	1.113
DV3d	MC1	ED1	EXP3	MRG0	LIM1	REN0	0.564	0.556	0.631	0.843	0.892	0.900
DV3d	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.655	0.607	0.700	1.215	1.048	0.832
DV2d	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.763	0.746	0.837	1.296	1.277	0.848
DV2d	MC1	ED1	EXP0	MRG2	LIM2	REN0	0.435	0.519	0.499	0.518	0.743	0.540
DV3m	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.620	0.479	0.616	0.747	0.852	0.514
DV13	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.510	0.461	0.588	0.592	0.934	0.578
DV2d	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.646	0.694	0.758	0.747	1.077	0.965
DV2e	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.765	0.846	0.775	0.664	0.991	1.035
DV3d	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.409	0.429	0.413	0.512	0.627	0.544
DV3e	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.815	0.782	0.922	0.869	1.445	1.568
DV2e	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.526	0.611	0.751	0.660	0.933	0.981
DV3d	MC0	ED1	EXP2	MRG1	LIM1	REN0	0.515	0.602	0.638	0.621	0.824	0.952
DV2e	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.565	0.621	0.522	0.480	0.514	0.543
DV3e	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.507	0.555	0.876	0.786	1.132	1.233
DV13	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.779	0.713	0.866	0.826	1.126	1.209
DV11	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.783	0.745	0.858	1.136	1.368	0.748

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED0	EXP2	MRG5	LIM2	RENO	0.836	0.879	0.804	0.854	1.158	1.195
DV3d	MC1	ED1	EXP4	MRG4	LIM0	RENO	0.682	0.648	0.727	1.025	1.110	0.877
DV3m	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.860	0.829	0.789	0.838	1.142	0.985
DV3m	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.640	0.572	0.580	0.480	0.736	0.617
DV2d	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.813	0.938	0.787	0.895	1.147	0.983
DV3d	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.427	0.466	0.422	0.479	0.658	0.620
DV13	MC1	ED1	EXP1	MRG2	LIM1	RENO	0.524	0.470	0.573	0.592	0.959	0.593
DV3m	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.845	0.759	0.834	1.008	1.191	0.854
DV13	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.602	0.565	0.585	0.587	0.929	0.576
DV3e	MC1	ED1	EXP1	MRG2	LIM0	RENO	0.529	0.536	0.588	0.569	0.786	0.710
DV3d	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.548	0.596	0.572	0.633	0.706	0.647
DV3m	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.649	0.553	0.897	0.788	1.132	1.124
DV3m	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.580	0.519	0.669	0.657	0.938	0.795
DV3m	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.640	0.552	0.596	0.526	0.860	0.675
DV11	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.867	0.901	0.934	0.950	1.680	1.248
DV3m	MC0	ED1	EXP4	MRG1	LIM0	RENO	0.747	0.666	0.803	0.966	1.250	0.792
DV3d	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.577	0.536	0.660	0.741	0.903	1.072
DV2e	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.735	0.636	0.923	1.164	1.140	0.980
DV12	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.727	0.709	0.753	0.658	1.034	0.935
DV3e	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.568	0.525	0.707	0.708	0.943	0.831
DV3e	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.568	0.525	0.707	0.708	0.943	0.831
DV2e	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.617	0.684	0.927	0.803	1.190	1.250
DV2d	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.739	0.868	0.844	0.854	1.333	1.227
DV3m	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.696	0.593	0.923	0.811	1.428	1.441
DV11	MC0	ED1	EXP0	MRG5	LIM0	RENO	0.867	0.901	0.934	0.950	1.680	1.248
DV11	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.807	0.890	0.808	0.729	1.182	0.897
DV3d	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.608	0.667	0.670	0.773	0.979	1.094
DV2m	MC0	ED0	EXP1	MRG2	LIM0	RENO	0.710	0.682	0.644	0.582	1.005	0.713
DV12	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.779	0.727	0.929	1.171	1.192	0.921
DV2m	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.733	0.774	0.764	0.709	1.170	0.932
DV13	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.764	0.756	0.766	0.730	1.107	0.944
DV12	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.797	0.894	0.790	0.664	1.101	0.978
DV2e	MC0	ED1	EXP0	MRG0	LIM0	RENO	0.573	0.693	0.755	0.791	1.052	0.962
DV3d	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.559	0.604	0.557	0.627	0.721	0.661
DV11	MC0	ED0	EXP4	MRG0	LIM0	RENO	1.398	1.404	1.089	1.456	1.646	0.866
DV3d	MC1	ED1	EXP4	MRG3	LIM1	RENO	0.554	0.541	0.622	0.922	0.857	0.614
DV2m	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.581	0.553	0.742	0.744	1.135	0.929
DV2e	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.678	0.685	0.758	0.723	1.003	1.028
DV3d	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.678	0.743	0.691	0.953	0.921	0.770
DV3e	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.672	0.674	0.787	0.924	1.423	1.231
DV3e	MC1	ED1	EXP4	MRG0	LIM0	RENO	0.752	0.704	0.830	1.307	1.370	0.912
DV2e	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.560	0.584	0.846	0.744	1.009	1.143
DV2m	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.570	0.529	0.625	0.578	0.946	0.712
DV2m	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.684	0.652	0.938	0.863	1.241	1.183
DV2e	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.706	0.744	0.740	0.865	1.067	1.009
DV2e	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.660	0.613	0.777	0.966	0.963	0.693
DV2m	MC0	ED1	EXP2	MRG4	LIM1	RENO	0.629	0.636	0.790	0.720	1.076	1.011
DV2d	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.676	0.657	0.775	0.854	1.055	1.030
DV2d	MC0	ED1	EXP3	MRG4	LIM1	RENO	0.623	0.626	0.730	0.758	1.026	0.904
DV12	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.642	0.736	0.763	0.677	1.140	0.829
DV3d	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.468	0.462	0.648	0.655	0.927	1.008
DV13	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.725	0.675	0.631	0.834	0.974	0.470
DV2e	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.590	0.606	0.734	0.707	0.890	0.906
DV11	MC0	ED1	EXP4	MRG0	LIM0	REN1	1.122	1.090	1.056	1.448	1.549	0.866
DV3m	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.548	0.603	0.803	0.654	1.125	1.038
DV3d	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.493	0.548	0.582	0.627	0.763	0.709
DV2m	MC1	ED1	EXP1	MRG4	LIM2	RENO	0.614	0.603	0.834	0.792	1.227	1.080
DV12	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.621	0.609	0.733	0.921	0.976	0.571
DV3m	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.619	0.663	0.767	0.651	1.061	0.966
DV2m	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.835	0.798	0.813	0.930	1.326	1.095
DV2m	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.588	0.584	0.942	0.811	1.201	1.128
DV2e	MC1	ED1	EXP2	MRG4	LIM1	RENO	0.589	0.590	0.720	0.664	0.884	0.965
DV2d	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.446	0.465	0.486	0.551	0.707	0.506
DV3e	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.614	0.614	0.758	0.698	1.075	1.144
DV13	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.782	0.687	0.942	1.286	1.269	0.954
DV2e	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.561	0.586	0.848	0.747	1.012	1.145
DV2e	MC1	ED1	EXP1	MRG3	LIM0	RENO	0.611	0.624	0.733	0.657	1.031	0.909
DV3e	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.618	0.577	0.669	0.678	0.842	0.733
DV3d	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.472	0.487	0.427	0.526	0.709	0.618
DV12	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.608	0.659	0.746	0.689	1.242	0.964

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DV11	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.554	0.549	0.645	0.573	0.847	0.548
DV2d	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.553	0.607	0.670	0.679	0.885	0.678
DV2m	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.874	0.892	0.849	0.930	1.403	1.174
DV3e	MC1	ED1	EXP3	MRG2	LIM2	REN0	0.451	0.431	0.532	0.556	0.557	0.517
DV2e	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.770	0.711	0.964	1.164	1.207	1.051
DV3d	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.447	0.414	0.620	0.655	0.876	0.940
DV2e	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.643	0.669	0.678	0.597	0.765	0.754
DV11	MC0	ED0	EXP0	MRG0	LIM0	REN1	1.187	1.329	0.971	0.930	1.374	1.066
DV3m	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.708	0.744	0.937	0.740	1.294	1.296
DV2e	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.717	0.673	0.734	0.921	0.858	0.611
DV12	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.758	0.768	0.716	0.926	1.006	0.587
DV3m	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.657	0.600	0.577	0.511	0.761	0.594
DV11	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.894	0.937	0.843	1.203	1.371	0.736
DV3e	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.550	0.688	0.697	0.631	0.957	0.872
DV13	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.673	0.715	0.733	0.733	1.045	0.777
DV3e	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.553	0.572	0.541	0.512	0.580	0.587
DV2d	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.638	0.668	0.772	0.895	1.055	0.894
DV3m	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.664	0.624	0.692	0.626	0.866	0.707
DV3d	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.471	0.486	0.426	0.524	0.707	0.617
DV12	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.628	0.639	0.776	0.668	1.016	0.890
DV12	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.668	0.770	0.804	0.693	1.397	1.035
DV2e	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.689	0.760	0.690	0.594	0.829	0.829
DV11	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.770	0.731	0.903	0.972	1.629	1.221
DV3d	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.559	0.556	0.642	0.777	0.928	0.954
DV13	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.559	0.552	0.705	0.719	1.083	0.799
DV13	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.500	0.447	0.542	0.573	0.779	0.473
DV3e	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.755	0.708	0.876	0.786	1.132	1.300
DV3e	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.463	0.558	0.697	0.631	0.957	0.872
DV3d	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.460	0.443	0.657	0.777	0.904	0.930
DV3d	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.522	0.495	0.672	0.738	0.980	1.177
DV2m	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.613	0.623	0.809	0.720	1.048	0.985
DV3d	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.473	0.453	0.643	0.780	0.930	0.956
DV2e	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.583	0.573	0.684	0.670	0.841	0.770
DV2d	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.828	0.871	0.789	0.787	1.097	1.170
DV11	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.639	0.568	0.687	0.897	0.984	0.457
DV3d	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.408	0.418	0.405	0.481	0.623	0.580
DV11	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.798	0.927	0.775	0.773	1.217	0.907
DV2e	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.722	0.741	0.722	0.689	1.033	0.963
DV2e	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.604	0.596	0.718	0.679	1.024	0.959
DV3d	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.768	0.784	0.694	0.815	1.150	1.384
DV3d	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.494	0.516	0.588	0.648	0.888	0.828
DV3e	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.655	0.588	0.855	0.790	1.166	1.335
DV2m	MC1	ED0	EXP4	MRG2	LIM1	REN0	0.724	0.612	0.632	0.823	0.863	0.493
DV2d	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.630	0.641	0.786	0.772	1.220	1.099
DV3d	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.478	0.503	0.601	0.642	0.859	0.805
DV12	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.603	0.678	0.721	0.621	1.055	0.877
DV2d	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.774	0.900	0.850	1.027	1.099	0.768
DV11	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.715	0.627	0.790	1.089	1.289	0.595
DV2d	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.750	0.806	0.805	0.787	1.193	1.287
DV3d	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.425	0.465	0.422	0.476	0.656	0.619
DV13	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.748	0.840	0.720	0.660	1.071	0.804
DV3d	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.480	0.505	0.601	0.645	0.862	0.806
DV11	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.650	0.699	0.761	0.839	1.169	0.799
DV2d	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.707	0.875	0.785	0.721	1.169	1.063
DV2d	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.810	0.736	0.854	1.329	1.340	0.995
DV11	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.783	0.830	0.795	0.796	1.140	0.791
DV13	MC0	ED0	EXP4	MRG3	LIM1	REN0	0.765	0.729	0.729	1.028	1.076	0.609
DV11	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.676	0.671	0.768	0.759	1.233	0.691
DV3e	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.557	0.500	0.688	0.694	1.059	0.939
DV2e	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.685	0.701	0.885	0.744	1.068	1.291
DV12	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.676	0.685	0.785	0.967	1.189	0.712
DV3d	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.482	0.525	0.586	0.592	0.740	0.737
DV2e	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.542	0.543	0.678	0.597	0.765	0.754
DV3d	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.655	0.675	0.619	0.652	0.874	1.004
DV2e	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.615	0.727	0.698	0.779	0.930	0.894
DV13	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.677	0.719	0.736	0.740	1.051	0.779
DV3e	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.609	0.595	0.707	0.832	1.078	1.045
DV3d	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.683	0.654	0.644	0.789	0.859	1.005
DV3m	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.724	0.718	0.701	0.664	0.998	0.855
DV3e	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.752	0.673	0.853	0.917	1.172	1.196

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.693	0.739	0.643	0.780	0.930	1.024
DV2d	MC1	ED1	EXP3	MRG2	LIM2	REN0	0.448	0.468	0.488	0.557	0.711	0.508
DV3e	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.555	0.653	0.725	0.698	1.016	1.012
DV2m	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.707	0.738	0.716	0.720	1.002	0.816
DV3m	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.652	0.554	0.769	0.907	1.021	0.654
DV13	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.864	0.933	0.903	0.823	1.189	1.257
DV11	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.755	0.709	0.834	0.941	1.358	1.001
DV2d	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.477	0.515	0.486	0.515	0.761	0.593
DV13	MC0	ED1	EXP1	MRG5	LIM0	REN0	0.769	0.767	0.976	0.977	1.550	1.405
DV3m	MC1	ED1	EXP2	MRG1	LIM0	REN0	0.667	0.659	0.738	0.621	1.109	0.975
DV3e	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.608	0.561	0.728	0.728	1.189	1.066
DV12	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.607	0.578	0.621	0.756	0.912	0.453
DV2e	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.675	0.706	0.734	0.654	0.853	0.937
DV3m	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.894	0.865	0.829	0.854	1.395	1.228
DV3e	MC1	ED1	EXP3	MRG5	LIM1	REN0	0.634	0.546	0.853	0.917	1.172	1.196
DV3m	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.784	0.688	0.762	0.957	1.080	0.717
DV2m	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.681	0.625	0.876	1.104	1.171	0.797
DV2m	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.696	0.706	0.789	0.767	0.996	0.862
DV12	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.628	0.722	0.711	0.601	1.006	0.777
DV2m	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.656	0.586	0.898	0.868	1.177	1.105
DV13	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.501	0.448	0.543	0.576	0.780	0.474
DV3e	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.589	0.532	0.749	0.771	1.192	1.172
DV11	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.830	0.878	0.813	0.802	1.422	1.009
DV3d	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.521	0.576	0.602	0.637	0.815	0.712
DV3m	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.710	0.636	0.777	0.957	1.174	0.789
DV3d	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.438	0.470	0.615	0.592	0.852	0.758
DV12	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.823	0.877	0.890	0.745	1.113	1.248
DV12	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.852	0.807	0.820	1.029	1.170	0.739
DV11	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.658	0.654	0.665	0.630	0.992	0.601
DV3d	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.547	0.594	0.571	0.631	0.704	0.645
DV2e	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.696	0.724	0.719	0.660	0.881	0.964
DV13	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.507	0.474	0.567	0.533	0.793	0.525
DV3d	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.605	0.735	0.635	0.612	0.817	0.948
DV3m	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.592	0.535	0.724	0.679	1.125	0.970
DV2e	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.812	0.864	0.885	0.744	1.068	1.291
DV2e	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.768	0.709	0.962	1.159	1.204	1.048
DV11	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.956	0.965	0.929	0.930	1.299	0.994
DV11	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.591	0.622	0.656	0.567	0.916	0.601
DV3d	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.600	0.555	0.678	0.807	1.052	1.254
DV13	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.861	0.868	0.842	0.952	1.423	1.028
DV13	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.789	0.720	0.910	1.341	1.329	0.741
DV2d	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.761	0.828	0.741	0.695	1.064	1.026
DV11	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.672	0.753	0.775	0.773	1.217	0.907
DV2m	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.717	0.686	0.991	0.892	1.529	1.482
DV12	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.616	0.599	0.738	0.711	0.992	0.799
DV2d	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.743	0.801	0.761	0.979	1.014	0.610
DV2m	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.595	0.583	0.703	0.676	0.995	0.870
DV3d	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.552	0.540	0.621	0.917	0.854	0.614
DV3d	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.670	0.835	0.708	0.683	1.082	1.119
DV2m	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.840	0.802	0.815	0.939	1.333	1.098
DV3d	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.614	0.586	0.642	0.734	0.923	1.174
DV2e	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.776	0.773	0.846	0.744	1.009	1.204
DV13	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.690	0.627	0.555	0.536	0.816	0.556
DV11	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.780	0.912	0.795	0.777	1.189	0.885
DV12	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.719	0.840	0.724	0.627	1.061	0.880
DV3d	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.728	0.722	0.642	0.734	0.923	1.174
DV12	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.665	0.661	0.834	0.800	1.005	0.993
DV3d	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.611	0.761	0.650	0.661	0.830	0.894
DV13	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.520	0.484	0.554	0.533	0.814	0.539
DV12	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.695	0.714	0.790	0.851	1.094	0.797
DV12	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.836	0.934	0.827	0.791	1.114	0.885
DV3e	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.620	0.699	0.855	0.790	1.166	1.267
DV2e	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.715	0.759	0.697	0.617	0.875	0.875
DV2d	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.619	0.811	0.700	0.629	0.899	0.702
DV12	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.681	0.757	0.689	0.598	0.946	0.799
DV13	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.763	0.727	0.727	1.022	1.073	0.609
DV2m	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.978	0.933	0.896	1.316	1.351	0.870
DV12	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.628	0.639	0.776	0.668	1.016	0.890
DV2e	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.544	0.571	0.866	0.740	0.980	1.113
DV3d	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.584	0.600	0.643	0.780	0.930	1.024

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.625	0.625	0.721	0.583	0.985	0.886
DV3d	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.428	0.467	0.423	0.481	0.659	0.621
DV11	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.611	0.571	0.710	0.748	1.090	0.642
DV3e	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.618	0.577	0.669	0.678	0.842	0.733
DV11	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.766	0.727	0.900	0.962	1.620	1.218
DV3e	MC0	ED1	EXP4	MRG1	LIM2	REN0	0.665	0.577	0.789	1.035	1.118	0.771
DV2e	MC0	ED1	EXP3	MRG0	LIM0	REN0	0.644	0.687	0.739	0.850	1.006	0.890
DV2d	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.859	0.921	0.789	0.850	1.144	1.131
DV13	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.828	0.832	0.801	0.935	1.165	0.825
DV11	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.531	0.506	0.631	0.613	0.808	0.481
DV13	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.719	0.687	0.770	0.788	1.034	0.809
DV11	MC1	ED0	EXP0	MRG0	LIM1	REN3	1.128	1.183	0.926	0.921	1.291	0.991
DV3e	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.677	0.664	0.709	0.894	1.004	0.894
DV11	MC1	ED0	EXP4	MRG2	LIM1	REN0	0.758	0.699	0.687	0.897	0.984	0.457
DV3e	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.615	0.615	0.759	0.701	1.077	1.146
DV3d	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.821	0.733	0.701	1.154	1.046	0.956
DV13	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.619	0.613	0.566	0.570	0.821	0.507
DV12	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.660	0.746	0.676	0.598	0.871	0.706
DV2m	MC1	ED0	EXP0	MRG0	LIM0	REN0	0.814	0.909	0.852	0.858	1.280	0.987
DV2m	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.825	0.757	0.896	1.316	1.351	0.870
DV2e	MC1	ED0	EXP1	MRG2	LIM2	REN0	0.557	0.593	0.555	0.536	0.591	0.582
DV3e	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.686	0.708	0.695	0.624	0.952	0.916
DV3m	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.779	0.620	0.974	1.148	1.375	1.067
DV13	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.639	0.587	0.725	1.012	1.067	0.607
DV3e	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.665	0.590	0.788	1.295	1.183	0.827
DV2e	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.698	0.700	0.741	0.726	1.032	1.057
DV3m	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.687	0.629	0.608	0.526	0.935	0.743
DV2d	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.531	0.518	0.527	0.794	0.853	0.480
DV12	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.821	0.846	0.806	0.788	1.142	0.932
DV2d	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.617	0.738	0.788	0.828	1.100	0.950
DV3m	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.826	0.747	0.855	1.014	1.164	0.833
DV2m	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.624	0.630	0.786	0.709	1.067	1.006
DV13	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.560	0.553	0.706	0.722	1.085	0.801
DV3m	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.720	0.672	0.706	0.679	1.155	0.996
DV11	MC0	ED0	EXP1	MRG0	LIM0	REN1	1.190	1.285	1.001	1.023	1.610	1.168
DV12	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.486	0.465	0.549	0.524	0.714	0.447
DV11	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.899	0.942	0.846	1.215	1.379	0.739
DV12	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.889	0.900	0.856	1.024	1.234	0.791
DV2m	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.704	0.598	0.647	0.819	0.837	0.480
DV3m	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.688	0.631	0.610	0.528	0.937	0.744
DV2d	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.591	0.707	0.507	0.513	0.804	0.634
DV11	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.787	0.749	0.860	1.147	1.376	0.750
DV2e	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.593	0.696	0.546	0.483	0.546	0.582
DV13	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.557	0.551	0.704	0.715	1.079	0.798
DV3d	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.723	0.664	0.731	1.149	1.104	1.023
DV3m	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.669	0.565	0.751	0.907	1.049	0.671
DV12	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.740	0.754	0.735	0.930	0.981	0.573
DV2m	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.645	0.620	0.592	0.560	0.768	0.569
DV11	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.677	0.711	0.643	0.613	0.878	0.529
DV13	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.753	0.853	0.788	0.750	1.392	1.066
DV3e	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.677	0.650	0.710	0.715	0.949	0.833
DV2e	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.676	0.683	0.757	0.719	0.999	1.027
DV12	MC1	ED1	EXP4	MRG1	LIM0	REN0	0.748	0.805	0.848	0.981	1.344	0.766
DV2e	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.654	0.677	0.658	0.588	0.779	0.771
DV3m	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.643	0.555	0.599	0.531	0.865	0.677
DV2m	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.552	0.593	0.787	0.713	1.070	0.925
DV11	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.672	0.753	0.775	0.773	1.217	0.907
DV13	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.789	0.720	0.910	1.341	1.329	0.741
DV11	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.703	0.761	0.806	0.784	1.228	0.867
DV3d	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.680	0.665	0.726	0.876	1.278	1.409
DV11	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.790	0.823	0.781	0.765	1.413	0.859
DV3m	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.704	0.635	0.787	0.916	1.116	0.722
DV3d	MC1	ED1	EXP3	MRG2	LIM2	REN0	0.384	0.380	0.407	0.519	0.582	0.497
DV3m	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.741	0.742	0.789	0.657	1.038	1.029
DV3e	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.623	0.523	0.726	0.982	1.019	0.696
DV12	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.662	0.748	0.677	0.601	0.874	0.707
DV13	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.956	0.940	0.816	0.861	1.211	0.964
DV12	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.794	0.898	0.739	0.621	1.027	0.879
DV11	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.595	0.626	0.658	0.573	0.921	0.603
DV11	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.648	0.637	0.617	0.616	0.832	0.494

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DV3d	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.431	0.454	0.436	0.483	0.701	0.581
DV2e	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.577	0.614	0.687	0.588	0.824	0.826
DV2m	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.873	0.882	0.896	1.115	1.279	0.879
DV13	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.717	0.685	0.768	0.784	1.031	0.808
DV3m	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.569	0.539	0.895	0.737	1.220	1.207
DV13	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.673	0.591	0.617	0.830	0.894	0.427
DV13	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.763	0.755	0.764	0.726	1.105	0.942
DV2m	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.689	0.660	0.810	0.854	1.109	0.977
DV12	MC1	ED1	EXP1	MRG5	LIM1	RENO	0.698	0.697	0.895	0.889	1.299	1.266
DV2e	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.502	0.547	0.719	0.660	0.881	0.915
DV3e	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.708	0.652	0.800	1.020	1.205	0.844
DV12	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.708	0.695	0.772	0.658	1.007	0.912
DV2d	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.662	0.715	0.551	0.798	0.906	0.515
DV2m	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.465	0.448	0.592	0.521	0.739	0.541
DV2m	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.616	0.555	0.566	0.560	0.725	0.531
DV3d	MC0	ED0	EXP4	MRG3	LIM0	RENO	0.720	0.777	0.669	0.922	0.961	0.659
DV2m	MC0	ED1	EXP3	MRG5	LIM2	RENO	0.643	0.577	0.937	0.937	1.205	1.098
DV2d	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.846	0.982	0.829	0.916	1.405	1.228
DV3m	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.698	0.594	0.925	0.814	1.432	1.444
DV3m	MC1	ED0	EXP1	MRG2	LIM0	RENO	0.723	0.659	0.629	0.531	0.996	0.745
DV2e	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.727	0.807	0.750	0.657	0.931	1.032
DV3m	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.896	0.867	0.831	0.857	1.398	1.230
DV3m	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.794	0.699	0.878	0.796	1.169	1.156
DV3e	MC0	ED0	EXP0	MRG2	LIM1	RENO	0.455	0.566	0.531	0.517	0.599	0.573
DV3e	MC1	ED0	EXP0	MRG2	LIM2	RENO	0.443	0.555	0.544	0.517	0.583	0.559
DV2d	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.711	0.935	0.779	0.705	1.010	0.913
DV11	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.934	0.915	0.982	1.023	1.481	1.062
DV13	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.695	0.733	0.718	0.740	1.079	0.799
DV3e	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.727	0.729	0.780	0.763	1.255	1.252
DV13	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.637	0.695	0.789	0.754	1.396	1.067
DV3d	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.688	0.592	0.699	1.143	1.040	0.953
DV3e	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.525	0.615	0.667	0.631	0.905	0.813
DV3d	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.574	0.605	0.692	0.958	0.924	0.771
DV2m	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.700	0.692	0.732	0.709	1.106	0.870
DV12	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.767	0.769	0.873	0.745	1.024	1.134
DV2d	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.736	0.769	0.728	0.754	1.023	0.903
DV3m	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.752	0.726	0.804	0.776	1.192	1.120
DV2e	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.644	0.812	0.730	0.779	0.985	0.958
DV12	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.757	0.864	0.844	0.791	1.211	0.973
DV2e	MC1	ED1	EXP4	MRG2	LIM2	RENO	0.525	0.504	0.585	0.759	0.569	0.431
DV3e	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.400	0.512	0.553	0.514	0.631	0.614
DV2m	MC0	ED0	EXP4	MRG3	LIM1	RENO	0.786	0.726	0.774	1.009	1.067	0.645
DV3e	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.642	0.602	0.703	0.691	1.029	0.913
DV3d	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.329	0.314	0.404	0.476	0.620	0.540
DV2e	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.638	0.712	0.732	0.787	0.990	1.013
DV3e	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.501	0.510	0.569	0.560	0.735	0.707
DV11	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.884	0.860	0.825	1.083	1.360	0.637
DV2d	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.621	0.624	0.728	0.754	1.023	0.903
DV12	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.899	1.029	0.870	0.871	1.418	1.067
DV11	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.702	0.741	0.791	0.737	1.221	0.924
DV2e	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.675	0.623	0.758	0.961	0.986	0.710
DV2e	MC0	ED0	EXP4	MRG5	LIM0	RENO	0.959	0.915	1.008	1.251	1.341	1.069
DV2e	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.770	0.767	0.749	0.921	0.932	0.672
DV2e	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.658	0.656	0.679	0.651	0.915	0.845
DV11	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.785	0.767	0.852	0.875	1.421	1.140
DV2m	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.551	0.552	0.592	0.521	0.739	0.541
DV13	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.896	0.857	0.885	0.818	1.090	1.174
DV2d	MC0	ED0	EXP1	MRG3	LIM1	RENO	0.685	0.786	0.707	0.698	1.088	0.848
DV12	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.591	0.645	0.763	0.687	1.207	0.938
DV3e	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.595	0.564	0.746	0.915	1.229	1.116
DV2d	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.666	0.846	0.806	0.836	1.202	1.048
DV3d	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.587	0.623	0.672	0.780	0.984	1.025
DV2e	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.674	0.707	0.701	0.838	0.866	0.806
DV3d	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.585	0.683	0.624	0.664	0.786	0.835
DV11	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.785	0.748	0.858	1.142	1.373	0.748
DV3e	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.726	0.754	0.757	0.694	1.072	1.143
DV3e	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.688	0.620	0.824	1.086	1.212	0.929
DV3m	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.852	0.801	0.770	0.776	1.126	1.045
DV3e	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.382	0.457	0.528	0.512	0.595	0.571
DV2m	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.875	0.925	0.825	0.850	1.203	1.072

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.708	0.744	0.937	0.740	1.294	1.296
DV2d	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.593	0.686	0.523	0.567	0.943	0.696
DV12	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.700	0.642	0.841	1.029	1.139	0.720
DV3d	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.587	0.685	0.625	0.668	0.788	0.836
DV11	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.598	0.562	0.728	0.752	1.065	0.627
DV2e	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.615	0.570	0.851	0.804	0.942	1.033
DV13	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.739	0.709	0.743	1.012	1.039	0.591
DV13	MC1	ED1	EXP4	MRG1	LIM2	REN0	0.667	0.640	0.819	1.078	1.243	0.721
DV11	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.705	0.813	0.835	0.850	1.508	1.066
DV2m	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.819	0.882	0.876	0.792	1.412	1.188
DV2e	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.738	0.638	0.938	1.251	1.197	0.998
DV11	MC0	ED0	EXP0	MRG0	LIM1	REN3	1.128	1.183	0.926	0.921	1.291	0.991
DV3m	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.703	0.634	0.785	0.912	1.114	0.720
DV11	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.787	0.769	0.853	0.880	1.425	1.141
DV3m	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.588	0.550	0.700	0.611	0.955	0.883
DV2m	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.698	0.659	0.799	1.053	1.187	0.757
DV12	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.767	0.830	0.657	0.592	0.889	0.743
DV13	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.576	0.602	0.683	0.703	0.961	0.704
DV2e	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.656	0.654	0.678	0.647	0.912	0.845
DV3e	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.597	0.768	0.736	0.655	1.069	0.986
DV11	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.882	0.778	0.928	1.370	1.606	0.926
DV13	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.664	0.682	0.706	0.722	1.085	0.801
DV11	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.716	0.628	0.792	1.093	1.292	0.596
DV2e	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.528	0.572	0.582	0.536	0.680	0.640
DV13	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.901	1.006	0.855	0.870	1.289	1.007
DV13	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.863	0.900	0.930	0.900	1.387	1.376
DV13	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.705	0.752	0.775	0.758	1.287	0.972
DV12	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.650	0.678	0.659	0.598	0.894	0.745
DV11	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.784	0.917	0.799	0.784	1.195	0.888
DV3m	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.585	0.532	0.729	0.644	1.064	0.884
DV3d	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.819	0.732	0.699	1.149	1.043	0.954
DV11	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.905	0.900	0.879	1.136	1.332	0.729
DV3e	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.667	0.623	0.709	0.746	0.968	0.936
DV3m	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.783	0.809	0.746	0.592	1.052	0.890
DV3d	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.487	0.435	0.660	0.741	0.903	1.072
DV12	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.848	0.975	0.711	0.601	1.006	0.800
DV11	MC1	ED0	EXP2	MRG0	LIM0	REN1	1.187	1.329	0.971	0.930	1.374	1.066
DV2e	MC0	ED0	EXP0	MRG4	LIM1	REN0	0.598	0.676	0.720	0.664	0.884	0.916
DV2d	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.806	0.732	0.839	1.231	1.274	0.976
DV2e	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.715	0.759	0.697	0.617	0.875	0.875
DV12	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.605	0.680	0.722	0.624	1.058	0.878
DV3m	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.670	0.662	0.828	0.719	1.317	1.239
DV2d	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.714	0.852	0.744	0.701	1.070	0.961
DV3e	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.811	0.807	0.893	0.786	1.230	1.430
DV11	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.761	0.715	0.850	1.021	1.433	1.022
DV2e	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.596	0.693	0.714	0.617	0.852	0.809
DV13	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.808	0.800	0.796	1.068	1.270	0.738
DV11	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.977	1.059	0.891	0.880	1.509	1.223
DV11	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.918	0.890	0.908	0.995	1.239	0.871
DV3d	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.445	0.412	0.618	0.648	0.871	0.937
DV3e	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.687	0.635	0.922	0.869	1.445	1.568
DV13	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.722	0.766	0.755	0.754	1.319	0.996
DV3m	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.683	0.649	0.589	0.475	0.796	0.677
DV2m	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.667	0.590	0.764	1.053	1.122	0.706
DV3e	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.663	0.658	0.682	0.678	0.915	0.807
DV11	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.700	0.713	0.813	0.802	1.422	1.009
DV2e	MC0	ED1	EXP1	MRG0	LIM0	REN0	0.671	0.719	0.778	0.870	1.232	1.111
DV11	MC1	ED1	EXP4	MRG4	LIM0	REN0	0.833	0.894	0.912	1.221	1.550	0.793
DV3e	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.731	0.733	0.783	0.771	1.262	1.256
DV12	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.847	0.863	0.776	0.668	1.016	0.916
DV11	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.572	0.578	0.645	0.616	0.880	0.530
DV3d	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.586	0.622	0.671	0.777	0.982	1.023
DV2e	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.813	0.814	0.815	1.018	1.046	0.837
DV2d	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.552	0.606	0.668	0.676	0.883	0.677
DV3m	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.823	0.728	0.922	0.807	1.424	1.439
DV2m	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.787	0.738	0.968	0.884	1.399	1.343
DV3d	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.757	0.733	0.717	1.215	1.021	0.810
DV2m	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.745	0.755	0.813	0.788	1.256	1.107
DV2m	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.690	0.655	0.805	0.999	1.124	0.689
DV2e	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.722	0.757	0.721	0.862	1.093	1.033

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DV12	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.755	0.862	0.842	0.788	1.208	0.971
DV11	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.682	0.699	0.833	0.802	1.384	0.984
DV2d	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.883	0.903	0.860	1.302	1.246	0.829
DV2e	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.700	0.702	0.743	0.730	1.035	1.058
DV2d	MC0	ED1	EXP2	MRG0	LIM2	REN0	0.667	0.727	0.792	0.841	1.110	1.021
DV2d	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.898	0.941	0.846	1.092	1.276	0.896
DV2e	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.588	0.706	0.688	0.591	0.827	0.785
DV11	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.821	0.857	0.891	0.875	1.504	1.222
DV13	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.570	0.581	0.666	0.650	0.947	0.747
DV2m	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.541	0.585	0.809	0.720	1.048	0.904
DV2d	MC0	ED0	EXP3	MRG0	LIM1	REN0	0.780	0.844	0.757	0.904	1.089	0.920
DV3m	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.586	0.609	0.683	0.611	0.981	0.831
DV3e	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.526	0.471	0.591	0.805	0.657	0.478
DV2d	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.639	0.734	0.686	0.679	0.862	0.661
DV3d	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.468	0.462	0.648	0.655	0.927	1.008
DV3e	MC1	ED1	EXP3	MRG0	LIM1	REN0	0.589	0.553	0.695	0.903	1.036	0.920
DV11	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.732	0.797	0.849	0.802	1.505	1.082
DV2e	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.460	0.467	0.512	0.519	0.493	0.477
DV2m	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.654	0.681	0.847	0.780	1.322	1.183
DV3d	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.765	0.809	0.672	0.738	0.980	1.260
DV3d	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.646	0.617	0.703	1.009	1.039	0.873
DV12	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.837	0.935	0.814	0.668	1.170	0.979
DV2m	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.814	0.783	0.833	0.930	1.291	1.067
DV13	MC1	ED0	EXP4	MRG0	LIM2	REN0	0.944	0.895	0.914	1.361	1.341	0.744
DV3d	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.646	0.635	0.693	0.812	1.147	1.381
DV3m	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.560	0.571	0.589	0.475	0.796	0.621
DV13	MC0	ED0	EXP1	MRG5	LIM0	REN0	0.911	0.946	0.976	0.977	1.550	1.405
DV11	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.996	1.073	0.968	0.921	1.367	1.063
DV2e	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.686	0.731	0.709	0.647	0.965	0.906
DV11	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.684	0.727	0.810	0.737	1.189	0.900
DV11	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.828	0.908	0.788	0.729	1.214	0.921
DV3m	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.669	0.685	0.803	0.654	1.125	1.131
DV3m	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.714	0.695	0.693	0.592	0.939	0.830
DV12	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.596	0.616	0.559	0.483	0.742	0.507
DV11	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.676	0.730	0.800	0.855	1.429	0.995
DV3e	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.759	0.711	0.878	0.793	1.138	1.304
DV2e	MC1	ED0	EXP4	MRG4	LIM0	REN0	0.858	0.855	0.843	1.033	1.117	0.840
DV2e	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.639	0.595	0.894	0.819	1.151	1.286
DV2d	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.844	0.818	0.877	1.231	1.349	1.046
DV3e	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.679	0.641	0.766	0.767	1.158	1.140
DV11	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.828	0.908	0.788	0.729	1.214	0.921
DV12	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.793	0.791	0.868	0.808	1.110	1.189
DV2m	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.578	0.550	0.740	0.737	1.129	0.926
DV12	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.705	0.846	0.687	0.592	0.941	0.774
DV2m	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.740	0.777	0.786	0.709	1.067	1.006
DV2d	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.745	0.803	0.763	0.983	1.016	0.611
DV3e	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.671	0.626	0.711	0.753	0.973	0.939
DV3d	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.494	0.553	0.595	0.587	0.800	0.755
DV2e	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.667	0.700	0.776	0.689	1.158	1.032
DV3d	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.652	0.672	0.618	0.648	0.871	1.003
DV3e	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.552	0.514	0.665	0.624	0.900	0.854
DV3d	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.516	0.619	0.652	0.664	0.831	0.896
DV3m	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.541	0.466	0.581	0.483	0.739	0.618
DV2m	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.550	0.612	0.734	0.676	1.054	0.856
DV2m	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.780	0.844	0.849	0.788	1.329	1.186
DV3d	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.618	0.605	0.657	0.789	0.934	1.105
DV2d	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.852	0.859	0.794	0.865	1.320	1.315
DV3e	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.549	0.542	0.519	0.556	0.572	0.530
DV3m	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.676	0.666	0.897	0.740	1.223	1.209
DV11	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.672	0.681	0.772	0.784	1.161	0.808
DV2d	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.654	0.682	0.753	0.895	1.083	0.917
DV3d	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.344	0.350	0.422	0.476	0.656	0.579
DV13	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.578	0.540	0.556	0.573	0.758	0.461
DV13	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.798	0.844	0.799	0.726	1.169	1.010
DV3e	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.722	0.688	0.937	0.853	1.374	1.460
DV2d	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.704	0.668	0.827	1.087	1.172	0.813
DV13	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.864	0.903	0.820	0.874	1.222	0.940
DV2d	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.551	0.724	0.507	0.513	0.804	0.592
DV3m	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.562	0.573	0.590	0.478	0.798	0.622
DV2m	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.689	0.740	0.849	0.720	1.206	1.084

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.521	0.485	0.555	0.536	0.816	0.540
DV3d	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.410	0.419	0.406	0.483	0.625	0.580
DV2e	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.562	0.632	0.659	0.591	0.781	0.732
DV2d	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.710	0.848	0.741	0.695	1.064	0.958
DV2m	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.610	0.620	0.806	0.713	1.042	0.982
DV2d	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.664	0.822	0.765	0.709	0.932	0.831
DV2d	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.763	0.801	0.764	0.764	1.246	1.124
DV2m	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.848	0.874	0.961	0.811	1.306	1.352
DV3d	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.568	0.566	0.677	0.850	1.055	1.091
DV2m	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.697	0.658	0.797	1.048	1.185	0.755
DV3e	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.697	0.654	0.747	0.767	1.189	1.169
DV2e	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.485	0.580	0.523	0.483	0.515	0.515
DV3e	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.698	0.696	0.741	0.746	1.024	1.003
DV3e	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.554	0.516	0.666	0.628	0.903	0.855
DV11	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.958	0.933	0.958	1.023	1.521	1.090
DV12	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.753	0.734	0.859	1.034	1.241	0.794
DV2e	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.770	0.767	0.749	0.921	0.932	0.672
DV3e	MC1	ED1	EXP0	MRG2	LIM2	REN0	0.374	0.451	0.544	0.517	0.583	0.559
DV3e	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.705	0.680	0.748	0.731	1.162	1.040
DV3m	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.594	0.537	0.725	0.683	1.128	0.971
DV3d	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.710	0.830	0.722	0.953	0.975	0.826
DV2e	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.608	0.636	0.699	0.783	0.934	0.943
DV2d	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.649	0.655	0.768	0.776	1.257	1.129
DV3m	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.710	0.636	0.777	0.957	1.174	0.789
DV3e	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.586	0.550	0.692	0.894	1.031	0.917
DV11	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.880	0.775	0.927	1.362	1.601	0.926
DV2e	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.660	0.682	0.661	0.597	0.786	0.774
DV3m	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.758	0.755	0.769	0.654	1.063	1.055
DV2m	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.650	0.702	0.824	0.845	1.199	0.983
DV2m	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.659	0.586	0.770	0.999	1.062	0.643
DV3m	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.678	0.581	0.945	0.811	1.391	1.404
DV11	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.593	0.624	0.657	0.570	0.919	0.602
DV2e	MC0	ED1	EXP3	MRG1	LIM0	REN0	0.641	0.669	0.737	0.673	0.945	0.827
DV3d	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.537	0.647	0.685	0.677	1.016	1.116
DV11	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.732	0.680	0.700	0.883	0.950	0.444
DV3d	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.396	0.408	0.414	0.476	0.603	0.563
DV12	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.645	0.669	0.771	0.711	1.050	0.857
DV2e	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.603	0.716	0.718	0.787	0.911	0.874
DV3m	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.831	0.781	0.918	0.796	1.237	1.240
DV2d	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.763	0.817	0.743	0.979	1.041	0.626
DV3e	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.871	0.732	0.931	1.230	1.314	1.084
DV3m	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.754	0.751	0.766	0.648	1.057	1.051
DV3m	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.952	0.807	0.836	1.202	1.265	0.847
DV2m	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.775	0.719	0.897	0.863	1.173	1.104
DV11	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.781	0.882	0.820	0.855	1.392	0.970
DV11	MC0	ED0	EXP3	MRG0	LIM2	REN3	1.058	1.071	0.929	0.990	1.202	0.848
DV13	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.789	0.786	0.818	1.072	1.239	0.720
DV3d	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.390	0.386	0.404	0.476	0.620	0.540
DV3d	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.529	0.504	0.605	0.697	0.833	0.881
DV2m	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.834	0.825	0.788	0.845	1.132	0.999
DV13	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.535	0.526	0.668	0.699	0.881	0.639
DV3e	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.487	0.583	0.719	0.634	1.017	0.873
DV12	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.805	0.847	0.786	0.972	1.193	0.713
DV3m	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.473	0.465	0.590	0.478	0.798	0.622
DV3e	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.521	0.468	0.669	0.678	0.842	0.733
DV3e	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.637	0.665	0.738	0.832	1.141	1.120
DV3d	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.519	0.497	0.622	0.704	0.815	0.861
DV2m	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.568	0.528	0.624	0.576	0.943	0.711
DV3d	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.796	0.715	0.716	1.143	1.013	0.929
DV2m	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.599	0.603	0.719	0.727	1.007	0.819
DV2e	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.765	0.846	0.775	0.664	0.991	1.035
DV2m	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.759	0.706	0.788	0.994	1.030	0.626
DV3e	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.594	0.652	0.552	0.512	0.630	0.645
DV13	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.593	0.609	0.773	0.754	1.285	0.970
DV3d	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.859	0.820	0.732	1.154	1.107	1.025
DV2e	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.687	0.702	0.682	0.663	0.836	0.768
DV3d	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.520	0.499	0.623	0.708	0.818	0.862
DV12	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.765	0.776	0.781	0.734	1.222	1.001
DV2d	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.543	0.740	0.781	0.659	0.975	0.884
DV2d	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.808	0.879	0.793	0.916	1.327	1.145

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DV2e	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.473	0.568	0.536	0.483	0.502	0.502
DV12	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.594	0.586	0.537	0.527	0.735	0.459
DV12	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.802	0.831	0.827	0.791	1.114	0.910
DV12	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.517	0.493	0.563	0.531	0.893	0.570
DV11	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.672	0.688	0.629	0.570	0.868	0.562
DV12	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.893	1.059	0.841	0.784	1.204	0.970
DV13	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.700	0.677	0.803	0.940	1.168	0.826
DV12	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.643	0.628	0.779	0.730	1.218	0.999
DV2e	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.626	0.705	0.582	0.536	0.680	0.640
DV2m	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.654	0.647	0.710	0.690	0.877	0.678
DV13	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.673	0.591	0.617	0.830	0.894	0.427
DV3d	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.574	0.605	0.692	0.958	0.924	0.771
DV12	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.900	0.878	0.952	1.171	1.160	0.898
DV2m	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.680	0.701	0.725	0.642	0.917	0.772
DV13	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.680	0.719	0.669	0.657	0.952	0.750
DV3m	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.793	0.844	0.803	0.654	1.125	1.131
DV3m	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.690	0.675	0.707	0.583	0.906	0.805
DV11	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.936	1.048	0.882	1.203	1.451	0.789
DV11	MC1	ED0	EXP3	MRG0	LIM2	REN3	1.058	1.071	0.929	0.990	1.202	0.848
DV3d	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.485	0.529	0.413	0.512	0.627	0.544
DV2m	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.783	0.724	0.772	1.004	1.064	0.644
DV2d	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.641	0.672	0.775	0.904	1.061	0.897
DV12	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.722	0.835	0.756	0.627	1.122	0.970
DV3e	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.539	0.639	0.742	0.694	0.986	0.986
DV3e	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.677	0.639	0.765	0.763	1.154	1.138
DV3m	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.617	0.661	0.766	0.648	1.057	0.965
DV3m	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.791	0.842	0.802	0.651	1.123	1.128
DV2d	MC0	ED0	EXP4	MRG5	LIM1	REN0	0.961	0.906	0.854	1.329	1.340	0.995
DV3d	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.494	0.559	0.638	0.621	0.824	0.889
DV3e	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.581	0.533	0.689	0.704	0.966	0.851
DV11	MC0	ED1	EXP4	MRG0	LIM0	REN2	1.120	1.088	1.054	1.442	1.546	0.864
DV11	MC0	ED0	EXP0	MRG0	LIM1	REN1	1.134	1.189	0.929	0.930	1.299	0.994
DV2d	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.833	1.020	0.806	0.791	1.197	1.203
DV2d	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.714	0.750	0.744	0.747	0.991	0.878
DV13	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.681	0.650	0.796	1.068	1.270	0.738
DV12	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.855	1.027	0.755	0.624	1.120	0.968
DV2e	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.521	0.499	0.582	0.747	0.564	0.429
DV2d	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.581	0.841	0.796	0.656	1.056	0.971
DV13	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.835	0.882	0.720	0.660	1.071	0.828
DV2e	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.667	0.705	0.596	0.755	0.616	0.474
DV12	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.590	0.667	0.740	0.624	1.030	0.855
DV13	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.602	0.565	0.585	0.587	0.929	0.576
DV2m	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.881	0.771	1.022	1.251	1.346	0.995
DV3m	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.748	0.691	0.872	1.014	1.265	0.916
DV3e	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.449	0.429	0.530	0.551	0.554	0.515
DV11	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.676	0.692	0.631	0.576	0.873	0.563
DV13	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.578	0.603	0.684	0.706	0.963	0.706
DV2d	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.831	0.874	0.790	0.791	1.101	1.171
DV3d	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.550	0.545	0.646	0.843	0.869	0.877
DV3m	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.694	0.591	0.922	0.807	1.424	1.439
DV3d	MC1	ED0	EXP4	MRG2	LIM2	REN0	0.531	0.512	0.452	0.752	0.686	0.459
DV13	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.670	0.626	0.846	0.884	1.074	1.029
DV3m	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.710	0.666	0.711	0.641	1.090	0.906
DV3d	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.601	0.541	0.689	1.009	0.956	0.794
DV11	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.595	0.626	0.658	0.573	0.921	0.603
DV3e	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.570	0.537	0.742	0.694	0.986	1.039
DV12	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.488	0.466	0.550	0.527	0.716	0.447
DV2e	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.767	0.818	0.799	0.730	1.161	1.134
DV2e	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.507	0.567	0.717	0.626	0.859	0.812
DV12	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.949	1.022	0.826	0.788	1.112	0.908
DV3m	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.862	0.844	0.935	0.737	1.291	1.409
DV13	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.843	0.929	0.765	0.686	1.192	1.002
DV3d	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.505	0.554	0.435	0.524	0.768	0.679
DV2e	MC1	ED1	EXP4	MRG1	LIM1	REN0	0.681	0.628	0.762	0.975	0.994	0.713
DV3e	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.639	0.576	0.876	0.790	1.135	1.301
DV2d	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.672	0.751	0.775	0.695	1.126	1.100
DV12	MC1	ED1	EXP0	MRG4	LIM2	REN0	0.714	0.701	0.776	0.668	1.016	0.916
DV3e	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.562	0.535	0.601	0.798	0.710	0.524
DV3d	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.646	0.666	0.643	0.831	0.861	0.874
DV3d	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.657	0.654	0.639	0.720	1.026	1.103

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.736	0.722	0.766	0.765	1.300	0.781
DV3e	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.506	0.626	0.738	0.661	1.075	0.990
DV2e	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.488	0.583	0.525	0.487	0.518	0.517
DV2m	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.727	0.768	0.809	0.720	1.048	0.985
DV3d	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.592	0.547	0.644	0.741	0.928	1.100
DV11	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.857	0.760	0.950	1.362	1.559	0.902
DV3m	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.615	0.682	0.715	0.615	1.042	0.892
DV3d	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.714	0.711	0.660	0.741	0.903	1.148
DV13	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.699	0.657	0.893	0.909	1.318	1.287
DV13	MC0	ED1	EXP4	MRG0	LIM1	REN0	0.816	0.741	0.892	1.361	1.377	0.764
DV3d	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.516	0.597	0.596	0.589	0.802	0.810
DV2d	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.786	0.717	0.860	1.231	1.241	0.951
DV3m	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.692	0.611	0.894	0.733	1.216	1.313
DV2m	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.682	0.679	0.750	0.709	1.076	0.848
DV3e	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.586	0.538	0.693	0.715	0.974	0.855
DV2e	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.427	0.524	0.546	0.480	0.544	0.552
DV3m	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.703	0.684	0.703	0.621	0.964	0.886
DV12	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.604	0.667	0.696	0.646	0.961	0.682
DV3d	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.606	0.546	0.693	1.025	0.965	0.797
DV3m	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.749	0.773	0.714	0.611	1.038	0.971
DV13	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.803	0.811	0.819	0.926	1.128	0.802
DV13	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.831	0.746	0.851	1.125	1.208	0.745
DV3d	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.606	0.711	0.655	0.673	0.957	1.039
DV3m	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.496	0.497	0.685	0.617	0.986	0.834
DV13	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.636	0.718	0.765	0.686	1.192	0.974
DV13	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.697	0.674	0.800	0.931	1.162	0.823
DV11	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.849	0.774	0.792	1.093	1.292	0.596
DV11	MC0	ED0	EXP3	MRG3	LIM2	REN0	0.713	0.696	0.731	0.759	1.071	0.629
DV2d	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.630	0.641	0.786	0.772	1.220	1.099
DV3m	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.495	0.495	0.684	0.615	0.984	0.832
DV3d	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.686	0.678	0.731	1.215	1.109	0.891
DV3m	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.606	0.564	0.685	0.617	0.986	0.908
DV2e	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.639	0.595	0.894	0.819	1.151	1.286
DV3e	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.596	0.630	0.569	0.563	0.738	0.707
DV2e	MC1	ED0	EXP4	MRG1	LIM1	REN0	0.808	0.774	0.762	0.975	0.994	0.713
DV13	MC1	ED1	EXP4	MRG3	LIM2	REN0	0.629	0.580	0.747	1.028	1.048	0.594
DV3m	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.784	0.688	0.762	0.957	1.080	0.717
DV11	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.941	0.921	0.896	1.044	1.755	1.276
DV13	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.706	0.780	0.753	0.692	1.103	0.888
DV13	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.757	0.785	0.879	0.947	1.502	1.101
DV11	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.671	0.663	0.647	0.624	1.013	0.615
DV2e	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.617	0.572	0.865	0.864	0.988	1.051
DV3d	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.542	0.522	0.656	0.724	1.002	1.076
DV3m	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.655	0.558	0.914	0.855	1.194	1.147
DV3e	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.703	0.693	0.746	0.910	1.225	1.115
DV12	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.594	0.648	0.766	0.693	1.213	0.940
DV2e	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.757	0.714	0.799	1.018	0.962	0.761
DV2e	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.736	0.782	0.758	0.713	0.948	0.909
DV2e	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.539	0.514	0.571	0.759	0.584	0.442
DV3m	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.523	0.539	0.769	0.654	1.063	0.968
DV12	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.771	0.835	0.659	0.598	0.894	0.745
DV12	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.599	0.585	0.756	0.707	0.963	0.778
DV2e	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.553	0.531	0.678	0.647	0.912	0.845
DV11	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.657	0.713	0.819	0.850	1.387	0.969
DV2d	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.581	0.841	0.796	0.656	1.056	0.971
DV2m	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.681	0.702	0.727	0.645	0.919	0.773
DV12	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.652	0.703	0.646	0.642	0.855	0.636
DV12	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.672	0.626	0.610	0.759	0.841	0.413
DV13	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.620	0.599	0.556	0.539	0.819	0.541
DV11	MC0	ED0	EXP1	MRG0	LIM2	REN3	1.102	1.121	0.978	1.013	1.473	1.059
DV11	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.672	0.688	0.629	0.570	0.868	0.562
DV12	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.793	0.791	0.868	0.808	1.110	1.189
DV2e	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.469	0.482	0.555	0.536	0.591	0.582
DV2d	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.692	1.039	0.797	0.659	1.060	0.972
DV13	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.646	0.631	0.781	0.777	1.114	0.886
DV2d	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.467	0.490	0.514	0.570	0.871	0.634
DV3m	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.713	0.670	0.713	0.647	1.096	0.909
DV11	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.700	0.739	0.789	0.733	1.218	0.922
DV3e	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.725	0.738	0.722	0.711	1.028	0.915
DV13	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.826	0.830	0.800	0.931	1.162	0.823

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DV11	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.740	0.698	0.857	0.950	1.330	0.978
DV2e	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.531	0.507	0.644	0.632	0.745	0.677
DV12	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.917	0.955	0.889	0.808	1.080	1.159
DV3e	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.474	0.565	0.725	0.835	1.052	0.968
DV11	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.931	0.945	0.852	0.875	1.421	1.140
DV3d	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.474	0.497	0.572	0.592	0.760	0.707
DV2m	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.521	0.452	0.567	0.563	0.728	0.531
DV13	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.663	0.705	0.685	0.657	0.927	0.731
DV13	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.710	0.754	0.765	0.686	1.192	1.002
DV2m	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.663	0.587	0.762	1.043	1.116	0.704
DV2m	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.646	0.578	0.793	1.009	1.039	0.629
DV13	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.593	0.551	0.542	0.573	0.779	0.473
DV3d	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.400	0.404	0.572	0.592	0.760	0.707
DV12	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.694	0.713	0.789	0.847	1.091	0.795
DV3e	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.621	0.701	0.857	0.793	1.168	1.269
DV13	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.939	0.928	0.825	0.733	1.245	1.042
DV3e	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.451	0.561	0.528	0.509	0.593	0.571
DV13	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.712	0.776	0.719	0.719	1.177	0.879
DV11	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.742	0.779	0.700	0.634	1.146	0.662
DV2d	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.529	0.573	0.486	0.551	0.707	0.506
DV13	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.561	0.574	0.686	0.660	0.930	0.731
DV2d	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.589	0.705	0.506	0.510	0.801	0.633
DV3m	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.597	0.604	0.937	0.740	1.294	1.296
DV11	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.954	0.963	0.927	0.926	1.296	0.992
DV3e	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.650	0.783	0.896	0.793	1.237	1.361
DV2e	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.814	0.836	0.912	0.819	1.251	1.415
DV11	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.658	0.740	0.795	0.777	1.189	0.885
DV2m	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.522	0.547	0.711	0.648	0.947	0.729
DV2d	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.638	0.832	0.686	0.635	0.929	0.722
DV12	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.673	0.702	0.814	0.730	1.289	1.072
DV11	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.634	0.685	0.780	0.839	1.139	0.778
DV11	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.733	0.826	0.825	0.733	1.289	0.988
DV11	MC0	ED0	EXP0	MRG0	LIM0	REN0	1.247	1.389	1.001	0.935	1.460	1.067
DV12	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.805	0.840	0.902	0.827	1.206	1.212
DV2m	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.786	0.763	0.939	0.803	1.195	1.225
DV3d	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.650	0.670	0.645	0.839	0.866	0.876
DV12	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.676	0.685	0.785	0.967	1.189	0.712
DV13	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.758	0.754	0.667	0.654	0.950	0.770
DV2d	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.671	0.741	0.771	0.791	1.131	1.122
DV3e	MC1	ED1	EXP4	MRG3	LIM2	REN0	0.609	0.514	0.745	0.987	0.996	0.679
DV11	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.708	0.816	0.836	0.855	1.513	1.067
DV2e	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.557	0.569	0.674	0.636	0.791	0.726
DV3m	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.565	0.508	0.685	0.657	0.913	0.775
DV2e	MC1	ED0	EXP2	MRG1	LIM1	REN0	0.721	0.766	0.700	0.626	0.882	0.878
DV12	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.676	0.759	0.658	0.595	0.892	0.723
DV2e	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.713	0.620	0.943	1.153	1.104	0.952
DV11	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.656	0.652	0.664	0.627	0.990	0.600
DV3d	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.687	0.729	0.667	0.717	1.083	1.180
DV12	MC0	ED0	EXP1	MRG0	LIM1	REN0	0.862	0.924	0.834	0.875	1.344	0.996
DV3e	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.650	0.611	0.726	0.746	0.942	0.912
DV2d	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.573	0.632	0.703	0.688	1.078	0.844
DV3d	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.588	0.679	0.584	0.633	0.767	0.711
DV12	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.533	0.557	0.659	0.636	0.828	0.618
DV3d	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.730	0.698	0.662	0.807	1.081	1.287
DV2d	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.702	0.711	0.792	0.794	1.103	1.173
DV13	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.631	0.682	0.720	0.660	1.071	0.804
DV13	MC0	ED0	EXP4	MRG2	LIM2	REN0	0.677	0.594	0.620	0.838	0.899	0.428
DV12	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.609	0.579	0.622	0.759	0.914	0.454
DV3e	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.691	0.659	0.690	0.708	0.969	0.852
DV3m	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.656	0.584	0.566	0.480	0.756	0.633
DV3m	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.538	0.463	0.578	0.478	0.734	0.616
DV2e	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.540	0.641	0.728	0.617	0.926	0.890
DV3m	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.678	0.569	0.744	0.957	1.109	0.736
DV2e	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.482	0.523	0.536	0.521	0.523	0.512
DV3m	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.627	0.631	0.980	0.796	1.438	1.320
DV2d	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.683	0.729	0.785	0.758	1.150	0.969
DV2m	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.598	0.601	0.717	0.724	1.005	0.817
DV2m	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.546	0.505	0.592	0.563	0.770	0.570
DV3e	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.847	0.715	0.953	1.223	1.275	1.055
DV13	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.697	0.735	0.720	0.744	1.083	0.800

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.736	0.749	0.824	0.845	1.199	1.071
DV3e	MC0	ED0	EXP4	MRG2	LIM2	REN0	0.624	0.581	0.591	0.805	0.657	0.478
DV12	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.797	0.863	0.812	0.727	1.286	1.069
DV2m	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.600	0.592	0.917	0.803	1.227	1.154
DV2e	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.636	0.710	0.731	0.783	0.988	1.011
DV11	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.735	0.746	0.864	1.203	1.335	0.718
DV3e	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.616	0.533	0.860	0.853	1.088	1.145
DV3m	MC1	ED1	EXP3	MRG1	LIM1	REN0	0.585	0.523	0.672	0.667	0.946	0.798
DV3d	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.684	0.727	0.666	0.713	1.080	1.179
DV11	MC0	ED0	EXP2	MRG0	LIM1	REN0	1.138	1.193	0.931	0.935	1.303	0.995
DV12	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.953	1.026	0.814	0.668	1.170	1.007
DV3m	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.711	0.638	0.779	0.961	1.177	0.791
DV13	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.809	0.735	0.888	1.341	1.365	0.761
DV3d	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.531	0.510	0.620	0.655	0.876	0.940
DV3d	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.410	0.431	0.413	0.514	0.629	0.544
DV11	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.996	1.073	0.968	0.921	1.367	1.063
DV11	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.571	0.543	0.651	0.634	1.022	0.617
DV13	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.844	0.931	0.767	0.689	1.195	1.004
DV2d	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.544	0.741	0.783	0.662	0.977	0.885
DV2d	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.842	1.012	0.803	0.828	1.196	1.119
DV13	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.833	0.748	0.852	1.131	1.212	0.745
DV3e	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.449	0.429	0.530	0.551	0.554	0.515
DV3e	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.857	0.848	0.937	0.853	1.374	1.460
DV2d	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.944	1.023	0.874	1.289	1.347	0.909
DV2d	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.902	0.916	0.836	1.289	1.273	0.847
DV11	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.639	0.621	0.728	0.702	1.147	0.734
DV2m	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.598	0.566	0.726	0.748	1.169	0.954
DV11	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.977	1.032	0.899	1.147	1.456	0.804
DV12	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.951	1.024	0.827	0.791	1.114	0.910
DV13	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.581	0.487	0.602	0.826	0.915	0.437
DV13	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.542	0.539	0.578	0.530	0.859	0.577
DV3m	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.492	0.495	0.692	0.588	0.936	0.761
DV3d	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.596	0.703	0.674	0.683	0.940	1.017
DV3e	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.509	0.600	0.681	0.624	0.876	0.790
DV2d	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.475	0.495	0.499	0.561	0.886	0.647
DV3m	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.712	0.692	0.692	0.588	0.936	0.829
DV2d	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.764	0.831	0.742	0.698	1.068	1.027
DV12	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.747	0.814	0.673	0.592	0.866	0.724
DV13	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.680	0.675	0.617	0.592	1.075	0.636
DV3m	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.443	0.410	0.581	0.483	0.739	0.567
DV2e	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.570	0.563	0.702	0.673	0.821	0.752
DV2d	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.534	0.521	0.528	0.802	0.858	0.481
DV2d	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.607	0.614	0.747	0.758	0.999	0.881
DV2m	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.762	0.708	0.789	0.999	1.034	0.627
DV2d	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.639	0.734	0.686	0.679	0.862	0.661
DV2m	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.669	0.604	0.987	0.959	1.476	1.371
DV3m	MC0	ED1	EXP4	MRG2	LIM1	REN1	0.620	0.479	0.616	0.747	0.852	0.514
DV3d	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.728	0.722	0.642	0.734	0.923	1.174
DV2m	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.659	0.607	0.791	0.909	1.054	0.855
DV12	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.605	0.680	0.722	0.624	1.058	0.878
DV2e	MC0	ED1	EXP1	MRG4	LIM1	REN0	0.590	0.570	0.743	0.730	1.035	1.058
DV13	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.625	0.577	0.744	1.018	1.042	0.592
DV13	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.676	0.663	0.885	0.818	1.090	1.141
DV3d	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.406	0.416	0.404	0.476	0.620	0.578
DV3d	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.764	0.780	0.692	0.807	1.144	1.379
DV2m	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.628	0.571	0.611	0.576	0.868	0.646
DV11	MC1	ED0	EXP3	MRG0	LIM0	REN1	1.142	1.228	0.951	1.000	1.314	0.936
DV3d	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.484	0.433	0.658	0.734	0.898	1.069
DV2d	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.559	0.582	0.552	0.802	0.908	0.516
DV3e	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.483	0.559	0.705	0.659	1.014	0.921
DV2m	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.665	0.589	0.763	1.048	1.119	0.705
DV2e	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.517	0.576	0.697	0.620	0.878	0.831
DV3m	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.555	0.458	0.583	0.528	0.885	0.694
DV13	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.927	0.846	0.942	1.286	1.269	0.954
DV2e	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.568	0.602	0.539	0.531	0.604	0.595
DV12	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.556	0.604	0.674	0.595	0.869	0.704
DV3m	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.604	0.650	0.786	0.651	1.033	0.942
DV13	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.832	0.812	0.907	0.977	1.383	1.310
DV2e	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.533	0.565	0.526	0.521	0.481	0.466
DV12	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.718	0.710	0.621	0.752	0.909	0.453

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DV2d	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.489	0.616	0.523	0.518	0.856	0.594
DV3e	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.610	0.596	0.708	0.835	1.081	1.047
DV13	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.611	0.548	0.631	0.834	0.974	0.470
DV2m	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.778	0.872	0.824	0.716	1.135	1.082
DV12	MC1	ED0	EXP0	MRG0	LIM0	RENO	1.073	1.220	0.870	0.796	1.287	1.002
DV3m	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.700	0.633	0.916	0.792	1.234	1.237
DV12	MC0	ED0	EXP1	MRG3	LIM1	RENO	0.681	0.738	0.681	0.661	1.051	0.794
DV3m	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.720	0.651	0.771	0.779	1.128	1.047
DV2e	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.870	0.782	0.921	1.159	1.138	0.978
DV2e	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.633	0.627	0.568	0.747	0.579	0.441
DV11	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.823	0.829	0.918	0.962	1.761	1.339
DV2e	MC0	ED0	EXP1	MRG4	LIM2	RENO	0.682	0.689	0.761	0.730	1.008	1.031
DV13	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.745	0.716	0.807	0.799	1.260	1.006
DV11	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.813	0.866	0.835	0.810	1.392	0.987
DV2e	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.805	0.789	0.760	1.213	1.049	0.765
DV3d	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.470	0.493	0.569	0.583	0.754	0.704
DV11	MC1	ED0	EXP2	MRG0	LIM1	REN1	1.134	1.189	0.929	0.930	1.299	0.994
DV3m	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.793	0.736	0.857	0.862	1.486	1.231
DV13	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.705	0.689	0.862	0.947	1.381	1.001
DV3e	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.371	0.447	0.541	0.509	0.578	0.556
DV13	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.824	0.827	0.799	0.926	1.158	0.822
DV2m	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.654	0.682	0.757	0.680	1.119	0.933
DV3m	MC1	ED1	EXP4	MRG4	LIM2	RENO	0.700	0.609	0.859	1.024	1.170	0.836
DV2m	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.742	0.779	0.787	0.713	1.070	1.007
DV2e	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.501	0.546	0.563	0.531	0.639	0.638
DV2m	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.805	0.765	0.772	0.914	1.086	0.878
DV2m	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.744	0.753	0.811	0.785	1.253	1.104
DV3m	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.606	0.544	0.705	0.676	1.153	0.994
DV2e	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.736	0.782	0.758	0.713	0.948	0.909
DV2m	MC0	ED0	EXP3	MRG3	LIM0	RENO	0.739	0.773	0.749	0.697	1.015	0.748
DV3e	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.504	0.623	0.736	0.655	1.069	0.986
DV3m	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.790	0.812	0.826	0.712	1.310	1.235
DV12	MC1	ED0	EXP0	MRG0	LIM0	REN2	1.019	1.165	0.842	0.788	1.208	0.999
DV13	MC1	ED0	EXP2	MRG2	LIM0	RENO	0.679	0.698	0.598	0.539	0.918	0.580
DV3e	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.594	0.652	0.552	0.512	0.630	0.645
DV2e	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.520	0.500	0.662	0.639	0.729	0.662
DV12	MC1	ED0	EXP1	MRG2	LIM1	RENO	0.618	0.613	0.566	0.539	0.901	0.573
DV2m	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.524	0.546	0.701	0.673	0.993	0.797
DV2m	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.710	0.694	0.807	0.914	1.150	0.941
DV11	MC0	ED1	EXP1	MRG5	LIM2	RENO	0.773	0.733	0.918	1.044	1.709	1.243
DV13	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.606	0.641	0.731	0.682	1.123	0.908
DV2e	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.571	0.643	0.535	0.519	0.522	0.511
DV11	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.941	1.053	0.884	1.215	1.459	0.792
DV3m	MC0	ED1	EXP2	MRG4	LIM1	RENO	0.641	0.615	0.770	0.657	1.066	1.056
DV13	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.636	0.650	0.669	0.703	0.884	0.640
DV2d	MC1	ED1	EXP4	MRG5	LIM2	RENO	0.790	0.721	0.875	1.329	1.305	0.970
DV2e	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.554	0.612	0.537	0.485	0.503	0.530
DV2d	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.714	0.797	0.829	0.916	1.405	1.228
DV11	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.781	0.882	0.820	0.855	1.392	0.970
DV3d	MC0	ED1	EXP0	MRG2	LIM1	RENO	0.332	0.316	0.406	0.483	0.625	0.542
DV2m	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.687	0.659	0.808	0.850	1.106	0.975
DV2d	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.748	0.953	0.777	0.701	1.132	1.030
DV3m	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.483	0.486	0.701	0.615	0.958	0.811
DV2e	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.770	0.711	0.964	1.164	1.207	1.051
DV3e	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.555	0.517	0.667	0.631	0.905	0.857
DV2d	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.702	0.711	0.792	0.794	1.103	1.173
DV3m	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.924	0.763	0.974	1.148	1.375	1.067
DV13	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.866	0.903	0.931	0.905	1.392	1.377
DV12	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.862	0.924	0.834	0.875	1.344	0.996
DV2e	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.607	0.613	0.720	0.857	1.090	1.032
DV2d	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.621	0.624	0.728	0.754	1.023	0.903
DV13	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.728	0.730	0.930	0.900	1.387	1.376
DV3e	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.468	0.465	0.543	0.514	0.581	0.588
DV3m	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.617	0.476	0.614	0.740	0.847	0.513
DV3e	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.639	0.643	0.761	0.915	1.336	1.228
DV3m	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.784	0.782	0.769	0.651	1.232	0.975
DV2e	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.507	0.580	0.716	0.783	0.909	0.872
DV2e	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.590	0.586	0.737	0.682	1.001	0.935
DV2m	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.676	0.619	0.772	0.909	1.083	0.877
DV3m	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.691	0.601	0.753	0.834	1.076	0.917

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DV12	MC1	ED1	EXP0	MRG2	LIM0	RENO	0.649	0.657	0.590	0.490	0.862	0.576
DV3d	MC1	ED0	EXP3	MRG0	LIM2	RENO	0.652	0.672	0.646	0.843	0.869	0.877
DV2e	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.580	0.659	0.735	0.657	0.856	0.890
DV11	MC1	ED0	EXP4	MRG5	LIM2	REN3	1.017	0.936	0.950	1.362	1.559	0.902
DV3m	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.677	0.601	0.917	0.737	1.188	1.281
DV2e	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.571	0.575	0.735	0.657	0.856	0.938
DV2m	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.778	0.842	0.848	0.785	1.326	1.184
DV12	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.670	0.698	0.812	0.723	1.282	1.068
DV2d	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.635	0.828	0.683	0.629	0.924	0.720
DV2e	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.539	0.540	0.675	0.591	0.761	0.752
DV12	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.642	0.679	0.588	0.531	0.945	0.611
DV3e	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.658	0.569	0.884	0.873	1.368	1.466
DV3d	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.510	0.597	0.635	0.612	0.817	0.948
DV3d	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.504	0.573	0.422	0.476	0.656	0.619
DV2m	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.708	0.651	0.815	0.939	1.333	1.098
DV12	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.651	0.651	0.857	0.808	0.984	0.971
DV2m	MC0	ED1	EXP3	MRG4	LIM0	RENO	0.663	0.684	0.832	0.774	1.153	0.951
DV12	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.844	0.861	0.774	0.664	1.013	0.915
DV3d	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.494	0.505	0.671	0.777	0.982	1.023
DV12	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.689	0.746	0.722	0.624	1.058	0.903
DV2m	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.667	0.590	0.764	1.053	1.122	0.706
DV2e	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.636	0.629	0.569	0.751	0.581	0.441
DV2m	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.829	0.761	0.899	1.329	1.358	0.872
DV2d	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.561	0.623	0.723	0.694	1.056	0.825
DV12	MC0	ED0	EXP3	MRG1	LIM1	RENO	0.694	0.778	0.710	0.677	1.017	0.773
DV2d	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.753	0.930	0.770	0.832	1.133	0.976
DV2d	MC0	ED1	EXP1	MRG3	LIM2	RENO	0.563	0.625	0.724	0.698	1.059	0.826
DV3d	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.539	0.538	0.635	0.655	0.853	0.981
DV3e	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.553	0.572	0.541	0.512	0.580	0.587
DV2e	MC0	ED1	EXP0	MRG4	LIM0	RENO	0.552	0.639	0.775	0.664	0.991	0.982
DV3m	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.565	0.508	0.685	0.657	0.913	0.775
DV3e	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.663	0.575	0.787	1.030	1.115	0.770
DV2d	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.893	0.996	0.806	0.791	1.197	1.288
DV3e	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.707	0.696	0.748	0.919	1.232	1.118
DV2e	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.748	0.849	0.728	0.617	0.926	0.938
DV3m	MC1	ED0	EXP4	MRG5	LIM0	RENO	1.018	0.894	1.066	1.239	1.621	1.167
DV2e	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.603	0.544	0.733	0.916	0.855	0.610
DV3m	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.702	0.659	0.724	0.679	1.125	0.970
DV2d	MC1	ED0	EXP2	MRG3	LIM0	RENO	0.750	0.946	0.737	0.635	1.041	0.829
DV2d	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.662	0.922	0.713	0.625	0.974	0.771
DV2e	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.501	0.546	0.563	0.531	0.639	0.638
DV11	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.802	0.932	0.778	0.780	1.223	0.910
DV2e	MC1	ED0	EXP0	MRG2	LIM0	RENO	0.535	0.679	0.565	0.487	0.581	0.554
DV3d	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.580	0.593	0.668	0.720	1.086	1.182
DV2d	MC1	ED1	EXP3	MRG2	LIM0	RENO	0.504	0.556	0.512	0.557	0.818	0.558
DV3d	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.587	0.619	0.656	0.835	0.939	0.962
DV3e	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.547	0.540	0.518	0.553	0.570	0.530
DV3d	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.583	0.656	0.569	0.587	0.756	0.754
DV13	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.790	0.752	0.839	0.870	1.186	0.942
DV2d	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.522	0.659	0.700	0.629	0.899	0.702
DV2d	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.602	0.709	0.736	0.691	1.145	0.906
DV2e	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.642	0.793	0.729	0.620	0.929	0.891
DV13	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.600	0.630	0.719	0.719	1.177	0.879
DV2d	MC1	ED0	EXP3	MRG1	LIM2	RENO	0.668	0.827	0.768	0.716	0.937	0.833
DV3m	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.722	0.716	0.700	0.661	0.996	0.853
DV2m	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.630	0.653	0.805	0.767	1.083	0.948
DV13	MC1	ED1	EXP3	MRG4	LIM0	RENO	0.682	0.663	0.808	0.788	1.190	0.889
DV3e	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.523	0.469	0.589	0.798	0.653	0.476
DV2e	MC0	ED1	EXP3	MRG3	LIM2	RENO	0.522	0.502	0.663	0.642	0.731	0.662
DV3e	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.531	0.475	0.651	0.671	0.860	0.750
DV13	MC1	ED1	EXP4	MRG5	LIM0	RENO	0.860	0.802	1.030	1.382	1.492	1.041
DV2e	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.558	0.570	0.675	0.639	0.792	0.728
DV2d	MC1	ED1	EXP0	MRG0	LIM2	RENO	0.622	0.744	0.792	0.841	1.110	0.954
DV3e	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.596	0.630	0.569	0.563	0.738	0.707
DV11	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.748	0.701	0.825	1.089	1.365	0.637
DV12	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.769	0.771	0.873	0.749	1.027	1.136
DV2e	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.603	0.544	0.733	0.916	0.855	0.610
DV12	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.701	0.754	0.825	0.784	1.108	0.882
DV3d	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.543	0.647	0.672	0.668	0.883	0.896
DV13	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.600	0.563	0.584	0.584	0.925	0.575

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.848	1.006	0.820	0.843	1.315	0.857
DV13	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.691	0.729	0.716	0.733	1.073	0.797
DV2e	MC1	ED0	EXP1	MRG5	LIM2	RENO	0.762	0.737	0.910	0.884	1.211	1.312
DV11	MC1	ED0	EXP1	MRG3	LIM0	RENO	0.835	0.865	0.808	0.777	1.510	0.863
DV12	MC1	ED1	EXP1	MRG3	LIM1	RENO	0.574	0.599	0.681	0.661	1.051	0.794
DV2e	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.729	0.702	0.851	0.804	0.942	1.033
DV3m	MC1	ED0	EXP3	MRG0	LIM1	RENO	0.824	0.744	0.757	0.842	1.082	0.920
DV3d	MC0	ED0	EXP4	MRG5	LIM1	RENO	0.824	0.736	0.712	1.240	1.097	0.973
DV3d	MC0	ED0	EXP0	MRG3	LIM2	RENO	0.462	0.488	0.586	0.592	0.740	0.689
DV2m	MC1	ED1	EXP2	MRG3	LIM2	RENO	0.576	0.572	0.728	0.648	0.922	0.774
DV11	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.649	0.698	0.760	0.835	1.167	0.797
DV2e	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.546	0.663	0.732	0.787	0.990	0.961
DV3e	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.659	0.572	0.785	1.020	1.109	0.767
DV11	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.979	1.062	0.893	0.884	1.512	1.226
DV3m	MC0	ED0	EXP1	MRG1	LIM0	RENO	0.792	0.785	0.761	0.683	1.299	1.068
DV3e	MC0	ED0	EXP1	MRG1	LIM1	RENO	0.723	0.693	0.730	0.731	1.193	1.067
DV2m	MC1	ED1	EXP4	MRG5	LIM1	RENO	0.768	0.644	1.017	1.357	1.459	1.042
DV2d	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.636	0.757	0.771	0.836	1.136	0.978
DV2e	MC1	ED1	EXP3	MRG4	LIM0	RENO	0.621	0.634	0.758	0.713	0.948	0.909
DV2m	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.674	0.675	0.606	0.526	0.807	0.650
DV11	MC1	ED0	EXP4	MRG4	LIM0	RENO	0.988	1.101	0.912	1.221	1.550	0.793
DV13	MC1	ED1	EXP0	MRG0	LIM0	RENO	0.891	0.896	0.882	0.874	1.370	1.038
DV3e	MC0	ED1	EXP2	MRG4	LIM2	RENO	0.575	0.541	0.746	0.704	0.994	1.043
DV11	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.704	0.743	0.792	0.741	1.225	0.925
DV11	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.675	0.708	0.643	0.610	0.876	0.528
DV3m	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.952	0.807	0.836	1.202	1.265	0.847
DV2d	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.563	0.610	0.499	0.561	0.886	0.647
DV2e	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.644	0.794	0.730	0.623	0.931	0.893
DV3e	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.767	0.662	0.972	1.223	1.386	1.161
DV3m	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.729	0.686	0.937	0.740	1.294	1.412
DV11	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.819	0.833	0.896	1.136	1.448	0.802
DV3e	MC0	ED0	EXP3	MRG4	LIM1	RENO	0.673	0.628	0.713	0.757	0.976	0.940
DV11	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.938	0.918	0.881	0.972	1.673	1.253
DV3m	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.805	0.716	0.945	0.811	1.391	1.404
DV12	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.793	0.858	0.748	0.926	1.064	0.629
DV12	MC0	ED1	EXP3	MRG3	LIM2	RENO	0.537	0.561	0.663	0.646	0.835	0.620
DV13	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.583	0.489	0.603	0.830	0.918	0.438
DV3m	MC0	ED1	EXP0	MRG2	LIM1	RENO	0.455	0.418	0.567	0.483	0.758	0.582
DV3e	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.678	0.666	0.710	0.898	1.006	0.896
DV13	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.727	0.706	0.844	0.957	1.426	1.030
DV3d	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.488	0.532	0.414	0.517	0.630	0.546
DV12	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.599	0.668	0.711	0.657	1.108	0.851
DV11	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.953	0.928	0.955	1.013	1.512	1.086
DV2d	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.475	0.495	0.499	0.561	0.886	0.647
DV13	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.700	0.774	0.749	0.682	1.093	0.885
DV13	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.644	0.642	0.596	0.584	1.006	0.633
DV3e	MC1	ED0	EXP4	MRG3	LIM1	RENO	0.741	0.646	0.727	0.987	1.023	0.696
DV12	MC1	ED1	EXP2	MRG4	LIM1	RENO	0.644	0.652	0.757	0.668	1.044	0.913
DV2m	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.707	0.650	0.814	0.935	1.330	1.096
DV13	MC0	ED0	EXP0	MRG5	LIM0	RENO	1.016	1.027	0.946	0.888	1.324	1.319
DV2d	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.558	0.620	0.720	0.688	1.050	0.823
DV12	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.634	0.760	0.755	0.624	1.120	0.941
DV13	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.759	0.732	0.598	0.539	0.918	0.597
DV2d	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.513	0.635	0.497	0.513	0.739	0.538
DV2m	MC1	ED0	EXP4	MRG0	LIM2	RENO	0.919	0.825	0.883	1.336	1.254	0.794
DV3e	MC0	ED0	EXP1	MRG1	LIM0	RENO	0.793	0.808	0.785	0.731	1.338	1.144
DV2d	MC1	ED0	EXP1	MRG1	LIM1	RENO	0.714	0.883	0.789	0.732	1.179	1.067
DV2e	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.591	0.607	0.736	0.710	0.892	0.908
DV2e	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.779	0.749	0.875	0.822	1.185	1.323
DV13	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.639	0.587	0.725	1.012	1.067	0.607
DV12	MC0	ED1	EXP0	MRG0	LIM1	RENO	0.825	0.851	0.809	0.796	1.148	0.935
DV3e	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.542	0.642	0.744	0.701	0.991	0.989
DV2m	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.639	0.716	0.806	0.713	1.042	0.901
DV3d	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.678	0.743	0.691	0.953	0.921	0.770
DV2e	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.400	0.462	0.537	0.485	0.503	0.503
DV2e	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.559	0.569	0.594	0.747	0.613	0.472
DV13	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.689	0.600	0.602	0.826	0.915	0.437
DV3e	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.807	0.739	0.768	1.288	1.211	0.847
DV3m	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.755	0.726	0.790	0.712	1.238	1.152
DV11	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.910	0.929	0.874	0.880	1.388	1.112

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DV3m	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.687	0.629	0.608	0.526	0.935	0.743
DV2m	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.551	0.525	0.710	0.690	0.877	0.678
DV2e	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.640	0.665	0.675	0.591	0.761	0.752
DV12	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.505	0.502	0.560	0.485	0.745	0.508
DV11	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.732	0.680	0.700	0.883	0.950	0.444
DV3m	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.656	0.563	0.582	0.526	0.883	0.693
DV12	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.591	0.583	0.535	0.522	0.731	0.457
DV3e	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.632	0.587	0.652	0.675	0.863	0.751
DV3e	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.541	0.507	0.683	0.631	0.881	0.835
DV3d	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.537	0.517	0.653	0.713	0.993	1.072
DV11	MC0	ED1	EXP3	MRG4	LIM0	RENO	0.715	0.817	0.820	0.843	1.315	0.857
DV2m	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.547	0.506	0.593	0.565	0.772	0.571
DV11	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.703	0.741	0.677	0.624	1.072	0.659
DV2e	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.667	0.705	0.596	0.755	0.616	0.474
DV13	MC1	ED1	EXP1	MRG3	LIM0	RENO	0.632	0.660	0.743	0.726	1.254	0.882
DV2m	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.529	0.463	0.611	0.576	0.868	0.646
DV11	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.653	0.672	0.643	0.567	0.843	0.547
DV11	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.920	0.892	0.910	1.000	1.241	0.873
DV2e	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.586	0.653	0.885	0.744	1.068	1.225
DV3m	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.749	0.773	0.714	0.611	1.038	0.971
DV3d	MC1	ED0	EXP2	MRG2	LIM0	RENO	0.533	0.602	0.436	0.483	0.701	0.622
DV11	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.621	0.555	0.702	0.892	0.955	0.445
DV2m	MC0	ED0	EXP2	MRG5	LIM2	RENO	0.792	0.769	0.957	0.872	1.261	1.251
DV3m	MC1	ED0	EXP2	MRG0	LIM0	RENO	0.939	0.937	0.831	0.784	1.269	1.124
DV3d	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.382	0.381	0.415	0.481	0.607	0.528
DV2d	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.698	0.838	0.763	0.705	1.045	0.938
DV2d	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.650	0.698	0.761	0.754	1.083	0.968
DV2d	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.553	0.607	0.670	0.679	0.885	0.678
DV3m	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.695	0.656	0.731	0.647	1.067	0.886
DV3m	MC1	ED0	EXP4	MRG1	LIM1	RENO	0.809	0.705	0.747	0.966	1.115	0.738
DV2m	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.848	0.844	0.989	0.888	1.526	1.478
DV13	MC1	ED1	EXP1	MRG4	LIM2	RENO	0.631	0.584	0.811	0.807	1.267	1.009
DV2e	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.713	0.718	0.795	1.220	1.114	0.821
DV3d	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.594	0.549	0.655	0.797	0.974	1.120
DV2m	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.731	0.800	0.742	0.645	0.999	0.851
DV2m	MC1	ED0	EXP3	MRG1	LIM0	RENO	0.746	0.776	0.741	0.731	1.070	0.819
DV11	MC0	ED0	EXP0	MRG1	LIM1	RENO	0.835	0.916	0.792	0.741	1.225	0.925
DV2m	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.567	0.537	0.695	0.693	0.903	0.697
DV13	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.746	0.717	0.809	0.803	1.263	1.008
DV12	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.648	0.699	0.644	0.636	0.850	0.634
DV2m	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.815	0.805	0.804	0.994	1.120	0.689
DV2d	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.743	0.981	0.821	0.725	1.241	1.140
DV3m	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.741	0.770	0.721	0.583	0.985	0.886
DV3d	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.323	0.310	0.416	0.483	0.609	0.528
DV12	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.671	0.666	0.850	0.869	1.061	1.014
DV3e	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.720	0.715	0.706	0.661	1.016	0.973
DV3d	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.474	0.493	0.558	0.633	0.725	0.664
DV2e	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.615	0.711	0.699	0.623	0.879	0.833
DV3d	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.684	0.677	0.730	1.210	1.107	0.890
DV2m	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.741	0.751	0.810	0.780	1.249	1.103
DV3e	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.440	0.497	0.665	0.624	0.900	0.811
DV11	MC1	ED0	EXP1	MRG0	LIM1	REN2	1.134	1.147	0.956	1.019	1.517	1.087
DV3e	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.695	0.652	0.747	0.763	1.185	1.168
DV3d	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.800	0.719	0.718	1.154	1.018	0.932
DV3e	MC1	ED1	EXP4	MRG1	LIM0	RENO	0.748	0.685	0.828	1.035	1.287	0.848
DV13	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.573	0.566	0.598	0.539	0.918	0.580
DV13	MC1	ED0	EXP3	MRG0	LIM1	RENO	0.831	0.834	0.803	0.940	1.168	0.826
DV3e	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.755	0.790	0.760	0.910	1.332	1.226
DV2m	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.769	0.711	0.781	1.048	1.090	0.687
DV2m	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.777	0.871	0.822	0.713	1.133	1.080
DV2m	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.879	0.897	0.852	0.939	1.411	1.178
DV11	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.999	1.076	0.969	0.926	1.371	1.064
DV11	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.942	0.981	0.875	0.950	1.445	1.076
DV11	MC1	ED0	EXP2	MRG2	LIM0	RENO	0.741	0.806	0.679	0.576	0.978	0.604
DV12	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.644	0.681	0.589	0.534	0.948	0.612
DV2m	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.736	0.773	0.755	0.737	1.227	1.019
DV11	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.674	0.665	0.648	0.627	1.017	0.615
DV3d	MC1	ED0	EXP3	MRG2	LIM0	RENO	0.512	0.556	0.427	0.519	0.670	0.546
DV2e	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.805	0.772	0.760	0.970	0.991	0.712
DV2m	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.725	0.739	0.831	0.785	1.220	1.076

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.780	0.900	0.804	0.854	1.158	1.116
DV2m	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.623	0.652	0.734	0.676	1.054	0.932
DV2m	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.647	0.622	0.592	0.563	0.770	0.570
DV11	MC1	ED0	EXP3	MRG1	LIM0	RENO	0.880	0.986	0.834	0.796	1.312	0.870
DV3d	MC0	ED0	EXP4	MRG0	LIM1	RENO	0.779	0.750	0.701	1.221	1.052	0.832
DV3d	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.495	0.550	0.582	0.631	0.765	0.710
DV11	MC1	ED1	EXP3	MRG4	LIM2	RENO	0.636	0.687	0.782	0.843	1.142	0.779
DV2m	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.914	0.821	0.880	1.324	1.247	0.791
DV11	MC0	ED0	EXP1	MRG4	LIM0	RENO	0.883	1.053	0.864	0.863	1.611	1.070
DV13	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.938	0.890	0.911	1.348	1.334	0.742
DV11	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.659	0.742	0.797	0.780	1.191	0.887
DV3e	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.716	0.674	0.805	1.300	1.289	0.911
DV13	MC0	ED0	EXP2	MRG5	LIM1	RENO	0.830	0.840	0.880	0.888	1.181	1.196
DV3d	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.458	0.441	0.657	0.773	0.901	0.929
DV3d	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.507	0.555	0.435	0.526	0.771	0.680
DV13	MC1	ED1	EXP3	MRG2	LIM0	RENO	0.551	0.523	0.586	0.579	0.877	0.509
DV2m	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.749	0.820	0.961	0.811	1.306	1.241
DV11	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.792	0.853	0.882	1.210	1.456	0.790
DV3m	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.613	0.680	0.714	0.611	1.038	0.891
DV3e	MC1	ED1	EXP4	MRG5	LIM0	RENO	0.810	0.696	1.019	1.328	1.549	1.185
DV2m	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.718	0.607	0.629	0.811	0.855	0.491
DV2m	MC1	ED0	EXP4	MRG3	LIM2	RENO	0.766	0.712	0.793	1.009	1.039	0.629
DV3e	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.718	0.584	0.956	1.235	1.282	1.059
DV13	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.758	0.723	0.725	1.012	1.067	0.607
DV2m	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.836	0.828	0.789	0.850	1.136	1.000
DV2m	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.717	0.759	0.808	0.845	1.103	0.894
DV2e	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.638	0.579	0.799	1.018	0.962	0.761
DV3m	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.538	0.447	0.596	0.523	0.857	0.675
DV13	MC0	ED1	EXP3	MRG0	LIM0	RENO	0.768	0.789	0.864	0.940	1.310	0.885
DV13	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.963	0.908	0.889	1.348	1.370	0.761
DV11	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.931	0.945	0.852	0.875	1.421	1.140
DV3m	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.521	0.430	0.569	0.519	0.706	0.543
DV3e	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.454	0.518	0.742	0.694	0.986	0.986
DV3m	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.641	0.553	0.598	0.528	0.862	0.677
DV12	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.614	0.630	0.546	0.485	0.765	0.521
DV12	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.572	0.597	0.680	0.657	1.047	0.794
DV2e	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.546	0.617	0.674	0.588	0.758	0.713
DV3e	MC1	ED0	EXP0	MRG1	LIM1	RENO	0.575	0.693	0.708	0.665	1.019	0.924
DV2e	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.588	0.654	0.886	0.747	1.071	1.228
DV3e	MC0	ED0	EXP2	MRG0	LIM2	RENO	0.707	0.723	0.727	0.840	1.056	1.021
DV3m	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.957	0.811	0.839	1.213	1.272	0.850
DV3m	MC0	ED1	EXP1	MRG1	LIM1	RENO	0.609	0.547	0.708	0.683	1.159	0.997
DV2e	MC1	ED1	EXP4	MRG3	LIM2	RENO	0.608	0.549	0.737	0.930	0.862	0.612
DV2e	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.690	0.735	0.711	0.653	0.971	0.908
DV13	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.659	0.701	0.683	0.650	0.922	0.728
DV2d	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.835	1.023	0.807	0.794	1.199	1.206
DV13	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.641	0.611	0.764	0.722	1.101	0.941
DV11	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.643	0.642	0.744	0.755	1.160	0.691
DV2d	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.662	0.932	0.764	0.662	1.004	0.908
DV3m	MC1	ED1	EXP1	MRG3	LIM0	RENO	0.661	0.635	0.769	0.651	1.232	0.975
DV3d	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.489	0.554	0.635	0.612	0.817	0.886
DV3e	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.725	0.710	0.730	0.919	1.265	1.147
DV2e	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.728	0.700	0.849	0.800	0.940	1.031
DV11	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.754	0.761	0.843	1.203	1.371	0.736
DV3m	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.794	0.699	0.878	0.796	1.169	1.156
DV12	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.670	0.698	0.750	0.930	1.067	0.630
DV3e	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.582	0.535	0.690	0.708	0.969	0.852
DV2m	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.700	0.692	0.732	0.709	1.106	0.870
DV12	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.506	0.503	0.561	0.488	0.746	0.509
DV11	MC0	ED0	EXP4	MRG5	LIM0	RENO	1.153	1.122	1.016	1.478	1.894	1.013
DV2e	MC0	ED0	EXP4	MRG4	LIM2	RENO	0.763	0.720	0.803	1.033	0.970	0.764
DV3m	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.700	0.633	0.916	0.792	1.234	1.237
DV3d	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.675	0.725	0.659	0.780	0.906	0.998
DV13	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.932	0.921	0.836	0.861	1.180	0.939
DV3m	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.699	0.706	0.771	0.779	1.128	0.961
DV2d	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.614	0.625	0.540	0.794	0.831	0.468
DV12	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.803	0.868	0.875	0.752	1.029	1.106
DV2e	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.464	0.494	0.535	0.480	0.500	0.529
DV3d	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.591	0.697	0.671	0.673	0.932	1.013
DV2m	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.681	0.611	0.945	0.884	1.437	1.378

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DV2d	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.646	0.913	0.783	0.662	0.977	0.885
DV3e	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.677	0.584	0.766	1.020	1.139	0.787
DV11	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.767	0.857	0.759	0.831	1.163	0.796
DV2m	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.680	0.632	0.917	0.803	1.227	1.257
DV2e	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.722	0.787	0.713	0.667	0.888	0.824
DV11	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.867	1.015	0.824	0.729	1.285	0.987
DV2e	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.545	0.661	0.731	0.783	0.988	0.959
DV2m	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.780	0.723	0.900	0.872	1.179	1.107
DV3e	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.597	0.631	0.571	0.566	0.739	0.709
DV3e	MC1	ED0	EXP4	MRG0	LIM0	REN1	0.849	0.830	0.805	1.300	1.289	0.911
DV11	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.633	0.563	0.683	0.883	0.975	0.456
DV11	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.663	0.629	0.714	0.883	1.032	0.488
DV12	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.674	0.696	0.807	0.843	1.059	0.774
DV2m	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.506	0.533	0.725	0.642	0.917	0.709
DV2m	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.707	0.674	0.791	0.854	1.139	1.002
DV13	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.701	0.748	0.772	0.750	1.280	0.969
DV12	MC1	ED1	EXP3	MRG4	LIM2	RENO	0.604	0.590	0.759	0.718	0.971	0.781
DV2d	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.750	0.928	0.769	0.828	1.130	0.975
DV2e	MC0	ED1	EXP1	MRG4	LIM0	RENO	0.647	0.664	0.799	0.730	1.161	1.134
DV13	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.609	0.569	0.580	0.536	0.864	0.596
DV2e	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.520	0.592	0.699	0.783	0.934	0.894
DV11	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.790	0.792	0.872	0.941	1.437	1.073
DV3m	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.605	0.470	0.631	0.747	0.830	0.501
DV2e	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.582	0.571	0.683	0.667	0.839	0.769
DV3m	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.734	0.589	0.614	0.744	0.850	0.513
DV2m	MC0	ED0	EXP1	MRG1	LIM1	RENO	0.709	0.697	0.726	0.748	1.169	0.954
DV3e	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.811	0.743	0.770	1.300	1.218	0.850
DV11	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.756	0.764	0.726	0.699	1.144	0.732
DV2m	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.689	0.660	0.810	0.854	1.109	0.977
DV2m	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.520	0.450	0.566	0.560	0.725	0.531
DV11	MC0	ED0	EXP0	MRG0	LIM0	REN2	1.185	1.326	0.969	0.926	1.371	1.064
DV2m	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.642	0.581	0.596	0.573	0.888	0.663
DV2m	MC1	ED1	EXP4	MRG0	LIM0	RENO	0.871	0.796	0.927	1.336	1.443	0.873
DV2d	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.626	0.796	0.821	0.725	1.241	1.140
DV3e	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.533	0.477	0.652	0.675	0.863	0.751
DV12	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.650	0.702	0.644	0.640	0.853	0.634
DV3e	MC1	ED0	EXP0	MRG1	LIM2	RENO	0.561	0.679	0.725	0.665	0.992	0.901
DV12	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.893	1.059	0.841	0.784	1.204	0.970
DV3m	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.545	0.599	0.801	0.648	1.119	1.035
DV3m	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.638	0.611	0.767	0.651	1.061	1.052
DV2d	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.934	0.886	0.861	1.237	1.244	0.953
DV13	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.932	0.921	0.836	0.861	1.180	0.939
DV12	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.724	0.747	0.832	0.871	1.340	0.995
DV3d	MC1	ED1	EXP0	MRG3	LIM2	RENO	0.390	0.396	0.586	0.592	0.740	0.689
DV2e	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.580	0.570	0.682	0.663	0.836	0.768
DV11	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.800	0.930	0.776	0.777	1.221	0.908
DV12	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.724	0.794	0.824	0.843	1.151	0.852
DV3d	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.556	0.565	0.633	0.701	0.884	0.945
DV13	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.592	0.630	0.750	0.686	1.097	0.885
DV11	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.828	0.908	0.788	0.729	1.214	0.921
DV2e	MC1	ED1	EXP4	MRG4	LIM0	RENO	0.723	0.694	0.843	1.033	1.117	0.840
DV3m	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.649	0.535	0.643	0.747	0.902	0.551
DV12	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.669	0.697	0.748	0.926	1.064	0.629
DV12	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.857	1.029	0.756	0.627	1.122	0.970
DV3m	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.728	0.785	0.803	0.772	1.188	1.027
DV2e	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.641	0.667	0.676	0.594	0.763	0.753
DV3m	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.560	0.506	0.692	0.626	0.866	0.707
DV2d	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.666	0.927	0.715	0.631	0.980	0.774
DV13	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.794	0.772	0.846	0.884	1.074	1.029
DV3e	MC1	ED1	EXP2	MRG4	LIM0	RENO	0.646	0.643	0.783	0.704	1.145	1.147
DV2d	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.685	0.762	0.787	0.895	1.147	0.983
DV2d	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.701	0.666	0.826	1.082	1.168	0.812
DV3m	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.719	0.695	0.685	0.617	0.986	0.908
DV3e	MC1	ED0	EXP1	MRG3	LIM0	RENO	0.726	0.719	0.741	0.697	1.191	1.008
DV12	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.571	0.596	0.678	0.654	1.045	0.792
DV3d	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.478	0.503	0.601	0.642	0.859	0.805
DV12	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.747	0.814	0.673	0.592	0.866	0.724
DV12	MC1	ED1	EXP4	MRG3	LIM0	RENO	0.704	0.730	0.773	0.935	1.133	0.631
DV3e	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.550	0.497	0.727	0.750	0.945	0.913
DV3d	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.609	0.707	0.613	0.642	0.934	0.885

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.706	0.719	0.703	0.676	0.995	0.870
DV2m	MC1	ED0	EXP2	MRG0	LIM2	REN0	0.819	0.816	0.812	0.858	1.112	0.978
DV2d	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.597	0.737	0.762	0.659	1.001	0.971
DV3e	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.588	0.566	0.721	0.655	0.984	0.945
DV3d	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.723	0.795	0.691	0.850	1.146	1.200
DV3e	MC1	ED0	EXP4	MRG2	LIM1	REN0	0.640	0.592	0.577	0.805	0.675	0.490
DV3e	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.524	0.614	0.666	0.628	0.903	0.811
DV2e	MC1	ED0	EXP4	MRG5	LIM0	REN0	0.959	0.915	1.008	1.251	1.341	1.069
DV12	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.962	0.995	0.968	1.159	1.254	0.985
DV3d	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.528	0.507	0.618	0.648	0.871	0.937
DV3d	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.483	0.514	0.404	0.479	0.622	0.578
DV3m	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.619	0.478	0.614	0.744	0.850	0.513
DV11	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.766	0.727	0.900	0.962	1.620	1.218
DV12	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.807	0.933	0.689	0.598	0.946	0.799
DV12	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.723	0.814	0.748	0.693	1.246	0.965
DV13	MC1	ED1	EXP1	MRG0	LIM0	REN0	0.800	0.825	0.909	0.962	1.604	1.105
DV3m	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.758	0.755	0.769	0.654	1.063	1.055
DV2e	MC0	ED1	EXP2	MRG0	LIM2	REN0	0.596	0.626	0.719	0.791	0.914	0.922
DV12	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.692	0.776	0.708	0.674	1.014	0.772
DV3d	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.467	0.461	0.647	0.652	0.925	1.006
DV2e	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.592	0.609	0.717	0.626	0.859	0.856
DV3d	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.546	0.547	0.659	0.780	0.906	0.932
DV11	MC1	ED0	EXP2	MRG5	LIM0	REN0	1.029	1.110	0.934	0.950	1.680	1.248
DV11	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.621	0.608	0.744	0.699	1.114	0.714
DV11	MC0	ED0	EXP1	MRG3	LIM0	REN0	0.835	0.865	0.808	0.777	1.510	0.863
DV3m	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.719	0.650	0.770	0.776	1.126	1.045
DV12	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.872	0.956	0.914	0.869	1.189	1.087
DV3m	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.704	0.661	0.725	0.683	1.128	0.971
DV2d	MC0	ED1	EXP3	MRG1	LIM0	REN0	0.633	0.797	0.806	0.716	1.079	0.916
DV3d	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.636	0.659	0.633	0.648	0.848	0.978
DV2m	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.689	0.681	0.742	0.744	1.135	0.929
DV12	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.721	0.812	0.746	0.689	1.242	0.964
DV2d	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.765	0.832	0.744	0.701	1.070	1.029
DV3e	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.570	0.687	0.704	0.655	1.010	0.920
DV13	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.671	0.728	0.815	0.762	1.487	1.071
DV2d	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.685	0.717	0.797	0.925	1.334	1.149
DV2m	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.699	0.691	0.730	0.706	1.103	0.868
DV3d	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.641	0.641	0.655	0.720	0.999	1.075
DV13	MC1	ED1	EXP1	MRG4	LIM0	REN0	0.710	0.694	0.851	0.807	1.458	1.110
DV12	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.726	0.796	0.824	0.847	1.155	0.853
DV2d	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.893	0.996	0.806	0.791	1.197	1.288
DV3d	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.588	0.620	0.658	0.839	0.941	0.964
DV2m	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.600	0.582	0.769	0.763	1.020	0.884
DV12	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.551	0.573	0.647	0.646	0.858	0.636
DV2e	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.647	0.816	0.732	0.787	0.990	0.961
DV2m	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.685	0.788	0.757	0.680	1.119	0.857
DV13	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.693	0.732	0.717	0.737	1.077	0.798
DV3m	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.805	0.742	0.919	0.740	1.190	1.284
DV3d	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.472	0.452	0.642	0.777	0.928	0.954
DV3d	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.529	0.511	0.451	0.748	0.684	0.459
DV2m	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.940	0.839	0.860	1.329	1.283	0.814
DV2e	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.719	0.625	0.961	1.251	1.165	0.972
DV3e	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.631	0.807	0.761	0.665	1.142	0.991
DV13	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.866	0.903	0.931	0.905	1.392	1.377
DV2d	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.814	0.940	0.789	0.899	1.149	0.985
DV2d	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.807	0.909	0.770	0.832	1.133	1.045
DV2e	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.609	0.639	0.713	0.667	0.888	0.824
DV3m	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.832	0.759	0.813	0.854	1.284	1.116
DV2m	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.538	0.581	0.806	0.713	1.042	0.901
DV2d	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.710	0.878	0.786	0.725	1.173	1.064
DV2d	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.711	0.880	0.788	0.728	1.175	1.066
DV11	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.899	0.942	0.846	1.215	1.379	0.739
DV2e	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.548	0.619	0.675	0.591	0.761	0.714
DV2d	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.539	0.595	0.686	0.679	0.862	0.661
DV13	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.711	0.724	0.831	1.062	1.339	0.790
DV2e	MC1	ED1	EXP2	MRG0	LIM0	REN0	0.670	0.744	0.755	0.791	1.052	1.014
DV3d	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.410	0.431	0.413	0.514	0.629	0.544
DV3d	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.588	0.620	0.658	0.839	0.941	0.964
DV2m	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.674	0.651	0.624	0.576	0.943	0.711
DV3m	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.578	0.528	0.590	0.478	0.798	0.678

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

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DV3m	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.603	0.469	0.629	0.744	0.828	0.500
DV2d	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.553	0.624	0.499	0.518	0.743	0.578
DV3e	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.442	0.498	0.666	0.628	0.903	0.811
DV2e	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.759	0.716	0.800	1.023	0.965	0.762
DV3d	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.637	0.797	0.685	0.677	1.016	1.116
DV11	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.823	0.755	0.808	1.083	1.251	0.579
DV13	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.779	0.713	0.866	0.826	1.126	1.209
DV3d	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.654	0.650	0.637	0.713	1.020	1.100
DV3e	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.690	0.712	0.697	0.631	0.957	0.919
DV2d	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.662	0.764	0.720	0.688	1.050	0.823
DV2m	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.663	0.610	0.793	0.918	1.060	0.858
DV3e	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.482	0.489	0.541	0.551	0.602	0.567
DV2d	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.713	0.938	0.780	0.709	1.013	0.914
DV12	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.753	0.938	0.756	0.627	1.122	0.943
DV13	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.723	0.815	0.748	0.733	1.136	0.854
DV11	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.678	0.712	0.645	0.616	0.880	0.530
DV3e	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.622	0.579	0.590	0.801	0.655	0.477
DV3e	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.749	0.670	0.839	0.853	1.117	1.174
DV13	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.683	0.651	0.798	1.072	1.272	0.739
DV3d	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.656	0.676	0.620	0.655	0.876	1.006
DV2d	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.848	0.984	0.831	0.920	1.408	1.230
DV3e	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.636	0.627	0.761	0.728	1.259	1.143
DV13	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.509	0.459	0.586	0.589	0.931	0.577
DV3e	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.611	0.599	0.722	0.711	1.028	0.915
DV3e	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.640	0.557	0.904	0.869	1.329	1.426
DV2m	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.675	0.661	0.686	0.720	0.946	0.761
DV13	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.959	0.943	0.817	0.866	1.215	0.965
DV2e	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.509	0.649	0.548	0.485	0.547	0.554
DV3m	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.646	0.739	0.801	0.648	1.119	1.035
DV2e	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.679	0.640	0.760	1.213	1.049	0.765
DV13	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.629	0.582	0.809	0.803	1.263	1.008
DV3d	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.556	0.565	0.633	0.701	0.884	0.945
DV11	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.732	0.797	0.849	0.802	1.505	1.082
DV11	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.759	0.740	0.750	0.772	1.343	0.804
DV3d	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.559	0.556	0.642	0.777	0.928	0.954
DV13	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.836	0.849	0.862	0.947	1.381	1.001
DV2e	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.565	0.558	0.699	0.663	0.814	0.749
DV2d	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.533	0.670	0.682	0.625	0.921	0.719
DV2m	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.642	0.581	0.596	0.573	0.888	0.663
DV3d	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.724	0.825	0.671	0.777	0.982	1.096
DV2m	MC1	ED1	EXP0	MRG4	LIM2	REN0	0.541	0.585	0.809	0.720	1.048	0.904
DV13	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.894	0.888	0.801	0.730	1.172	1.041
DV3m	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.519	0.429	0.567	0.516	0.704	0.542
DV2m	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.642	0.720	0.809	0.720	1.048	0.904
DV2d	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.663	0.723	0.789	0.832	1.104	1.018
DV13	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.786	0.817	0.752	0.689	1.099	0.913
DV11	MC0	ED0	EXP4	MRG3	LIM1	REN0	0.852	0.776	0.793	1.099	1.297	0.596
DV2e	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.594	0.624	0.718	0.787	0.911	0.921
DV3e	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.759	0.686	0.904	0.869	1.329	1.426
DV3e	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.714	0.672	0.803	1.295	1.286	0.910
DV3d	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.617	0.589	0.644	0.741	0.928	1.178
DV3e	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.753	0.817	0.738	0.827	1.137	1.119
DV2e	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.750	0.821	0.751	0.679	1.084	1.028
DV12	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.794	0.860	0.812	0.723	1.282	1.068
DV13	MC0	ED0	EXP0	MRG0	LIM0	REN1	1.006	1.056	0.855	0.870	1.289	1.036
DV11	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.796	0.839	0.772	0.784	1.161	0.808
DV3d	MC1	ED0	EXP4	MRG5	LIM1	REN0	0.824	0.736	0.712	1.240	1.097	0.973
DV2d	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.774	0.900	0.850	1.027	1.099	0.768
DV2m	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.603	0.596	0.920	0.811	1.234	1.157
DV2m	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.868	0.877	0.893	1.104	1.272	0.876
DV2d	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.810	0.881	0.795	0.920	1.330	1.147
DV12	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.702	0.695	0.549	0.490	0.769	0.538
DV11	MC0	ED0	EXP4	MRG5	LIM0	REN1	1.098	1.073	0.972	1.376	1.704	0.995
DV13	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.846	0.895	0.832	1.068	1.344	0.791
DV2d	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.704	0.688	0.816	0.874	1.292	1.286
DV2m	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.717	0.759	0.808	0.845	1.103	0.894
DV2d	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.442	0.524	0.484	0.510	0.757	0.552
DV2d	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.524	0.662	0.702	0.635	0.904	0.704
DV12	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.636	0.666	0.677	0.601	0.874	0.727
DV2m	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.523	0.453	0.568	0.565	0.729	0.532

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.828	0.881	0.893	0.752	1.119	1.252
DV2e	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.789	0.778	0.781	1.225	1.027	0.747
DV3d	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.408	0.417	0.404	0.479	0.622	0.578
DV3d	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.577	0.602	0.647	0.913	0.902	0.657
DV11	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.836	1.002	0.835	0.850	1.508	1.066
DV2e	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.724	0.759	0.722	0.865	1.096	1.035
DV2m	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.673	0.673	0.605	0.524	0.806	0.649
DV12	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.712	0.770	0.823	0.976	1.265	0.766
DV13	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.519	0.466	0.570	0.584	0.950	0.590
DV3d	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.599	0.574	0.658	0.734	0.898	1.144
DV3m	MC0	ED0	EXP1	MRG4	LIM2	RENO	0.742	0.718	0.814	0.723	1.216	1.128
DV2d	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.700	0.826	0.805	0.787	1.193	1.202
DV3m	MC1	ED0	EXP0	MRG0	LIM0	RENO	0.769	0.825	0.831	0.784	1.269	1.031
DV2e	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.594	0.602	0.739	0.862	1.064	1.007
DV2e	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.720	0.738	0.720	0.685	1.030	0.962
DV3e	MC0	ED1	EXP3	MRG0	LIM0	RENO	0.645	0.644	0.747	0.903	1.162	0.986
DV3e	MC1	ED1	EXP1	MRG4	LIM2	RENO	0.576	0.523	0.769	0.775	1.164	1.143
DV2m	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.572	0.548	0.747	0.702	1.071	0.845
DV2m	MC0	ED0	EXP4	MRG1	LIM2	RENO	0.773	0.715	0.785	1.058	1.096	0.689
DV3e	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.572	0.602	0.541	0.551	0.602	0.567
DV12	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.830	0.915	0.874	0.808	1.070	1.068
DV12	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.701	0.644	0.842	1.034	1.141	0.722
DV2m	MC1	ED0	EXP2	MRG3	LIM0	RENO	0.768	0.837	0.765	0.648	1.062	0.852
DV12	MC0	ED1	EXP4	MRG1	LIM1	RENO	0.682	0.691	0.789	0.981	1.199	0.715
DV3m	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.573	0.598	0.701	0.615	0.958	0.811
DV12	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.616	0.611	0.564	0.536	0.898	0.572
DV12	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.642	0.627	0.777	0.727	1.215	0.997
DV2e	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.750	0.851	0.729	0.620	0.929	0.939
DV11	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.875	0.859	0.856	0.946	1.327	0.976
DV2m	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.662	0.619	0.939	0.803	1.195	1.225
DV2d	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.693	0.863	0.807	0.728	1.144	1.039
DV12	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.844	0.861	0.774	0.664	1.013	0.915
DV3m	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.638	0.550	0.596	0.523	0.857	0.675
DV12	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.826	0.856	0.881	0.827	1.238	1.244
DV3e	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.522	0.568	0.855	0.790	1.166	1.267
DV13	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.571	0.583	0.736	0.740	1.051	0.779
DV11	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.640	0.638	0.742	0.748	1.154	0.689
DV3d	MC1	ED0	EXP4	MRG3	LIM0	RENO	0.720	0.777	0.669	0.922	0.961	0.659
DV12	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.715	0.835	0.721	0.621	1.055	0.877
DV13	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.667	0.681	0.696	0.650	1.002	0.824
DV2m	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.688	0.705	0.720	0.676	0.969	0.848
DV3e	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.728	0.756	0.758	0.698	1.075	1.144
DV13	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.766	0.777	0.781	0.777	1.114	0.886
DV12	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.505	0.502	0.560	0.485	0.745	0.508
DV2m	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.611	0.621	0.808	0.716	1.044	0.984
DV2e	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.776	0.728	0.780	1.018	0.988	0.781
DV3d	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.497	0.585	0.651	0.612	0.796	0.924
DV3e	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.501	0.510	0.569	0.560	0.735	0.707
DV3e	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.769	0.664	0.973	1.230	1.391	1.162
DV3e	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.607	0.593	0.706	0.827	1.075	1.044
DV3m	MC0	ED1	EXP1	MRG4	LIM0	RENO	0.704	0.692	0.854	0.723	1.400	1.241
DV12	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.640	0.625	0.717	0.930	1.008	0.588
DV2m	MC0	ED0	EXP3	MRG3	LIM1	RENO	0.674	0.664	0.696	0.697	0.906	0.697
DV12	MC0	ED0	EXP4	MRG0	LIM0	REN2	1.004	1.074	0.916	1.227	1.362	0.789
DV2m	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.687	0.659	0.808	0.850	1.106	0.975
DV3d	MC1	ED0	EXP3	MRG5	LIM1	RENO	0.707	0.672	0.641	0.856	0.931	1.053
DV2m	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.649	0.623	0.593	0.565	0.772	0.571
DV2m	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.593	0.486	0.647	0.819	0.837	0.480
DV11	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.793	0.855	0.884	1.215	1.459	0.792
DV2e	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.540	0.522	0.696	0.651	0.891	0.824
DV12	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.596	0.664	0.708	0.651	1.102	0.848
DV3e	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.642	0.545	0.810	1.091	1.117	0.846
DV2m	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.790	0.679	0.858	1.324	1.280	0.812
DV12	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.863	0.990	0.893	0.752	1.119	1.217
DV2m	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.692	0.641	0.837	0.944	1.303	1.072
DV12	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.800	0.835	0.900	0.819	1.199	1.208
DV3m	MC1	ED1	EXP3	MRG4	LIM0	RENO	0.676	0.661	0.811	0.707	1.143	0.994
DV3d	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.591	0.546	0.643	0.738	0.926	1.098
DV3m	MC1	ED1	EXP2	MRG5	LIM1	RENO	0.698	0.616	0.911	0.796	1.283	1.341
DV2m	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.624	0.632	0.791	0.854	1.139	0.920

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Risk Value Factors

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DV11	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.821	0.857	0.891	0.875	1.504	1.222
DV3d	MC1	ED1	EXP0	MRG4	LIM0	RENO	0.492	0.483	0.668	0.658	0.985	1.009
DV2m	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.686	0.703	0.718	0.673	0.967	0.846
DV3e	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.659	0.615	0.686	0.691	1.057	0.937
DV2m	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.694	0.656	0.796	1.043	1.181	0.755
DV3e	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.521	0.566	0.855	0.786	1.162	1.265
DV3e	MC1	ED0	EXP4	MRG5	LIM2	RENO	0.854	0.721	0.971	1.328	1.346	1.078
DV11	MC0	ED0	EXP2	MRG0	LIM0	REN2	1.185	1.326	0.969	0.926	1.371	1.064
DV12	MC1	ED0	EXP0	MRG4	LIM0	RENO	0.953	1.026	0.814	0.668	1.170	1.007
DV2m	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.598	0.655	0.725	0.638	0.914	0.708
DV3d	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.466	0.460	0.646	0.648	0.922	1.005
DV3e	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.731	0.733	0.783	0.771	1.262	1.256
DV3d	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.622	0.608	0.659	0.797	0.939	1.109
DV3m	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.489	0.492	0.690	0.583	0.930	0.759
DV2e	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.472	0.511	0.658	0.588	0.779	0.731
DV11	MC0	ED1	EXP0	MRG0	LIM1	RENO	0.959	0.968	0.931	0.935	1.303	0.995
DV2m	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.555	0.526	0.702	0.720	0.921	0.742
DV13	MC0	ED1	EXP3	MRG3	LIM1	RENO	0.554	0.541	0.656	0.710	0.913	0.659
DV3e	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.813	0.780	0.921	0.864	1.440	1.567
DV13	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.796	0.841	0.798	0.722	1.166	1.009
DV3m	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.563	0.509	0.694	0.633	0.871	0.709
DV11	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.802	0.932	0.778	0.780	1.223	0.910
DV2d	MC1	ED1	EXP2	MRG2	LIM1	RENO	0.478	0.517	0.487	0.518	0.764	0.593
DV3m	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.539	0.448	0.596	0.526	0.860	0.675
DV12	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.590	0.563	0.547	0.488	0.767	0.537
DV3d	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.493	0.534	0.570	0.589	0.758	0.756
DV11	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.781	0.827	0.793	0.792	1.136	0.790
DV3d	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.392	0.385	0.396	0.514	0.594	0.508
DV3m	MC0	ED0	EXP1	MRG0	LIM2	RENO	0.837	0.763	0.816	0.862	1.291	1.119
DV2d	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.848	0.984	0.831	0.920	1.408	1.230
DV13	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.855	0.763	0.832	1.131	1.245	0.765
DV13	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.608	0.643	0.732	0.686	1.127	0.908
DV3m	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.616	0.684	0.716	0.617	1.044	0.894
DV3d	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.490	0.531	0.569	0.583	0.754	0.753
DV3e	MC1	ED1	EXP4	MRG1	LIM1	RENO	0.682	0.589	0.770	1.035	1.149	0.791
DV3e	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.538	0.504	0.681	0.624	0.876	0.833
DV2m	MC1	ED1	EXP1	MRG2	LIM1	RENO	0.546	0.475	0.599	0.582	0.896	0.665
DV2e	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.599	0.697	0.716	0.623	0.856	0.812
DV11	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.599	0.563	0.730	0.755	1.067	0.628
DV12	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.751	0.818	0.676	0.598	0.871	0.726
DV11	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.790	0.746	0.881	0.972	1.673	1.253
DV3m	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.699	0.614	0.812	0.849	1.279	1.115
DV12	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.637	0.621	0.715	0.921	1.002	0.586
DV3d	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.613	0.763	0.652	0.664	0.831	0.896
DV13	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.672	0.615	0.569	0.536	0.795	0.542
DV3e	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.680	0.600	0.768	1.288	1.211	0.847
DV11	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.765	0.733	0.880	1.142	1.337	0.729
DV3m	MC1	ED1	EXP1	MRG1	LIM0	RENO	0.668	0.637	0.761	0.683	1.299	1.068
DV12	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.547	0.568	0.644	0.636	0.850	0.634
DV3m	MC1	ED1	EXP2	MRG4	LIM2	RENO	0.625	0.603	0.789	0.657	1.038	1.029
DV3d	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.549	0.519	0.704	0.797	1.091	1.201
DV2m	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.608	0.618	0.805	0.709	1.039	0.981
DV2m	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.508	0.443	0.581	0.563	0.709	0.518
DV3m	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.750	0.724	0.803	0.772	1.188	1.119
DV2d	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.674	0.754	0.776	0.698	1.130	1.101
DV13	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.606	0.641	0.731	0.682	1.123	0.908
DV3e	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.728	0.756	0.758	0.698	1.075	1.144
DV3d	MC0	ED1	EXP4	MRG0	LIM2	RENO	0.640	0.597	0.718	1.221	1.024	0.811
DV3e	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.478	0.456	0.544	0.560	0.695	0.659
DV2d	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.831	1.026	0.867	1.027	1.195	0.845
DV2m	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.608	0.494	0.630	0.815	0.858	0.491
DV13	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.786	0.748	0.836	0.861	1.180	0.939
DV2d	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.704	0.688	0.816	0.874	1.292	1.286
DV3m	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.452	0.416	0.565	0.478	0.754	0.580
DV11	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.736	0.683	0.702	0.892	0.955	0.445
DV13	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.865	0.873	0.846	0.962	1.431	1.031
DV3e	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.702	0.700	0.743	0.753	1.030	1.006
DV12	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.615	0.610	0.563	0.534	0.896	0.571
DV3e	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.398	0.509	0.552	0.509	0.628	0.612
DV2d	MC0	ED1	EXP4	MRG2	LIM2	RENO	0.522	0.512	0.543	0.806	0.838	0.469

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

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DV2d	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.673	0.741	0.776	0.979	1.102	0.671
DV2e	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.775	0.745	0.872	0.814	1.178	1.318
DV2d	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.581	0.696	0.804	0.721	1.138	1.036
DV2d	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.603	0.763	0.782	0.712	1.016	0.915
DV3d	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.683	0.654	0.644	0.789	0.859	1.005
DV2e	MC0	ED0	EXP4	MRG4	LIM0	REN0	0.858	0.855	0.843	1.033	1.117	0.840
DV13	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.723	0.703	0.841	0.947	1.419	1.027
DV11	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.941	1.053	0.884	1.215	1.459	0.792
DV13	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.568	0.580	0.733	0.733	1.045	0.777
DV12	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.560	0.587	0.698	0.661	1.023	0.774
DV11	MC1	ED0	EXP4	MRG1	LIM0	REN0	1.026	1.078	0.927	1.153	1.547	0.805
DV12	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.651	0.682	0.578	0.527	0.824	0.492
DV2m	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.721	0.609	0.630	0.815	0.858	0.491
DV2d	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.708	0.776	0.802	0.988	1.173	0.673
DV2m	MC1	ED1	EXP3	MRG2	LIM2	REN0	0.511	0.445	0.583	0.568	0.712	0.519
DV11	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.625	0.654	0.679	0.576	0.978	0.604
DV13	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.756	0.694	0.871	1.136	1.321	0.822
DV2d	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.592	0.684	0.522	0.564	0.941	0.695
DV2m	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.714	0.732	0.918	0.808	1.231	1.155
DV2d	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.932	0.884	0.860	1.231	1.241	0.951
DV3e	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.678	0.663	0.743	0.698	0.989	1.040
DV13	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.730	0.709	0.846	0.962	1.431	1.031
DV3e	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.725	0.710	0.730	0.919	1.265	1.147
DV11	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.779	0.879	0.819	0.850	1.387	0.969
DV3e	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.661	0.639	0.668	0.634	0.908	0.858
DV2m	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.649	0.750	0.732	0.670	1.048	0.853
DV2e	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.624	0.560	0.719	0.930	0.886	0.628
DV2d	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.662	0.715	0.551	0.798	0.906	0.515
DV13	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.866	0.935	0.905	0.826	1.191	1.259
DV3m	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.967	0.853	1.018	1.148	1.455	1.144
DV11	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.676	0.692	0.631	0.576	0.873	0.563
DV2m	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.812	0.809	0.808	0.845	1.103	0.974
DV3m	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.817	0.694	1.020	1.153	1.458	1.147
DV2d	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.803	0.900	0.801	0.772	1.326	1.209
DV3m	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.597	0.559	0.690	0.583	0.930	0.826
DV2d	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.546	0.588	0.477	0.557	0.730	0.521
DV3d	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.578	0.612	0.647	0.652	0.925	1.077
DV3d	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.635	0.648	0.634	0.908	0.827	0.596
DV2m	MC1	ED0	EXP4	MRG4	LIM2	REN0	0.815	0.776	0.881	1.121	1.181	0.800
DV13	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.727	0.819	0.751	0.740	1.142	0.857
DV2m	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.740	0.777	0.757	0.744	1.234	1.022
DV2d	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.550	0.621	0.497	0.513	0.739	0.576
DV3e	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.768	0.766	0.807	0.775	1.340	1.257
DV11	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.665	0.631	0.715	0.888	1.036	0.489
DV2d	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.573	0.679	0.746	0.705	0.954	0.851
DV3e	MC0	ED0	EXP4	MRG0	LIM0	REN0	0.892	0.868	0.830	1.307	1.370	0.912
DV3m	MC0	ED0	EXP4	MRG5	LIM0	REN0	1.018	0.894	1.066	1.239	1.621	1.167
DV3e	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.783	0.704	0.898	0.938	1.436	1.492
DV13	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.793	0.754	0.840	0.874	1.190	0.943
DV2e	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.496	0.573	0.688	0.591	0.827	0.785
DV3m	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.884	0.849	0.871	1.008	1.261	0.915
DV2d	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.671	0.741	0.771	0.791	1.131	1.122
DV3e	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.610	0.563	0.730	0.731	1.193	1.067
DV3m	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.607	0.677	0.721	0.583	0.985	0.813
DV3d	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.663	0.731	0.709	0.958	0.900	0.751
DV3m	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.697	0.678	0.700	0.611	0.955	0.883
DV2e	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.674	0.692	0.701	0.670	0.819	0.751
DV2d	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.680	0.738	0.770	0.832	1.133	1.045
DV11	MC0	ED1	EXP4	MRG3	LIM0	REN0	0.787	0.734	0.853	1.099	1.453	0.639
DV2e	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.772	0.768	0.750	0.925	0.934	0.673
DV3e	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.644	0.560	0.920	0.938	1.398	1.455
DV2e	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.581	0.661	0.737	0.660	0.858	0.892
DV3e	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.682	0.602	0.769	1.295	1.215	0.848
DV12	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.681	0.738	0.681	0.661	1.051	0.794
DV2m	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.673	0.673	0.605	0.524	0.806	0.649
DV2e	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.610	0.645	0.711	0.597	0.881	0.830
DV3e	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.705	0.695	0.746	0.915	1.229	1.116
DV11	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.917	1.031	0.879	0.815	1.607	1.086
DV11	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.759	0.712	0.837	0.950	1.366	1.004
DV2e	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.785	0.757	0.779	0.970	0.965	0.694

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED0	EXP4	MRG2	LIM2	RENO	0.706	0.600	0.648	0.823	0.840	0.480
DV12	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.789	0.787	0.852	0.749	1.055	1.165
DV2e	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.580	0.659	0.735	0.657	0.856	0.890
DV13	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.661	0.678	0.704	0.715	1.079	0.798
DV3m	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.536	0.513	0.565	0.478	0.754	0.580
DV11	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.937	0.918	0.984	1.029	1.486	1.063
DV2e	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.596	0.674	0.719	0.660	0.881	0.915
DV3m	MC1	ED0	EXP1	MRG3	LIM0	RENO	0.784	0.782	0.769	0.651	1.232	0.975
DV12	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.726	0.802	0.891	0.749	1.117	1.214
DV13	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.739	0.739	0.684	0.654	0.925	0.750
DV2m	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.573	0.569	0.725	0.642	0.917	0.772
DV3e	MC0	ED1	EXP4	MRG4	LIM2	RENO	0.644	0.547	0.812	1.097	1.121	0.847
DV3d	MC0	ED0	EXP4	MRG0	LIM0	REN1	0.813	0.836	0.731	1.215	1.109	0.891
DV13	MC0	ED0	EXP3	MRG0	LIM2	RENO	0.810	0.818	0.823	0.940	1.138	0.805
DV12	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.799	0.864	0.873	0.745	1.024	1.102
DV11	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.832	0.913	0.791	0.737	1.221	0.924
DV13	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.625	0.577	0.744	1.018	1.042	0.592
DV2m	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.586	0.578	0.707	0.638	0.939	0.791
DV3e	MC1	ED1	EXP0	MRG0	LIM2	RENO	0.475	0.567	0.727	0.840	1.056	0.969
DV3e	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.532	0.528	0.530	0.551	0.554	0.515
DV12	MC0	ED1	EXP0	MRG3	LIM0	RENO	0.715	0.792	0.711	0.601	1.006	0.800
DV2e	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.572	0.644	0.536	0.521	0.523	0.512
DV2d	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.808	0.733	0.841	1.237	1.277	0.978
DV2d	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.560	0.759	0.766	0.666	1.007	0.909
DV3e	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.814	0.809	0.894	0.790	1.234	1.431
DV12	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.516	0.510	0.546	0.483	0.762	0.520
DV12	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.608	0.684	0.725	0.630	1.064	0.880
DV2m	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.707	0.695	0.724	0.744	1.166	0.953
DV2d	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.680	0.738	0.770	0.832	1.133	1.045
DV3m	MC1	ED0	EXP1	MRG1	LIM1	RENO	0.723	0.674	0.708	0.683	1.159	0.997
DV3e	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.688	0.710	0.696	0.628	0.955	0.917
DV13	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.743	0.740	0.783	0.726	1.076	0.918
DV2e	MC0	ED1	EXP4	MRG4	LIM0	RENO	0.723	0.694	0.843	1.033	1.117	0.840
DV2m	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.790	0.767	0.942	0.811	1.201	1.229
DV3d	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.817	0.730	0.699	1.143	1.040	0.953
DV3d	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.682	0.739	0.647	0.908	0.899	0.656
DV2m	MC0	ED0	EXP0	MRG1	LIM2	RENO	0.609	0.663	0.721	0.680	0.972	0.779
DV2e	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.467	0.496	0.537	0.485	0.503	0.530
DV2d	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.702	0.828	0.806	0.791	1.197	1.203
DV3m	MC0	ED1	EXP3	MRG2	LIM0	RENO	0.585	0.511	0.597	0.519	0.813	0.597
DV3d	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.500	0.444	0.644	0.741	0.928	1.100
DV11	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.874	0.922	0.865	1.210	1.339	0.718
DV13	MC1	ED1	EXP4	MRG4	LIM1	RENO	0.725	0.623	0.835	1.142	1.252	0.767
DV3e	MC1	ED0	EXP0	MRG5	LIM0	RENO	0.683	0.819	0.937	0.853	1.374	1.385
DV3m	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.523	0.502	0.578	0.478	0.734	0.566
DV3d	MC0	ED0	EXP4	MRG1	LIM2	RENO	0.667	0.735	0.711	0.967	0.905	0.754
DV3m	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.902	0.750	1.000	1.153	1.342	1.042
DV2d	MC0	ED1	EXP4	MRG4	LIM1	RENO	0.726	0.685	0.811	1.098	1.210	0.836
DV13	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.718	0.789	0.731	0.682	1.123	0.908
DV12	MC0	ED1	EXP3	MRG5	LIM1	RENO	0.671	0.666	0.850	0.869	1.061	1.014
DV11	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.838	0.943	0.809	0.792	1.235	0.869
DV3d	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.363	0.368	0.436	0.483	0.701	0.581
DV3d	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.694	0.730	0.654	0.708	0.942	0.948
DV2m	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.669	0.658	0.692	0.686	0.898	0.695
DV2e	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.697	0.744	0.733	0.703	0.887	0.905
DV2m	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.569	0.536	0.686	0.720	0.946	0.761
DV3e	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.588	0.531	0.747	0.767	1.189	1.169
DV3d	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.472	0.495	0.569	0.587	0.756	0.704
DV12	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.727	0.750	0.834	0.875	1.344	0.996
DV11	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.786	0.775	0.714	0.883	1.032	0.488
DV2e	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.725	0.768	0.733	0.657	1.031	0.909
DV2d	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.891	1.029	0.857	0.925	1.496	1.231
DV3e	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.539	0.639	0.742	0.694	0.986	0.986
DV11	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.781	0.914	0.797	0.780	1.191	0.887
DV3m	MC0	ED1	EXP1	MRG3	LIM2	RENO	0.588	0.535	0.733	0.651	1.070	0.886
DV2e	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.547	0.574	0.869	0.747	0.985	1.116
DV3e	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.648	0.581	0.756	0.972	1.073	0.744
DV12	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.817	0.919	0.722	0.624	1.058	0.903
DV3e	MC0	ED0	EXP3	MRG4	LIM2	RENO	0.656	0.616	0.730	0.757	0.951	0.916
DV13	MC1	ED0	EXP1	MRG5	LIM0	RENO	0.911	0.946	0.976	0.977	1.550	1.405

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Risk Value Factors

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DV2e	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.592	0.601	0.738	0.857	1.061	1.006
DV3e	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.816	0.764	0.824	1.086	1.212	0.929
DV2e	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.684	0.652	0.774	0.930	0.993	0.674
DV2m	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.857	0.845	0.984	0.937	1.387	1.208
DV3e	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.730	0.731	0.781	0.767	1.259	1.254
DV3d	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.581	0.535	0.657	0.856	0.906	1.026
DV3d	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.641	0.665	0.637	0.658	0.856	0.982
DV2m	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.791	0.742	0.971	0.892	1.407	1.347
DV3d	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.494	0.535	0.572	0.592	0.760	0.757
DV2m	MC0	ED1	EXP2	MRG1	LIM1	REN0	0.597	0.585	0.704	0.680	0.999	0.870
DV13	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.635	0.692	0.788	0.750	1.392	1.066
DV3e	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.791	0.835	0.761	0.665	1.142	1.044
DV3m	MC0	ED1	EXP4	MRG0	LIM1	REN0	0.810	0.661	0.841	1.220	1.276	0.851
DV3m	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.568	0.597	0.709	0.588	0.911	0.742
DV3d	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.809	0.831	0.729	1.203	1.103	0.889
DV3m	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.588	0.572	0.770	0.776	1.126	0.959
DV11	MC0	ED0	EXP4	MRG5	LIM1	REN0	1.052	0.963	0.945	1.478	1.689	0.945
DV3m	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.553	0.527	0.916	0.733	1.184	1.175
DV13	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.794	0.808	0.758	1.012	1.129	0.650
DV2m	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.829	0.785	0.855	1.104	1.202	0.817
DV2m	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.707	0.674	0.791	0.854	1.139	1.002
DV12	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.793	0.818	0.836	0.808	1.011	0.996
DV2d	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.664	0.699	0.813	0.916	1.292	1.116
DV12	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.714	0.701	0.776	0.668	1.016	0.916
DV13	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.607	0.630	0.705	0.710	1.023	0.706
DV3d	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.687	0.729	0.667	0.717	1.083	1.180
DV3e	MC0	ED1	EXP2	MRG0	LIM1	REN0	0.612	0.598	0.710	0.840	1.084	1.048
DV3d	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.477	0.470	0.459	0.741	0.739	0.503
DV3m	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.643	0.633	0.787	0.703	1.075	0.993
DV2e	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.656	0.629	0.848	0.747	1.012	1.207
DV2m	MC0	ED0	EXP4	MRG3	LIM2	REN0	0.766	0.712	0.793	1.009	1.039	0.629
DV3d	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.583	0.656	0.569	0.587	0.756	0.754
DV13	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.695	0.653	0.890	0.900	1.311	1.283
DV11	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.709	0.818	0.838	0.858	1.516	1.069
DV3d	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.604	0.544	0.691	1.019	0.961	0.796
DV11	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.873	0.856	0.855	0.941	1.322	0.975
DV13	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.678	0.641	0.912	0.900	1.276	1.251
DV11	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.639	0.600	0.749	0.769	1.340	0.802
DV2e	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.499	0.563	0.546	0.480	0.544	0.582
DV11	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.779	0.825	0.791	0.788	1.134	0.789
DV11	MC0	ED0	EXP2	MRG0	LIM1	REN2	1.132	1.186	0.927	0.926	1.296	0.992
DV2m	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.788	0.754	0.795	0.923	1.063	0.858
DV11	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.907	0.926	0.873	0.875	1.383	1.111
DV11	MC0	ED0	EXP2	MRG1	LIM1	REN0	0.835	0.916	0.792	0.741	1.225	0.925
DV2e	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.647	0.620	0.748	0.916	0.929	0.671
DV13	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.695	0.653	0.890	0.900	1.311	1.283
DV3e	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.509	0.557	0.876	0.790	1.135	1.235
DV13	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.619	0.566	0.748	0.781	1.056	0.827
DV2e	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.725	0.698	0.848	0.796	0.937	1.029
DV3d	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.648	0.668	0.644	0.835	0.864	0.875
DV3e	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.512	0.560	0.892	0.853	1.194	1.260
DV3m	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.864	0.846	0.937	0.740	1.294	1.412
DV12	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.564	0.506	0.608	0.752	0.837	0.412
DV13	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.619	0.613	0.566	0.570	0.821	0.507
DV3d	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.536	0.669	0.664	0.615	0.868	1.018
DV12	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.580	0.626	0.706	0.667	1.008	0.770
DV2d	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.757	0.935	0.773	0.841	1.140	0.979
DV2d	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.676	0.729	0.800	0.768	1.323	1.206
DV3e	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.540	0.506	0.682	0.628	0.879	0.833
DV3e	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.615	0.615	0.759	0.701	1.077	1.146
DV3d	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.610	0.645	0.691	0.850	1.146	1.200
DV12	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.569	0.617	0.726	0.674	0.987	0.753
DV2e	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.645	0.687	0.775	0.664	0.991	1.035
DV2d	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.760	0.743	0.836	1.289	1.273	0.847
DV2m	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.574	0.570	0.727	0.645	0.919	0.773
DV3d	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.414	0.451	0.636	0.615	0.820	0.887
DV3d	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.568	0.643	0.583	0.587	0.736	0.735
DV2e	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.590	0.586	0.737	0.682	1.001	0.935
DV3m	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.656	0.563	0.582	0.526	0.883	0.693
DV2d	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.630	0.638	0.527	0.794	0.853	0.480

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.585	0.547	0.724	0.694	1.012	1.066
DV2d	MC0	ED1	EXP0	MRG0	LIM0	REN0	0.699	0.884	0.831	0.841	1.277	1.049
DV3e	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.613	0.531	0.857	0.845	1.082	1.141
DV2d	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.679	0.779	0.703	0.688	1.078	0.844
DV11	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.674	0.683	0.772	0.788	1.164	0.809
DV3d	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.821	0.733	0.701	1.154	1.046	0.956
DV3m	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.617	0.641	0.806	0.779	1.194	1.030
DV3m	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.477	0.482	0.707	0.583	0.906	0.739
DV3d	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.721	0.790	0.668	0.658	0.985	1.080
DV3e	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.576	0.665	0.937	0.853	1.374	1.385
DV2m	MC1	ED0	EXP3	MRG4	LIM1	REN0	0.718	0.724	0.773	0.774	1.029	0.887
DV3m	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.515	0.553	0.723	0.588	0.990	0.816
DV2m	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.802	0.763	0.772	0.909	1.083	0.877
DV3d	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.672	0.721	0.657	0.773	0.901	0.995
DV13	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.775	0.710	0.863	0.818	1.119	1.205
DV3e	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.675	0.648	0.708	0.711	0.946	0.832
DV3m	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.510	0.529	0.788	0.654	1.035	0.944
DV2e	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.508	0.581	0.718	0.787	0.911	0.874
DV13	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.704	0.751	0.773	0.754	1.285	0.970
DV13	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.761	0.726	0.726	1.018	1.070	0.607
DV3d	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.346	0.352	0.423	0.481	0.659	0.580
DV3m	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.650	0.742	0.803	0.654	1.125	1.038
DV3e	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.658	0.555	0.789	1.086	1.145	0.866
DV3e	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.600	0.789	0.738	0.827	1.137	1.062
DV2d	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.837	0.850	0.829	0.939	1.356	1.309
DV13	MC1	ED0	EXP0	MRG0	LIM2	REN0	0.940	0.929	0.840	0.874	1.190	0.943
DV11	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.672	0.681	0.772	0.784	1.161	0.808
DV11	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.765	0.733	0.880	1.142	1.337	0.729
DV2e	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.552	0.639	0.775	0.664	0.991	0.982
DV3d	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.449	0.415	0.621	0.658	0.879	0.941
DV3d	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.388	0.394	0.583	0.587	0.736	0.687
DV11	MC1	ED0	EXP2	MRG0	LIM2	REN3	1.099	1.159	0.949	0.921	1.258	0.966
DV3d	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.404	0.443	0.653	0.618	0.800	0.866
DV3m	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.756	0.753	0.767	0.651	1.061	1.052
DV3e	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.611	0.599	0.722	0.711	1.028	0.915
DV3e	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.757	0.684	0.903	0.864	1.325	1.424
DV12	MC0	ED0	EXP0	MRG0	LIM0	REN2	1.019	1.165	0.842	0.788	1.208	0.999
DV3m	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.647	0.715	0.738	0.621	1.109	0.895
DV13	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.738	0.733	0.927	0.954	1.266	1.125
DV11	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.616	0.576	0.714	0.759	1.100	0.645
DV3e	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.775	0.722	0.855	0.786	1.162	1.333
DV12	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.824	0.886	0.854	0.752	1.057	1.135
DV13	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.616	0.574	0.570	0.584	0.950	0.590
DV2e	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.783	0.755	0.777	0.966	0.963	0.693
DV13	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.662	0.704	0.684	0.654	0.925	0.729
DV3e	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.726	0.654	0.857	0.845	1.082	1.141
DV2d	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.674	0.745	0.785	0.854	1.189	1.145
DV2m	MC0	ED0	EXP0	MRG4	LIM1	REN0	0.659	0.735	0.790	0.720	1.076	0.928
DV2d	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.541	0.737	0.780	0.656	0.972	0.883
DV11	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.704	0.769	0.657	0.570	0.919	0.602
DV11	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.876	0.924	0.867	1.215	1.342	0.720
DV3e	MC1	ED0	EXP4	MRG5	LIM1	REN0	0.876	0.736	0.948	1.328	1.382	1.106
DV2e	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.676	0.694	0.702	0.673	0.821	0.752
DV13	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.763	0.727	0.727	1.022	1.073	0.609
DV2e	MC0	ED0	EXP4	MRG4	LIM1	REN0	0.783	0.734	0.784	1.033	0.997	0.784
DV13	MC1	ED0	EXP0	MRG0	LIM0	REN1	1.006	1.056	0.855	0.870	1.289	1.036
DV2d	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.645	0.652	0.765	0.768	1.250	1.125
DV3e	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.626	0.683	0.571	0.517	0.671	0.647
DV13	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.814	0.764	0.982	1.274	1.335	1.019
DV3e	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.533	0.477	0.652	0.675	0.863	0.751
DV3e	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.658	0.605	0.874	0.845	1.176	1.255
DV11	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.571	0.577	0.643	0.613	0.878	0.529
DV11	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.765	0.752	0.873	0.875	1.383	1.111
DV2d	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.785	0.859	0.812	0.911	1.288	1.115
DV2m	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.787	0.843	0.832	0.774	1.153	0.951
DV2e	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.636	0.629	0.569	0.751	0.581	0.441
DV11	MC1	ED0	EXP4	MRG0	LIM1	REN3	1.265	1.196	1.008	1.434	1.456	0.805
DV2m	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.547	0.608	0.732	0.670	1.048	0.853
DV11	MC1	ED1	EXP3	MRG0	LIM0	REN0	1.011	1.042	0.980	1.005	1.396	0.937
DV2m	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.597	0.572	0.625	0.529	0.858	0.651

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DV13	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.701	0.659	0.907	0.977	1.383	1.310
DV13	MC0	ED0	EXP4	MRG4	LIM1	RENO	0.860	0.767	0.835	1.142	1.252	0.767
DV12	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.618	0.629	0.572	0.488	0.811	0.576
DV13	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.800	0.845	0.801	0.730	1.172	1.012
DV13	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.608	0.545	0.629	0.826	0.968	0.469
DV11	MC0	ED0	EXP2	MRG0	LIM2	REN3	1.099	1.159	0.949	0.921	1.258	0.966
DV11	MC0	ED0	EXP2	MRG3	LIM1	RENO	0.760	0.768	0.729	0.706	1.150	0.734
DV12	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.859	0.946	0.842	0.788	1.208	0.999
DV11	MC0	ED1	EXP4	MRG0	LIM1	REN3	1.066	0.970	1.008	1.434	1.456	0.805
DV2m	MC1	ED0	EXP0	MRG4	LIM1	RENO	0.659	0.735	0.790	0.720	1.076	0.928
DV12	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.626	0.615	0.796	0.727	1.183	0.972
DV3e	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.482	0.489	0.541	0.551	0.602	0.567
DV3m	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.616	0.639	0.804	0.776	1.192	1.028
DV2e	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.595	0.697	0.548	0.485	0.547	0.583
DV13	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.721	0.699	0.579	0.533	0.862	0.595
DV13	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.578	0.603	0.684	0.706	0.963	0.706
DV2e	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.812	0.864	0.885	0.744	1.068	1.291
DV11	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.734	0.747	0.743	0.695	1.110	0.713
DV13	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.707	0.716	0.839	0.870	1.186	0.916
DV2m	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.723	0.764	0.806	0.713	1.042	0.982
DV11	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.680	0.723	0.808	0.729	1.182	0.897
DV2e	MC0	ED1	EXP0	MRG5	LIM0	RENO	0.617	0.684	0.927	0.803	1.190	1.250
DV3d	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.673	0.697	0.677	0.850	1.055	1.091
DV12	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.695	0.719	0.854	0.752	1.057	1.135
DV12	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.830	0.915	0.874	0.808	1.070	1.068
DV3d	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.514	0.621	0.664	0.615	0.868	0.951
DV3m	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.591	0.553	0.702	0.617	0.960	0.885
DV2d	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.619	0.811	0.700	0.629	0.899	0.702
DV3d	MC1	ED1	EXP3	MRG2	LIM1	RENO	0.394	0.388	0.397	0.519	0.598	0.509
DV11	MC1	ED1	EXP0	MRG2	LIM1	RENO	0.570	0.561	0.631	0.576	0.873	0.563
DV13	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.755	0.696	0.885	0.818	1.090	1.174
DV2d	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.523	0.660	0.701	0.631	0.901	0.703
DV2e	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.688	0.680	0.914	0.822	1.254	1.418
DV3e	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.730	0.657	0.860	0.853	1.088	1.145
DV3d	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.581	0.597	0.641	0.773	0.925	1.021
DV3e	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.589	0.547	0.744	0.721	1.152	1.036
DV3m	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.717	0.694	0.684	0.615	0.984	0.906
DV2d	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.543	0.585	0.475	0.551	0.726	0.519
DV2e	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.654	0.591	0.780	1.018	0.988	0.781
DV2m	MC0	ED1	EXP3	MRG0	LIM1	RENO	0.682	0.624	0.776	0.923	1.092	0.881
DV13	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.520	0.484	0.554	0.533	0.814	0.539
DV3e	MC0	ED0	EXP3	MRG3	LIM0	RENO	0.697	0.687	0.704	0.681	0.972	0.807
DV2e	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.689	0.664	0.817	1.028	1.051	0.840
DV2d	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.523	0.660	0.701	0.631	0.901	0.703
DV3m	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.803	0.655	0.836	1.202	1.265	0.847
DV11	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.675	0.685	0.774	0.792	1.167	0.811
DV3m	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.806	0.703	0.745	0.961	1.112	0.738
DV2e	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.502	0.547	0.719	0.660	0.881	0.915
DV3d	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.680	0.745	0.692	0.958	0.924	0.771
DV3m	MC1	ED0	EXP2	MRG3	LIM0	RENO	0.783	0.809	0.746	0.592	1.052	0.890
DV3d	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.391	0.384	0.395	0.512	0.592	0.507
DV2e	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.410	0.471	0.524	0.485	0.517	0.516
DV3e	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.762	0.672	0.810	1.091	1.117	0.846
DV12	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.650	0.650	0.855	0.805	0.982	0.969
DV2d	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.666	0.768	0.723	0.694	1.056	0.825
DV3e	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.489	0.593	0.758	0.698	1.075	1.085
DV3d	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.656	0.652	0.638	0.717	1.024	1.101
DV13	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.940	0.892	0.913	1.354	1.337	0.744
DV3e	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.592	0.649	0.552	0.509	0.628	0.645
DV3e	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.481	0.487	0.540	0.548	0.600	0.566
DV2d	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.681	0.839	0.746	0.709	0.957	0.852
DV12	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.588	0.665	0.739	0.621	1.027	0.855
DV12	MC0	ED0	EXP0	MRG1	LIM0	RENO	0.900	1.076	0.780	0.630	1.193	0.971
DV3m	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.604	0.650	0.786	0.651	1.033	0.942
DV11	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.956	0.965	0.929	0.930	1.299	0.994
DV3m	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.514	0.552	0.722	0.586	0.988	0.814
DV12	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.818	0.843	0.805	0.784	1.138	0.931
DV3e	MC0	ED1	EXP4	MRG0	LIM0	RENO	0.752	0.704	0.830	1.307	1.370	0.912
DV3e	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.733	0.659	0.874	0.917	1.141	1.165
DV3e	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.710	0.654	0.801	1.025	1.209	0.845

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED0	EXP4	MRG5	LIM2	REN1	1.022	0.941	0.953	1.376	1.568	0.905
DV2e	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.593	0.696	0.546	0.483	0.546	0.582
DV3e	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.542	0.642	0.744	0.701	0.991	0.989
DV11	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.862	0.764	0.953	1.376	1.568	0.905
DV2d	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.782	1.028	0.849	0.732	1.322	1.144
DV2e	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.542	0.523	0.697	0.653	0.893	0.826
DV11	MC1	ED0	EXP0	MRG5	LIM1	REN0	0.939	0.953	0.869	0.950	1.499	1.164
DV12	MC1	ED0	EXP4	MRG1	LIM2	REN0	0.788	0.835	0.808	0.981	1.168	0.697
DV13	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.796	0.841	0.798	0.722	1.166	1.009
DV3e	MC1	ED0	EXP4	MRG4	LIM1	REN0	0.784	0.688	0.792	1.097	1.151	0.869
DV2e	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.817	0.818	0.817	1.028	1.051	0.840
DV3e	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.614	0.614	0.758	0.698	1.075	1.144
DV3m	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.523	0.539	0.769	0.654	1.063	0.968
DV2e	MC1	ED0	EXP4	MRG1	LIM2	REN0	0.788	0.759	0.781	0.975	0.968	0.695
DV3d	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.514	0.595	0.595	0.587	0.800	0.809
DV2d	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.585	0.726	0.784	0.666	0.980	0.949
DV3e	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.586	0.550	0.692	0.894	1.031	0.917
DV3d	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.411	0.432	0.414	0.517	0.630	0.546
DV12	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.679	0.676	0.559	0.483	0.742	0.522
DV3e	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.481	0.558	0.704	0.655	1.010	0.920
DV13	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.698	0.629	0.782	0.722	1.072	0.944
DV3m	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.700	0.637	0.789	0.776	1.096	1.018
DV11	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.801	0.844	0.774	0.792	1.167	0.811
DV2e	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.737	0.688	0.718	0.925	0.883	0.628
DV12	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.686	0.635	0.594	0.752	0.859	0.423
DV2m	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.871	0.880	0.894	1.110	1.277	0.877
DV2e	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.691	0.721	0.684	0.838	0.890	0.827
DV3e	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.679	0.641	0.766	0.767	1.158	1.140
DV13	MC0	ED1	EXP1	MRG0	LIM2	REN0	0.711	0.695	0.867	0.962	1.394	1.005
DV3e	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.511	0.602	0.682	0.628	0.879	0.791
DV3e	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.605	0.558	0.726	0.721	1.183	1.063
DV13	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.836	0.849	0.862	0.947	1.381	1.001
DV3e	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.443	0.555	0.544	0.517	0.583	0.559
DV12	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.678	0.700	0.810	0.851	1.065	0.777
DV11	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.593	0.602	0.677	0.624	1.072	0.659
DV3d	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.569	0.622	0.601	0.645	0.862	0.806
DV3d	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.613	0.711	0.615	0.648	0.939	0.888
DV12	MC1	ED0	EXP4	MRG3	LIM2	REN0	0.743	0.757	0.737	0.935	0.984	0.574
DV2e	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.636	0.710	0.731	0.783	0.988	1.011
DV3d	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.637	0.797	0.685	0.677	1.016	1.116
DV2d	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.693	1.041	0.798	0.662	1.062	0.974
DV12	MC1	ED1	EXP2	MRG0	LIM2	REN0	0.707	0.760	0.829	0.796	1.118	0.886
DV13	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.858	0.866	0.841	0.947	1.419	1.027
DV3e	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.467	0.464	0.541	0.512	0.580	0.587
DV2e	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.688	0.680	0.914	0.822	1.254	1.418
DV11	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.867	1.015	0.824	0.729	1.285	0.987
DV3m	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.602	0.564	0.693	0.592	0.939	0.830
DV3m	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.774	0.683	0.769	0.907	1.021	0.654
DV12	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.688	0.637	0.594	0.756	0.862	0.423
DV2d	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.756	0.784	0.833	0.874	1.405	1.415
DV2m	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.623	0.652	0.734	0.676	1.054	0.932
DV2e	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.552	0.534	0.723	0.713	0.823	0.826
DV13	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.967	0.982	0.905	0.826	1.191	1.296
DV2m	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.736	0.716	0.896	1.115	1.279	0.879
DV3e	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.673	0.646	0.707	0.708	0.943	0.831
DV3m	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.750	0.692	0.874	1.018	1.268	0.918
DV2m	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.649	0.657	0.788	0.713	1.243	0.933
DV12	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.760	0.799	0.754	0.661	1.038	0.910
DV13	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.711	0.802	0.697	0.654	1.005	0.802
DV2m	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.627	0.590	0.593	0.524	0.741	0.590
DV3m	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.498	0.498	0.687	0.621	0.990	0.835
DV3d	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.411	0.406	0.418	0.532	0.732	0.636
DV11	MC0	ED1	EXP2	MRG0	LIM0	REN1	1.001	1.078	0.971	0.930	1.374	1.066
DV2m	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.684	0.701	0.718	0.670	0.964	0.845
DV3m	MC1	ED1	EXP4	MRG1	LIM0	REN0	0.747	0.666	0.803	0.966	1.250	0.792
DV2e	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.467	0.479	0.552	0.531	0.588	0.580
DV12	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.852	1.024	0.754	0.621	1.116	0.967
DV2m	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.738	0.777	0.789	0.850	1.136	0.918
DV2m	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.580	0.664	0.824	0.716	1.135	0.994
DV2m	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.705	0.672	0.789	0.850	1.136	1.000

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DV3d	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.491	0.556	0.636	0.615	0.820	0.887
DV3e	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.619	0.520	0.723	0.972	1.014	0.694
DV3d	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.857	0.818	0.731	1.149	1.104	1.023
DV3d	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.454	0.467	0.406	0.517	0.580	0.496
DV3m	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.623	0.601	0.788	0.654	1.035	1.028
DV3m	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.760	0.757	0.770	0.657	1.066	1.056
DV12	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.686	0.744	0.721	0.621	1.055	0.902
DV3e	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.374	0.451	0.544	0.517	0.583	0.559
DV3m	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.787	0.724	0.901	1.024	1.347	0.919
DV3e	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.696	0.676	0.725	0.698	1.016	1.067
DV12	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.859	0.978	0.824	0.843	1.151	0.852
DV2e	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.700	0.722	0.737	0.682	1.001	0.935
DV11	MC1	ED0	EXP4	MRG5	LIM1	REN3	1.043	0.955	0.927	1.362	1.601	0.926
DV2e	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.517	0.497	0.660	0.632	0.725	0.659
DV3m	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.598	0.541	0.711	0.641	1.090	0.906
DV3e	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.645	0.606	0.706	0.697	1.035	0.916
DV3d	MC0	ED0	EXP4	MRG0	LIM0	REN2	0.811	0.834	0.730	1.210	1.107	0.890
DV3d	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.438	0.407	0.637	0.658	0.856	0.917
DV12	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.701	0.823	0.741	0.627	1.033	0.857
DV12	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.580	0.517	0.594	0.756	0.862	0.423
DV2e	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.629	0.625	0.644	0.632	0.745	0.677
DV2e	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.687	0.702	0.682	0.663	0.836	0.768
DV11	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.939	0.953	0.869	0.950	1.499	1.164
DV11	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.703	0.741	0.677	0.624	1.072	0.659
DV2e	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.595	0.604	0.740	0.865	1.067	1.009
DV2m	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.744	0.781	0.788	0.716	1.073	1.010
DV3e	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.729	0.656	0.858	0.849	1.085	1.142
DV11	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.974	1.056	0.891	0.875	1.504	1.222
DV3d	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.511	0.577	0.655	0.673	0.957	1.039
DV12	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.681	0.684	0.917	0.889	1.265	1.234
DV2m	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.756	0.705	0.919	0.863	1.142	1.076
DV12	MC0	ED0	EXP4	MRG3	LIM0	REN0	0.835	0.899	0.773	0.935	1.133	0.631
DV2d	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.825	0.828	0.769	0.918	1.137	1.076
DV13	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.551	0.538	0.653	0.703	0.908	0.657
DV2m	MC1	ED1	EXP0	MRG1	LIM1	REN0	0.527	0.549	0.704	0.680	0.999	0.799
DV3m	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.661	0.603	0.579	0.516	0.765	0.596
DV3m	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.682	0.692	0.790	0.779	1.099	0.937
DV2m	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.628	0.613	0.813	0.788	1.256	1.107
DV3m	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.692	0.653	0.729	0.641	1.061	0.883
DV2m	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.747	0.629	1.025	1.263	1.354	0.998
DV2e	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.505	0.578	0.716	0.779	0.906	0.871
DV3d	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.646	0.658	0.673	0.741	0.982	1.263
DV3m	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.844	0.785	0.779	0.961	1.177	0.791
DV12	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.857	0.943	0.841	0.784	1.204	0.998
DV2m	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.549	0.524	0.709	0.686	0.874	0.677
DV11	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.637	0.566	0.685	0.892	0.981	0.457
DV3d	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.488	0.532	0.414	0.517	0.630	0.546
DV3e	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.614	0.574	0.667	0.671	0.837	0.731
DV3m	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.713	0.686	0.773	0.707	0.993	0.903
DV2d	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.745	0.733	0.860	1.302	1.246	0.829
DV13	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.680	0.643	0.913	0.905	1.281	1.252
DV2d	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.577	0.659	0.686	0.635	0.929	0.773
DV3d	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.428	0.451	0.435	0.526	0.771	0.680
DV2e	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.814	0.866	0.886	0.747	1.071	1.294
DV2d	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.809	0.911	0.771	0.836	1.136	1.047
DV2m	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.700	0.736	0.724	0.686	0.950	0.745
DV3e	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.680	0.587	0.768	1.030	1.145	0.790
DV3d	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.683	0.751	0.646	0.648	0.922	1.076
DV2m	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.603	0.585	0.772	0.770	1.025	0.886
DV11	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.908	0.903	0.880	1.142	1.337	0.729
DV2e	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.474	0.513	0.659	0.591	0.781	0.732
DV2m	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.634	0.551	0.657	0.811	0.905	0.526
DV3e	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.689	0.636	0.924	0.873	1.448	1.572
DV2d	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.714	0.797	0.829	0.916	1.405	1.228
DV3d	MC1	ED1	EXP1	MRG4	LIM2	REN0	0.542	0.522	0.656	0.724	1.002	1.076
DV11	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.816	0.868	0.837	0.815	1.396	0.988
DV3d	MC1	ED1	EXP4	MRG5	LIM1	REN0	0.694	0.597	0.712	1.240	1.097	0.973
DV2m	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.647	0.622	0.592	0.563	0.770	0.570
DV12	MC0	ED1	EXP4	MRG2	LIM1	REN0	0.583	0.520	0.597	0.763	0.867	0.424
DV2d	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.746	0.788	0.784	0.768	1.217	1.097

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.555	0.583	0.694	0.651	1.014	0.771
DV3d	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.514	0.497	0.633	0.648	0.848	0.913
DV12	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.678	0.714	0.608	0.539	1.010	0.614
DV3m	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.650	0.742	0.803	0.654	1.125	1.038
DV2m	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.576	0.661	0.821	0.709	1.129	0.991
DV2m	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.729	0.742	0.834	0.792	1.227	1.080
DV12	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.806	0.777	0.876	1.220	1.282	0.735
DV3m	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.717	0.669	0.704	0.672	1.149	0.992
DV2m	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.818	0.912	0.849	0.720	1.206	1.084
DV3m	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.640	0.572	0.580	0.480	0.736	0.617
DV2e	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.479	0.489	0.539	0.531	0.604	0.595
DV3d	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.556	0.570	0.648	0.655	0.927	1.008
DV2e	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.754	0.756	0.866	0.740	0.980	1.173
DV3m	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.835	0.853	0.854	0.723	1.400	1.241
DV3d	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.721	0.822	0.670	0.773	0.979	1.094
DV3m	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.474	0.466	0.591	0.480	0.800	0.623
DV2d	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.560	0.622	0.721	0.691	1.053	0.824
DV3d	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.630	0.623	0.606	0.701	0.836	0.882
DV3m	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.711	0.638	0.779	0.961	1.177	0.791
DV11	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.757	0.739	0.749	0.769	1.340	0.802
DV3m	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.680	0.570	0.745	0.961	1.112	0.738
DV3d	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.540	0.531	0.637	0.922	0.834	0.599
DV3m	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.675	0.599	0.916	0.733	1.184	1.280
DV2m	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.768	0.664	0.879	1.316	1.243	0.791
DV2d	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.466	0.488	0.513	0.567	0.868	0.633
DV11	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.567	0.558	0.629	0.570	0.868	0.562
DV11	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.873	0.987	0.852	0.810	1.513	1.085
DV12	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.677	0.763	0.727	0.677	0.990	0.753
DV3e	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.470	0.548	0.722	0.659	0.987	0.898
DV2e	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.660	0.596	0.784	1.033	0.997	0.784
DV12	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.600	0.598	0.577	0.534	0.872	0.556
DV12	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.575	0.638	0.675	0.642	0.905	0.682
DV3d	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.689	0.736	0.641	0.773	0.925	1.021
DV3e	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.720	0.586	0.971	1.328	1.346	1.078
DV2d	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.601	0.761	0.780	0.709	1.013	0.914
DV2m	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.666	0.601	0.969	0.888	1.404	1.344
DV2d	MC0	ED1	EXP4	MRG1	LIM0	REN0	0.738	0.872	0.896	1.037	1.272	0.848
DV12	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.673	0.733	0.741	0.627	1.033	0.882
DV2d	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.602	0.735	0.715	0.631	0.980	0.828
DV3d	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.713	0.666	0.689	1.009	0.956	0.794
DV2e	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.562	0.572	0.596	0.755	0.616	0.474
DV12	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.709	0.821	0.709	0.654	1.106	0.849
DV3d	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.577	0.602	0.647	0.913	0.902	0.657
DV11	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.660	0.673	0.795	0.796	1.140	0.791
DV13	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.760	0.816	0.855	0.870	1.289	1.007
DV2e	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.609	0.637	0.701	0.787	0.936	0.944
DV2e	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.399	0.461	0.536	0.483	0.502	0.502
DV2d	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.844	0.979	0.828	0.911	1.400	1.226
DV2m	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.771	0.712	0.783	1.053	1.092	0.688
DV12	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.630	0.661	0.673	0.592	0.866	0.724
DV3e	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.558	0.676	0.722	0.659	0.987	0.898
DV3e	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.525	0.571	0.871	0.853	1.226	1.292
DV3m	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.817	0.738	0.753	0.830	1.073	0.916
DV2d	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.527	0.650	0.486	0.515	0.761	0.553
DV3d	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.477	0.521	0.583	0.583	0.734	0.734
DV3d	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.650	0.670	0.645	0.839	0.866	0.876
DV3e	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.595	0.585	0.725	0.835	1.052	1.020
DV3e	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.469	0.532	0.727	0.701	1.018	1.015
DV2d	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.854	0.862	0.795	0.870	1.324	1.317
DV3m	MC1	ED0	EXP4	MRG2	LIM1	REN0	0.738	0.592	0.617	0.751	0.855	0.515
DV13	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.922	0.877	0.864	0.823	1.123	1.206
DV2e	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.614	0.569	0.849	0.800	0.940	1.031
DV3d	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.508	0.557	0.436	0.529	0.772	0.681
DV3e	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.640	0.644	0.763	0.919	1.339	1.230
DV2m	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.552	0.527	0.712	0.693	0.879	0.679
DV13	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.935	0.887	0.910	1.341	1.329	0.741
DV13	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.599	0.651	0.697	0.654	1.005	0.802
DV11	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.684	0.701	0.834	0.807	1.389	0.985
DV3m	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.520	0.536	0.766	0.648	1.057	0.965
DV12	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.650	0.702	0.644	0.640	0.853	0.634

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP1	MRG5	LIM2	RENO	0.763	0.690	0.920	0.938	1.398	1.455
DV11	MC0	ED1	EXP0	MRG0	LIM0	REN1	1.001	1.078	0.971	0.930	1.374	1.066
DV13	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.892	0.886	0.799	0.726	1.169	1.039
DV3e	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.729	0.759	0.724	0.898	1.093	0.985
DV3d	MC1	ED0	EXP4	MRG0	LIM0	REN1	0.813	0.836	0.731	1.215	1.109	0.891
DV2d	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.783	0.715	0.859	1.225	1.237	0.950
DV13	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.671	0.685	0.699	0.657	1.008	0.827
DV12	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.496	0.471	0.534	0.519	0.729	0.457
DV13	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.756	0.694	0.871	1.136	1.321	0.822
DV3e	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.443	0.499	0.667	0.631	0.905	0.813
DV3m	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.665	0.681	0.801	0.648	1.119	1.127
DV3m	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.583	0.521	0.671	0.664	0.943	0.798
DV2e	MC1	ED1	EXP1	MRG1	LIM1	RENO	0.609	0.601	0.722	0.689	1.033	0.963
DV3e	MC1	ED1	EXP2	MRG4	LIM2	RENO	0.575	0.541	0.746	0.704	0.994	1.043
DV3e	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.481	0.459	0.546	0.566	0.699	0.661
DV11	MC0	ED1	EXP0	MRG0	LIM2	RENO	0.935	0.949	0.954	0.935	1.269	0.970
DV3d	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.516	0.597	0.596	0.589	0.802	0.810
DV12	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.643	0.705	0.571	0.485	0.810	0.558
DV3d	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.576	0.535	0.659	0.738	0.901	1.070
DV12	MC1	ED1	EXP1	MRG4	LIM1	RENO	0.645	0.630	0.781	0.734	1.222	1.001
DV3e	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.575	0.708	0.707	0.832	1.078	0.991
DV3d	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.655	0.665	0.621	0.917	0.854	0.614
DV3e	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.583	0.559	0.719	0.694	1.121	1.007
DV3m	MC1	ED0	EXP1	MRG3	LIM2	RENO	0.698	0.659	0.733	0.651	1.070	0.886
DV2d	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.543	0.740	0.781	0.659	0.975	0.884
DV3e	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.639	0.666	0.740	0.835	1.144	1.122
DV3d	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.416	0.449	0.595	0.587	0.800	0.755
DV2m	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.875	0.925	0.825	0.850	1.203	1.072
DV2e	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.534	0.509	0.568	0.747	0.579	0.441
DV2m	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.480	0.459	0.580	0.526	0.763	0.557
DV13	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.500	0.447	0.542	0.573	0.779	0.473
DV2d	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.833	0.845	0.814	0.870	1.289	1.283
DV3e	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.537	0.478	0.575	0.798	0.671	0.489
DV13	MC1	ED0	EXP1	MRG2	LIM0	RENO	0.680	0.675	0.617	0.592	1.075	0.636
DV2d	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.831	1.026	0.867	1.027	1.195	0.845
DV3d	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.648	0.668	0.644	0.835	0.864	0.875
DV2e	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.647	0.664	0.799	0.730	1.161	1.134
DV3m	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.547	0.601	0.802	0.651	1.123	1.036
DV3m	MC0	ED0	EXP3	MRG1	LIM0	RENO	0.760	0.750	0.723	0.667	1.060	0.856
DV11	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.834	0.938	0.806	0.784	1.228	0.867
DV3e	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.723	0.737	0.721	0.708	1.026	0.914
DV12	MC1	ED0	EXP3	MRG5	LIM2	RENO	0.775	0.805	0.871	0.869	1.033	0.989
DV13	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.664	0.637	0.816	1.068	1.236	0.719
DV11	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.676	0.730	0.800	0.855	1.429	0.995
DV12	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.680	0.689	0.787	0.976	1.195	0.714
DV3e	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.641	0.623	0.682	0.628	0.879	0.833
DV2e	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.760	0.735	0.896	0.822	1.154	1.289
DV3d	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.548	0.544	0.645	0.839	0.866	0.876
DV2d	MC1	ED0	EXP3	MRG2	LIM0	RENO	0.598	0.685	0.512	0.557	0.818	0.558
DV2e	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.693	0.723	0.684	0.842	0.892	0.828
DV2d	MC0	ED1	EXP3	MRG0	LIM0	RENO	0.721	0.798	0.814	0.904	1.221	0.986
DV2m	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.873	0.882	0.896	1.115	1.279	0.879
DV2d	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.442	0.524	0.484	0.510	0.757	0.552
DV12	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.488	0.466	0.550	0.527	0.716	0.447
DV3m	MC1	ED0	EXP3	MRG5	LIM2	RENO	0.777	0.688	0.914	0.855	1.194	1.147
DV13	MC0	ED1	EXP0	MRG5	LIM0	RENO	0.857	0.833	0.946	0.888	1.324	1.319
DV2d	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.836	0.825	0.829	1.092	1.174	0.814
DV3e	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.573	0.603	0.542	0.553	0.604	0.568
DV2m	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.873	0.922	0.824	0.845	1.199	1.071
DV2d	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.674	0.743	0.778	0.983	1.104	0.673
DV3e	MC0	ED1	EXP0	MRG3	LIM0	RENO	0.487	0.583	0.719	0.634	1.017	0.873
DV2d	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.683	0.715	0.795	0.920	1.330	1.147
DV3d	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.548	0.548	0.660	0.784	0.909	0.933
DV2e	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.668	0.668	0.702	0.707	0.841	0.845
DV2e	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.472	0.511	0.658	0.588	0.779	0.731
DV2e	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.661	0.701	0.674	0.636	0.791	0.726
DV13	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.603	0.555	0.767	0.781	1.029	0.806
DV2m	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.506	0.533	0.725	0.642	0.917	0.709
DV2e	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.700	0.746	0.734	0.707	0.890	0.906
DV3e	MC1	ED0	EXP3	MRG2	LIM1	RENO	0.549	0.542	0.519	0.556	0.572	0.530

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

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DV3d	MC1	ED0	EXP0	MRG4	LIM0	RENO	0.583	0.595	0.668	0.658	0.985	1.009
DV3e	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.849	0.718	0.954	1.230	1.279	1.056
DV3m	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.854	0.802	0.771	0.779	1.128	1.047
DV3m	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.538	0.514	0.566	0.480	0.756	0.581
DV3m	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.612	0.526	0.566	0.511	0.700	0.540
DV2e	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.695	0.805	0.885	0.744	1.068	1.225
DV2e	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.713	0.718	0.795	1.220	1.114	0.821
DV3e	MC1	ED1	EXP2	MRG0	LIM2	RENO	0.597	0.586	0.727	0.840	1.056	1.021
DV3m	MC1	ED1	EXP1	MRG3	LIM1	RENO	0.603	0.545	0.715	0.651	1.099	0.910
DV12	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.673	0.702	0.814	0.730	1.289	1.072
DV12	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.588	0.665	0.739	0.621	1.027	0.855
DV3d	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.510	0.597	0.635	0.612	0.817	0.948
DV13	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.732	0.734	0.933	0.909	1.395	1.380
DV3d	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.381	0.377	0.405	0.512	0.577	0.494
DV12	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.627	0.616	0.798	0.730	1.186	0.974
DV2d	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.800	0.928	0.776	0.698	1.130	1.101
DV12	MC1	ED1	EXP2	MRG3	LIM2	RENO	0.559	0.608	0.677	0.601	0.874	0.707
DV12	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.618	0.629	0.572	0.488	0.811	0.576
DV2m	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.702	0.597	0.645	0.815	0.835	0.479
DV2d	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.746	0.816	0.762	0.701	1.042	1.003
DV13	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.826	0.830	0.800	0.931	1.162	0.823
DV12	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.674	0.761	0.726	0.674	0.987	0.753
DV13	MC0	ED0	EXP4	MRG0	LIM0	REN2	1.008	1.015	0.929	1.348	1.450	0.816
DV12	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.568	0.614	0.657	0.592	0.889	0.722
DV3e	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.451	0.561	0.528	0.509	0.593	0.571
DV2e	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.569	0.641	0.534	0.516	0.520	0.511
DV13	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.839	0.851	0.863	0.952	1.386	1.002
DV2e	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.651	0.709	0.883	0.803	1.034	1.136
DV11	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.839	1.042	0.813	0.780	1.295	0.975
DV3d	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.615	0.566	0.662	0.807	1.081	1.287
DV2m	MC0	ED1	EXP1	MRG2	LIM0	RENO	0.598	0.553	0.644	0.582	1.005	0.713
DV3m	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.858	0.778	0.797	0.862	1.326	1.149
DV13	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.798	0.813	0.760	1.022	1.136	0.653
DV2e	MC1	ED0	EXP2	MRG1	LIM0	RENO	0.790	0.892	0.753	0.626	0.989	0.942
DV3m	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.921	0.761	0.973	1.142	1.370	1.066
DV2d	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.743	0.731	0.858	1.296	1.244	0.827
DV2e	MC0	ED0	EXP4	MRG5	LIM1	RENO	0.875	0.786	0.938	1.251	1.197	0.998
DV2d	MC0	ED1	EXP3	MRG5	LIM2	RENO	0.678	0.659	0.788	0.918	1.107	1.049
DV3m	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.726	0.660	0.963	0.807	1.507	1.543
DV2e	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.711	0.716	0.794	1.213	1.110	0.820
DV11	MC0	ED1	EXP4	MRG5	LIM2	RENO	0.865	0.767	0.968	1.478	1.645	0.921
DV2m	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.810	0.782	0.920	0.811	1.234	1.261
DV3e	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.780	0.684	0.789	1.086	1.145	0.866
DV13	MC1	ED1	EXP2	MRG1	LIM2	RENO	0.595	0.633	0.753	0.692	1.103	0.888
DV11	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.873	0.856	0.855	0.941	1.322	0.975
DV3d	MC1	ED0	EXP4	MRG4	LIM2	RENO	0.719	0.672	0.693	1.025	0.965	0.797
DV11	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.533	0.507	0.632	0.616	0.810	0.482
DV3m	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.574	0.600	0.702	0.617	0.960	0.813
DV2d	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.478	0.498	0.501	0.567	0.891	0.649
DV3e	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.461	0.555	0.695	0.624	0.952	0.869
DV3m	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.997	0.902	0.874	1.202	1.339	0.909
DV2d	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.774	0.837	0.753	0.890	1.080	0.916
DV13	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.675	0.662	0.824	0.799	1.369	1.107
DV3m	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.716	0.648	0.769	0.772	1.122	1.044
DV3m	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.657	0.600	0.577	0.511	0.761	0.594
DV2e	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.616	0.635	0.775	0.726	1.092	1.133
DV3m	MC0	ED1	EXP4	MRG1	LIM1	REN3	0.676	0.567	0.743	0.952	1.106	0.735
DV3e	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.682	0.602	0.769	1.295	1.215	0.848
DV13	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.971	0.946	0.985	1.286	1.343	1.022
DV3d	MC0	ED1	EXP1	MRG1	LIM0	RENO	0.565	0.677	0.708	0.683	1.082	1.119
DV2m	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.806	0.767	0.774	0.918	1.089	0.880
DV3e	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.697	0.678	0.727	0.701	1.018	1.069
DV3m	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.692	0.642	0.671	0.664	0.943	0.798
DV2e	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.641	0.643	0.696	0.651	0.891	0.824
DV2m	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.812	0.809	0.808	0.845	1.103	0.974
DV3e	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.681	0.643	0.767	0.771	1.161	1.142
DV3d	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.553	0.529	0.638	0.717	1.024	1.101
DV3m	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.646	0.739	0.801	0.648	1.119	1.035
DV12	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.809	0.780	0.877	1.227	1.287	0.736
DV13	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.701	0.700	0.884	0.884	1.136	1.103

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.720	0.763	0.754	0.750	1.315	0.995
DV11	MC0	ED1	EXP1	MRG0	LIM0	REN0	1.053	1.090	1.032	1.029	1.710	1.169
DV2d	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.669	0.739	0.770	0.787	1.127	1.121
DV13	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.718	0.643	0.764	0.726	1.105	0.969
DV13	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.704	0.716	0.720	0.660	1.071	0.828
DV2d	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.538	0.594	0.685	0.676	0.860	0.660
DV12	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.699	0.692	0.546	0.485	0.765	0.536
DV3e	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.566	0.581	0.528	0.509	0.593	0.601
DV12	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.669	0.729	0.739	0.621	1.027	0.879
DV3d	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.692	0.595	0.701	1.154	1.046	0.956
DV3e	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.563	0.536	0.602	0.801	0.712	0.525
DV3e	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.696	0.679	0.693	0.898	1.033	0.919
DV13	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.901	0.971	0.880	0.952	1.506	1.102
DV3e	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.578	0.575	0.695	0.624	0.952	0.916
DV3e	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.656	0.616	0.730	0.757	0.951	0.916
DV2m	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.686	0.703	0.718	0.673	0.967	0.846
DV2e	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.614	0.634	0.773	0.723	1.090	1.131
DV2d	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.561	0.669	0.766	0.712	0.934	0.832
DV3e	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.613	0.592	0.780	0.763	1.255	1.252
DV3e	MC1	ED0	EXP4	MRG2	LIM0	REN0	0.701	0.690	0.621	0.805	0.756	0.526
DV11	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.684	0.727	0.810	0.737	1.189	0.900
DV2e	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.592	0.623	0.716	0.783	0.909	0.919
DV2d	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.598	0.685	0.512	0.557	0.818	0.558
DV12	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.659	0.672	0.804	0.967	1.157	0.694
DV3m	MC1	ED1	EXP4	MRG0	LIM0	REN0	0.887	0.769	0.904	1.220	1.430	0.912
DV11	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.895	0.873	0.834	0.941	1.358	1.001
DV3e	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.592	0.649	0.552	0.509	0.628	0.645
DV2e	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.627	0.578	0.828	0.796	0.962	1.056
DV2m	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.656	0.586	0.898	0.868	1.177	1.105
DV2e	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.635	0.685	0.752	0.857	1.153	1.106
DV12	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.863	0.983	0.826	0.851	1.158	0.854
DV2d	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.608	0.710	0.722	0.682	0.995	0.728
DV3d	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.567	0.666	0.637	0.658	0.761	0.812
DV12	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.936	0.969	0.852	0.749	1.055	1.165
DV2m	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.891	0.914	1.005	0.872	1.451	1.376
DV2d	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.712	0.824	0.804	0.832	1.200	1.120
DV3m	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.601	0.557	0.773	0.707	0.993	0.903
DV2e	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.468	0.498	0.538	0.487	0.505	0.531
DV3d	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.589	0.544	0.642	0.734	0.923	1.096
DV3m	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.574	0.561	0.789	0.776	1.096	0.935
DV2e	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.543	0.525	0.699	0.657	0.896	0.827
DV2m	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.789	0.725	0.763	1.048	1.119	0.705
DV2e	MC1	ED0	EXP4	MRG4	LIM1	REN0	0.783	0.734	0.784	1.033	0.997	0.784
DV2d	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.569	0.655	0.497	0.554	0.770	0.558
DV3m	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.452	0.416	0.565	0.478	0.754	0.580
DV3m	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.670	0.567	0.878	0.796	1.169	1.156
DV2d	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.549	0.598	0.512	0.561	0.863	0.631
DV2m	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.806	0.778	0.917	0.803	1.227	1.257
DV3m	MC1	ED0	EXP4	MRG4	LIM2	REN0	0.831	0.751	0.859	1.024	1.170	0.836
DV2e	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.516	0.574	0.697	0.617	0.875	0.830
DV3d	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.523	0.496	0.673	0.741	0.982	1.179
DV13	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.856	0.895	0.816	0.861	1.211	0.937
DV2e	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.562	0.540	0.702	0.703	0.838	0.844
DV12	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.667	0.663	0.835	0.805	1.009	0.994
DV2d	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.748	0.819	0.763	0.705	1.045	1.004
DV2d	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.551	0.622	0.498	0.515	0.741	0.578
DV11	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.926	0.871	0.972	1.376	1.704	0.995
DV3e	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.639	0.666	0.740	0.835	1.144	1.122
DV2d	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.477	0.515	0.486	0.515	0.761	0.593
DV2m	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.652	0.645	0.709	0.686	0.874	0.677
DV3m	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.710	0.666	0.711	0.641	1.090	0.906
DV11	MC0	ED0	EXP2	MRG0	LIM0	REN1	1.187	1.329	0.971	0.930	1.374	1.066
DV2m	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.672	0.649	0.623	0.573	0.940	0.710
DV3m	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.542	0.451	0.599	0.531	0.865	0.677
DV2e	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.715	0.622	0.944	1.159	1.108	0.953
DV3d	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.445	0.412	0.618	0.648	0.871	0.937
DV11	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.705	0.771	0.658	0.573	0.921	0.603
DV3m	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.721	0.630	0.795	0.857	1.321	1.147
DV2d	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.536	0.522	0.530	0.806	0.860	0.482
DV2d	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.940	1.044	0.844	0.854	1.333	1.314

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED0	EXP2	MRG0	LIM2	RENO	1.109	1.169	0.954	0.935	1.269	0.970
DV11	MC0	ED0	EXP0	MRG0	LIM1	REN2	1.132	1.186	0.927	0.926	1.296	0.992
DV13	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.808	0.793	0.915	0.909	1.283	1.255
DV2d	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.778	0.841	0.755	0.899	1.086	0.919
DV3m	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.712	0.668	0.712	0.644	1.093	0.907
DV2m	MC1	ED1	EXP2	MRG1	LIM1	RENO	0.597	0.585	0.704	0.680	0.999	0.870
DV2e	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.619	0.617	0.583	0.751	0.566	0.430
DV2m	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.790	0.767	0.942	0.811	1.201	1.229
DV3m	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.484	0.487	0.702	0.617	0.960	0.813
DV2m	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.788	0.677	0.858	1.316	1.276	0.811
DV3d	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.587	0.678	0.582	0.631	0.765	0.710
DV2e	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.665	0.703	0.594	0.751	0.615	0.473
DV13	MC1	ED1	EXP1	MRG5	LIM1	RENO	0.701	0.659	0.907	0.977	1.383	1.310
DV12	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.533	0.557	0.659	0.636	0.828	0.618
DV12	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.695	0.719	0.854	0.752	1.057	1.135
DV3m	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.532	0.438	0.554	0.516	0.723	0.556
DV3e	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.657	0.568	0.882	0.869	1.365	1.463
DV2d	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.810	0.935	0.787	0.890	1.143	0.982
DV3d	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.473	0.496	0.570	0.589	0.758	0.706
DV13	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.540	0.531	0.672	0.710	0.889	0.642
DV12	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.796	0.873	0.897	0.875	1.507	1.068
DV3e	MC0	ED1	EXP2	MRG4	LIM1	RENO	0.590	0.552	0.728	0.704	1.021	1.070
DV13	MC1	ED1	EXP1	MRG1	LIM1	RENO	0.612	0.625	0.758	0.762	1.326	0.999
DV2d	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.786	0.717	0.860	1.231	1.241	0.951
DV11	MC0	ED1	EXP3	MRG4	LIM2	RENO	0.636	0.687	0.782	0.843	1.142	0.779
DV2e	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.754	0.825	0.753	0.685	1.090	1.031
DV3d	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.496	0.551	0.584	0.633	0.767	0.711
DV13	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.637	0.720	0.767	0.689	1.195	0.976
DV3m	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.931	0.794	0.858	1.208	1.235	0.827
DV3d	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.610	0.645	0.691	0.850	1.146	1.200
DV11	MC1	ED1	EXP4	MRG3	LIM1	RENO	0.718	0.630	0.793	1.099	1.297	0.596
DV2e	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.588	0.568	0.741	0.726	1.032	1.057
DV3m	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.565	0.511	0.696	0.636	0.874	0.710
DV2d	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.652	0.724	0.789	0.787	1.097	1.093
DV3m	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.763	0.780	0.787	0.703	1.075	0.993
DV2d	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.882	0.901	0.858	1.296	1.244	0.827
DV2d	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.620	0.623	0.726	0.751	1.021	0.901
DV2m	MC0	ED1	EXP4	MRG1	LIM2	RENO	0.652	0.580	0.785	1.058	1.096	0.689
DV13	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.721	0.792	0.732	0.686	1.127	0.908
DV12	MC0	ED1	EXP0	MRG1	LIM0	RENO	0.759	0.873	0.780	0.630	1.193	0.971
DV12	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.710	0.697	0.773	0.661	1.011	0.913
DV12	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.567	0.616	0.724	0.671	0.985	0.751
DV11	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.736	0.801	0.852	0.810	1.513	1.085
DV13	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.702	0.702	0.886	0.888	1.139	1.106
DV12	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.692	0.691	0.878	0.819	1.231	1.240
DV3m	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.569	0.539	0.895	0.737	1.220	1.207
DV13	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.683	0.651	0.798	1.072	1.272	0.739
DV2m	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.845	0.841	0.988	0.884	1.521	1.477
DV3d	MC0	ED1	EXP1	MRG1	LIM2	RENO	0.503	0.570	0.674	0.683	0.940	1.017
DV2d	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.711	0.795	0.828	0.911	1.400	1.226
DV11	MC0	ED0	EXP4	MRG1	LIM1	RENO	0.936	0.926	0.862	1.153	1.380	0.751
DV11	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.871	0.919	0.864	1.203	1.335	0.718
DV3m	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.631	0.627	0.714	0.611	1.038	0.971
DV2e	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.504	0.564	0.714	0.620	0.854	0.810
DV2e	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.653	0.656	0.721	0.710	0.820	0.825
DV12	MC0	ED0	EXP4	MRG1	LIM0	RENO	0.887	0.992	0.848	0.981	1.344	0.766
DV12	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.676	0.759	0.658	0.595	0.892	0.723
DV2e	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.563	0.542	0.702	0.707	0.841	0.845
DV2m	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.509	0.444	0.582	0.565	0.710	0.519
DV13	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.863	0.900	0.930	0.900	1.387	1.376
DV13	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.712	0.776	0.719	0.719	1.177	0.879
DV2e	MC0	ED1	EXP0	MRG5	LIM1	RENO	0.563	0.587	0.862	0.803	1.062	1.166
DV2m	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.504	0.532	0.725	0.638	0.914	0.708
DV3m	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.740	0.716	0.812	0.719	1.212	1.127
DV2e	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.758	0.848	0.755	0.865	1.160	1.110
DV3m	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.717	0.578	0.631	0.747	0.830	0.501
DV2e	MC0	ED0	EXP2	MRG1	LIM0	RENO	0.790	0.892	0.753	0.626	0.989	0.942
DV3m	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.729	0.698	0.753	0.703	1.016	0.926
DV3e	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.840	0.803	0.800	1.020	1.205	0.844
DV13	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.684	0.741	0.683	0.703	0.961	0.704

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.698	0.635	0.788	0.772	1.093	1.017
DV3e	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.720	0.586	0.971	1.328	1.346	1.078
DV2e	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.479	0.506	0.524	0.485	0.517	0.544
DV3e	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.724	0.735	0.708	0.835	1.081	1.047
DV2d	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.599	0.739	0.764	0.662	1.004	0.973
DV3d	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.619	0.554	0.673	1.015	0.985	0.815
DV2e	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.571	0.577	0.703	0.846	0.871	0.808
DV3m	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.703	0.634	0.785	0.912	1.114	0.720
DV2d	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.656	0.748	0.670	0.679	0.885	0.678
DV13	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.566	0.498	0.567	0.533	0.793	0.541
DV3m	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.855	0.824	0.787	0.830	1.135	0.982
DV3e	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.471	0.562	0.723	0.827	1.046	0.965
DV3m	MC1	ED0	EXP4	MRG2	LIM2	REN0	0.719	0.580	0.632	0.751	0.832	0.502
DV12	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.833	0.898	0.850	0.862	1.298	0.967
DV12	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.520	0.514	0.549	0.490	0.769	0.523
DV12	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.793	0.818	0.836	0.808	1.011	0.996
DV13	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.646	0.644	0.597	0.587	1.009	0.634
DV2d	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.620	0.813	0.701	0.631	0.901	0.703
DV2e	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.750	0.851	0.729	0.620	0.929	0.939
DV12	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.613	0.608	0.563	0.531	0.893	0.570
DV3m	MC0	ED0	EXP4	MRG3	LIM0	REN0	0.877	0.818	0.811	0.921	1.186	0.722
DV3e	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.510	0.558	0.878	0.793	1.138	1.237
DV2d	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.751	0.915	0.760	0.698	1.219	0.909
DV2e	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.683	0.699	0.884	0.740	1.065	1.290
DV11	MC0	ED0	EXP0	MRG4	LIM2	REN0	0.784	0.917	0.799	0.784	1.195	0.888
DV11	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.897	0.874	0.932	1.000	1.209	0.851
DV2e	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.638	0.663	0.674	0.588	0.758	0.751
DV2m	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.786	0.752	0.793	0.918	1.060	0.858
DV2e	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.644	0.812	0.730	0.779	0.985	0.958
DV12	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.556	0.604	0.674	0.595	0.869	0.704
DV3d	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.472	0.505	0.415	0.481	0.607	0.565
DV13	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.786	0.748	0.836	0.861	1.180	0.939
DV2d	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.466	0.589	0.508	0.515	0.805	0.593
DV3d	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.557	0.591	0.708	0.953	0.897	0.751
DV11	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.871	0.985	0.850	0.807	1.510	1.083
DV3m	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.857	0.805	0.773	0.784	1.132	1.048
DV12	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.700	0.821	0.740	0.624	1.030	0.855
DV3e	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.755	0.708	0.876	0.786	1.132	1.300
DV3e	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.664	0.657	0.600	0.793	0.708	0.524
DV3m	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.583	0.530	0.729	0.641	1.061	0.883
DV13	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.560	0.553	0.706	0.722	1.085	0.801
DV13	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.852	0.825	0.931	1.354	1.453	0.818
DV12	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.795	0.893	0.788	0.661	1.099	0.976
DV3m	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.813	0.690	1.017	1.142	1.450	1.143
DV3m	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.754	0.728	0.806	0.779	1.194	1.122
DV3e	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.463	0.558	0.697	0.631	0.957	0.872
DV3d	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.694	0.760	0.656	0.831	0.936	0.961
DV2m	MC0	ED1	EXP0	MRG0	LIM0	REN0	0.686	0.738	0.852	0.858	1.280	0.987
DV3d	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.551	0.539	0.619	0.913	0.852	0.612
DV3m	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.596	0.603	0.935	0.737	1.291	1.294
DV13	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.610	0.623	0.756	0.758	1.322	0.998
DV11	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.847	0.772	0.790	1.089	1.289	0.595
DV13	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.681	0.650	0.796	1.068	1.270	0.738
DV3m	MC1	ED0	EXP1	MRG2	LIM2	REN0	0.643	0.555	0.599	0.531	0.865	0.677
DV13	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.805	0.813	0.819	0.931	1.131	0.802
DV3m	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.831	0.778	0.784	0.907	1.110	0.719
DV2d	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.700	0.684	0.814	0.865	1.285	1.282
DV13	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.581	0.543	0.558	0.579	0.762	0.463
DV2d	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.719	0.724	0.771	0.791	1.131	1.201
DV2e	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.522	0.600	0.711	0.597	0.881	0.787
DV3d	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.703	0.669	0.629	0.793	0.885	1.032
DV3d	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.766	0.760	0.703	1.009	1.039	0.873
DV3d	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.579	0.592	0.667	0.717	1.083	1.180
DV12	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.861	0.948	0.844	0.791	1.211	1.001
DV3e	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.726	0.737	0.710	0.840	1.084	1.048
DV3m	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.924	0.763	0.974	1.148	1.375	1.067
DV2m	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.542	0.606	0.739	0.638	0.994	0.779
DV13	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.611	0.548	0.631	0.834	0.974	0.470
DV3m	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.617	0.476	0.614	0.740	0.847	0.513
DV13	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.823	0.833	0.863	0.818	1.119	1.171

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DV11	MC1	ED0	EXP4	MRG0	LIM2	RENO	1.243	1.182	1.038	1.456	1.430	0.788
DV2d	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.784	0.888	0.788	0.828	1.100	1.017
DV12	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.800	0.858	0.807	0.843	1.059	0.774
DV12	MC1	ED0	EXP4	MRG4	LIM2	RENO	0.835	0.796	0.844	1.039	1.145	0.722
DV13	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.835	0.750	0.854	1.136	1.215	0.747
DV3e	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.531	0.526	0.529	0.548	0.552	0.515
DV11	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.787	0.769	0.853	0.880	1.425	1.141
DV13	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.678	0.692	0.687	0.715	1.109	0.819
DV3m	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.582	0.548	0.707	0.583	0.906	0.805
DV3e	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.639	0.543	0.807	1.080	1.111	0.843
DV12	MC0	ED1	EXP4	MRG0	LIM0	RENO	0.891	0.913	0.947	1.239	1.450	0.791
DV13	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.843	0.892	0.831	1.062	1.339	0.790
DV2m	MC0	ED1	EXP2	MRG2	LIM1	RENO	0.545	0.491	0.581	0.529	0.765	0.607
DV13	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.715	0.728	0.834	1.072	1.347	0.793
DV11	MC0	ED0	EXP0	MRG1	LIM2	RENO	0.814	0.898	0.812	0.741	1.193	0.901
DV3m	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.580	0.519	0.669	0.657	0.938	0.795
DV2m	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.685	0.614	0.948	0.892	1.445	1.382
DV3e	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.721	0.691	0.728	0.728	1.189	1.066
DV2m	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.619	0.649	0.732	0.670	1.048	0.929
DV2m	MC1	ED1	EXP4	MRG1	LIM1	RENO	0.669	0.592	0.766	1.058	1.125	0.707
DV12	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.636	0.736	0.780	0.689	1.314	1.033
DV3d	MC1	ED1	EXP3	MRG3	LIM0	RENO	0.521	0.576	0.602	0.637	0.815	0.712
DV2d	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.731	0.909	0.788	0.828	1.100	0.950
DV2m	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.604	0.547	0.582	0.565	0.710	0.519
DV3e	MC0	ED1	EXP0	MRG1	LIM1	RENO	0.485	0.562	0.708	0.665	1.019	0.924
DV12	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.846	0.871	0.916	1.227	1.362	0.789
DV11	MC0	ED1	EXP3	MRG2	LIM0	RENO	0.601	0.604	0.665	0.619	0.935	0.530
DV3e	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.501	0.529	0.552	0.512	0.630	0.645
DV2m	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.782	0.722	0.770	0.999	1.062	0.643
DV2e	MC1	ED1	EXP4	MRG1	LIM0	RENO	0.747	0.732	0.819	0.975	1.115	0.765
DV11	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.660	0.717	0.822	0.858	1.395	0.972
DV2e	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.659	0.699	0.673	0.632	0.788	0.725
DV12	MC1	ED1	EXP1	MRG0	LIM2	RENO	0.708	0.735	0.855	0.875	1.309	0.971
DV2m	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.542	0.606	0.739	0.638	0.994	0.779
DV12	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.700	0.693	0.547	0.488	0.767	0.537
DV3d	MC0	ED1	EXP4	MRG0	LIM1	RENO	0.657	0.609	0.701	1.221	1.052	0.832
DV3d	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.737	0.749	0.659	0.797	0.939	1.109
DV2m	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.700	0.722	0.957	0.872	1.261	1.148
DV2d	MC1	ED1	EXP0	MRG2	LIM0	RENO	0.489	0.616	0.523	0.518	0.856	0.594
DV2d	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.776	0.902	0.852	1.031	1.101	0.770
DV12	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.550	0.571	0.646	0.642	0.855	0.636
DV2m	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.596	0.599	0.716	0.720	1.002	0.816
DV11	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.770	0.859	0.760	0.835	1.167	0.797
DV11	MC1	ED0	EXP2	MRG5	LIM2	RENO	0.915	0.934	0.890	0.950	1.460	1.134
DV3d	MC0	ED1	EXP3	MRG5	LIM0	RENO	0.653	0.636	0.689	0.856	1.043	1.129
DV2d	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.682	0.810	0.684	0.631	0.926	0.773
DV2e	MC1	ED1	EXP1	MRG1	LIM2	RENO	0.594	0.589	0.740	0.689	1.006	0.938
DV11	MC0	ED0	EXP2	MRG1	LIM0	RENO	0.915	1.067	0.852	0.741	1.373	0.991
DV2e	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.463	0.504	0.676	0.594	0.763	0.715
DV2e	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.642	0.645	0.697	0.653	0.893	0.826
DV13	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.791	0.840	0.696	0.650	1.002	0.824
DV3d	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.607	0.737	0.636	0.615	0.820	0.949
DV3e	MC0	ED1	EXP4	MRG5	LIM1	RENO	0.739	0.597	0.948	1.328	1.382	1.106
DV2e	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.572	0.556	0.758	0.723	1.003	1.028
DV2d	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.800	0.915	0.778	0.983	1.104	0.673
DV3m	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.701	0.634	0.918	0.796	1.237	1.240
DV11	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.733	0.826	0.825	0.733	1.289	0.988
DV2d	MC0	ED1	EXP4	MRG4	LIM0	RENO	0.796	0.798	0.872	1.098	1.356	0.897
DV2m	MC1	ED1	EXP4	MRG3	LIM0	RENO	0.726	0.686	0.832	1.009	1.197	0.692
DV11	MC0	ED0	EXP4	MRG5	LIM1	REN1	1.049	0.960	0.930	1.376	1.610	0.928
DV3d	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.579	0.592	0.667	0.717	1.083	1.180
DV13	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.647	0.667	0.580	0.536	0.864	0.579
DV13	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.649	0.634	0.784	0.784	1.120	0.889
DV3d	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.515	0.623	0.666	0.618	0.870	0.953
DV3m	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.709	0.682	0.770	0.700	0.987	0.901
DV2d	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.757	0.935	0.773	0.841	1.140	0.979
DV3e	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.655	0.588	0.855	0.790	1.166	1.335
DV3e	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.689	0.636	0.924	0.873	1.448	1.572
DV3d	MC1	ED1	EXP2	MRG5	LIM0	RENO	0.679	0.688	0.704	0.797	1.091	1.285
DV2e	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.636	0.613	0.866	0.740	0.980	1.173

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP3	MRG3	LIM2	RENO	0.463	0.485	0.573	0.637	0.708	0.647
DV13	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.750	0.717	0.798	0.722	1.166	1.038
DV2e	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.839	0.858	0.792	0.961	1.043	0.761
DV3d	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.506	0.574	0.422	0.479	0.658	0.620
DV3d	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.480	0.546	0.653	0.618	0.800	0.866
DV3m	MC1	ED1	EXP4	MRG3	LIM2	RENO	0.658	0.559	0.773	0.921	1.030	0.657
DV3e	MC0	ED0	EXP0	MRG0	LIM2	RENO	0.564	0.698	0.727	0.840	1.056	0.969
DV12	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.909	0.947	0.873	0.745	1.024	1.134
DV3e	MC0	ED1	EXP4	MRG3	LIM1	RENO	0.625	0.524	0.727	0.987	1.023	0.696
DV12	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.714	0.725	0.758	0.714	0.968	0.780
DV2e	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.781	0.753	0.776	0.961	0.960	0.692
DV12	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.820	0.881	0.852	0.745	1.051	1.131
DV2e	MC0	ED0	EXP1	MRG5	LIM0	RENO	0.857	0.875	0.956	0.884	1.394	1.444
DV3d	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.547	0.543	0.644	0.835	0.864	0.875
DV2m	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.666	0.623	0.942	0.811	1.201	1.229
DV12	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.718	0.655	0.820	1.029	1.170	0.739
DV3m	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.599	0.561	0.691	0.586	0.933	0.827
DV3m	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.843	0.734	0.875	1.208	1.343	0.910
DV3m	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.894	0.865	0.829	0.854	1.395	1.228
DV3d	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.562	0.608	0.558	0.633	0.725	0.664
DV3m	MC1	ED1	EXP4	MRG0	LIM2	RENO	0.789	0.648	0.862	1.220	1.242	0.829
DV3d	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.545	0.545	0.657	0.777	0.904	0.930
DV3m	MC1	ED0	EXP4	MRG5	LIM2	RENO	0.905	0.752	1.016	1.239	1.408	1.061
DV11	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.617	0.552	0.700	0.883	0.950	0.444
DV3e	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.602	0.683	0.876	0.786	1.132	1.233
DV12	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.769	0.833	0.658	0.595	0.892	0.744
DV3d	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.444	0.412	0.450	0.741	0.680	0.457
DV13	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.597	0.649	0.696	0.650	1.002	0.801
DV11	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.787	0.769	0.853	0.880	1.425	1.141
DV12	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.572	0.549	0.559	0.483	0.742	0.522
DV12	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.720	0.712	0.621	0.756	0.912	0.453
DV11	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.707	0.765	0.809	0.792	1.235	0.869
DV12	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.639	0.646	0.753	0.658	1.034	0.909
DV3m	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.713	0.670	0.713	0.647	1.096	0.909
DV3d	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.392	0.388	0.405	0.481	0.623	0.541
DV11	MC0	ED0	EXP1	MRG0	LIM0	RENO	1.249	1.343	1.032	1.029	1.710	1.169
DV11	MC0	ED0	EXP1	MRG5	LIM0	RENO	1.031	1.073	0.963	1.044	1.968	1.368
DV2m	MC1	ED1	EXP0	MRG3	LIM2	RENO	0.509	0.536	0.728	0.648	0.922	0.711
DV3e	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.757	0.821	0.740	0.835	1.144	1.122
DV3m	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.441	0.408	0.578	0.478	0.734	0.566
DV2d	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.476	0.514	0.485	0.513	0.759	0.591
DV11	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.803	0.901	0.802	0.858	1.432	0.997
DV3m	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.785	0.644	0.858	1.208	1.235	0.827
DV2m	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.512	0.537	0.720	0.676	0.969	0.778
DV13	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.724	0.729	0.817	0.866	1.215	0.938
DV3d	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.409	0.433	0.422	0.479	0.658	0.579
DV3d	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.321	0.308	0.414	0.479	0.605	0.527
DV3e	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.757	0.792	0.761	0.915	1.336	1.228
DV3m	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.496	0.497	0.685	0.617	0.986	0.834
DV3e	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.557	0.657	0.728	0.704	1.021	1.016
DV13	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.488	0.439	0.557	0.576	0.760	0.462
DV12	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.825	0.910	0.871	0.800	1.064	1.065
DV3e	MC0	ED1	EXP3	MRG3	LIM0	RENO	0.588	0.558	0.704	0.681	0.972	0.807
DV3e	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.607	0.580	0.706	0.661	1.016	0.973
DV3d	MC0	ED1	EXP0	MRG1	LIM2	RENO	0.406	0.445	0.654	0.621	0.803	0.867
DV13	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.839	0.851	0.863	0.952	1.386	1.002
DV2m	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.788	0.765	0.940	0.808	1.199	1.226
DV3e	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.535	0.477	0.574	0.793	0.669	0.488
DV2d	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.830	1.017	0.805	0.787	1.193	1.202
DV13	MC0	ED1	EXP0	MRG4	LIM0	RENO	0.792	0.753	0.825	0.733	1.245	1.042
DV11	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.803	0.901	0.802	0.858	1.432	0.997
DV3d	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.391	0.388	0.404	0.479	0.622	0.540
DV3e	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.675	0.662	0.708	0.889	1.000	0.893
DV2d	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.683	0.841	0.748	0.712	0.959	0.854
DV13	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.835	0.781	0.786	0.733	1.082	0.948
DV11	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.907	0.926	0.873	0.875	1.383	1.111
DV11	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.637	0.620	0.726	0.699	1.144	0.732
DV3m	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.642	0.594	0.794	0.723	1.249	1.157
DV13	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.806	0.763	0.816	0.861	1.211	0.964
DV3e	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.723	0.709	0.728	0.915	1.263	1.145

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP0	MRG1	LIM2	RENO	0.406	0.445	0.654	0.621	0.803	0.867
DV2e	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.631	0.581	0.830	0.804	0.967	1.060
DV2e	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.476	0.504	0.522	0.480	0.514	0.543
DV13	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.677	0.715	0.666	0.650	0.947	0.747
DV2m	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.778	0.721	0.898	0.868	1.177	1.105
DV2e	MC1	ED0	EXP1	MRG0	LIM2	RENO	0.708	0.746	0.742	0.870	1.070	1.010
DV2d	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.544	0.586	0.476	0.554	0.728	0.520
DV13	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.595	0.611	0.775	0.758	1.287	0.972
DV2d	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.565	0.634	0.486	0.515	0.761	0.593
DV12	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.690	0.774	0.707	0.671	1.012	0.771
DV13	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.924	0.879	0.866	0.826	1.126	1.209
DV12	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.820	0.881	0.852	0.745	1.051	1.131
DV2m	MC1	ED1	EXP4	MRG3	LIM2	RENO	0.646	0.578	0.793	1.009	1.039	0.629
DV3d	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.517	0.496	0.621	0.701	0.814	0.859
DV11	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.657	0.676	0.645	0.573	0.847	0.548
DV2m	MC1	ED0	EXP1	MRG3	LIM0	RENO	0.770	0.809	0.788	0.713	1.243	0.933
DV2e	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.663	0.701	0.594	0.747	0.613	0.472
DV11	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.996	1.073	0.968	0.921	1.367	1.063
DV11	MC0	ED0	EXP1	MRG0	LIM1	RENO	1.140	1.153	0.960	1.029	1.526	1.091
DV12	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.650	0.678	0.659	0.598	0.894	0.745
DV2m	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.578	0.663	0.822	0.713	1.133	0.992
DV12	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.604	0.655	0.744	0.683	1.235	0.961
DV13	MC1	ED0	EXP4	MRG2	LIM2	RENO	0.677	0.594	0.620	0.838	0.899	0.428
DV12	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.914	0.952	0.875	0.752	1.029	1.138
DV3m	MC1	ED0	EXP3	MRG3	LIM2	RENO	0.670	0.629	0.696	0.636	0.874	0.710
DV3m	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.795	0.816	0.828	0.719	1.317	1.239
DV3m	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.636	0.610	0.738	0.679	1.223	1.067
DV3m	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.610	0.583	0.701	0.664	0.998	0.855
DV2m	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.769	0.711	0.781	1.048	1.090	0.687
DV2e	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.689	0.760	0.690	0.594	0.829	0.829
DV2e	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.567	0.623	0.523	0.483	0.515	0.543
DV3d	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.603	0.543	0.690	1.015	0.959	0.795
DV12	MC0	ED1	EXP4	MRG3	LIM0	RENO	0.704	0.730	0.773	0.935	1.133	0.631
DV12	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.786	0.762	0.897	1.220	1.249	0.716
DV2d	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.618	0.621	0.726	0.747	1.017	0.900
DV3d	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.648	0.619	0.703	1.015	1.043	0.874
DV2d	MC1	ED1	EXP3	MRG4	LIM0	RENO	0.683	0.729	0.785	0.758	1.150	0.969
DV11	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.789	0.851	0.758	0.695	1.207	0.784
DV2e	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.736	0.686	0.716	0.921	0.881	0.626
DV3d	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.611	0.709	0.613	0.645	0.937	0.886
DV2d	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.566	0.613	0.501	0.567	0.891	0.649
DV3m	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.725	0.683	0.934	0.733	1.287	1.408
DV3d	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.330	0.315	0.404	0.479	0.622	0.540
DV3d	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.775	0.746	0.698	1.210	1.046	0.830
DV3e	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.730	0.731	0.781	0.767	1.259	1.254
DV3e	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.796	0.858	0.763	0.840	1.215	1.124
DV2m	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.747	0.804	0.805	0.767	1.083	0.948
DV2m	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.695	0.712	0.707	0.638	0.939	0.791
DV11	MC0	ED0	EXP3	MRG0	LIM0	REN1	1.142	1.228	0.951	1.000	1.314	0.936
DV3d	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.773	0.744	0.697	1.203	1.042	0.829
DV13	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.786	0.817	0.752	0.689	1.099	0.913
DV12	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.534	0.558	0.660	0.640	0.831	0.618
DV3e	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.569	0.584	0.529	0.514	0.597	0.603
DV2m	MC1	ED1	EXP4	MRG0	LIM1	RENO	0.795	0.683	0.862	1.336	1.287	0.815
DV2e	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.657	0.608	0.875	0.822	1.185	1.323
DV3d	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.495	0.556	0.625	0.668	0.788	0.836
DV11	MC0	ED1	EXP2	MRG4	LIM0	RENO	0.743	0.884	0.838	0.784	1.376	0.976
DV2m	MC1	ED0	EXP3	MRG0	LIM1	REN0	0.809	0.769	0.776	0.923	1.092	0.881
DV3e	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.590	0.568	0.722	0.659	0.987	0.946
DV11	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.785	0.767	0.852	0.875	1.421	1.140
DV13	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.653	0.663	0.653	0.703	0.908	0.657
DV11	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.674	0.689	0.630	0.573	0.870	0.563
DV2m	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.576	0.661	0.821	0.709	1.129	0.991
DV11	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.972	1.026	0.896	1.136	1.448	0.802
DV13	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.704	0.608	0.854	1.136	1.215	0.747
DV13	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.627	0.601	0.783	0.726	1.076	0.918
DV13	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.726	0.705	0.842	0.952	1.423	1.028
DV3d	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.478	0.471	0.460	0.745	0.742	0.504
DV2m	MC1	ED0	EXP4	MRG5	LIM0	RENO	0.999	0.924	1.093	1.357	1.635	1.117
DV2e	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.571	0.643	0.535	0.519	0.522	0.511

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED1	EXP4	MRG1	LIM1	RENO	0.789	0.752	0.862	1.153	1.380	0.751
DV2m	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.873	0.922	0.824	0.845	1.199	1.071
DV2m	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.820	0.809	0.807	1.004	1.126	0.691
DV2e	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.504	0.549	0.720	0.664	0.884	0.916
DV3m	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.636	0.610	0.738	0.679	1.223	1.067
DV3e	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.582	0.732	0.759	0.701	1.077	1.088
DV2e	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.695	0.725	0.686	0.846	0.894	0.829
DV12	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.869	0.921	0.933	0.808	1.244	1.274
DV3d	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.438	0.407	0.637	0.658	0.856	0.917
DV3e	MC1	ED1	EXP4	MRG5	LIM1	REN1	0.736	0.595	0.933	1.235	1.317	1.086
DV2e	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.586	0.586	0.717	0.657	0.879	0.962
DV12	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.825	0.880	0.790	0.851	1.094	0.797
DV2d	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.801	0.809	0.775	0.854	1.055	1.030
DV3e	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.701	0.699	0.742	0.750	1.028	1.004
DV3e	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.777	0.682	0.788	1.080	1.141	0.865
DV2d	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.683	0.759	0.787	0.890	1.143	0.982
DV13	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.644	0.642	0.596	0.584	1.006	0.633
DV11	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.937	0.976	0.872	0.941	1.437	1.073
DV13	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.850	0.824	0.929	1.348	1.450	0.816
DV11	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.912	0.931	0.876	0.884	1.391	1.114
DV12	MC0	ED1	EXP4	MRG1	LIM0	RENO	0.748	0.805	0.848	0.981	1.344	0.766
DV2d	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.896	0.966	0.833	0.874	1.405	1.415
DV2m	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.731	0.772	0.763	0.706	1.168	0.931
DV13	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.756	0.812	0.853	0.861	1.282	1.004
DV2d	MC1	ED1	EXP3	MRG2	LIM1	RENO	0.460	0.477	0.477	0.557	0.730	0.521
DV13	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.756	0.887	0.767	0.689	1.195	0.976
DV3d	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.492	0.553	0.622	0.661	0.784	0.834
DV3d	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.472	0.495	0.569	0.587	0.756	0.704
DV13	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.591	0.607	0.772	0.750	1.280	0.969
DV3m	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.712	0.616	0.834	1.008	1.191	0.854
DV3e	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.522	0.612	0.665	0.624	0.900	0.811
DV2e	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.610	0.616	0.722	0.865	1.096	1.035
DV12	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.676	0.703	0.873	0.749	1.027	1.104
DV3e	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.727	0.757	0.723	0.894	1.091	0.983
DV3m	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.606	0.564	0.685	0.617	0.986	0.908
DV2d	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.679	0.779	0.703	0.688	1.078	0.844
DV3m	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.801	0.727	0.774	0.838	1.050	0.896
DV3m	MC0	ED0	EXP4	MRG2	LIM0	RENO	0.809	0.689	0.663	0.751	0.958	0.552
DV3e	MC1	ED1	EXP3	MRG0	LIM0	RENO	0.645	0.644	0.747	0.903	1.162	0.986
DV3d	MC0	ED1	EXP2	MRG3	LIM1	RENO	0.494	0.535	0.572	0.592	0.760	0.757
DV2d	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.521	0.510	0.541	0.802	0.835	0.469
DV11	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.765	0.752	0.873	0.875	1.383	1.111
DV2e	MC1	ED1	EXP0	MRG2	LIM0	RENO	0.451	0.551	0.565	0.487	0.581	0.554
DV3e	MC1	ED1	EXP1	MRG2	LIM2	RENO	0.470	0.451	0.560	0.569	0.682	0.645
DV3m	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.831	0.778	0.784	0.907	1.110	0.719
DV3d	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.601	0.676	0.723	0.958	0.978	0.826
DV3m	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.641	0.609	0.723	0.667	1.060	0.856
DV11	MC0	ED0	EXP2	MRG0	LIM2	REN1	1.105	1.165	0.952	0.930	1.264	0.969
DV12	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.635	0.762	0.756	0.627	1.122	0.943
DV12	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.702	0.729	0.850	0.862	1.298	0.967
DV3d	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.410	0.434	0.423	0.481	0.659	0.580
DV2d	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.575	0.681	0.746	0.709	0.957	0.852
DV11	MC1	ED0	EXP2	MRG3	LIM0	RENO	0.833	0.894	0.784	0.706	1.290	0.787
DV13	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.506	0.457	0.584	0.584	0.925	0.575
DV2m	MC0	ED0	EXP1	MRG3	LIM2	RENO	0.685	0.681	0.751	0.713	1.080	0.849
DV2e	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.681	0.642	0.761	1.220	1.052	0.765
DV12	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.632	0.686	0.659	0.636	0.828	0.618
DV3e	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.716	0.711	0.704	0.655	1.010	0.970
DV3e	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.469	0.450	0.559	0.566	0.680	0.644
DV3d	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.473	0.488	0.428	0.529	0.710	0.619
DV11	MC1	ED1	EXP3	MRG5	LIM2	RENO	0.742	0.701	0.871	1.021	1.395	0.996
DV3e	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.540	0.506	0.682	0.628	0.879	0.833
DV2m	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.724	0.765	0.812	0.858	1.112	0.898
DV12	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.688	0.772	0.706	0.667	1.008	0.770
DV3d	MC0	ED0	EXP0	MRG2	LIM2	RENO	0.383	0.382	0.416	0.483	0.609	0.528
DV13	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.763	0.755	0.764	0.726	1.105	0.942
DV2e	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.500	0.565	0.546	0.483	0.546	0.582
DV2m	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.664	0.599	0.968	0.884	1.399	1.343
DV12	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.844	0.949	0.823	0.976	1.265	0.766
DV11	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.929	0.910	0.978	1.013	1.473	1.059

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.702	0.632	0.785	0.730	1.078	0.947
DV2m	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.519	0.544	0.708	0.642	0.942	0.727
DV2m	MC1	ED1	EXP4	MRG4	LIM0	REN0	0.773	0.748	0.924	1.121	1.359	0.880
DV3m	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.900	0.748	0.998	1.148	1.339	1.040
DV13	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.579	0.506	0.553	0.530	0.812	0.554
DV11	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.657	0.713	0.819	0.850	1.387	0.969
DV2e	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.662	0.628	0.779	1.213	1.021	0.745
DV3d	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.415	0.452	0.637	0.618	0.822	0.889
DV3m	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.828	0.748	0.857	1.018	1.166	0.835
DV11	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.672	0.753	0.775	0.773	1.217	0.907
DV3d	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.490	0.531	0.569	0.583	0.754	0.753
DV2e	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.505	0.566	0.716	0.623	0.856	0.812
DV12	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.814	0.916	0.721	0.621	1.055	0.902
DV12	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.681	0.784	0.673	0.640	0.903	0.680
DV3e	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.771	0.665	0.975	1.235	1.394	1.164
DV2m	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.574	0.550	0.748	0.706	1.074	0.846
DV2e	MC1	ED0	EXP4	MRG1	LIM0	REN0	0.886	0.902	0.819	0.975	1.115	0.765
DV3e	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.553	0.651	0.724	0.694	1.012	1.011
DV11	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.779	0.825	0.791	0.788	1.134	0.789
DV13	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.868	0.905	0.933	0.909	1.395	1.380
DV13	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.819	0.768	0.985	1.286	1.343	1.022
DV12	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.754	0.821	0.677	0.601	0.874	0.727
DV3m	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.609	0.581	0.700	0.661	0.996	0.853
DV3e	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.696	0.679	0.693	0.898	1.033	0.919
DV12	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.896	1.062	0.842	0.788	1.208	0.971
DV3m	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.698	0.616	0.911	0.796	1.283	1.341
DV13	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.673	0.685	0.799	0.726	1.169	1.010
DV12	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.720	0.657	0.822	1.034	1.172	0.740
DV2e	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.690	0.704	0.683	0.667	0.839	0.769
DV2m	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.590	0.483	0.645	0.811	0.833	0.478
DV3e	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.755	0.773	0.761	0.728	1.259	1.143
DV11	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.758	0.765	0.846	1.215	1.379	0.739
DV13	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.595	0.611	0.775	0.758	1.287	0.972
DV2e	MC0	ED1	EXP4	MRG0	LIM0	REN0	0.751	0.752	0.821	1.232	1.186	0.823
DV11	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.568	0.560	0.630	0.573	0.870	0.563
DV11	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.845	0.770	0.789	1.083	1.285	0.594
DV3m	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.553	0.527	0.916	0.733	1.184	1.175
DV3m	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.690	0.641	0.669	0.661	0.941	0.796
DV3d	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.320	0.307	0.414	0.476	0.603	0.526
DV13	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.967	0.982	0.905	0.826	1.191	1.296
DV11	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.882	1.089	0.838	0.784	1.376	0.976
DV2d	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.818	0.821	0.754	0.846	1.077	1.054
DV3m	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.673	0.568	0.753	0.916	1.054	0.673
DV3e	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.466	0.447	0.558	0.560	0.677	0.642
DV3e	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.701	0.676	0.744	0.724	1.156	1.037
DV11	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.871	1.020	0.826	0.737	1.292	0.990
DV11	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.789	0.744	0.879	0.968	1.669	1.251
DV2e	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.451	0.460	0.527	0.524	0.482	0.466
DV13	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.782	0.716	0.880	0.888	1.181	1.230
DV2e	MC1	ED0	EXP4	MRG3	LIM2	REN0	0.721	0.676	0.737	0.930	0.862	0.612
DV2e	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.621	0.618	0.584	0.755	0.567	0.431
DV2e	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.399	0.461	0.536	0.483	0.502	0.502
DV2e	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.913	0.876	0.964	1.164	1.207	1.051
DV13	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.798	0.776	0.862	0.954	1.129	1.050
DV2d	MC0	ED0	EXP4	MRG0	LIM1	REN0	0.909	0.924	0.841	1.309	1.284	0.851
DV2d	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.627	0.769	0.775	0.695	1.126	1.027
DV13	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.790	0.752	0.839	0.870	1.186	0.942
DV3e	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.589	0.553	0.695	0.903	1.036	0.920
DV2d	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.720	0.700	0.795	0.870	1.324	1.317
DV13	MC0	ED0	EXP4	MRG1	LIM1	REN0	0.812	0.805	0.800	1.078	1.277	0.740
DV3m	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.575	0.562	0.790	0.779	1.099	0.937
DV13	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.594	0.552	0.543	0.576	0.780	0.474
DV3m	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.659	0.653	0.919	0.740	1.190	1.178
DV2e	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.755	0.875	0.731	0.783	0.988	1.011
DV3e	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.634	0.546	0.853	0.917	1.172	1.196
DV3e	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.591	0.534	0.751	0.775	1.196	1.173
DV13	MC1	ED0	EXP4	MRG2	LIM1	REN0	0.695	0.606	0.605	0.838	0.923	0.439
DV3d	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.497	0.442	0.642	0.734	0.923	1.096
DV2e	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.612	0.567	0.848	0.796	0.937	1.029
DV3e	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.759	0.711	0.878	0.793	1.138	1.304

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DV11	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.734	0.682	0.701	0.888	0.953	0.444
DV3d	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.445	0.414	0.451	0.745	0.682	0.458
DV12	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.705	0.846	0.687	0.592	0.941	0.774
DV3m	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.646	0.532	0.641	0.740	0.897	0.550
DV13	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.731	0.754	0.838	0.935	1.233	0.884
DV3d	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.571	0.569	0.679	0.858	1.060	1.094
DV2m	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.683	0.635	0.920	0.811	1.234	1.261
DV13	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.590	0.628	0.749	0.682	1.093	0.885
DV12	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.922	0.893	0.927	1.166	1.189	0.919
DV2d	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.578	0.638	0.707	0.698	1.088	0.848
DV11	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.594	0.604	0.677	0.627	1.076	0.660
DV13	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.794	0.842	0.697	0.654	1.005	0.825
DV2e	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.555	0.533	0.679	0.651	0.915	0.845
DV2e	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.536	0.511	0.569	0.751	0.581	0.441
DV3m	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.558	0.531	0.934	0.796	1.249	1.200
DV3d	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.557	0.567	0.634	0.704	0.886	0.947
DV12	MC1	ED0	EXP4	MRG2	LIM2	REN0	0.674	0.628	0.612	0.763	0.844	0.414
DV12	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.631	0.758	0.754	0.621	1.116	0.940
DV2d	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.853	0.892	0.771	0.791	1.131	1.201
DV2m	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.748	0.757	0.814	0.792	1.260	1.108
DV3m	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.719	0.671	0.705	0.676	1.153	0.994
DV2e	MC0	ED1	EXP4	MRG0	LIM1	REN0	0.685	0.646	0.764	1.232	1.058	0.768
DV2d	MC1	ED0	EXP4	MRG0	LIM0	REN2	0.947	1.027	0.875	1.296	1.352	0.910
DV13	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.508	0.475	0.569	0.536	0.795	0.527
DV3d	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.608	0.731	0.594	0.583	0.798	0.808
DV2e	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.911	0.874	0.962	1.159	1.204	1.048
DV3d	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.513	0.593	0.594	0.583	0.798	0.808
DV3m	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.762	0.732	0.794	0.723	1.249	1.157
DV12	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.542	0.572	0.571	0.485	0.810	0.558
DV11	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.803	0.846	0.776	0.796	1.171	0.812
DV3e	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.730	0.758	0.759	0.701	1.077	1.146
DV3d	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.713	0.666	0.689	1.009	0.956	0.794
DV3d	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.517	0.500	0.635	0.655	0.853	0.916
DV2d	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.692	0.831	0.759	0.695	1.036	0.934
DV2m	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.951	0.884	1.046	1.263	1.472	1.098
DV12	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.821	0.924	0.725	0.630	1.064	0.906
DV13	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.670	0.626	0.846	0.884	1.074	1.029
DV2e	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.638	0.615	0.867	0.744	0.983	1.174
DV3e	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.572	0.540	0.710	0.898	1.006	0.896
DV3d	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.479	0.472	0.460	0.748	0.743	0.505
DV13	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.843	0.929	0.765	0.686	1.192	1.002
DV13	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.486	0.437	0.555	0.570	0.756	0.461
DV3m	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.576	0.518	0.676	0.630	0.892	0.726
DV2d	MC1	ED0	EXP3	MRG4	LIM1	REN0	0.739	0.772	0.730	0.758	1.026	0.904
DV11	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.892	0.869	0.929	0.990	1.202	0.848
DV2e	MC1	ED0	EXP4	MRG3	LIM1	REN0	0.740	0.690	0.719	0.930	0.886	0.628
DV12	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.837	0.903	0.853	0.871	1.305	0.970
DV3e	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.500	0.527	0.552	0.509	0.628	0.645
DV3e	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.553	0.500	0.730	0.757	0.951	0.916
DV3e	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.735	0.594	0.931	1.230	1.314	1.084
DV2m	MC0	ED1	EXP4	MRG1	LIM1	REN0	0.669	0.592	0.766	1.058	1.125	0.707
DV2m	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.651	0.752	0.733	0.673	1.051	0.854
DV12	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.801	0.866	0.873	0.749	1.027	1.104
DV3d	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.592	0.547	0.644	0.741	0.928	1.100
DV12	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.819	0.921	0.724	0.627	1.061	0.905
DV3e	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.659	0.615	0.686	0.691	1.057	0.937
DV13	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.971	0.946	0.985	1.286	1.343	1.022
DV12	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.506	0.485	0.577	0.534	0.872	0.556
DV2e	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.619	0.618	0.663	0.642	0.731	0.662
DV11	MC0	ED0	EXP1	MRG0	LIM2	REN0	1.111	1.131	0.984	1.029	1.486	1.063
DV3d	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.408	0.403	0.417	0.526	0.728	0.634
DV3e	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.684	0.603	0.770	1.300	1.218	0.850
DV13	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.570	0.582	0.734	0.737	1.049	0.777
DV3d	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.639	0.663	0.635	0.655	0.853	0.981
DV12	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.859	0.978	0.824	0.843	1.151	0.852
DV2m	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.620	0.671	0.700	0.670	0.990	0.796
DV3e	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.627	0.660	0.588	0.569	0.786	0.710
DV2e	MC1	ED1	EXP3	MRG3	LIM2	REN0	0.522	0.502	0.663	0.642	0.731	0.662
DV13	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.700	0.605	0.851	1.125	1.208	0.745
DV12	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.632	0.686	0.659	0.636	0.828	0.618

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.672	0.569	0.892	0.855	1.227	1.177
DV2m	MC1	ED1	EXP0	MRG2	LIM0	RENO	0.527	0.537	0.625	0.529	0.858	0.597
DV2m	MC1	ED1	EXP1	MRG3	LIM2	RENO	0.577	0.553	0.751	0.713	1.080	0.849
DV2e	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.481	0.522	0.535	0.519	0.522	0.511
DV13	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.802	0.816	0.885	0.818	1.090	1.141
DV2d	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.646	0.694	0.758	0.747	1.077	0.965
DV2m	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.714	0.708	0.959	0.808	1.303	1.349
DV3m	MC0	ED1	EXP2	MRG2	LIM0	RENO	0.609	0.553	0.610	0.483	0.850	0.680
DV2e	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.672	0.671	0.705	0.713	0.845	0.848
DV2m	MC0	ED1	EXP2	MRG3	LIM0	RENO	0.648	0.679	0.765	0.648	1.062	0.852
DV11	MC1	ED0	EXP1	MRG3	LIM1	RENO	0.762	0.743	0.752	0.777	1.347	0.805
DV12	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.634	0.664	0.676	0.598	0.871	0.726
DV2e	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.553	0.610	0.536	0.483	0.502	0.529
DV3e	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.512	0.603	0.683	0.631	0.881	0.793
DV2m	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.697	0.707	0.791	0.770	0.998	0.864
DV3e	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.716	0.711	0.704	0.655	1.010	0.970
DV2e	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.588	0.654	0.886	0.747	1.071	1.228
DV2m	MC1	ED0	EXP1	MRG5	LIM1	RENO	0.815	0.759	0.963	0.959	1.516	1.407
DV12	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.675	0.678	0.900	0.819	1.199	1.208
DV3d	MC1	ED0	EXP3	MRG5	LIM2	RENO	0.689	0.659	0.657	0.856	0.906	1.026
DV3d	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.511	0.577	0.655	0.673	0.957	1.039
DV2m	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.654	0.647	0.710	0.690	0.877	0.678
DV3d	MC1	ED1	EXP2	MRG1	LIM1	RENO	0.515	0.602	0.638	0.621	0.824	0.952
DV13	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.825	0.805	0.890	0.900	1.311	1.283
DV11	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.787	0.769	0.853	0.880	1.425	1.141
DV3e	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.628	0.541	0.837	0.845	1.111	1.171
DV2m	MC0	ED0	EXP4	MRG2	LIM1	RENO	0.724	0.612	0.632	0.823	0.863	0.493
DV3e	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.598	0.567	0.749	0.924	1.236	1.119
DV12	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.937	0.944	0.900	1.232	1.256	0.718
DV11	MC0	ED0	EXP2	MRG0	LIM2	REN2	1.103	1.163	0.950	0.926	1.262	0.967
DV3m	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.565	0.594	0.707	0.583	0.906	0.739
DV13	MC0	ED0	EXP3	MRG5	LIM2	RENO	0.778	0.761	0.883	0.954	1.100	1.023
DV2m	MC1	ED1	EXP2	MRG3	LIM1	RENO	0.591	0.583	0.711	0.648	0.947	0.794
DV2d	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.585	0.700	0.807	0.728	1.144	1.039
DV3e	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.642	0.602	0.703	0.691	1.029	0.913
DV12	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.941	0.975	0.868	0.808	1.110	1.189
DV11	MC0	ED0	EXP4	MRG5	LIM0	REN3	1.092	1.068	0.969	1.362	1.695	0.992
DV3d	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.575	0.600	0.647	0.908	0.899	0.656
DV2d	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.620	0.623	0.726	0.751	1.021	0.901
DV3d	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.478	0.540	0.637	0.658	0.761	0.812
DV11	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.790	0.779	0.716	0.892	1.038	0.490
DV12	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.670	0.698	0.750	0.930	1.067	0.630
DV13	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.552	0.539	0.654	0.706	0.910	0.658
DV3e	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.791	0.728	0.789	1.300	1.186	0.829
DV2d	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.583	0.699	0.805	0.725	1.142	1.037
DV3e	MC1	ED0	EXP3	MRG3	LIM1	RENO	0.636	0.590	0.654	0.681	0.868	0.753
DV13	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.861	0.900	0.819	0.870	1.218	0.940
DV12	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.802	0.844	0.785	0.967	1.189	0.712
DV12	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.897	1.027	0.868	0.867	1.415	1.064
DV11	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.799	0.842	0.772	0.788	1.164	0.809
DV3m	MC0	ED1	EXP3	MRG0	LIM1	RENO	0.695	0.604	0.757	0.842	1.082	0.920
DV2m	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.802	0.718	1.046	1.263	1.472	1.098
DV3m	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.666	0.626	0.693	0.630	0.869	0.708
DV11	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.595	0.626	0.658	0.573	0.921	0.603
DV12	MC1	ED1	EXP2	MRG5	LIM1	RENO	0.697	0.721	0.868	0.808	1.110	1.155
DV2m	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.771	0.865	0.824	0.845	1.199	0.983
DV3d	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.494	0.516	0.588	0.648	0.888	0.828
DV2d	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.626	0.659	0.759	0.695	1.036	1.000
DV11	MC1	ED0	EXP2	MRG0	LIM2	RENO	1.109	1.169	0.954	0.935	1.269	0.970
DV2d	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.568	0.654	0.496	0.551	0.768	0.557
DV3d	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.492	0.503	0.670	0.773	0.979	1.022
DV12	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.522	0.530	0.560	0.524	0.776	0.491
DV3m	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.494	0.494	0.683	0.611	0.981	0.831
DV13	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.805	0.819	0.885	0.823	1.094	1.142
DV3e	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.813	0.780	0.921	0.864	1.440	1.567
DV3e	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.556	0.655	0.727	0.701	1.018	1.015
DV2d	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.714	0.826	0.806	0.836	1.202	1.122
DV3d	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.329	0.314	0.404	0.476	0.620	0.540
DV12	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.679	0.707	0.889	0.808	1.080	1.126
DV3e	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.547	0.634	0.894	0.790	1.234	1.358

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.935	0.924	0.837	0.866	1.184	0.940
DV2e	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.612	0.618	0.724	0.870	1.099	1.036
DV13	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.828	0.774	0.782	0.722	1.072	0.944
DV12	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.677	0.734	0.678	0.654	1.045	0.792
DV3e	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.545	0.632	0.893	0.786	1.230	1.357
DV3d	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.483	0.508	0.604	0.652	0.867	0.808
DV3m	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.666	0.564	0.875	0.788	1.162	1.153
DV2d	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.735	0.914	0.790	0.836	1.106	0.953
DV2d	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.616	0.627	0.540	0.798	0.833	0.468
DV2d	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.702	0.828	0.806	0.791	1.197	1.203
DV3d	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.456	0.528	0.686	0.621	0.924	0.954
DV13	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.796	0.773	0.848	0.888	1.076	1.031
DV2m	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.514	0.538	0.721	0.680	0.972	0.779
DV13	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.684	0.698	0.691	0.726	1.118	0.822
DV2m	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.615	0.625	0.762	0.702	1.164	0.930
DV13	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.722	0.793	0.734	0.689	1.129	0.910
DV12	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.716	0.727	0.759	0.718	0.971	0.781
DV11	MC1	ED0	EXP2	MRG0	LIM1	REN3	1.128	1.183	0.926	0.921	1.291	0.991
DV3d	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.593	0.724	0.653	0.618	0.800	0.927
DV11	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.688	0.705	0.837	0.815	1.396	0.988
DV3e	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.660	0.607	0.875	0.849	1.180	1.256
DV3e	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.610	0.598	0.721	0.708	1.026	0.914
DV2m	MC1	ED0	EXP4	MRG4	LIM0	REN0	0.917	0.922	0.924	1.121	1.359	0.880
DV3m	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.600	0.542	0.712	0.644	1.093	0.907
DV2m	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.643	0.577	0.937	0.937	1.205	1.098
DV2m	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.613	0.646	0.739	0.638	0.994	0.848
DV2d	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.663	0.792	0.700	0.629	0.899	0.751
DV11	MC1	ED0	EXP0	MRG0	LIM2	REN2	1.103	1.163	0.950	0.926	1.262	0.967
DV2d	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.597	0.710	0.785	0.721	1.169	1.063
DV2m	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.626	0.632	0.787	0.713	1.070	1.007
DV2m	MC0	ED1	EXP4	MRG2	LIM1	REN0	0.611	0.497	0.632	0.823	0.863	0.493
DV2e	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.593	0.671	0.563	0.528	0.637	0.637
DV3m	MC1	ED1	EXP4	MRG1	LIM2	REN0	0.664	0.561	0.765	0.966	1.086	0.720
DV12	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.974	1.042	0.806	0.788	1.142	0.932
DV2d	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.625	0.648	0.760	0.973	1.010	0.610
DV3d	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.480	0.542	0.638	0.661	0.763	0.812
DV3m	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.571	0.597	0.700	0.611	0.955	0.810
DV3m	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.791	0.812	0.738	0.621	1.109	0.975
DV2m	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.700	0.595	0.645	0.811	0.833	0.478
DV11	MC1	ED1	EXP3	MRG5	LIM1	REN0	0.761	0.715	0.850	1.021	1.433	1.022
DV13	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.741	0.738	0.782	0.722	1.072	0.917
DV2e	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.558	0.582	0.846	0.740	1.006	1.142
DV2e	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.582	0.571	0.683	0.667	0.839	0.769
DV3m	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.855	0.824	0.787	0.830	1.135	0.982
DV3d	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.475	0.495	0.560	0.637	0.727	0.664
DV2d	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.751	0.982	0.806	0.716	1.079	0.916
DV3d	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.381	0.380	0.414	0.479	0.605	0.527
DV11	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.654	0.650	0.663	0.624	0.987	0.599
DV2e	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.711	0.716	0.794	1.213	1.110	0.820
DV12	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.791	0.817	0.835	0.805	1.009	0.994
DV13	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.580	0.508	0.554	0.533	0.814	0.555
DV13	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.621	0.598	0.683	0.650	0.922	0.749
DV2d	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.642	0.672	0.741	0.695	1.064	1.026
DV12	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.791	0.981	0.780	0.630	1.193	0.944
DV3d	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.436	0.406	0.635	0.655	0.853	0.916
DV11	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.839	1.005	0.836	0.855	1.513	1.067
DV2d	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.717	0.855	0.745	0.705	1.073	0.962
DV2d	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.499	0.555	0.522	0.564	0.941	0.695
DV11	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.806	0.904	0.803	0.863	1.437	0.998
DV11	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.976	1.021	0.918	0.962	1.761	1.339
DV13	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.697	0.656	0.891	0.905	1.315	1.285
DV2m	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.567	0.546	0.605	0.524	0.806	0.649
DV2m	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.726	0.740	0.833	0.788	1.223	1.078
DV3m	MC0	ED0	EXP4	MRG0	LIM0	REN1	1.002	0.907	0.877	1.213	1.346	0.911
DV12	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.724	0.794	0.824	0.843	1.151	0.852
DV2e	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.643	0.669	0.678	0.597	0.765	0.754
DV11	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.543	0.514	0.615	0.610	0.827	0.493
DV11	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.630	0.623	0.631	0.613	0.808	0.481
DV3e	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.451	0.431	0.532	0.556	0.557	0.517
DV3m	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.740	0.664	0.811	0.921	1.186	0.722

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED0	EXP2	MRG2	LIM0	RENO	0.708	0.705	0.625	0.529	0.858	0.651
DV2d	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.739	1.012	0.796	0.656	1.056	1.039
DV2m	MC1	ED0	EXP0	MRG5	LIM2	RENO	0.700	0.722	0.957	0.872	1.261	1.148
DV2e	MC0	ED1	EXP1	MRG5	LIM2	RENO	0.643	0.598	0.910	0.884	1.211	1.312
DV2m	MC1	ED0	EXP2	MRG1	LIM2	RENO	0.690	0.707	0.721	0.680	0.972	0.848
DV3m	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.631	0.539	0.554	0.516	0.723	0.556
DV3d	MC1	ED1	EXP0	MRG5	LIM2	RENO	0.488	0.437	0.671	0.797	0.948	1.091
DV2d	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.601	0.690	0.742	0.698	1.068	0.959
DV2m	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.810	0.755	0.946	0.888	1.441	1.379
DV2d	MC0	ED0	EXP0	MRG3	LIM2	RENO	0.622	0.816	0.702	0.635	0.904	0.704
DV2m	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.600	0.592	0.917	0.803	1.227	1.154
DV2m	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.687	0.818	0.824	0.716	1.135	0.994
DV2e	MC1	ED0	EXP1	MRG1	LIM2	RENO	0.704	0.726	0.740	0.689	1.006	0.938
DV11	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.667	0.693	0.759	0.699	1.211	0.785
DV11	MC1	ED0	EXP3	MRG0	LIM1	REN3	1.085	1.093	0.907	0.990	1.235	0.870
DV13	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.758	0.698	0.885	0.823	1.094	1.175
DV3d	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.426	0.449	0.435	0.524	0.768	0.679
DV3e	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.580	0.730	0.758	0.698	1.075	1.085
DV11	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.924	0.869	0.970	1.370	1.700	0.993
DV2m	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.469	0.452	0.596	0.529	0.745	0.543
DV2d	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.787	0.719	0.861	1.237	1.244	0.953
DV3m	MC0	ED1	EXP3	MRG3	LIM2	RENO	0.565	0.511	0.696	0.636	0.874	0.710
DV13	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.591	0.549	0.542	0.570	0.776	0.473
DV3m	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.648	0.741	0.802	0.651	1.123	1.036
DV3m	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.724	0.718	0.701	0.664	0.998	0.855
DV12	MC0	ED0	EXP3	MRG0	LIM2	RENO	0.806	0.865	0.812	0.855	1.069	0.778
DV12	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.773	0.802	0.857	0.808	0.984	0.971
DV11	MC1	ED1	EXP4	MRG2	LIM2	RENO	0.623	0.556	0.704	0.897	0.958	0.446
DV3e	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.480	0.474	0.529	0.514	0.597	0.603
DV2m	MC1	ED0	EXP3	MRG5	LIM0	RENO	0.857	0.845	0.984	0.937	1.387	1.208
DV2e	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.545	0.575	0.512	0.519	0.493	0.477
DV2e	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.569	0.573	0.734	0.654	0.853	0.937
DV11	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.927	0.941	0.949	0.921	1.258	0.966
DV11	MC1	ED0	EXP3	MRG2	LIM1	RENO	0.650	0.639	0.618	0.619	0.835	0.495
DV3e	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.761	0.688	0.906	0.873	1.332	1.429
DV12	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.686	0.744	0.721	0.621	1.055	0.902
DV3e	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.909	0.815	0.972	1.223	1.386	1.161
DV3m	MC0	ED0	EXP4	MRG3	LIM1	RENO	0.801	0.702	0.754	0.921	1.058	0.674
DV13	MC0	ED1	EXP2	MRG2	LIM1	RENO	0.522	0.486	0.556	0.539	0.819	0.541
DV3m	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.894	0.897	0.806	0.779	1.194	1.122
DV13	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.826	0.835	0.864	0.823	1.123	1.172
DV3m	MC1	ED0	EXP2	MRG3	LIM2	RENO	0.696	0.681	0.711	0.592	0.914	0.809
DV11	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.809	0.861	0.833	0.802	1.384	0.984
DV3m	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.604	0.580	0.708	0.633	0.947	0.780
DV3m	MC0	ED1	EXP4	MRG5	LIM0	RENO	0.858	0.725	1.066	1.239	1.621	1.167
DV3e	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.450	0.430	0.531	0.553	0.555	0.516
DV12	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.749	0.730	0.856	1.024	1.234	0.791
DV13	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.846	0.895	0.832	1.068	1.344	0.791
DV2e	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.585	0.587	0.684	0.842	0.892	0.828
DV3m	MC1	ED1	EXP2	MRG2	LIM1	RENO	0.555	0.475	0.567	0.483	0.758	0.634
DV3e	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.559	0.677	0.724	0.661	0.989	0.900
DV2m	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.937	0.837	0.858	1.324	1.280	0.812
DV2d	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.560	0.668	0.765	0.709	0.932	0.831
DV11	MC0	ED1	EXP3	MRG2	LIM2	RENO	0.534	0.509	0.633	0.619	0.813	0.482
DV2d	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.602	0.692	0.744	0.701	1.070	0.961
DV3d	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.675	0.700	0.678	0.855	1.058	1.092
DV11	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.789	0.851	0.758	0.695	1.207	0.784
DV2e	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.579	0.616	0.688	0.591	0.827	0.827
DV3m	MC1	ED1	EXP1	MRG2	LIM0	RENO	0.610	0.535	0.629	0.531	0.996	0.745
DV3m	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.453	0.417	0.566	0.480	0.756	0.581
DV11	MC1	ED0	EXP3	MRG0	LIM0	REN2	1.140	1.225	0.949	0.995	1.311	0.934
DV11	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.951	0.960	0.926	0.921	1.291	0.991
DV3d	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.535	0.526	0.634	0.908	0.827	0.596
DV2m	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.721	0.763	0.810	0.854	1.109	0.897
DV2m	MC0	ED0	EXP1	MRG1	LIM0	RENO	0.777	0.812	0.781	0.748	1.311	1.023
DV11	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.915	0.887	0.907	0.990	1.235	0.870
DV2d	MC1	ED0	EXP4	MRG5	LIM0	RENO	1.053	1.055	0.919	1.329	1.502	1.067
DV2e	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.465	0.478	0.552	0.528	0.586	0.580
DV13	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.607	0.630	0.705	0.710	1.023	0.706
DV3d	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.641	0.641	0.655	0.720	0.999	1.075

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.532	0.528	0.530	0.551	0.554	0.515
DV2e	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.678	0.625	0.759	0.966	0.989	0.711
DV13	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.857	0.797	0.768	0.733	1.111	0.972
DV11	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.928	0.918	0.858	1.136	1.368	0.748
DV3m	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.806	0.717	0.947	0.814	1.394	1.407
DV12	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.643	0.628	0.779	0.730	1.218	0.999
DV3d	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.619	0.591	0.655	0.797	0.974	1.199
DV13	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.902	0.828	0.963	1.281	1.232	0.928
DV13	MC0	ED1	EXP4	MRG0	LIM2	REN0	0.796	0.726	0.914	1.361	1.341	0.744
DV3e	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.604	0.577	0.704	0.655	1.010	0.970
DV3e	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.481	0.558	0.704	0.655	1.010	0.920
DV3e	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.523	0.469	0.589	0.798	0.653	0.476
DV2d	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.854	0.837	0.806	1.082	1.199	0.833
DV2d	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.663	0.723	0.789	0.832	1.104	1.018
DV3e	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.699	0.680	0.728	0.704	1.021	1.070
DV3m	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.615	0.529	0.567	0.516	0.704	0.542
DV13	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.791	0.840	0.696	0.650	1.002	0.824
DV11	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.734	0.682	0.701	0.888	0.953	0.444
DV13	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.764	0.856	0.774	0.744	1.214	0.858
DV3d	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.474	0.493	0.558	0.633	0.725	0.664
DV13	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.742	0.711	0.744	1.018	1.042	0.592
DV2m	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.556	0.557	0.596	0.529	0.745	0.543
DV3m	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.655	0.582	0.565	0.478	0.754	0.632
DV3m	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.481	0.486	0.711	0.592	0.914	0.743
DV3e	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.805	0.721	0.767	1.025	1.142	0.788
DV3d	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.393	0.386	0.396	0.517	0.596	0.509
DV3e	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.617	0.595	0.783	0.771	1.262	1.256
DV13	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.721	0.699	0.579	0.533	0.862	0.595
DV12	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.805	0.931	0.688	0.595	0.944	0.797
DV2d	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.648	0.916	0.784	0.666	0.980	0.886
DV2e	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.640	0.596	0.896	0.822	1.154	1.289
DV12	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.765	0.834	0.852	0.855	1.230	0.855
DV13	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.794	0.808	0.758	1.012	1.129	0.650
DV3d	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.464	0.473	0.395	0.512	0.592	0.507
DV12	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.905	0.979	0.788	0.661	1.099	1.004
DV2m	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.687	0.654	0.939	0.868	1.246	1.184
DV13	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.679	0.660	0.819	0.931	1.131	0.802
DV12	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.671	0.757	0.723	0.667	0.982	0.750
DV12	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.897	1.027	0.868	0.867	1.415	1.064
DV2m	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.697	0.719	0.942	0.811	1.201	1.128
DV3d	MC0	ED1	EXP4	MRG3	LIM0	REN0	0.607	0.630	0.669	0.922	0.961	0.659
DV2e	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.661	0.660	0.682	0.657	0.920	0.848
DV12	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.700	0.642	0.841	1.029	1.139	0.720
DV3d	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.605	0.560	0.691	0.876	1.110	1.281
DV3m	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.588	0.550	0.700	0.611	0.955	0.883
DV3e	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.571	0.539	0.709	0.894	1.004	0.894
DV2m	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.877	0.895	0.850	0.935	1.408	1.175
DV2d	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.576	0.636	0.705	0.694	1.084	0.847
DV2m	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.736	0.749	0.824	0.845	1.199	1.071
DV2m	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.712	0.730	0.917	0.803	1.227	1.154
DV2m	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.812	0.757	0.948	0.892	1.445	1.382
DV3e	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.760	0.671	0.808	1.086	1.115	0.844
DV13	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.827	0.837	0.866	0.826	1.126	1.174
DV3e	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.638	0.591	0.576	0.801	0.672	0.490
DV3e	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.572	0.538	0.743	0.698	0.989	1.040
DV13	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.839	0.882	0.839	0.870	1.186	0.916
DV2d	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.578	0.677	0.699	0.676	0.935	0.726
DV3m	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.588	0.610	0.684	0.615	0.984	0.832
DV3e	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.721	0.707	0.728	0.910	1.258	1.144
DV2m	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.791	0.727	0.764	1.053	1.122	0.706
DV2d	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.739	1.012	0.796	0.656	1.056	1.039
DV3d	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.770	0.764	0.705	1.019	1.045	0.876
DV2e	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.610	0.654	0.715	0.838	0.941	0.886
DV3d	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.688	0.592	0.699	1.143	1.040	0.953
DV3m	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.630	0.538	0.553	0.514	0.721	0.555
DV12	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.824	0.886	0.854	0.752	1.057	1.135
DV2m	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.523	0.544	0.700	0.670	0.990	0.796
DV2e	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.561	0.571	0.594	0.751	0.615	0.473
DV3e	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.869	0.730	0.930	1.223	1.310	1.083
DV11	MC1	ED0	EXP3	MRG0	LIM2	REN1	1.063	1.077	0.932	1.000	1.209	0.851

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.642	0.747	0.739	0.638	0.994	0.779
DV3m	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.926	0.765	0.976	1.153	1.378	1.069
DV3e	MC0	ED0	EXP4	MRG2	LIM1	REN0	0.640	0.592	0.577	0.805	0.675	0.490
DV3d	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.478	0.471	0.460	0.745	0.742	0.504
DV12	MC0	ED0	EXP0	MRG5	LIM2	REN0	0.917	0.955	0.889	0.808	1.080	1.159
DV3e	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.652	0.613	0.727	0.750	0.945	0.913
DV11	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.737	0.749	0.744	0.699	1.114	0.714
DV12	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.907	1.028	0.852	0.855	1.230	0.855
DV3d	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.416	0.449	0.595	0.587	0.800	0.755
DV2e	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.640	0.790	0.728	0.617	0.926	0.890
DV2d	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.583	0.843	0.797	0.659	1.060	0.972
DV3e	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.635	0.663	0.738	0.827	1.137	1.119
DV2e	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.718	0.763	0.699	0.623	0.879	0.877
DV3e	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.615	0.593	0.781	0.767	1.259	1.254
DV3d	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.618	0.710	0.602	0.637	0.815	0.712
DV2e	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.568	0.561	0.701	0.670	0.819	0.751
DV3d	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.667	0.683	0.629	0.839	0.889	0.899
DV11	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.793	0.856	0.760	0.702	1.214	0.787
DV12	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.624	0.613	0.796	0.723	1.179	0.971
DV11	MC1	ED1	EXP2	MRG0	LIM2	REN0	0.935	0.949	0.954	0.935	1.269	0.970
DV2d	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.890	0.993	0.805	0.787	1.193	1.287
DV3e	MC0	ED1	EXP2	MRG0	LIM0	REN0	0.671	0.697	0.763	0.840	1.215	1.124
DV11	MC1	ED1	EXP2	MRG0	LIM0	REN1	1.001	1.078	0.971	0.930	1.374	1.066
DV12	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.731	0.738	0.738	0.711	0.992	0.799
DV11	MC1	ED1	EXP4	MRG0	LIM2	REN0	1.048	0.959	1.038	1.456	1.430	0.788
DV13	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.852	0.825	0.931	1.354	1.453	0.818
DV2e	MC1	ED1	EXP4	MRG0	LIM2	REN0	0.668	0.633	0.783	1.232	1.030	0.748
DV2e	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.680	0.686	0.759	0.726	1.005	1.030
DV3e	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.686	0.618	0.824	1.080	1.208	0.928
DV2e	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.702	0.740	0.738	0.857	1.061	1.006
DV11	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.758	0.766	0.728	0.702	1.147	0.734
DV2m	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.762	0.711	0.937	0.937	1.205	1.098
DV2m	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.697	0.715	0.708	0.642	0.942	0.792
DV2e	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.568	0.602	0.539	0.531	0.604	0.595
DV3d	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.732	0.700	0.663	0.812	1.084	1.288
DV13	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.849	0.857	0.855	0.870	1.289	1.036
DV2e	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.725	0.805	0.749	0.654	0.928	1.031
DV2d	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.761	0.828	0.775	0.904	1.061	0.897
DV2e	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.587	0.596	0.696	0.642	0.842	0.728
DV2d	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.721	0.725	0.773	0.794	1.133	1.204
DV12	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.902	0.976	0.787	0.658	1.095	1.003
DV2m	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.517	0.542	0.707	0.638	0.939	0.726
DV3m	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.589	0.612	0.685	0.617	0.986	0.834
DV2m	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.685	0.628	0.879	1.115	1.177	0.799
DV2d	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.833	0.876	0.792	0.794	1.103	1.173
DV3m	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.770	0.659	0.643	0.747	0.902	0.551
DV3m	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.585	0.611	0.693	0.592	0.939	0.762
DV13	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.621	0.615	0.567	0.573	0.824	0.508
DV3e	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.521	0.468	0.588	0.793	0.651	0.476
DV2d	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.750	0.792	0.787	0.776	1.224	1.100
DV3m	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.797	0.701	0.892	0.855	1.227	1.177
DV11	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.958	0.991	0.948	0.990	1.307	0.933
DV3e	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.511	0.602	0.682	0.628	0.879	0.791
DV13	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.829	0.809	0.893	0.909	1.318	1.287
DV12	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.788	0.814	0.834	0.800	1.005	0.993
DV12	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.722	0.835	0.756	0.627	1.122	0.970
DV3m	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.698	0.656	0.721	0.672	1.119	0.967
DV3e	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.574	0.542	0.712	0.903	1.009	0.897
DV3e	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.673	0.646	0.707	0.708	0.943	0.831
DV2e	MC1	ED1	EXP2	MRG1	LIM0	REN0	0.666	0.724	0.753	0.626	0.989	0.942
DV2m	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.736	0.774	0.788	0.845	1.132	0.917
DV2e	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.569	0.641	0.534	0.516	0.520	0.511
DV2d	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.796	0.920	0.831	1.031	1.131	0.790
DV2d	MC0	ED1	EXP4	MRG0	LIM2	REN0	0.747	0.735	0.862	1.309	1.251	0.829
DV2m	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.611	0.599	0.831	0.785	1.220	1.076
DV11	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.754	0.847	0.782	0.843	1.142	0.779
DV2d	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.800	0.835	0.877	1.302	1.355	0.911
DV2e	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.634	0.668	0.751	0.682	1.088	1.029
DV2e	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.811	0.833	0.911	0.814	1.247	1.414
DV11	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.625	0.611	0.747	0.706	1.120	0.716

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Risk Value Factors**

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DV3d	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.561	0.558	0.643	0.780	0.930	0.956
DV12	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.695	0.694	0.879	0.823	1.235	1.241
DV2d	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.695	0.672	0.769	0.918	1.137	1.076
DV3m	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.725	0.694	0.750	0.696	1.011	0.923
DV11	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.921	0.867	0.969	1.362	1.695	0.992
DV3m	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.655	0.558	0.914	0.855	1.194	1.147
DV3m	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.643	0.633	0.787	0.703	1.075	0.993
DV2m	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.607	0.661	0.720	0.676	0.969	0.778
DV2m	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.587	0.573	0.789	0.767	0.996	0.862
DV13	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.965	0.980	0.903	0.823	1.189	1.293
DV3m	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.603	0.579	0.707	0.630	0.945	0.779
DV13	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.719	0.776	0.705	0.710	1.023	0.706
DV3m	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.603	0.545	0.715	0.651	1.099	0.910
DV2e	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.823	0.836	0.907	0.864	1.138	1.156
DV2d	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.657	0.730	0.804	0.854	1.158	1.116
DV2d	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.600	0.714	0.788	0.728	1.175	1.066
DV3d	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.579	0.613	0.648	0.655	0.927	1.079
DV2m	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.676	0.652	0.625	0.578	0.946	0.712
DV2m	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.689	0.637	0.834	0.935	1.295	1.068
DV2e	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.585	0.574	0.686	0.673	0.844	0.771
DV2m	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.697	0.715	0.708	0.642	0.942	0.792
DV2d	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.446	0.465	0.486	0.551	0.707	0.506
DV11	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.704	0.743	0.792	0.741	1.225	0.925
DV2d	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.704	0.830	0.807	0.794	1.199	1.206
DV3m	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.658	0.651	0.917	0.737	1.188	1.176
DV3m	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.634	0.609	0.737	0.676	1.220	1.065
DV3d	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.556	0.570	0.648	0.655	0.927	1.008
DV3e	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.767	0.792	0.783	0.704	1.145	1.147
DV11	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.791	0.773	0.869	0.950	1.499	1.164
DV2e	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.567	0.623	0.523	0.483	0.515	0.543
DV2d	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.624	0.794	0.821	0.721	1.237	1.139
DV11	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.799	0.896	0.799	0.850	1.425	0.994
DV3m	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.662	0.559	0.764	0.961	1.082	0.719
DV2m	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.601	0.544	0.580	0.560	0.706	0.517
DV2e	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.587	0.596	0.696	0.642	0.842	0.728
DV3d	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.545	0.593	0.570	0.627	0.702	0.645
DV3d	MC1	ED0	EXP4	MRG5	LIM2	REN0	0.803	0.721	0.730	1.240	1.069	0.949
DV12	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.671	0.731	0.740	0.624	1.030	0.880
DV3e	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.591	0.549	0.744	0.724	1.156	1.037
DV11	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.680	0.734	0.803	0.863	1.437	0.998
DV3e	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.433	0.491	0.685	0.634	0.884	0.793
DV2d	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.539	0.595	0.686	0.679	0.862	0.661
DV11	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.567	0.558	0.629	0.570	0.868	0.562
DV2m	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.546	0.475	0.599	0.582	0.896	0.665
DV13	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.745	0.742	0.785	0.730	1.078	0.920
DV2m	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.540	0.487	0.578	0.521	0.759	0.604
DV3d	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.659	0.656	0.641	0.724	1.029	1.104
DV3e	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.652	0.613	0.727	0.750	0.945	0.913
DV11	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.705	0.771	0.658	0.573	0.921	0.603
DV2m	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.654	0.682	0.757	0.680	1.119	0.933
DV2d	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.520	0.509	0.540	0.798	0.833	0.468
DV3m	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.557	0.489	0.579	0.516	0.765	0.596
DV11	MC1	ED0	EXP0	MRG3	LIM2	REN0	0.741	0.753	0.747	0.706	1.120	0.716
DV2d	MC1	ED1	EXP4	MRG0	LIM1	REN0	0.767	0.750	0.841	1.309	1.284	0.851
DV13	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.574	0.584	0.669	0.657	0.952	0.750
DV3e	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.602	0.631	0.559	0.556	0.641	0.568
DV3e	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.607	0.560	0.727	0.724	1.187	1.064
DV3e	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.577	0.710	0.708	0.835	1.081	0.994
DV2d	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.714	0.883	0.789	0.732	1.179	1.067
DV3d	MC0	ED0	EXP4	MRG5	LIM0	REN0	0.903	0.857	0.766	1.240	1.230	1.044
DV3d	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.654	0.650	0.637	0.713	1.020	1.100
DV13	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.798	0.844	0.799	0.726	1.169	1.010
DV3m	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.669	0.661	0.827	0.716	1.314	1.237
DV12	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.589	0.643	0.762	0.683	1.203	0.937
DV12	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.924	0.895	0.929	1.171	1.192	0.921
DV13	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.927	0.846	0.942	1.286	1.269	0.954
DV12	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.739	0.753	0.734	0.926	0.979	0.572
DV3e	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.753	0.799	0.738	0.661	1.075	1.043
DV2m	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.583	0.555	0.744	0.748	1.139	0.930
DV12	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.752	0.732	0.857	1.029	1.238	0.792

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP3	MRG0	LIM1	RENO	1.095	1.102	0.912	1.005	1.246	0.874
DV13	MC0	ED0	EXP4	MRG0	LIM0	REN3	1.005	1.011	0.928	1.341	1.445	0.815
DV2e	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.722	0.711	0.956	0.884	1.394	1.444
DV3d	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.689	0.736	0.641	0.773	0.925	1.021
DV3d	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.433	0.504	0.664	0.615	0.868	0.951
DV11	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.675	0.667	0.649	0.630	1.019	0.617
DV3d	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.685	0.754	0.647	0.652	0.925	1.077
DV2m	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.617	0.672	0.710	0.645	0.944	0.729
DV2d	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.722	0.745	0.788	0.846	1.140	1.130
DV3m	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.716	0.620	0.836	1.018	1.198	0.856
DV12	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.853	0.809	0.822	1.034	1.172	0.740
DV13	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.802	0.817	0.825	0.803	1.372	1.109
DV12	MC1	ED0	EXP1	MRG1	LIM2	RENO	0.705	0.798	0.766	0.693	1.213	0.940
DV11	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.657	0.676	0.645	0.573	0.847	0.548
DV12	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.566	0.614	0.723	0.667	0.982	0.750
DV3m	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.642	0.631	0.785	0.700	1.073	0.991
DV2m	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.585	0.571	0.788	0.763	0.993	0.861
DV11	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.870	1.018	0.825	0.733	1.289	0.988
DV2e	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.727	0.807	0.750	0.657	0.931	1.032
DV2d	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.714	0.750	0.744	0.747	0.991	0.878
DV12	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.642	0.650	0.756	0.664	1.040	0.912
DV3e	MC1	ED0	EXP0	MRG4	LIM1	RENO	0.557	0.657	0.728	0.704	1.021	1.016
DV2d	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.433	0.517	0.498	0.515	0.741	0.539
DV2d	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.533	0.670	0.682	0.625	0.921	0.719
DV3m	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.725	0.673	0.789	0.838	1.142	0.985
DV12	MC0	ED0	EXP1	MRG2	LIM1	RENO	0.618	0.613	0.566	0.539	0.901	0.573
DV2e	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.679	0.627	0.760	0.970	0.991	0.712
DV3d	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.618	0.605	0.657	0.789	0.934	1.105
DV3m	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.442	0.409	0.580	0.480	0.736	0.567
DV13	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.673	0.715	0.733	0.733	1.045	0.777
DV3e	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.783	0.748	0.875	0.849	1.180	1.256
DV2d	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.558	0.581	0.551	0.798	0.906	0.515
DV13	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.579	0.541	0.557	0.576	0.760	0.462
DV2e	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.657	0.646	0.865	0.796	1.018	1.132
DV3e	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.604	0.577	0.704	0.655	1.010	0.970
DV2d	MC1	ED1	EXP1	MRG1	LIM0	RENO	0.659	0.834	0.849	0.732	1.322	1.144
DV12	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.763	0.795	0.788	0.661	1.099	1.004
DV2d	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.717	0.721	0.770	0.787	1.127	1.200
DV3d	MC1	ED0	EXP0	MRG1	LIM2	RENO	0.481	0.548	0.654	0.621	0.803	0.867
DV3d	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.400	0.398	0.429	0.532	0.713	0.620
DV13	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.861	0.930	0.902	0.818	1.185	1.255
DV3m	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.596	0.552	0.769	0.696	0.984	0.900
DV2e	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.617	0.615	0.582	0.747	0.564	0.429
DV3m	MC0	ED1	EXP2	MRG5	LIM2	RENO	0.681	0.604	0.934	0.796	1.249	1.307
DV3m	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.751	0.700	0.828	0.849	1.391	1.226
DV2m	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.806	0.778	0.917	0.803	1.227	1.257
DV3d	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.655	0.607	0.700	1.215	1.048	0.832
DV2m	MC0	ED0	EXP2	MRG1	LIM2	RENO	0.690	0.707	0.721	0.680	0.972	0.848
DV2m	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.511	0.535	0.718	0.673	0.967	0.776
DV13	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.634	0.648	0.668	0.699	0.881	0.639
DV11	MC0	ED0	EXP1	MRG3	LIM2	RENO	0.742	0.728	0.770	0.777	1.312	0.785
DV11	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.655	0.675	0.644	0.570	0.845	0.547
DV12	MC1	ED1	EXP3	MRG5	LIM0	RENO	0.735	0.776	0.914	0.869	1.189	1.087
DV3d	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.615	0.566	0.662	0.807	1.081	1.287
DV12	MC1	ED0	EXP2	MRG5	LIM2	RENO	0.806	0.871	0.889	0.808	1.080	1.126
DV13	MC0	ED1	EXP0	MRG2	LIM2	RENO	0.569	0.501	0.570	0.539	0.797	0.542
DV3d	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.569	0.668	0.638	0.661	0.763	0.812
DV3m	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.690	0.675	0.707	0.583	0.906	0.805
DV11	MC0	ED0	EXP1	MRG0	LIM2	REN2	1.105	1.125	0.979	1.019	1.477	1.060
DV11	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.867	1.015	0.824	0.729	1.285	0.987
DV2d	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.753	0.759	0.843	1.082	1.269	0.893
DV2m	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.621	0.628	0.788	0.845	1.132	0.917
DV2d	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.746	0.788	0.784	0.768	1.217	1.097
DV2d	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.958	0.903	0.841	1.237	1.277	0.978
DV3e	MC0	ED1	EXP1	MRG1	LIM0	RENO	0.668	0.656	0.785	0.731	1.338	1.144
DV2e	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.573	0.557	0.759	0.726	1.005	1.030
DV3e	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.635	0.663	0.738	0.827	1.137	1.119
DV12	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.637	0.692	0.663	0.646	0.835	0.620
DV3e	MC0	ED0	EXP1	MRG4	LIM2	RENO	0.683	0.645	0.769	0.775	1.164	1.143
DV3d	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.409	0.433	0.422	0.479	0.658	0.579

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED0	EXP0	MRG0	LIM2	RENO	0.605	0.718	0.719	0.791	0.914	0.875
DV3d	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.628	0.621	0.605	0.697	0.833	0.881
DV11	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.669	0.695	0.760	0.702	1.214	0.787
DV2e	MC1	ED0	EXP2	MRG1	LIM2	RENO	0.703	0.751	0.717	0.626	0.859	0.856
DV2d	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.906	0.921	0.839	1.302	1.280	0.850
DV13	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.488	0.439	0.557	0.576	0.760	0.462
DV12	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.710	0.721	0.756	0.707	0.963	0.778
DV3m	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.616	0.639	0.804	0.776	1.192	1.028
DV2d	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.786	0.891	0.789	0.832	1.104	1.018
DV3d	MC0	ED0	EXP1	MRG1	LIM2	RENO	0.596	0.703	0.674	0.683	0.940	1.017
DV3m	MC0	ED1	EXP4	MRG1	LIM1	RENO	0.682	0.572	0.747	0.966	1.115	0.738
DV11	MC0	ED0	EXP4	MRG1	LIM0	RENO	1.026	1.078	0.927	1.153	1.547	0.805
DV12	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.840	0.944	0.820	0.967	1.258	0.763
DV3m	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.796	0.723	0.771	0.830	1.045	0.893
DV12	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.715	0.835	0.721	0.621	1.055	0.877
DV2e	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.707	0.697	0.792	0.961	1.043	0.761
DV3m	MC1	ED0	EXP0	MRG3	LIM0	RENO	0.641	0.712	0.746	0.592	1.052	0.817
DV12	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.797	0.863	0.812	0.727	1.286	1.069
DV11	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.958	0.991	0.948	0.990	1.307	0.933
DV2e	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.499	0.563	0.546	0.480	0.544	0.582
DV3m	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.580	0.606	0.690	0.583	0.930	0.759
DV3m	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.802	0.699	0.743	0.952	1.106	0.735
DV11	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.566	0.538	0.647	0.624	1.013	0.615
DV2m	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.658	0.685	0.849	0.788	1.329	1.186
DV11	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.680	0.723	0.808	0.729	1.182	0.897
DV2e	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.572	0.576	0.737	0.660	0.858	0.940
DV2e	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.585	0.565	0.739	0.719	1.026	1.054
DV3e	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.684	0.655	0.893	0.786	1.230	1.430
DV2e	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.724	0.806	0.715	0.838	0.941	0.886
DV3d	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.417	0.450	0.596	0.589	0.802	0.757
DV2d	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.898	0.941	0.846	1.092	1.276	0.896
DV2d	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.710	0.848	0.741	0.695	1.064	0.958
DV12	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.896	1.062	0.842	0.788	1.208	0.971
DV3e	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.669	0.625	0.710	0.750	0.971	0.937
DV12	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.786	0.832	0.807	0.976	1.164	0.696
DV3d	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.628	0.621	0.605	0.697	0.833	0.881
DV2e	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.597	0.606	0.742	0.870	1.070	1.010
DV11	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.670	0.686	0.628	0.567	0.865	0.561
DV13	MC1	ED1	EXP2	MRG2	LIM1	RENO	0.522	0.486	0.556	0.539	0.819	0.541
DV3m	MC0	ED0	EXP3	MRG5	LIM2	RENO	0.777	0.688	0.914	0.855	1.194	1.147
DV3d	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.798	0.718	0.717	1.149	1.016	0.930
DV2d	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.672	0.653	0.773	0.846	1.049	1.027
DV2e	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.656	0.654	0.678	0.647	0.912	0.845
DV13	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.806	0.821	0.887	0.826	1.096	1.145
DV13	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.678	0.665	0.885	0.823	1.094	1.142
DV3m	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.610	0.583	0.701	0.664	0.998	0.855
DV3d	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.496	0.551	0.584	0.633	0.767	0.711
DV12	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.614	0.597	0.737	0.707	0.989	0.798
DV2d	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.643	0.650	0.764	0.764	1.246	1.124
DV3d	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.397	0.409	0.414	0.479	0.605	0.564
DV2m	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.789	0.725	0.763	1.048	1.119	0.705
DV2e	MC1	ED1	EXP1	MRG5	LIM2	RENO	0.643	0.598	0.910	0.884	1.211	1.312
DV3d	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.516	0.619	0.652	0.664	0.831	0.896
DV2m	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.683	0.635	0.920	0.811	1.234	1.261
DV12	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.602	0.588	0.758	0.714	0.968	0.780
DV2d	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.563	0.610	0.499	0.561	0.886	0.647
DV2e	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.678	0.685	0.758	0.723	1.003	1.028
DV2e	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.552	0.588	0.552	0.528	0.586	0.580
DV2e	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.722	0.787	0.713	0.667	0.888	0.824
DV2m	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.688	0.680	0.741	0.741	1.132	0.927
DV3d	MC1	ED0	EXP4	MRG1	LIM1	RENO	0.684	0.749	0.694	0.967	0.929	0.773
DV2m	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.745	0.628	1.023	1.257	1.351	0.996
DV3m	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.738	0.714	0.810	0.716	1.209	1.124
DV2m	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.586	0.578	0.707	0.638	0.939	0.791
DV3e	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.655	0.566	0.881	0.864	1.361	1.461
DV12	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.724	0.867	0.740	0.674	1.073	0.828
DV12	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.647	0.674	0.657	0.592	0.889	0.743
DV2d	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.806	0.732	0.839	1.231	1.274	0.976
DV2d	MC1	ED0	EXP3	MRG3	LIM2	RENO	0.641	0.736	0.688	0.682	0.865	0.662
DV2m	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.642	0.575	0.789	0.999	1.034	0.627

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

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DV3e	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.502	0.511	0.569	0.563	0.738	0.707
DV2m	MC0	ED0	EXP2	MRG0	LIM0	REN0	0.921	0.969	0.852	0.858	1.280	1.076
DV13	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.729	0.753	0.836	0.931	1.230	0.883
DV3m	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.679	0.602	0.919	0.740	1.190	1.284
DV2m	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.725	0.739	0.831	0.785	1.220	1.076
DV3d	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.556	0.532	0.641	0.724	1.029	1.104
DV3e	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.765	0.793	0.747	0.903	1.162	0.986
DV13	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.646	0.594	0.790	0.803	1.297	1.035
DV3m	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.607	0.546	0.706	0.679	1.155	0.996
DV13	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.791	0.722	0.911	1.348	1.334	0.742
DV3m	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.649	0.535	0.643	0.747	0.902	0.551
DV2d	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.668	0.770	0.724	0.698	1.059	0.826
DV2e	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.634	0.693	0.730	0.623	0.931	0.941
DV2e	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.565	0.543	0.704	0.710	0.843	0.847
DV12	MC0	ED0	EXP4	MRG4	LIM1	REN0	0.856	0.812	0.824	1.039	1.176	0.741
DV3d	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.408	0.418	0.405	0.481	0.623	0.580
DV13	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.834	0.878	0.836	0.861	1.180	0.913
DV11	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.750	0.702	0.827	0.993	1.368	0.639
DV3d	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.635	0.794	0.684	0.673	1.013	1.114
DV3d	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.426	0.449	0.435	0.524	0.768	0.679
DV2e	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.587	0.604	0.714	0.617	0.852	0.853
DV3e	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.712	0.670	0.803	1.288	1.282	0.909
DV2e	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.677	0.708	0.735	0.657	0.856	0.938
DV2e	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.558	0.582	0.846	0.740	1.006	1.142
DV3e	MC0	ED0	EXP3	MRG0	LIM0	REN0	0.765	0.793	0.747	0.903	1.162	0.986
DV2d	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.888	0.857	0.919	1.329	1.502	1.067
DV12	MC1	ED0	EXP2	MRG0	LIM0	REN0	0.943	1.112	0.870	0.796	1.287	0.974
DV3m	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.725	0.673	0.789	0.838	1.142	0.985
DV2e	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.737	0.688	0.718	0.925	0.883	0.628
DV2e	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.597	0.606	0.742	0.870	1.070	1.010
DV3d	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.345	0.352	0.422	0.479	0.658	0.579
DV3e	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.570	0.600	0.540	0.548	0.600	0.566
DV13	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.742	0.713	0.807	0.795	1.256	1.005
DV2m	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.752	0.678	0.657	0.811	0.905	0.526
DV2d	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.775	0.895	0.790	0.791	1.101	1.094
DV2e	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.804	0.770	0.759	0.966	0.989	0.711
DV2m	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.610	0.621	0.812	0.858	1.112	0.898
DV12	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.976	1.080	0.890	0.745	1.113	1.248
DV12	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.668	0.722	0.787	0.658	1.095	0.975
DV13	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.897	0.855	0.871	1.136	1.321	0.822
DV3m	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.803	0.740	0.917	0.737	1.188	1.281
DV3m	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.526	0.505	0.581	0.483	0.739	0.567
DV3d	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.568	0.643	0.583	0.587	0.736	0.735
DV12	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.645	0.683	0.590	0.536	0.950	0.613
DV13	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.804	0.789	0.912	0.900	1.276	1.251
DV3e	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.589	0.532	0.749	0.771	1.192	1.172
DV2d	MC0	ED1	EXP4	MRG0	LIM0	REN0	0.840	0.873	0.904	1.309	1.440	0.912
DV13	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.766	0.731	0.790	0.803	1.297	1.035
DV2d	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.810	0.736	0.854	1.329	1.340	0.995
DV2d	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.634	0.641	0.528	0.802	0.858	0.481
DV11	MC0	ED1	EXP4	MRG1	LIM0	REN0	0.865	0.875	0.927	1.153	1.547	0.805
DV13	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.739	0.739	0.684	0.654	0.925	0.750
DV12	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.792	0.948	0.804	0.693	1.397	1.035
DV3d	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.434	0.403	0.633	0.648	0.848	0.913
DV12	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.759	0.770	0.777	0.723	1.211	0.996
DV3e	MC0	ED0	EXP0	MRG4	LIM2	REN0	0.543	0.644	0.746	0.704	0.994	0.990
DV2m	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.811	0.772	0.877	1.110	1.174	0.797
DV13	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.794	0.927	0.790	0.692	1.270	0.977
DV11	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.642	0.603	0.752	0.777	1.347	0.805
DV11	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.677	0.669	0.651	0.634	1.022	0.617
DV3d	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.616	0.588	0.643	0.738	0.926	1.175
DV3d	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.714	0.711	0.660	0.741	0.903	1.148
DV2d	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.671	0.747	0.831	1.031	1.131	0.790
DV2m	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.707	0.695	0.724	0.744	1.166	0.953
DV2d	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.769	0.808	0.768	0.776	1.257	1.129
DV12	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.862	0.981	0.824	0.847	1.155	0.853
DV3m	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.575	0.630	0.828	0.657	1.195	1.039
DV2d	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.682	0.713	0.793	0.916	1.327	1.145
DV3e	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.789	0.727	0.788	1.295	1.183	0.827
DV2e	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.658	0.680	0.660	0.594	0.783	0.773

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.834	0.761	0.815	0.857	1.287	1.118
DV3e	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.851	0.719	0.956	1.235	1.282	1.059
DV3d	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.566	0.585	0.657	0.773	0.901	0.995
DV2d	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.695	0.672	0.769	0.918	1.137	1.076
DV12	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.828	0.913	0.872	0.805	1.067	1.066
DV2m	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.629	0.572	0.613	0.578	0.870	0.648
DV2m	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.639	0.574	0.920	0.868	1.146	1.077
DV2d	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.850	0.889	0.770	0.787	1.127	1.200
DV11	MC1	ED0	EXP3	MRG0	LIM0	REN3	1.136	1.221	0.948	0.990	1.307	0.933
DV3m	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.704	0.641	0.792	0.784	1.102	1.021
DV12	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.677	0.753	0.687	0.592	0.941	0.796
DV11	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.996	1.073	0.968	0.921	1.367	1.063
DV3m	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.553	0.457	0.582	0.526	0.883	0.693
DV13	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.817	0.766	0.983	1.281	1.340	1.020
DV3m	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.651	0.555	0.898	0.792	1.136	1.125
DV2m	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.466	0.450	0.593	0.524	0.741	0.541
DV12	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.600	0.619	0.561	0.488	0.746	0.509
DV3m	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.659	0.556	0.761	0.952	1.076	0.717
DV12	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.635	0.762	0.756	0.627	1.122	0.943
DV3d	MC1	ED1	EXP4	MRG0	LIM1	RENO	0.657	0.609	0.701	1.221	1.052	0.832
DV3d	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.415	0.447	0.594	0.583	0.798	0.754
DV11	MC0	ED1	EXP2	MRG3	LIM2	RENO	0.625	0.611	0.747	0.706	1.120	0.716
DV3e	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.784	0.749	0.877	0.853	1.182	1.259
DV3e	MC1	ED0	EXP3	MRG3	LIM0	RENO	0.697	0.687	0.704	0.681	0.972	0.807
DV3m	MC1	ED1	EXP2	MRG4	LIM0	RENO	0.702	0.716	0.828	0.657	1.195	1.132
DV2d	MC0	ED1	EXP0	MRG4	LIM0	RENO	0.662	0.808	0.801	0.705	1.203	1.031
DV3d	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.657	0.694	0.632	0.697	0.882	0.944
DV3m	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.887	0.851	0.872	1.014	1.265	0.916
DV3e	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.474	0.565	0.725	0.835	1.052	0.968
DV13	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.755	0.692	0.869	1.131	1.318	0.820
DV2d	MC1	ED0	EXP4	MRG1	LIM1	RENO	0.798	0.923	0.833	1.037	1.135	0.791
DV2d	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.861	0.923	0.791	0.854	1.147	1.133
DV2e	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.532	0.509	0.645	0.636	0.747	0.677
DV2m	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.740	0.778	0.791	0.854	1.139	0.920
DV13	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.847	0.855	0.854	0.866	1.286	1.034
DV2m	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.808	0.770	0.876	1.104	1.171	0.797
DV11	MC0	ED1	EXP3	MRG0	LIM2	RENO	0.899	0.877	0.934	1.005	1.213	0.852
DV3m	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.763	0.780	0.787	0.703	1.075	0.993
DV3e	MC1	ED1	EXP4	MRG2	LIM0	RENO	0.591	0.560	0.621	0.805	0.756	0.526
DV3d	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.480	0.546	0.653	0.618	0.800	0.866
DV2m	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.594	0.582	0.701	0.673	0.993	0.868
DV13	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.537	0.528	0.669	0.703	0.884	0.640
DV12	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.786	0.784	0.852	0.745	1.051	1.164
DV2m	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.747	0.804	0.805	0.767	1.083	0.948
DV13	MC0	ED1	EXP2	MRG4	LIM1	RENO	0.647	0.616	0.768	0.733	1.111	0.945
DV3e	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.546	0.539	0.517	0.551	0.569	0.529
DV2e	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.711	0.700	0.795	0.970	1.049	0.764
DV2m	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.844	0.857	0.809	0.918	1.152	0.943
DV11	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.803	0.846	0.776	0.796	1.171	0.812
DV2m	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.664	0.599	0.968	0.884	1.399	1.343
DV3m	MC1	ED1	EXP3	MRG2	LIM1	RENO	0.534	0.439	0.555	0.519	0.725	0.557
DV3d	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.444	0.412	0.450	0.741	0.680	0.457
DV3d	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.540	0.518	0.439	0.741	0.698	0.469
DV2d	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.701	0.833	0.867	1.027	1.195	0.845
DV3m	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.604	0.580	0.708	0.633	0.947	0.780
DV3m	MC1	ED1	EXP1	MRG3	LIM2	RENO	0.588	0.535	0.733	0.651	1.070	0.886
DV3e	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.716	0.628	0.741	0.972	0.987	0.676
DV2m	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.775	0.719	0.897	0.863	1.173	1.104
DV2e	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.542	0.643	0.729	0.620	0.929	0.891
DV3d	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.461	0.483	0.571	0.631	0.704	0.645
DV2d	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.793	0.910	0.770	0.787	1.127	1.121
DV3d	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.516	0.576	0.613	0.645	0.937	0.886
DV13	MC1	ED0	EXP4	MRG3	LIM0	RENO	0.838	0.849	0.784	1.028	1.206	0.653
DV2e	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.758	0.848	0.755	0.865	1.160	1.110
DV3e	MC0	ED1	EXP4	MRG2	LIM0	RENO	0.591	0.560	0.621	0.805	0.756	0.526
DV3m	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.849	0.798	0.769	0.772	1.122	1.044
DV11	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.678	0.759	0.779	0.784	1.227	0.911
DV3d	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.465	0.475	0.396	0.514	0.594	0.508
DV3e	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.572	0.538	0.743	0.698	0.989	1.040
DV11	MC1	ED0	EXP4	MRG1	LIM2	RENO	0.912	0.908	0.883	1.153	1.344	0.732

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DV3d	MC0	ED1	EXP3	MRG4	LIM2	RENO	0.520	0.499	0.623	0.708	0.818	0.862
DV3d	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.637	0.594	0.715	1.210	1.018	0.809
DV2m	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.827	0.759	0.897	1.324	1.355	0.871
DV13	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.805	0.831	0.732	0.686	1.127	0.935
DV12	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.680	0.763	0.661	0.601	0.897	0.725
DV3m	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.515	0.553	0.723	0.588	0.990	0.816
DV11	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.704	0.841	0.810	0.773	1.288	0.972
DV3m	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.658	0.564	0.583	0.528	0.885	0.694
DV13	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.679	0.675	0.732	0.686	1.127	0.935
DV13	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.764	0.730	0.788	0.799	1.294	1.032
DV2e	MC0	ED0	EXP3	MRG0	LIM2	RENO	0.680	0.713	0.704	0.850	0.874	0.809
DV2d	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.685	0.717	0.797	0.925	1.334	1.149
DV3d	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.714	0.686	0.679	0.812	1.056	1.255
DV3m	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.699	0.706	0.771	0.779	1.128	0.961
DV2e	MC1	ED0	EXP3	MRG2	LIM0	RENO	0.601	0.673	0.553	0.524	0.555	0.513
DV2m	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.716	0.734	0.920	0.811	1.234	1.157
DV3e	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.471	0.562	0.723	0.827	1.046	0.965
DV11	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.593	0.624	0.657	0.570	0.919	0.602
DV3m	MC1	ED0	EXP0	MRG2	LIM1	RENO	0.539	0.515	0.567	0.483	0.758	0.582
DV2m	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.749	0.820	0.961	0.811	1.306	1.241
DV13	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.708	0.800	0.696	0.650	1.002	0.801
DV2m	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.718	0.736	0.934	0.872	1.295	1.178
DV2d	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.549	0.598	0.512	0.561	0.863	0.631
DV13	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.708	0.800	0.696	0.650	1.002	0.801
DV3d	MC1	ED0	EXP2	MRG5	LIM2	RENO	0.716	0.714	0.671	0.797	0.948	1.169
DV11	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.870	1.018	0.825	0.733	1.289	0.988
DV2m	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.625	0.661	0.625	0.529	0.858	0.597
DV12	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.793	0.890	0.787	0.658	1.095	0.975
DV3m	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.586	0.533	0.731	0.647	1.067	0.886
DV3m	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.635	0.610	0.766	0.648	1.057	1.051
DV3m	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.717	0.694	0.684	0.615	0.984	0.906
DV3d	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.691	0.594	0.699	1.149	1.043	0.954
DV13	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.700	0.677	0.803	0.940	1.168	0.826
DV2d	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.514	0.637	0.498	0.515	0.741	0.539
DV3m	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.710	0.691	0.691	0.586	0.933	0.827
DV3e	MC1	ED0	EXP0	MRG0	LIM0	RENO	0.634	0.829	0.763	0.840	1.215	1.066
DV2e	MC0	ED1	EXP3	MRG2	LIM1	RENO	0.462	0.469	0.514	0.524	0.495	0.478
DV13	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.574	0.584	0.669	0.657	0.952	0.750
DV2d	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.800	0.808	0.773	0.850	1.053	1.028
DV2d	MC0	ED1	EXP1	MRG5	LIM2	RENO	0.706	0.690	0.829	0.939	1.356	1.309
DV13	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.828	0.832	0.801	0.935	1.165	0.825
DV13	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.847	0.897	0.834	1.072	1.347	0.793
DV2e	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.687	0.759	0.688	0.591	0.827	0.827
DV2d	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.752	0.780	0.830	0.865	1.397	1.410
DV3m	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.588	0.572	0.770	0.776	1.126	0.959
DV3e	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.640	0.601	0.702	0.687	1.026	0.912
DV3e	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.612	0.612	0.757	0.694	1.072	1.143
DV3d	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.590	0.720	0.651	0.612	0.796	0.924
DV2m	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.545	0.609	0.742	0.645	0.999	0.781
DV11	MC1	ED0	EXP0	MRG1	LIM0	RENO	0.915	1.067	0.852	0.741	1.373	0.991
DV3m	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.727	0.696	0.751	0.700	1.014	0.924
DV3m	MC0	ED0	EXP0	MRG0	LIM0	RENO	0.769	0.825	0.831	0.784	1.269	1.031
DV2d	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.695	0.834	0.760	0.698	1.040	0.935
DV2m	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.618	0.556	0.567	0.563	0.728	0.531
DV3d	MC1	ED1	EXP2	MRG3	LIM0	RENO	0.542	0.624	0.615	0.592	0.852	0.811
DV2d	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.828	0.871	0.789	0.787	1.097	1.170
DV2m	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.786	0.763	0.939	0.803	1.195	1.225
DV2d	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.753	0.809	0.806	0.791	1.197	1.288
DV3d	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.711	0.684	0.678	0.807	1.052	1.254
DV2m	MC1	ED0	EXP2	MRG5	LIM1	RENO	0.813	0.785	0.934	0.872	1.295	1.284
DV2e	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.724	0.788	0.715	0.670	0.890	0.826
DV2m	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.527	0.478	0.592	0.521	0.739	0.589
DV3e	MC1	ED0	EXP3	MRG5	LIM0	RENO	0.824	0.783	0.917	0.917	1.314	1.282
DV3d	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.526	0.508	0.450	0.741	0.680	0.457
DV2m	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.704	0.598	0.647	0.819	0.837	0.480
DV3m	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.570	0.599	0.711	0.592	0.914	0.743
DV3m	MC0	ED0	EXP3	MRG4	LIM1	RENO	0.731	0.700	0.754	0.707	1.019	0.927
DV3d	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.617	0.552	0.672	1.009	0.982	0.815
DV2e	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.546	0.573	0.867	0.744	0.983	1.114
DV3e	MC1	ED0	EXP4	MRG3	LIM2	RENO	0.722	0.633	0.745	0.987	0.996	0.679

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.568	0.566	0.677	0.850	1.055	1.091
DV13	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.572	0.583	0.667	0.654	0.950	0.748
DV12	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.755	0.765	0.715	0.921	1.002	0.586
DV2d	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.783	0.715	0.859	1.225	1.237	0.950
DV3d	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.537	0.670	0.666	0.618	0.870	1.020
DV3m	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.576	0.518	0.676	0.630	0.892	0.726
DV3e	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.596	0.565	0.748	0.919	1.232	1.118
DV2m	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.671	0.671	0.604	0.521	0.803	0.648
DV2e	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.507	0.547	0.553	0.524	0.555	0.513
DV13	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.606	0.558	0.770	0.788	1.034	0.809
DV2d	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.684	0.812	0.686	0.635	0.929	0.773
DV13	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.712	0.756	0.767	0.689	1.195	1.004
DV3d	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.561	0.553	0.628	0.835	0.887	0.897
DV3d	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.507	0.576	0.423	0.481	0.659	0.621
DV2d	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.644	0.674	0.742	0.698	1.068	1.027
DV3e	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.786	0.724	0.787	1.288	1.179	0.826
DV3d	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.567	0.581	0.460	0.745	0.742	0.504
DV2d	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.500	0.556	0.523	0.567	0.943	0.696
DV3m	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.575	0.630	0.828	0.657	1.195	1.039
DV3m	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.676	0.632	0.689	0.667	0.921	0.778
DV3e	MC0	ED0	EXP4	MRG4	LIM2	REN0	0.764	0.674	0.812	1.097	1.121	0.847
DV3d	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.584	0.635	0.587	0.645	0.886	0.827
DV11	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.959	0.968	0.931	0.935	1.303	0.995
DV13	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.545	0.542	0.580	0.536	0.864	0.579
DV13	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.671	0.683	0.798	0.722	1.166	1.009
DV2d	MC0	ED0	EXP0	MRG4	LIM1	REN0	0.717	0.855	0.745	0.705	1.073	0.962
DV3d	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.531	0.506	0.606	0.701	0.836	0.882
DV2d	MC0	ED1	EXP4	MRG2	LIM1	REN0	0.536	0.522	0.530	0.806	0.860	0.482
DV11	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.743	0.884	0.838	0.784	1.376	0.976
DV13	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.722	0.727	0.816	0.861	1.211	0.937
DV11	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.707	0.690	0.727	0.748	1.062	0.626
DV2d	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.858	0.842	0.809	1.092	1.206	0.835
DV2e	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.664	0.720	0.846	0.744	1.009	1.143
DV2d	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.643	0.650	0.764	0.764	1.246	1.124
DV2m	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.509	0.534	0.718	0.670	0.964	0.776
DV3m	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.673	0.662	0.894	0.733	1.216	1.205
DV13	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.573	0.585	0.737	0.744	1.054	0.780
DV11	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.635	0.565	0.684	0.888	0.978	0.456
DV11	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.826	0.757	0.809	1.089	1.256	0.579
DV3e	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.660	0.607	0.875	0.849	1.180	1.256
DV11	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.683	0.725	0.808	0.733	1.186	0.898
DV3d	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.569	0.588	0.659	0.780	0.906	0.998
DV3d	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.569	0.645	0.584	0.589	0.738	0.737
DV13	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.760	0.788	0.880	0.952	1.506	1.102
DV2d	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.803	0.729	0.838	1.225	1.270	0.975
DV3d	MC1	ED0	EXP4	MRG3	LIM2	REN0	0.640	0.654	0.637	0.922	0.834	0.599
DV3d	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.570	0.623	0.603	0.648	0.864	0.807
DV11	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.712	0.625	0.789	1.083	1.285	0.594
DV11	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.727	0.706	0.711	0.752	1.094	0.643
DV13	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.643	0.590	0.727	1.022	1.073	0.609
DV2e	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.709	0.699	0.793	0.966	1.047	0.762
DV2d	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.654	0.682	0.753	0.895	1.083	0.917
DV3e	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.543	0.644	0.746	0.704	0.994	0.990
DV12	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.643	0.667	0.771	0.707	1.047	0.856
DV11	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.626	0.591	0.770	0.777	1.312	0.785
DV2d	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.787	0.719	0.861	1.237	1.244	0.953
DV2d	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.683	0.832	0.698	0.672	0.932	0.725
DV12	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.762	0.715	0.968	1.258	1.218	0.914
DV12	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.688	0.637	0.594	0.756	0.862	0.423
DV3m	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.720	0.714	0.699	0.657	0.993	0.852
DV11	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.935	0.949	0.954	0.935	1.269	0.970
DV2e	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.633	0.627	0.568	0.747	0.579	0.441
DV12	MC0	ED0	EXP4	MRG2	LIM1	REN0	0.692	0.641	0.597	0.763	0.867	0.424
DV3e	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.718	0.713	0.705	0.659	1.014	0.971
DV2e	MC0	ED0	EXP4	MRG3	LIM0	REN0	0.811	0.803	0.774	0.930	0.993	0.674
DV12	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.832	0.793	0.842	1.034	1.141	0.722
DV11	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.659	0.742	0.797	0.780	1.191	0.887
DV3m	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.762	0.732	0.794	0.723	1.249	1.157
DV3m	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.754	0.751	0.766	0.648	1.057	1.051
DV2m	MC1	ED1	EXP2	MRG0	LIM2	REN0	0.691	0.662	0.812	0.858	1.112	0.978

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DV12	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.712	0.723	0.756	0.711	0.966	0.779
DV3d	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.481	0.548	0.654	0.621	0.803	0.867
DV13	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.895	0.853	0.869	1.131	1.318	0.820
DV13	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.661	0.662	0.750	0.686	1.097	0.911
DV2m	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.502	0.514	0.606	0.526	0.807	0.597
DV3e	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.660	0.616	0.688	0.694	1.059	0.939
DV3e	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.622	0.594	0.767	0.757	1.094	1.007
DV2e	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.589	0.708	0.690	0.594	0.829	0.786
DV3e	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.722	0.733	0.707	0.832	1.078	1.045
DV3d	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.404	0.442	0.651	0.615	0.798	0.864
DV13	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.778	0.712	0.864	0.823	1.123	1.206
DV11	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.835	0.916	0.792	0.741	1.225	0.925
DV3e	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.844	0.826	0.803	1.288	1.282	0.909
DV3e	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.677	0.650	0.710	0.715	0.949	0.833
DV3m	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.582	0.608	0.691	0.586	0.933	0.759
DV3d	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.497	0.585	0.651	0.612	0.796	0.924
DV2e	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.696	0.734	0.696	0.642	0.842	0.728
DV2e	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.614	0.657	0.751	0.660	0.933	1.034
DV2e	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.760	0.735	0.896	0.822	1.154	1.289
DV3d	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.585	0.683	0.624	0.664	0.786	0.835
DV13	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.810	0.818	0.823	0.940	1.138	0.805
DV2e	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.408	0.469	0.522	0.480	0.514	0.515
DV2e	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.647	0.816	0.732	0.787	0.990	0.961
DV2d	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.431	0.514	0.496	0.510	0.737	0.538
DV12	MC1	ED0	EXP4	MRG0	LIM0	REN2	1.004	1.074	0.916	1.227	1.362	0.789
DV3e	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.758	0.668	0.807	1.080	1.111	0.843
DV11	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.748	0.840	0.778	0.831	1.132	0.776
DV12	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.770	0.810	0.590	0.490	0.862	0.576
DV3e	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.477	0.472	0.528	0.509	0.593	0.601
DV2e	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.612	0.656	0.715	0.842	0.945	0.887
DV2m	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.739	0.803	0.734	0.676	1.054	0.932
DV12	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.857	0.943	0.841	0.784	1.204	0.998
DV2e	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.752	0.872	0.730	0.779	0.985	1.009
DV2e	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.639	0.641	0.695	0.647	0.888	0.823
DV3e	MC1	ED1	EXP0	MRG4	LIM2	REN0	0.458	0.523	0.746	0.704	0.994	0.990
DV12	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.790	0.766	0.900	1.232	1.256	0.718
DV13	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.901	0.862	0.887	0.826	1.096	1.178
DV3m	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.708	0.689	0.690	0.583	0.930	0.826
DV2d	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.549	0.722	0.506	0.510	0.801	0.592
DV2d	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.660	0.713	0.551	0.794	0.903	0.514
DV3e	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.505	0.625	0.736	0.659	1.073	0.987
DV2e	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.590	0.608	0.716	0.623	0.856	0.855
DV2d	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.638	0.759	0.773	0.841	1.140	0.979
DV2m	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.791	0.727	0.764	1.053	1.122	0.706
DV2m	MC0	ED0	EXP4	MRG0	LIM0	REN1	0.983	0.938	0.899	1.329	1.358	0.872
DV13	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.726	0.818	0.749	0.737	1.140	0.855
DV2e	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.566	0.600	0.538	0.528	0.602	0.595
DV13	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.669	0.752	0.790	0.692	1.270	0.977
DV2m	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.736	0.716	0.896	1.115	1.279	0.879
DV2m	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.764	0.641	0.998	1.257	1.387	1.022
DV13	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.727	0.750	0.835	0.926	1.226	0.882
DV2d	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.794	0.819	0.870	0.939	1.561	1.440
DV3e	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.571	0.527	0.710	0.715	0.949	0.833
DV2e	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.551	0.623	0.678	0.597	0.765	0.716
DV2d	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.625	0.824	0.797	0.659	1.060	1.041
DV11	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.831	0.911	0.789	0.733	1.218	0.922
DV2e	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.697	0.745	0.714	0.617	0.852	0.853
DV3e	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.642	0.624	0.683	0.631	0.881	0.835
DV3e	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.727	0.757	0.723	0.894	1.091	0.983
DV13	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.840	0.926	0.764	0.682	1.188	1.001
DV3d	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.553	0.529	0.638	0.717	1.024	1.101
DV3m	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.698	0.607	0.857	1.018	1.166	0.835
DV2e	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.447	0.456	0.524	0.516	0.478	0.464
DV3d	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.715	0.688	0.680	0.815	1.058	1.258
DV3e	MC0	ED0	EXP4	MRG0	LIM2	REN0	0.793	0.730	0.791	1.307	1.190	0.829
DV2e	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.525	0.610	0.750	0.657	0.931	0.979
DV2d	MC1	ED0	EXP4	MRG1	LIM0	REN0	0.875	1.075	0.896	1.037	1.272	0.848
DV12	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.676	0.738	0.590	0.490	0.862	0.560
DV2d	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.561	0.752	0.715	0.631	0.980	0.774
DV2d	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.496	0.572	0.506	0.510	0.801	0.633

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.567	0.581	0.460	0.745	0.742	0.504
DV3d	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.472	0.452	0.642	0.777	0.928	0.954
DV3d	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.579	0.613	0.648	0.655	0.927	1.079
DV2e	MC0	ED1	EXP4	MRG3	LIM1	REN0	0.624	0.560	0.719	0.930	0.886	0.628
DV11	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.914	0.900	0.903	0.972	1.629	1.221
DV2d	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.713	0.873	0.736	0.691	1.145	0.906
DV3m	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.535	0.511	0.564	0.475	0.752	0.580
DV2d	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.893	0.936	0.843	1.082	1.269	0.893
DV2e	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.482	0.491	0.541	0.536	0.607	0.597
DV3e	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.484	0.561	0.706	0.661	1.016	0.923
DV12	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.805	0.931	0.688	0.595	0.944	0.797
DV13	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.608	0.568	0.579	0.533	0.862	0.595
DV2d	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.549	0.722	0.506	0.510	0.801	0.592
DV12	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.697	0.819	0.739	0.621	1.027	0.855
DV2e	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.843	0.882	0.794	1.213	1.110	0.820
DV2d	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.705	0.713	0.804	0.854	1.158	1.195
DV11	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.552	0.548	0.644	0.570	0.845	0.547
DV12	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.962	0.995	0.968	1.159	1.254	0.985
DV11	MC1	ED1	EXP4	MRG0	LIM1	REN0	1.075	0.979	1.013	1.456	1.468	0.808
DV2d	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.541	0.583	0.474	0.548	0.724	0.519
DV3m	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.585	0.532	0.729	0.644	1.064	0.884
DV2e	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.570	0.563	0.702	0.673	0.821	0.752
DV12	MC0	ED0	EXP4	MRG4	LIM0	REN0	0.938	0.945	0.886	1.039	1.318	0.795
DV3m	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.638	0.611	0.767	0.651	1.061	1.052
DV2d	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.541	0.597	0.688	0.682	0.865	0.662
DV2m	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.846	0.873	0.959	0.808	1.303	1.349
DV11	MC1	ED0	EXP4	MRG0	LIM2	REN3	1.232	1.172	1.033	1.434	1.417	0.784
DV2d	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.702	0.834	0.869	1.031	1.197	0.847
DV13	MC1	ED1	EXP2	MRG0	LIM0	REN0	0.798	0.853	0.882	0.874	1.370	1.008
DV11	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.635	0.565	0.684	0.888	0.978	0.456
DV2d	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.744	0.814	0.760	0.698	1.040	1.001
DV2d	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.811	0.913	0.773	0.841	1.140	1.048
DV11	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.763	0.791	0.744	0.755	1.160	0.691
DV2m	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.684	0.814	0.821	0.709	1.129	0.991
DV3e	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.595	0.585	0.725	0.835	1.052	1.020
DV3m	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.631	0.627	0.714	0.611	1.038	0.971
DV12	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.694	0.713	0.789	0.847	1.091	0.795
DV2d	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.543	0.585	0.475	0.551	0.726	0.519
DV2m	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.708	0.705	0.625	0.529	0.858	0.651
DV3d	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.461	0.486	0.584	0.589	0.738	0.688
DV13	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.612	0.664	0.749	0.737	1.140	0.855
DV13	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.638	0.652	0.671	0.706	0.886	0.641
DV2m	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.637	0.572	0.919	0.863	1.142	1.076
DV12	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.751	0.818	0.676	0.598	0.871	0.726
DV3e	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.556	0.531	0.680	0.671	0.910	0.804
DV11	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.705	0.764	0.807	0.788	1.232	0.868
DV12	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.854	0.916	0.830	0.862	1.333	0.992
DV2d	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.644	0.665	0.744	0.983	1.043	0.627
DV11	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.927	0.941	0.949	0.921	1.258	0.966
DV12	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.752	0.732	0.857	1.029	1.238	0.792
DV2e	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.494	0.571	0.687	0.588	0.824	0.784
DV13	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.889	0.883	0.798	0.722	1.166	1.038
DV3m	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.550	0.471	0.564	0.475	0.752	0.631
DV2m	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.660	0.650	0.703	0.724	0.925	0.743
DV13	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.627	0.579	0.745	1.022	1.045	0.593
DV3d	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.477	0.521	0.583	0.583	0.734	0.734
DV11	MC1	ED0	EXP1	MRG0	LIM0	REN2	1.187	1.282	0.999	1.019	1.606	1.166
DV3d	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.493	0.534	0.570	0.589	0.758	0.756
DV13	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.726	0.818	0.749	0.737	1.140	0.855
DV2e	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.613	0.658	0.717	0.846	0.947	0.889
DV2m	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.538	0.581	0.806	0.713	1.042	0.901
DV11	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.658	0.740	0.795	0.777	1.189	0.885
DV3m	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.567	0.538	0.894	0.733	1.216	1.205
DV3d	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.549	0.537	0.619	0.908	0.850	0.612
DV11	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.733	0.826	0.825	0.733	1.289	0.988
DV12	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.771	0.801	0.855	0.805	0.982	0.969
DV12	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.631	0.758	0.754	0.621	1.116	0.940
DV3m	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.628	0.628	0.723	0.588	0.990	0.889
DV2d	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.944	1.023	0.874	1.289	1.347	0.909
DV3e	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.591	0.569	0.724	0.661	0.989	0.948

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DV11	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.889	0.865	0.827	1.093	1.368	0.639
DV13	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.593	0.609	0.773	0.754	1.285	0.970
DV2d	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.575	0.657	0.684	0.631	0.926	0.773
DV11	MC1	ED0	EXP4	MRG5	LIM2	REN2	1.020	0.939	0.951	1.370	1.564	0.903
DV3d	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.538	0.529	0.636	0.917	0.832	0.598
DV2m	MC0	ED0	EXP3	MRG4	LIM0	REN0	0.787	0.843	0.832	0.774	1.153	0.951
DV2m	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.509	0.444	0.582	0.565	0.710	0.519
DV3m	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.791	0.812	0.738	0.621	1.109	0.975
DV2e	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.700	0.702	0.743	0.730	1.035	1.058
DV2d	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.478	0.517	0.487	0.518	0.764	0.593
DV3d	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.572	0.603	0.691	0.953	0.921	0.770
DV11	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.567	0.558	0.629	0.570	0.868	0.562
DV3m	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.631	0.539	0.554	0.516	0.723	0.556
DV3e	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.775	0.722	0.855	0.786	1.162	1.333
DV2m	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.842	0.750	1.093	1.357	1.635	1.117
DV11	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.830	0.878	0.813	0.802	1.422	1.009
DV2e	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.615	0.570	0.851	0.804	0.942	1.033
DV12	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.696	0.695	0.881	0.827	1.238	1.244
DV3d	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.622	0.556	0.676	1.025	0.991	0.818
DV11	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.621	0.608	0.744	0.699	1.114	0.714
DV2d	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.652	0.724	0.789	0.787	1.097	1.093
DV2m	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.777	0.871	0.822	0.713	1.133	1.080
DV2d	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.533	0.519	0.527	0.798	0.856	0.480
DV13	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.693	0.732	0.717	0.737	1.077	0.798
DV11	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.927	0.941	0.949	0.921	1.258	0.966
DV3e	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.686	0.657	0.894	0.790	1.234	1.431
DV2e	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.573	0.579	0.704	0.850	0.874	0.809
DV2m	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.908	0.791	1.000	1.263	1.390	1.024
DV3e	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.786	0.709	0.787	1.030	1.115	0.770
DV3d	MC0	ED0	EXP4	MRG4	LIM0	REN1	0.770	0.764	0.705	1.019	1.045	0.876
DV12	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.685	0.682	0.562	0.490	0.749	0.524
DV2d	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.511	0.633	0.496	0.510	0.737	0.538
DV2d	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.458	0.475	0.475	0.551	0.726	0.519
DV3d	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.637	0.826	0.666	0.618	0.870	1.020
DV3d	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.584	0.681	0.622	0.661	0.784	0.834
DV3e	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.555	0.573	0.543	0.514	0.581	0.588
DV3e	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.604	0.793	0.740	0.835	1.144	1.065
DV2e	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.601	0.699	0.717	0.626	0.859	0.812
DV12	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.674	0.696	0.807	0.843	1.059	0.774
DV2m	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.703	0.670	0.788	0.845	1.132	0.999
DV13	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.630	0.604	0.786	0.733	1.082	0.921
DV2e	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.620	0.557	0.716	0.921	0.881	0.626
DV3d	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.514	0.580	0.657	0.680	0.962	1.043
DV2e	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.702	0.724	0.738	0.685	1.003	0.937
DV12	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.536	0.560	0.661	0.642	0.832	0.620
DV12	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.802	0.831	0.827	0.791	1.114	0.910
DV12	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.967	1.001	0.971	1.171	1.261	0.988
DV2m	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.694	0.703	0.788	0.763	0.993	0.861
DV2d	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.742	0.812	0.759	0.695	1.036	1.000
DV2m	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.685	0.628	0.879	1.115	1.177	0.799
DV13	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.634	0.648	0.668	0.699	0.881	0.639
DV2e	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.611	0.653	0.749	0.654	0.928	1.031
DV2d	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.460	0.477	0.477	0.557	0.730	0.521
DV3m	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.806	0.717	0.947	0.814	1.394	1.407
DV11	MC0	ED0	EXP4	MRG0	LIM0	REN3	1.324	1.336	1.053	1.434	1.541	0.863
DV2d	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.800	0.835	0.877	1.302	1.355	0.911
DV3m	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.820	0.740	0.753	0.834	1.076	0.917
DV3e	MC0	ED0	EXP4	MRG3	LIM0	REN0	0.812	0.752	0.782	0.987	1.146	0.747
DV11	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.759	0.740	0.750	0.772	1.343	0.804
DV3m	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.627	0.627	0.722	0.586	0.988	0.887
DV3e	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.701	0.676	0.744	0.724	1.156	1.037
DV3e	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.615	0.532	0.858	0.849	1.085	1.142
DV3m	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.516	0.427	0.566	0.511	0.700	0.540
DV13	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.748	0.790	0.790	0.692	1.270	1.005
DV3d	MC0	ED1	EXP0	MRG3	LIM1	REN0	0.400	0.404	0.572	0.592	0.760	0.707
DV11	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.641	0.623	0.729	0.706	1.150	0.734
DV2d	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.846	0.819	0.879	1.237	1.352	1.048
DV13	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.811	0.796	0.930	0.977	1.347	1.277
DV2m	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.708	0.692	0.806	0.909	1.146	0.940
DV12	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.708	0.849	0.688	0.595	0.944	0.775

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED1	EXP0	MRG1	LIM1	RENO	0.527	0.549	0.704	0.680	0.999	0.799
DV2m	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.672	0.649	0.623	0.573	0.940	0.710
DV3m	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.831	0.785	0.789	0.776	1.096	1.018
DV13	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.640	0.595	0.598	0.539	0.918	0.597
DV3m	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.860	0.829	0.789	0.838	1.142	0.985
DV3d	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.398	0.396	0.427	0.526	0.709	0.618
DV3e	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.667	0.591	0.789	1.300	1.186	0.829
DV2d	MC0	ED1	EXP1	MRG2	LIM0	RENO	0.525	0.582	0.540	0.570	1.002	0.697
DV3m	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.800	0.738	0.916	0.733	1.184	1.280
DV12	MC0	ED0	EXP4	MRG5	LIM1	RENO	0.927	0.898	0.944	1.258	1.250	0.938
DV11	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.951	0.960	0.926	0.921	1.291	0.991
DV11	MC1	ED0	EXP3	MRG5	LIM1	RENO	0.903	0.880	0.850	1.021	1.433	1.022
DV11	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.783	0.884	0.822	0.858	1.395	0.972
DV2e	MC0	ED0	EXP4	MRG1	LIM1	RENO	0.808	0.774	0.762	0.975	0.994	0.713
DV2d	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.710	0.900	0.713	0.625	0.974	0.826
DV3m	MC1	ED1	EXP3	MRG3	LIM1	RENO	0.579	0.521	0.679	0.636	0.897	0.729
DV3e	MC0	ED1	EXP0	MRG4	LIM2	RENO	0.458	0.523	0.746	0.704	0.994	0.990
DV2d	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.661	0.930	0.762	0.659	1.001	0.906
DV2e	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.633	0.583	0.844	0.864	1.015	1.079
DV3e	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.528	0.554	0.571	0.517	0.671	0.647
DV3e	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.758	0.710	0.876	0.790	1.135	1.301
DV2d	MC0	ED1	EXP4	MRG0	LIM1	RENO	0.767	0.750	0.841	1.309	1.284	0.851
DV3e	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.586	0.538	0.693	0.715	0.974	0.855
DV3e	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.782	0.705	0.785	1.020	1.109	0.767
DV12	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.498	0.473	0.535	0.522	0.731	0.457
DV2e	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.578	0.657	0.734	0.654	0.853	0.889
DV2e	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.586	0.586	0.717	0.657	0.879	0.962
DV2e	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.728	0.700	0.849	0.800	0.940	1.031
DV2e	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.649	0.622	0.749	0.921	0.932	0.672
DV3d	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.559	0.552	0.627	0.831	0.884	0.896
DV3m	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.724	0.671	0.787	0.834	1.139	0.983
DV2e	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.605	0.546	0.734	0.921	0.858	0.611
DV12	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.606	0.658	0.744	0.687	1.239	0.962
DV12	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.598	0.690	0.689	0.598	0.946	0.776
DV2m	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.740	0.753	0.826	0.854	1.205	1.074
DV12	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.853	0.947	0.805	0.784	1.138	0.905
DV2e	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.664	0.630	0.779	1.220	1.024	0.746
DV2e	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.756	0.846	0.753	0.862	1.157	1.108
DV2d	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.833	1.028	0.869	1.031	1.197	0.847
DV3m	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.789	0.839	0.801	0.648	1.119	1.127
DV2e	MC0	ED0	EXP2	MRG1	LIM2	RENO	0.703	0.751	0.717	0.626	0.859	0.856
DV2d	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.654	0.727	0.790	0.791	1.101	1.094
DV12	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.667	0.796	0.780	0.630	1.193	0.944
DV11	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.880	0.775	0.927	1.362	1.601	0.926
DV13	MC1	ED0	EXP0	MRG3	LIM1	RENO	0.762	0.758	0.670	0.660	0.955	0.772
DV2d	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.467	0.490	0.514	0.570	0.871	0.634
DV2e	MC0	ED0	EXP2	MRG0	LIM2	RENO	0.706	0.772	0.719	0.791	0.914	0.922
DV12	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.723	0.746	0.831	0.867	1.337	0.993
DV3m	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.727	0.685	0.935	0.737	1.291	1.409
DV11	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.912	0.931	0.876	0.884	1.391	1.114
DV11	MC1	ED0	EXP2	MRG4	LIM0	RENO	0.882	1.089	0.838	0.784	1.376	0.976
DV2d	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.627	0.650	0.761	0.979	1.014	0.610
DV2m	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.604	0.658	0.718	0.670	0.964	0.776
DV2e	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.532	0.564	0.524	0.519	0.480	0.465
DV3m	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.519	0.554	0.715	0.615	1.042	0.892
DV2d	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.734	0.912	0.789	0.832	1.104	0.951
DV11	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.974	1.056	0.891	0.875	1.504	1.222
DV12	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.600	0.598	0.577	0.534	0.872	0.556
DV2d	MC1	ED0	EXP0	MRG1	LIM0	RENO	0.728	1.088	0.823	0.666	1.129	0.975
DV3e	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.521	0.566	0.855	0.786	1.162	1.265
DV11	MC0	ED0	EXP3	MRG5	LIM2	RENO	0.880	0.863	0.871	1.021	1.395	0.996
DV12	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.763	0.822	0.771	0.707	1.047	0.856
DV3e	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.724	0.735	0.708	0.835	1.081	1.047
DV2e	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.505	0.566	0.716	0.623	0.856	0.812
DV11	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.789	0.777	0.715	0.888	1.036	0.489
DV2m	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.691	0.716	0.876	0.792	1.412	1.188
DV3m	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.769	0.658	0.642	0.744	0.900	0.550
DV13	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.726	0.705	0.842	0.952	1.423	1.028
DV3m	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.628	0.606	0.744	0.644	1.157	0.972
DV3m	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.656	0.557	0.771	0.916	1.027	0.656

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.677	0.584	0.766	1.020	1.139	0.787
DV2m	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.701	0.718	0.711	0.648	0.947	0.794
DV3d	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.508	0.557	0.436	0.529	0.772	0.681
DV3m	MC0	ED0	EXP3	MRG0	LIM1	REN0	0.824	0.744	0.757	0.842	1.082	0.920
DV2d	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.846	1.018	0.806	0.836	1.202	1.122
DV11	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.743	0.884	0.838	0.784	1.376	0.976
DV3e	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.602	0.631	0.559	0.556	0.641	0.568
DV13	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.857	0.765	0.833	1.136	1.248	0.766
DV3d	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.484	0.497	0.417	0.526	0.728	0.634
DV11	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.684	0.701	0.834	0.807	1.389	0.985
DV2m	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.649	0.623	0.593	0.565	0.772	0.571
DV3m	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.688	0.639	0.669	0.657	0.938	0.795
DV2d	MC1	ED0	EXP4	MRG4	LIM2	REN0	0.839	0.828	0.831	1.098	1.178	0.815
DV13	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.849	0.790	0.764	0.722	1.101	0.968
DV11	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.930	0.944	0.950	0.926	1.262	0.967
DV12	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.635	0.735	0.778	0.687	1.312	1.031
DV3d	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.515	0.618	0.650	0.661	0.830	0.894
DV2d	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.536	0.592	0.684	0.672	0.857	0.659
DV3m	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.692	0.653	0.729	0.641	1.061	0.883
DV2m	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.524	0.454	0.569	0.568	0.732	0.533
DV13	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.645	0.666	0.579	0.533	0.862	0.578
DV2e	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.779	0.730	0.781	1.023	0.991	0.782
DV11	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.783	0.830	0.795	0.796	1.140	0.791
DV3m	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.833	0.882	0.828	0.657	1.195	1.132
DV3d	MC1	ED1	EXP4	MRG5	LIM2	REN0	0.677	0.586	0.730	1.240	1.069	0.949
DV3e	MC0	ED1	EXP3	MRG1	LIM0	REN0	0.642	0.626	0.745	0.715	1.092	0.916
DV12	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.572	0.635	0.673	0.636	0.900	0.680
DV2d	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.712	0.824	0.804	0.832	1.200	1.120
DV2e	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.700	0.748	0.716	0.623	0.856	0.855
DV12	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.622	0.633	0.772	0.658	1.007	0.886
DV3e	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.843	0.806	0.801	1.025	1.209	0.845
DV12	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.804	0.834	0.829	0.796	1.118	0.911
DV2d	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.744	0.948	0.775	0.695	1.126	1.027
DV3m	MC0	ED0	EXP4	MRG4	LIM1	REN0	0.852	0.766	0.838	1.024	1.202	0.857
DV3m	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.776	0.685	0.770	0.912	1.024	0.655
DV2d	MC1	ED0	EXP4	MRG5	LIM0	REN2	1.001	1.007	0.877	1.231	1.349	1.046
DV11	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.754	0.847	0.782	0.843	1.142	0.779
DV2m	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.816	0.808	0.941	0.872	1.248	1.187
DV2m	MC1	ED0	EXP4	MRG1	LIM0	REN0	0.870	0.849	0.824	1.058	1.262	0.758
DV13	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.645	0.592	0.729	1.028	1.076	0.609
DV11	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.802	0.932	0.778	0.780	1.223	0.910
DV3d	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.675	0.700	0.678	0.855	1.058	1.092
DV2d	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.645	0.676	0.744	0.701	1.070	1.029
DV2d	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.600	0.714	0.788	0.728	1.175	1.066
DV2e	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.519	0.577	0.699	0.623	0.879	0.833
DV11	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.810	0.893	0.808	0.733	1.186	0.898
DV3m	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.597	0.559	0.690	0.583	0.930	0.826
DV13	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.723	0.815	0.748	0.733	1.136	0.854
DV2d	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.890	0.993	0.805	0.787	1.193	1.287
DV2d	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.567	0.636	0.487	0.518	0.764	0.593
DV13	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.614	0.594	0.553	0.530	0.812	0.539
DV2d	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.538	0.675	0.686	0.635	0.929	0.722
DV11	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.806	0.960	0.794	0.835	1.235	0.855
DV11	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.932	0.946	0.952	0.930	1.264	0.969
DV3m	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.642	0.574	0.581	0.483	0.739	0.618
DV13	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.889	0.883	0.798	0.722	1.166	1.038
DV3e	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.701	0.716	0.723	0.827	1.046	1.017
DV3e	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.490	0.594	0.759	0.701	1.077	1.088
DV12	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.826	0.879	0.891	0.749	1.117	1.249
DV3e	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.582	0.732	0.759	0.701	1.077	1.088
DV3m	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.789	0.839	0.801	0.648	1.119	1.127
DV2m	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.763	0.710	0.791	1.004	1.036	0.628
DV3e	MC1	ED1	EXP0	MRG1	LIM1	REN0	0.485	0.562	0.708	0.665	1.019	0.924
DV2e	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.534	0.510	0.646	0.639	0.749	0.679
DV3e	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.591	0.549	0.744	0.724	1.156	1.037
DV2m	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.655	0.649	0.712	0.693	0.879	0.679
DV12	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.721	0.834	0.755	0.624	1.120	0.968
DV3d	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.472	0.505	0.415	0.481	0.607	0.565
DV3d	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.554	0.568	0.647	0.652	0.925	1.006
DV2d	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.773	0.892	0.789	0.787	1.097	1.093

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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DV2d	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.642	0.909	0.780	0.656	0.972	0.883
DV11	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.593	0.624	0.657	0.570	0.919	0.602
DV13	MC1	ED0	EXP2	MRG1	LIM1	REN0	0.724	0.796	0.735	0.692	1.133	0.911
DV2e	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.490	0.536	0.737	0.660	0.858	0.892
DV13	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.509	0.477	0.570	0.539	0.797	0.527
DV12	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.658	0.718	0.694	0.651	1.014	0.771
DV3m	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.719	0.695	0.685	0.617	0.986	0.908
DV3e	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.749	0.795	0.736	0.655	1.069	1.039
DV3d	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.567	0.620	0.601	0.642	0.859	0.805
DV3e	MC0	ED1	EXP4	MRG3	LIM0	REN0	0.685	0.611	0.782	0.987	1.146	0.747
DV2m	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.686	0.635	0.833	0.930	1.291	1.067
DV3m	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.759	0.607	0.998	1.148	1.339	1.040
DV12	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.547	0.568	0.644	0.636	0.850	0.634
DV3m	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.563	0.509	0.694	0.633	0.871	0.709
DV2e	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.555	0.552	0.660	0.594	0.783	0.773
DV13	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.682	0.668	0.902	0.888	1.150	1.165
DV3m	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.807	0.744	0.934	0.796	1.249	1.307
DV11	MC1	ED0	EXP0	MRG0	LIM0	REN1	1.187	1.329	0.971	0.930	1.374	1.066
DV3e	MC0	ED0	EXP0	MRG5	LIM0	REN0	0.683	0.819	0.937	0.853	1.374	1.385
DV2e	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.748	0.849	0.728	0.617	0.926	0.938
DV11	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.832	0.913	0.791	0.737	1.221	0.924
DV12	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.826	0.856	0.881	0.827	1.238	1.244
DV3e	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.638	0.555	0.903	0.864	1.325	1.424
DV3d	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.398	0.402	0.569	0.587	0.756	0.704
DV2m	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.554	0.594	0.788	0.716	1.073	0.927
DV2d	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.715	0.940	0.782	0.712	1.016	0.915
DV11	MC1	ED0	EXP1	MRG0	LIM2	REN0	1.111	1.131	0.984	1.029	1.486	1.063
DV13	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.675	0.617	0.570	0.539	0.797	0.542
DV2e	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.617	0.729	0.699	0.783	0.934	0.894
DV3m	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.759	0.775	0.784	0.696	1.070	0.990
DV13	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.509	0.459	0.586	0.589	0.931	0.577
DV3m	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.593	0.555	0.703	0.621	0.964	0.886
DV3d	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.484	0.515	0.405	0.481	0.623	0.580
DV2m	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.552	0.593	0.787	0.713	1.070	0.925
DV3m	MC0	ED0	EXP4	MRG2	LIM1	REN0	0.738	0.592	0.617	0.751	0.855	0.515
DV2e	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.639	0.617	0.869	0.747	0.985	1.176
DV3e	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.600	0.772	0.738	0.661	1.075	0.990
DV3e	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.914	0.820	0.975	1.235	1.394	1.164
DV2m	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.720	0.761	0.808	0.850	1.106	0.895
DV13	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.858	0.866	0.841	0.947	1.419	1.027
DV2m	MC1	ED0	EXP4	MRG0	LIM0	REN0	1.033	0.980	0.927	1.336	1.443	0.873
DV11	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.803	0.957	0.793	0.831	1.231	0.854
DV11	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.786	0.742	0.879	0.962	1.664	1.249
DV2d	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.592	0.709	0.508	0.515	0.805	0.635
DV12	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.574	0.550	0.560	0.485	0.745	0.522
DV3d	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.595	0.727	0.654	0.621	0.803	0.928
DV2d	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.676	0.755	0.777	0.701	1.132	1.103
DV2m	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.817	0.814	0.810	0.854	1.109	0.977
DV13	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.965	0.910	0.891	1.354	1.373	0.763
DV3e	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.562	0.535	0.601	0.798	0.710	0.524
DV11	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.686	0.729	0.812	0.741	1.193	0.901
DV2e	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.614	0.709	0.697	0.620	0.878	0.831
DV3m	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.607	0.580	0.699	0.657	0.993	0.852
DV3e	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.642	0.624	0.683	0.631	0.881	0.835
DV13	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.808	0.816	0.808	0.788	1.190	0.889
DV2e	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.676	0.694	0.702	0.673	0.821	0.752
DV3d	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.473	0.496	0.570	0.589	0.758	0.706
DV2e	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.674	0.692	0.701	0.670	0.819	0.751
DV12	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.836	0.901	0.851	0.867	1.302	0.968
DV11	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.715	0.627	0.790	1.089	1.289	0.595
DV3e	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.873	0.734	0.933	1.235	1.317	1.086
DV12	MC1	ED1	EXP0	MRG2	LIM2	REN0	0.577	0.553	0.562	0.490	0.749	0.524
DV2m	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.802	0.718	1.046	1.263	1.472	1.098
DV3d	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.732	0.726	0.644	0.741	0.928	1.178
DV3d	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.736	0.748	0.658	0.793	0.937	1.106
DV11	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.789	0.744	0.879	0.968	1.669	1.251
DV2e	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.839	0.858	0.792	0.961	1.043	0.761
DV2d	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.584	0.675	0.759	0.695	1.036	0.934
DV3d	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.601	0.541	0.689	1.009	0.956	0.794
DV12	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.862	0.981	0.824	0.847	1.155	0.853

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.607	0.580	0.706	0.661	1.016	0.973
DV11	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.769	0.729	0.901	0.968	1.625	1.219
DV3d	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.638	0.798	0.686	0.680	1.018	1.118
DV13	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.709	0.692	0.865	0.957	1.389	1.004
DV2e	MC0	ED1	EXP1	MRG0	LIM1	REN0	0.612	0.618	0.724	0.870	1.099	1.036
DV11	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.910	0.905	0.881	1.147	1.340	0.731
DV2m	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.934	0.834	0.858	1.316	1.276	0.811
DV3e	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.686	0.618	0.824	1.080	1.208	0.928
DV11	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.900	0.878	0.837	0.950	1.366	1.004
DV2d	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.633	0.753	0.769	0.828	1.130	0.975
DV13	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.567	0.499	0.569	0.536	0.795	0.542
DV3d	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.805	0.848	0.704	0.797	1.091	1.285
DV11	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.793	0.748	0.896	1.044	1.755	1.276
DV2m	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.651	0.752	0.733	0.673	1.051	0.854
DV3d	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.620	0.611	0.673	0.741	0.982	1.179
DV3d	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.677	0.586	0.730	1.240	1.069	0.949
DV13	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.726	0.730	0.819	0.870	1.218	0.940
DV3m	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.667	0.659	0.826	0.712	1.310	1.235
DV2m	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.596	0.599	0.716	0.720	1.002	0.816
DV3e	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.704	0.719	0.724	0.832	1.050	1.018
DV3m	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.718	0.627	0.793	0.849	1.314	1.144
DV2d	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.601	0.761	0.780	0.709	1.013	0.914
DV2d	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.628	0.652	0.763	0.983	1.016	0.611
DV13	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.634	0.716	0.764	0.682	1.188	0.973
DV3m	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.576	0.527	0.589	0.475	0.796	0.677
DV2e	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.607	0.613	0.720	0.857	1.090	1.032
DV11	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.658	0.740	0.795	0.777	1.189	0.885
DV3d	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.472	0.487	0.427	0.526	0.709	0.618
DV3m	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.539	0.515	0.567	0.483	0.758	0.582
DV2e	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.678	0.625	0.759	0.966	0.989	0.711
DV2m	MC1	ED0	EXP2	MRG0	LIM0	REN0	0.921	0.969	0.852	0.858	1.280	1.076
DV2m	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.663	0.610	0.793	0.918	1.060	0.858
DV12	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.724	0.747	0.832	0.871	1.340	0.995
DV3e	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.653	0.586	0.855	0.786	1.162	1.333
DV2e	MC1	ED0	EXP4	MRG3	LIM0	REN0	0.811	0.803	0.774	0.930	0.993	0.674
DV12	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.844	0.869	0.915	1.220	1.357	0.788
DV2e	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.779	0.796	0.865	0.796	1.018	1.132
DV13	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.606	0.566	0.578	0.530	0.859	0.594
DV2d	MC0	ED1	EXP4	MRG2	LIM0	REN0	0.588	0.608	0.570	0.806	0.964	0.516
DV11	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.677	0.732	0.802	0.858	1.432	0.997
DV13	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.759	0.732	0.598	0.539	0.918	0.597
DV3d	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.569	0.588	0.659	0.780	0.906	0.998
DV2m	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.709	0.741	0.717	0.724	1.005	0.817
DV3m	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.656	0.649	0.916	0.733	1.184	1.175
DV3m	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.579	0.529	0.591	0.480	0.800	0.679
DV11	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.814	0.898	0.812	0.741	1.193	0.901
DV3d	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.584	0.620	0.670	0.773	0.979	1.022
DV3d	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.432	0.451	0.427	0.519	0.670	0.546
DV3e	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.725	0.738	0.722	0.711	1.028	0.915
DV2e	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.552	0.534	0.723	0.713	0.823	0.826
DV2e	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.570	0.626	0.525	0.487	0.518	0.545
DV11	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.899	0.877	0.934	1.005	1.213	0.852
DV2d	MC0	ED0	EXP1	MRG5	LIM0	REN0	0.941	1.009	0.870	0.939	1.561	1.440
DV2d	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.830	0.843	0.814	0.865	1.285	1.282
DV11	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.793	0.856	0.760	0.702	1.214	0.787
DV3m	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.510	0.529	0.788	0.654	1.035	0.944
DV11	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.771	0.861	0.761	0.839	1.169	0.799
DV3e	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.789	0.727	0.788	1.295	1.183	0.827
DV3m	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.583	0.521	0.671	0.664	0.943	0.798
DV12	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.691	0.715	0.852	0.745	1.051	1.131
DV2e	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.463	0.504	0.676	0.594	0.763	0.715
DV2e	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.605	0.618	0.697	0.620	0.878	0.876
DV2d	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.597	0.710	0.785	0.721	1.169	1.063
DV12	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.765	0.825	0.771	0.711	1.050	0.857
DV11	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.837	0.886	0.817	0.815	1.434	1.013
DV12	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.800	0.906	0.743	0.630	1.036	0.883
DV3m	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.653	0.556	0.900	0.796	1.138	1.127
DV3d	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.594	0.700	0.673	0.680	0.937	1.016
DV13	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.956	0.940	0.816	0.861	1.211	0.964
DV2e	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.592	0.601	0.738	0.857	1.061	1.006

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DV13	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.718	0.697	0.578	0.530	0.859	0.594
DV2m	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.512	0.537	0.720	0.676	0.969	0.778
DV13	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.795	0.844	0.699	0.657	1.008	0.827
DV2d	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.683	0.832	0.698	0.672	0.932	0.725
DV3m	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.572	0.542	0.911	0.796	1.283	1.231
DV2m	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.721	0.763	0.810	0.854	1.109	0.897
DV2d	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.763	0.746	0.837	1.296	1.277	0.848
DV3e	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.871	0.732	0.931	1.230	1.314	1.084
DV2e	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.596	0.674	0.719	0.660	0.881	0.915
DV2m	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.768	0.664	0.879	1.316	1.243	0.791
DV2e	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.657	0.593	0.781	1.023	0.991	0.782
DV11	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.735	0.828	0.826	0.737	1.292	0.990
DV13	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.702	0.776	0.750	0.686	1.097	0.885
DV2e	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.696	0.724	0.719	0.660	0.881	0.964
DV3e	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.814	0.762	0.824	1.080	1.208	0.928
DV12	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.907	0.981	0.790	0.664	1.101	1.006
DV13	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.730	0.733	0.931	0.905	1.392	1.377
DV2d	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.629	0.772	0.776	0.698	1.130	1.028
DV12	MC0	ED1	EXP4	MRG0	LIM1	REN0	0.813	0.784	0.880	1.239	1.294	0.738
DV2e	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.641	0.619	0.883	0.803	1.034	1.197
DV2d	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.804	0.906	0.769	0.828	1.130	1.044
DV12	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.805	0.864	0.797	0.718	1.118	0.859
DV13	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.867	0.929	0.838	0.935	1.233	0.884
DV2m	MC0	ED0	EXP4	MRG0	LIM0	REN0	1.033	0.980	0.927	1.336	1.443	0.873
DV13	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.522	0.498	0.566	0.570	0.821	0.507
DV13	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.697	0.735	0.720	0.744	1.083	0.800
DV3e	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.573	0.521	0.766	0.767	1.158	1.140
DV3e	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.589	0.565	0.741	0.746	1.024	1.003
DV3m	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.803	0.655	0.836	1.202	1.265	0.847
DV2m	MC1	ED0	EXP1	MRG0	LIM2	REN0	0.821	0.789	0.837	0.944	1.303	1.072
DV2d	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.721	0.874	0.722	0.682	0.995	0.728
DV2e	MC1	ED0	EXP2	MRG3	LIM1	REN0	0.660	0.682	0.661	0.597	0.786	0.774
DV3e	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.698	0.697	0.721	0.655	0.984	0.945
DV3m	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.481	0.484	0.700	0.611	0.955	0.810
DV11	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.951	0.960	0.926	0.921	1.291	0.991
DV2e	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.594	0.624	0.718	0.787	0.911	0.921
DV3e	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.573	0.603	0.542	0.553	0.604	0.568
DV11	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.601	0.604	0.665	0.619	0.935	0.530
DV2m	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.525	0.547	0.703	0.676	0.995	0.798
DV11	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.611	0.571	0.710	0.748	1.090	0.642
DV12	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.598	0.618	0.560	0.485	0.745	0.508
DV11	MC1	ED0	EXP4	MRG3	LIM0	REN0	0.934	0.904	0.853	1.099	1.453	0.639
DV3d	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.646	0.666	0.643	0.831	0.861	0.874
DV3e	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.478	0.456	0.544	0.560	0.695	0.659
DV3e	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.373	0.449	0.543	0.514	0.581	0.558
DV2e	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.583	0.585	0.684	0.838	0.890	0.827
DV3e	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.593	0.550	0.746	0.728	1.158	1.039
DV3e	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.705	0.720	0.725	0.835	1.052	1.020
DV3e	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.574	0.542	0.712	0.903	1.009	0.897
DV2e	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.727	0.810	0.717	0.846	0.947	0.889
DV12	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.554	0.602	0.673	0.592	0.866	0.704
DV2d	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.448	0.468	0.488	0.557	0.711	0.508
DV12	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.555	0.583	0.694	0.651	1.014	0.771
DV13	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.576	0.602	0.683	0.703	0.961	0.704
DV11	MC0	ED1	EXP4	MRG2	LIM0	REN0	0.700	0.661	0.739	0.897	1.103	0.490
DV2e	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.508	0.581	0.718	0.787	0.911	0.874
DV3d	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.569	0.568	0.678	0.855	1.058	1.092
DV13	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.910	0.978	0.946	0.888	1.324	1.282
DV2m	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.742	0.781	0.792	0.858	1.142	0.921
DV13	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.861	0.868	0.842	0.952	1.423	1.028
DV2m	MC1	ED0	EXP2	MRG1	LIM1	REN0	0.708	0.721	0.704	0.680	0.999	0.870
DV2d	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.563	0.671	0.768	0.716	0.937	0.833
DV3m	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.798	0.700	0.753	0.916	1.054	0.673
DV2d	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.672	0.743	0.773	0.794	1.133	1.124
DV2d	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.627	0.825	0.798	0.662	1.062	1.043
DV13	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.568	0.479	0.617	0.830	0.894	0.427
DV2m	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.549	0.524	0.709	0.686	0.874	0.677
DV11	MC1	ED0	EXP4	MRG5	LIM2	REN1	1.022	0.941	0.953	1.376	1.568	0.905
DV3e	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.668	0.656	0.785	0.731	1.338	1.144
DV12	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.751	0.936	0.755	0.624	1.120	0.941

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.458	0.465	0.511	0.516	0.491	0.476
DV2m	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.627	0.611	0.811	0.785	1.253	1.104
DV3d	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.577	0.536	0.660	0.741	0.903	1.072
DV3d	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.735	0.728	0.655	0.797	0.974	1.199
DV3m	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.592	0.575	0.773	0.784	1.132	0.962
DV3e	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.535	0.673	0.763	0.840	1.215	1.066
DV13	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.767	0.759	0.768	0.733	1.111	0.945
DV12	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.643	0.667	0.771	0.707	1.047	0.856
DV11	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.979	1.062	0.893	0.884	1.512	1.226
DV12	MC0	ED0	EXP4	MRG5	LIM0	REN2	0.965	0.999	0.969	1.166	1.258	0.986
DV2d	MC0	ED0	EXP4	MRG2	LIM0	REN0	0.697	0.749	0.570	0.806	0.964	0.516
DV2m	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.624	0.630	0.791	0.854	1.139	0.920
DV3e	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.593	0.550	0.746	0.728	1.158	1.039
DV3m	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.766	0.656	0.641	0.740	0.897	0.550
DV3m	MC1	ED0	EXP1	MRG0	LIM2	REN0	0.837	0.763	0.816	0.862	1.291	1.119
DV3d	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.488	0.437	0.671	0.797	0.948	1.091
DV2d	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.478	0.498	0.501	0.567	0.891	0.649
DV2d	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.664	0.844	0.804	0.832	1.200	1.046
DV11	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.654	0.650	0.663	0.624	0.987	0.599
DV3d	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.534	0.582	0.450	0.532	0.821	0.682
DV11	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.930	0.944	0.950	0.926	1.262	0.967
DV12	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.583	0.630	0.708	0.674	1.014	0.772
DV3e	MC1	ED0	EXP2	MRG1	LIM1	REN0	0.722	0.717	0.708	0.665	1.019	0.974
DV2d	MC1	ED0	EXP4	MRG0	LIM0	REN0	0.997	1.076	0.904	1.309	1.440	0.912
DV11	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.895	0.872	0.930	0.995	1.206	0.849
DV3m	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.477	0.482	0.707	0.583	0.906	0.739
DV2m	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.649	0.750	0.732	0.670	1.048	0.853
DV12	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.570	0.616	0.658	0.595	0.892	0.723
DV3m	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.804	0.701	0.744	0.957	1.109	0.736
DV11	MC0	ED0	EXP3	MRG0	LIM2	REN0	1.067	1.080	0.934	1.005	1.213	0.852
DV3m	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.799	0.725	0.772	0.834	1.048	0.894
DV3m	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.729	0.662	0.964	0.811	1.512	1.544
DV2e	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.651	0.654	0.720	0.707	0.819	0.824
DV2d	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.713	0.873	0.736	0.691	1.145	0.906
DV2m	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.631	0.654	0.806	0.770	1.085	0.950
DV3m	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.728	0.785	0.803	0.772	1.188	1.027
DV11	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.742	0.728	0.770	0.777	1.312	0.785
DV11	MC0	ED1	EXP4	MRG0	LIM1	REN0	1.075	0.979	1.013	1.456	1.468	0.808
DV12	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.589	0.561	0.546	0.485	0.765	0.536
DV3m	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.830	0.780	0.916	0.792	1.234	1.237
DV2d	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.858	0.842	0.809	1.092	1.206	0.835
DV3e	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.538	0.479	0.576	0.801	0.672	0.490
DV3d	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.631	0.625	0.607	0.704	0.838	0.884
DV3d	MC0	ED0	EXP1	MRG0	LIM2	REN0	0.679	0.703	0.681	0.863	1.064	1.095
DV11	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.680	0.723	0.808	0.729	1.182	0.897
DV13	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.649	0.634	0.784	0.784	1.120	0.889
DV13	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.924	0.879	0.866	0.826	1.126	1.209
DV3e	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.556	0.531	0.680	0.671	0.910	0.804
DV2m	MC1	ED1	EXP4	MRG1	LIM0	REN0	0.733	0.689	0.824	1.058	1.262	0.758
DV2d	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.525	0.582	0.540	0.570	1.002	0.697
DV2m	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.579	0.571	0.718	0.673	0.967	0.846
DV13	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.711	0.802	0.697	0.654	1.005	0.802
DV2e	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.744	0.712	0.828	0.796	0.962	1.056
DV11	MC0	ED1	EXP1	MRG2	LIM2	REN0	0.557	0.532	0.667	0.634	0.995	0.602
DV12	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.641	0.648	0.754	0.661	1.038	0.910
DV12	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.771	0.801	0.855	0.805	0.982	0.969
DV2e	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.639	0.688	0.755	0.865	1.160	1.110
DV3m	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.530	0.435	0.552	0.511	0.719	0.554
DV3e	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.752	0.797	0.736	0.659	1.073	1.041
DV2m	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.594	0.631	0.605	0.524	0.806	0.596
DV3m	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.682	0.584	0.963	0.875	1.463	1.432
DV12	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.677	0.680	0.901	0.823	1.203	1.210
DV3e	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.757	0.684	0.903	0.864	1.325	1.424
DV3e	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.442	0.498	0.666	0.628	0.903	0.811
DV12	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.667	0.694	0.747	0.921	1.061	0.628
DV13	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.667	0.624	0.845	0.879	1.070	1.028
DV3m	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.832	0.759	0.813	0.854	1.284	1.116
DV13	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.762	0.728	0.787	0.795	1.290	1.031
DV3m	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.590	0.552	0.701	0.615	0.958	0.884
DV12	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.662	0.721	0.697	0.657	1.020	0.774

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DV2d	MC1	ED0	EXP2	MRG5	LIM1	RENO	0.857	0.896	0.785	0.854	1.189	1.226
DV12	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.698	0.716	0.792	0.855	1.097	0.798
DV2e	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.695	0.725	0.686	0.846	0.894	0.829
DV3e	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.649	0.782	0.894	0.790	1.234	1.358
DV11	MC1	ED0	EXP3	MRG0	LIM2	REN2	1.061	1.075	0.930	0.995	1.206	0.849
DV3m	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.770	0.682	0.897	0.788	1.132	1.124
DV2m	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.770	0.666	0.880	1.324	1.247	0.791
DV2d	MC1	ED0	EXP4	MRG3	LIM2	RENO	0.747	0.805	0.764	0.988	1.019	0.612
DV2e	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.781	0.753	0.776	0.961	0.960	0.692
DV2m	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.687	0.616	0.963	0.959	1.516	1.407
DV3m	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.574	0.517	0.675	0.626	0.889	0.726
DV13	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.568	0.479	0.617	0.830	0.894	0.427
DV2d	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.741	0.798	0.760	0.973	1.010	0.610
DV11	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.704	0.769	0.657	0.570	0.919	0.602
DV3d	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.532	0.507	0.607	0.704	0.838	0.884
DV13	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.833	0.864	0.886	0.888	1.139	1.106
DV2d	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.500	0.556	0.523	0.567	0.943	0.696
DV3d	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.434	0.505	0.666	0.618	0.870	0.953
DV2m	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.684	0.627	0.877	1.110	1.174	0.797
DV3e	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.642	0.545	0.810	1.091	1.117	0.846
DV13	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.613	0.665	0.751	0.740	1.142	0.857
DV13	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.549	0.537	0.652	0.699	0.905	0.656
DV3m	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.889	0.853	0.874	1.018	1.268	0.918
DV2e	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.665	0.703	0.594	0.751	0.615	0.473
DV3d	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.569	0.645	0.584	0.589	0.738	0.737
DV11	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.705	0.744	0.677	0.627	1.076	0.660
DV12	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.723	0.773	0.807	0.791	1.144	0.908
DV3m	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.572	0.559	0.788	0.772	1.093	0.934
DV3e	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.399	0.511	0.552	0.512	0.630	0.612
DV2d	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.756	0.762	0.844	1.087	1.273	0.894
DV2d	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.829	1.023	0.866	1.021	1.191	0.844
DV11	MC0	ED1	EXP3	MRG5	LIM0	RENO	0.834	0.832	0.914	1.021	1.606	1.096
DV3d	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.685	0.743	0.649	0.917	0.904	0.658
DV3d	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.553	0.567	0.646	0.648	0.922	1.005
DV3m	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.710	0.684	0.771	0.703	0.989	0.903
DV2e	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.596	0.674	0.565	0.533	0.640	0.639
DV13	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.623	0.576	0.743	1.012	1.039	0.591
DV3d	MC1	ED0	EXP2	MRG3	LIM2	RENO	0.571	0.647	0.586	0.592	0.740	0.737
DV13	MC1	ED0	EXP3	MRG3	LIM2	RENO	0.640	0.654	0.672	0.710	0.889	0.642
DV3m	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.732	0.587	0.614	0.740	0.847	0.513
DV2e	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.814	0.836	0.912	0.819	1.251	1.415
DV13	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.681	0.739	0.682	0.699	0.958	0.703
DV2m	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.696	0.689	0.729	0.702	1.099	0.867
DV11	MC0	ED1	EXP2	MRG2	LIM0	RENO	0.625	0.654	0.679	0.576	0.978	0.604
DV3m	MC1	ED1	EXP0	MRG4	LIM1	RENO	0.525	0.541	0.770	0.657	1.066	0.969
DV3d	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.671	0.581	0.716	1.143	1.013	0.929
DV3d	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.587	0.582	0.664	0.863	1.093	1.123
DV3e	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.680	0.665	0.744	0.701	0.991	1.042
DV11	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.733	0.826	0.825	0.733	1.289	0.988
DV11	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.839	1.005	0.836	0.855	1.513	1.067
DV13	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.758	0.723	0.725	1.012	1.067	0.607
DV11	MC0	ED1	EXP4	MRG0	LIM1	REN1	1.072	0.976	1.011	1.448	1.464	0.807
DV12	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.909	0.947	0.873	0.745	1.024	1.134
DV11	MC0	ED0	EXP4	MRG4	LIM2	RENO	0.879	0.927	0.869	1.221	1.347	0.721
DV2m	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.658	0.648	0.702	0.720	0.921	0.742
DV2d	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.526	0.648	0.485	0.513	0.759	0.552
DV13	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.682	0.721	0.670	0.660	0.955	0.750
DV3e	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.555	0.573	0.543	0.514	0.581	0.588
DV13	MC0	ED1	EXP3	MRG4	LIM2	RENO	0.606	0.558	0.770	0.788	1.034	0.809
DV2m	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.649	0.577	0.781	1.048	1.090	0.687
DV2m	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.581	0.553	0.742	0.744	1.135	0.929
DV13	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.756	0.751	0.666	0.650	0.947	0.769
DV3d	MC1	ED1	EXP4	MRG0	LIM0	RENO	0.720	0.709	0.754	1.221	1.179	0.892
DV3d	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.396	0.400	0.569	0.583	0.754	0.704
DV2d	MC1	ED0	EXP3	MRG2	LIM2	RENO	0.532	0.576	0.488	0.557	0.711	0.508
DV3m	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.605	0.651	0.788	0.654	1.035	0.944
DV2d	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.557	0.755	0.762	0.659	1.001	0.906
DV3e	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.701	0.701	0.724	0.661	0.989	0.948
DV3e	MC1	ED0	EXP2	MRG5	LIM2	RENO	0.762	0.714	0.892	0.853	1.194	1.327
DV2e	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.659	0.658	0.680	0.653	0.917	0.847

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.676	0.717	0.734	0.737	1.049	0.777
DV12	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.557	0.606	0.676	0.598	0.871	0.706
DV3d	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.431	0.454	0.436	0.483	0.701	0.581
DV3m	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.590	0.573	0.771	0.779	1.128	0.961
DV2m	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.566	0.545	0.604	0.521	0.803	0.648
DV2m	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.603	0.546	0.581	0.563	0.709	0.518
DV3e	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.534	0.529	0.531	0.553	0.555	0.516
DV2d	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.638	0.732	0.685	0.676	0.860	0.660
DV12	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.629	0.698	0.733	0.661	1.177	0.852
DV3m	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.710	0.691	0.691	0.586	0.933	0.827
DV13	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.653	0.614	0.867	0.884	1.045	1.003
DV3d	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.581	0.535	0.657	0.856	0.906	1.026
DV3d	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.606	0.711	0.655	0.673	0.957	1.039
DV3m	MC1	ED1	EXP2	MRG0	LIM0	REN0	0.792	0.761	0.831	0.784	1.269	1.124
DV12	MC0	ED0	EXP4	MRG4	LIM1	REN3	0.849	0.805	0.819	1.024	1.166	0.738
DV3d	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.453	0.466	0.405	0.514	0.579	0.495
DV12	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.869	0.881	0.757	0.668	1.044	0.939
DV3d	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.552	0.547	0.619	0.652	0.874	1.004
DV11	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.824	0.860	0.891	0.880	1.509	1.223
DV12	MC0	ED0	EXP1	MRG5	LIM0	REN0	0.908	1.000	0.962	0.889	1.456	1.357
DV3d	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.459	0.481	0.570	0.627	0.702	0.645
DV11	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.756	0.764	0.726	0.699	1.144	0.732
DV3e	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.399	0.511	0.552	0.512	0.630	0.612
DV11	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.596	0.605	0.679	0.630	1.078	0.661
DV12	MC0	ED0	EXP0	MRG4	LIM1	REN0	0.869	0.881	0.757	0.668	1.044	0.939
DV13	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.963	0.908	0.889	1.348	1.370	0.761
DV12	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.833	0.898	0.850	0.862	1.298	0.967
DV3e	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.663	0.588	0.787	1.288	1.179	0.826
DV12	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.862	0.873	0.753	0.658	1.034	0.935
DV13	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.837	0.880	0.837	0.866	1.184	0.914
DV3e	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.555	0.553	0.558	0.563	0.679	0.643
DV2e	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.707	0.697	0.792	0.961	1.043	0.761
DV2d	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.788	1.040	0.804	0.832	1.200	1.046
DV2e	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.783	0.800	0.868	0.804	1.024	1.136
DV2d	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.465	0.588	0.507	0.513	0.804	0.592
DV12	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.860	0.952	0.918	0.819	1.303	1.329
DV2m	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.674	0.675	0.606	0.526	0.807	0.650
DV13	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.597	0.612	0.777	0.762	1.292	0.973
DV3m	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.762	0.703	0.814	0.842	1.213	0.986
DV3e	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.635	0.626	0.759	0.724	1.256	1.140
DV11	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.887	0.782	0.945	1.478	1.689	0.945
DV2d	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.694	0.895	0.784	0.666	0.980	0.949
DV12	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.898	0.876	0.950	1.166	1.158	0.896
DV3m	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.641	0.615	0.770	0.657	1.066	1.056
DV3e	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.469	0.547	0.721	0.655	0.984	0.897
DV3m	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.754	0.728	0.806	0.779	1.194	1.122
DV12	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.598	0.666	0.709	0.654	1.106	0.849
DV12	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.679	0.681	0.902	0.827	1.206	1.212
DV3m	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.694	0.655	0.729	0.644	1.064	0.884
DV13	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.522	0.469	0.572	0.589	0.956	0.592
DV13	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.730	0.759	0.905	0.826	1.191	1.259
DV12	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.712	0.723	0.756	0.711	0.966	0.779
DV11	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.645	0.634	0.615	0.610	0.827	0.493
DV3m	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.805	0.716	0.945	0.811	1.391	1.404
DV3e	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.455	0.566	0.531	0.517	0.599	0.573
DV2d	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.552	0.601	0.513	0.567	0.868	0.633
DV2m	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.545	0.491	0.581	0.529	0.765	0.607
DV13	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.680	0.676	0.734	0.689	1.129	0.937
DV13	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.718	0.643	0.764	0.726	1.105	0.969
DV13	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.745	0.742	0.785	0.730	1.078	0.920
DV12	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.781	0.729	0.944	1.258	1.250	0.938
DV12	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.626	0.614	0.737	0.935	0.984	0.574
DV3e	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.685	0.633	0.921	0.864	1.440	1.567
DV11	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.827	0.833	0.921	0.972	1.770	1.343
DV12	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.862	0.955	0.919	0.823	1.308	1.331
DV2m	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.507	0.441	0.580	0.560	0.706	0.517
DV2e	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.574	0.578	0.738	0.664	0.861	0.941
DV3m	MC0	ED1	EXP4	MRG0	LIM0	REN0	0.887	0.769	0.904	1.220	1.430	0.912
DV2d	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.833	1.028	0.869	1.031	1.197	0.847
DV2d	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.650	0.728	0.849	1.021	1.095	0.767

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.443	0.499	0.667	0.631	0.905	0.813
DV3e	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.587	0.551	0.693	0.898	1.033	0.919
DV2d	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.803	0.729	0.838	1.225	1.270	0.975
DV2m	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.818	0.787	0.835	0.939	1.298	1.071
DV12	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.899	1.029	0.870	0.871	1.418	1.067
DV2d	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.644	0.911	0.781	0.659	0.975	0.884
DV11	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.839	1.042	0.813	0.780	1.295	0.975
DV2d	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.654	0.732	0.852	1.031	1.101	0.770
DV12	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.728	0.736	0.737	0.707	0.989	0.798
DV2d	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.701	0.709	0.790	0.791	1.101	1.171
DV2m	MC1	ED1	EXP2	MRG4	LIM1	RENO	0.629	0.636	0.790	0.720	1.076	1.011
DV3e	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.679	0.585	0.767	1.025	1.142	0.788
DV2d	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.444	0.526	0.485	0.513	0.759	0.552
DV11	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.807	0.962	0.796	0.839	1.238	0.856
DV3d	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.562	0.559	0.644	0.784	0.933	0.957
DV2e	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.468	0.480	0.553	0.533	0.589	0.581
DV3e	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.785	0.707	0.786	1.025	1.112	0.768
DV13	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.772	0.754	0.866	0.879	1.042	1.002
DV3d	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.534	0.667	0.664	0.612	0.865	1.017
DV3m	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.683	0.638	0.676	0.630	0.892	0.726
DV3m	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.597	0.604	0.937	0.740	1.294	1.296
DV2m	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.776	0.839	0.847	0.780	1.322	1.183
DV3e	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.508	0.642	0.738	0.832	1.141	1.063
DV2d	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.767	0.805	0.767	0.772	1.253	1.128
DV2d	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.459	0.476	0.476	0.554	0.728	0.520
DV12	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.614	0.597	0.737	0.707	0.989	0.798
DV2e	MC1	ED0	EXP2	MRG2	LIM2	RENO	0.556	0.614	0.538	0.487	0.505	0.531
DV12	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.521	0.528	0.559	0.522	0.774	0.490
DV2m	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.762	0.639	0.997	1.251	1.383	1.021
DV2e	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.589	0.606	0.714	0.620	0.854	0.853
DV13	MC0	ED1	EXP2	MRG0	LIM0	RENO	0.798	0.853	0.882	0.874	1.370	1.008
DV3m	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.596	0.603	0.935	0.737	1.291	1.294
DV2d	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.555	0.752	0.762	0.656	0.998	0.906
DV11	MC0	ED1	EXP2	MRG2	LIM2	RENO	0.555	0.550	0.647	0.576	0.850	0.549
DV12	MC1	ED0	EXP2	MRG0	LIM2	RENO	0.838	0.937	0.829	0.796	1.118	0.886
DV2m	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.699	0.716	0.710	0.645	0.944	0.794
DV3d	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.491	0.551	0.622	0.658	0.781	0.833
DV3m	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.656	0.557	0.771	0.916	1.027	0.656
DV3m	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.633	0.629	0.715	0.615	1.042	0.972
DV2e	MC1	ED0	EXP2	MRG0	LIM1	RENO	0.725	0.787	0.702	0.791	0.939	0.945
DV11	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.534	0.509	0.633	0.619	0.813	0.482
DV3m	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.750	0.747	0.736	0.672	1.216	1.064
DV12	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.590	0.667	0.740	0.624	1.030	0.855
DV2m	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.545	0.609	0.742	0.645	0.999	0.781
DV2e	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.735	0.636	0.923	1.164	1.140	0.980
DV3e	MC0	ED1	EXP1	MRG4	LIM0	RENO	0.648	0.622	0.807	0.775	1.340	1.257
DV11	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.954	0.963	0.927	0.926	1.296	0.992
DV12	MC1	ED0	EXP4	MRG1	LIM1	RENO	0.809	0.851	0.789	0.981	1.199	0.715
DV2m	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.643	0.602	0.579	0.524	0.761	0.605
DV2m	MC0	ED0	EXP3	MRG5	LIM1	RENO	0.782	0.725	0.915	0.937	1.238	1.127
DV2e	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.721	0.766	0.700	0.626	0.882	0.878
DV12	MC0	ED1	EXP0	MRG0	LIM0	RENO	0.905	0.991	0.870	0.796	1.287	1.002
DV11	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.746	0.698	0.825	1.083	1.360	0.637
DV12	MC0	ED0	EXP0	MRG0	LIM0	REN1	1.021	1.167	0.844	0.791	1.211	1.001
DV12	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.727	0.775	0.919	0.823	1.308	1.331
DV3e	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.481	0.459	0.546	0.566	0.699	0.661
DV12	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.853	0.809	0.822	1.034	1.172	0.740
DV2e	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.730	0.782	0.775	0.726	1.092	1.133
DV11	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.754	0.696	0.684	0.888	0.978	0.456
DV3d	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.582	0.679	0.622	0.658	0.781	0.833
DV2e	MC0	ED1	EXP0	MRG5	LIM2	RENO	0.549	0.576	0.883	0.803	1.034	1.136
DV3e	MC1	ED1	EXP4	MRG3	LIM1	RENO	0.625	0.524	0.727	0.987	1.023	0.696
DV2m	MC1	ED0	EXP0	MRG1	LIM0	RENO	0.685	0.788	0.757	0.680	1.119	0.857
DV2e	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.641	0.667	0.676	0.594	0.763	0.753
DV3d	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.610	0.714	0.657	0.680	0.962	1.043
DV3m	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.520	0.555	0.716	0.617	1.044	0.894
DV2d	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.664	0.925	0.714	0.629	0.978	0.772
DV2e	MC1	ED0	EXP4	MRG5	LIM1	RENO	0.875	0.786	0.938	1.251	1.197	0.998
DV2d	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.683	0.715	0.795	0.920	1.330	1.147
DV11	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.769	0.756	0.876	0.884	1.391	1.114

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.449	0.488	0.436	0.483	0.701	0.622
DV2d	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.797	0.925	0.775	0.695	1.126	1.100
DV13	MC1	ED0	EXP3	MRG2	LIM2	RENO	0.581	0.543	0.558	0.579	0.762	0.463
DV2e	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.704	0.742	0.739	0.862	1.064	1.007
DV2e	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.592	0.694	0.546	0.480	0.544	0.582
DV2m	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.507	0.534	0.727	0.645	0.919	0.710
DV13	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.671	0.613	0.567	0.533	0.793	0.541
DV3d	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.553	0.549	0.620	0.655	0.876	1.006
DV3e	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.480	0.458	0.545	0.563	0.697	0.660
DV13	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.806	0.821	0.887	0.826	1.096	1.145
DV3d	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.721	0.662	0.730	1.143	1.101	1.022
DV12	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.756	0.826	0.788	1.112	0.883	
DV2m	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.657	0.651	0.713	0.697	0.882	0.680
DV2d	MC0	ED0	EXP4	MRG3	LIM2	RENO	0.747	0.805	0.764	0.988	1.019	0.612
DV2m	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.808	0.753	0.945	0.884	1.437	1.378
DV3e	MC0	ED0	EXP3	MRG1	LIM0	RENO	0.761	0.772	0.745	0.715	1.092	0.916
DV2d	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.548	0.619	0.496	0.510	0.737	0.576
DV2d	MC0	ED0	EXP1	MRG2	LIM2	RENO	0.554	0.603	0.514	0.570	0.871	0.634
DV13	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.809	0.765	0.817	0.866	1.215	0.965
DV3e	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.639	0.643	0.761	0.915	1.336	1.228
DV3e	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.555	0.653	0.725	0.698	1.016	1.012
DV3d	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.635	0.794	0.684	0.673	1.013	1.114
DV11	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.739	0.750	0.867	1.215	1.342	0.720
DV2m	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.519	0.544	0.708	0.642	0.942	0.727
DV12	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.518	0.512	0.546	0.485	0.765	0.521
DV2d	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.764	0.831	0.742	0.698	1.068	1.027
DV2m	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.578	0.550	0.740	0.737	1.129	0.926
DV2m	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.662	0.651	0.705	0.727	0.927	0.744
DV3d	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.775	0.746	0.698	1.210	1.046	0.830
DV3e	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.843	0.806	0.801	1.025	1.209	0.845
DV2m	MC0	ED1	EXP3	MRG5	LIM1	RENO	0.659	0.589	0.915	0.937	1.238	1.127
DV3d	MC0	ED0	EXP2	MRG2	LIM1	RENO	0.486	0.517	0.406	0.483	0.625	0.580
DV13	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.611	0.646	0.735	0.692	1.133	0.911
DV3d	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.714	0.835	0.724	0.962	0.980	0.828
DV2m	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.818	0.807	0.805	0.999	1.124	0.689
DV3e	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.547	0.634	0.894	0.790	1.234	1.358
DV2e	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.622	0.558	0.718	0.925	0.883	0.628
DV11	MC0	ED0	EXP3	MRG0	LIM2	REN1	1.063	1.077	0.932	1.000	1.209	0.851
DV2e	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.688	0.733	0.710	0.651	0.969	0.906
DV3d	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.481	0.506	0.603	0.648	0.864	0.807
DV2m	MC0	ED1	EXP1	MRG1	LIM2	RENO	0.583	0.555	0.744	0.748	1.139	0.930
DV3m	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.720	0.672	0.706	0.679	1.155	0.996
DV2d	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.583	0.724	0.783	0.662	0.977	0.948
DV3m	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.856	0.776	0.795	0.857	1.321	1.147
DV13	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.545	0.523	0.597	0.587	1.009	0.634
DV3e	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.730	0.758	0.759	0.701	1.077	1.146
DV3m	MC1	ED0	EXP3	MRG3	LIM1	RENO	0.687	0.642	0.679	0.636	0.897	0.729
DV2d	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.564	0.633	0.485	0.513	0.759	0.591
DV12	MC0	ED1	EXP3	MRG0	LIM0	RENO	0.765	0.834	0.852	0.855	1.230	0.855
DV2m	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.787	0.723	0.762	1.043	1.116	0.704
DV2d	MC0	ED1	EXP3	MRG3	LIM0	RENO	0.608	0.710	0.722	0.682	0.995	0.728
DV12	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.698	0.741	0.872	0.805	1.067	1.066
DV3d	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.601	0.676	0.723	0.958	0.978	0.826
DV3d	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.534	0.667	0.664	0.612	0.865	1.017
DV2m	MC1	ED1	EXP4	MRG2	LIM1	RENO	0.611	0.497	0.632	0.823	0.863	0.493
DV12	MC0	ED1	EXP4	MRG5	LIM0	RENO	0.856	0.849	1.016	1.258	1.402	1.006
DV11	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.781	0.914	0.797	0.780	1.191	0.887
DV3d	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.620	0.607	0.658	0.793	0.937	1.106
DV3d	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.582	0.633	0.586	0.642	0.883	0.826
DV3d	MC0	ED1	EXP4	MRG1	LIM1	RENO	0.577	0.608	0.694	0.967	0.929	0.773
DV13	MC0	ED0	EXP3	MRG4	LIM1	RENO	0.738	0.701	0.751	0.788	1.062	0.830
DV3d	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.688	0.731	0.668	0.720	1.086	1.182
DV13	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.754	0.720	0.801	0.730	1.172	1.041
DV12	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.941	0.975	0.868	0.808	1.110	1.189
DV2m	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.588	0.574	0.791	0.770	0.998	0.864
DV2e	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.756	0.758	0.867	0.744	0.983	1.174
DV11	MC0	ED1	EXP4	MRG4	LIM2	RENO	0.741	0.752	0.869	1.221	1.347	0.721
DV2e	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.722	0.785	0.701	0.787	0.936	0.944
DV2d	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.896	0.966	0.833	0.874	1.405	1.415
DV11	MC0	ED1	EXP2	MRG5	LIM2	RENO	0.771	0.758	0.890	0.950	1.460	1.134

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DV2m	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.588	0.584	0.942	0.811	1.201	1.128
DV3d	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.551	0.539	0.619	0.913	0.852	0.612
DV2m	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.832	0.788	0.856	1.110	1.206	0.818
DV3e	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.440	0.497	0.665	0.624	0.900	0.811
DV2m	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.569	0.539	0.696	0.697	0.906	0.697
DV2d	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.745	0.983	0.823	0.728	1.244	1.143
DV12	MC0	ED0	EXP0	MRG0	LIM1	REN0	0.979	1.048	0.809	0.796	1.148	0.935
DV3e	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.725	0.755	0.722	0.889	1.087	0.982
DV3d	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.538	0.648	0.686	0.680	1.018	1.118
DV11	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.921	0.867	0.969	1.362	1.695	0.992
DV11	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.826	0.862	0.893	0.884	1.512	1.226
DV2m	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.623	0.629	0.755	0.741	1.231	1.020
DV2m	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.694	0.716	0.939	0.803	1.195	1.125
DV12	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.795	0.821	0.850	0.869	1.061	1.014
DV3d	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.584	0.600	0.643	0.780	0.930	1.024
DV2m	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.848	0.844	0.989	0.888	1.526	1.478
DV2m	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.587	0.559	0.729	0.702	1.099	0.867
DV3e	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.431	0.489	0.682	0.628	0.879	0.791
DV12	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.603	0.601	0.580	0.539	0.877	0.558
DV11	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.791	0.773	0.869	0.950	1.499	1.164
DV11	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.567	0.558	0.629	0.570	0.868	0.562
DV3m	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.697	0.678	0.700	0.611	0.955	0.883
DV2d	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.551	0.622	0.498	0.515	0.741	0.578
DV2e	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.593	0.671	0.563	0.528	0.637	0.637
DV3d	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.732	0.700	0.663	0.812	1.084	1.288
DV3d	MC0	ED1	EXP0	MRG0	LIM0	REN0	0.520	0.529	0.693	0.784	1.046	1.026
DV11	MC1	ED0	EXP4	MRG0	LIM0	REN1	1.331	1.343	1.056	1.448	1.549	0.866
DV2e	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.679	0.710	0.737	0.660	0.858	0.940
DV2d	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.788	1.040	0.804	0.832	1.200	1.046
DV2m	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.681	0.651	0.612	0.568	0.820	0.571
DV3e	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.753	0.799	0.738	0.661	1.075	1.043
DV12	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.617	0.627	0.571	0.485	0.810	0.575
DV3e	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.501	0.529	0.552	0.512	0.630	0.645
DV2e	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.553	0.610	0.536	0.483	0.502	0.529
DV12	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.574	0.637	0.673	0.640	0.903	0.680
DV13	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.696	0.678	0.864	0.823	1.123	1.172
DV2d	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.768	0.835	0.745	0.705	1.073	1.030
DV3e	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.573	0.539	0.744	0.701	0.991	1.042
DV3e	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.594	0.552	0.748	0.731	1.162	1.040
DV13	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.636	0.650	0.669	0.703	0.884	0.640
DV11	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.836	0.941	0.807	0.788	1.232	0.868
DV3e	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.621	0.521	0.724	0.978	1.017	0.694
DV11	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.767	0.754	0.874	0.880	1.388	1.112
DV13	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.537	0.528	0.669	0.703	0.884	0.640
DV11	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.619	0.554	0.701	0.888	0.953	0.444
DV12	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.825	0.880	0.790	0.851	1.094	0.797
DV2d	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.630	0.654	0.764	0.988	1.019	0.612
DV2d	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.559	0.582	0.552	0.802	0.908	0.516
DV2d	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.906	0.921	0.839	1.302	1.280	0.850
DV11	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.708	0.846	0.813	0.780	1.295	0.975
DV11	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.773	0.733	0.918	1.044	1.709	1.243
DV12	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.669	0.623	0.608	0.752	0.837	0.412
DV3d	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.528	0.509	0.451	0.745	0.682	0.458
DV2m	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.605	0.598	0.934	0.872	1.295	1.178
DV2d	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.721	0.798	0.814	0.904	1.221	0.986
DV12	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.708	0.849	0.688	0.595	0.944	0.775
DV3d	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.455	0.420	0.439	0.741	0.698	0.469
DV3m	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.694	0.630	0.597	0.519	0.813	0.597
DV2m	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.780	0.844	0.849	0.788	1.329	1.186
DV3d	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.622	0.556	0.676	1.025	0.991	0.818
DV11	MC1	ED0	EXP4	MRG3	LIM1	REN0	0.852	0.776	0.793	1.099	1.297	0.596
DV2m	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.605	0.587	0.773	0.774	1.029	0.887
DV2m	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.593	0.486	0.647	0.819	0.837	0.480
DV2e	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.532	0.509	0.645	0.636	0.747	0.677
DV12	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.804	0.834	0.829	0.796	1.118	0.911
DV3m	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.473	0.465	0.590	0.478	0.798	0.622
DV11	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.660	0.656	0.667	0.634	0.995	0.602
DV13	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.521	0.468	0.571	0.587	0.954	0.591
DV3d	MC0	ED0	EXP0	MRG0	LIM0	REN0	0.616	0.651	0.693	0.784	1.046	1.026
DV3e	MC1	ED0	EXP3	MRG4	LIM1	REN0	0.673	0.628	0.713	0.757	0.976	0.940

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DV11	MC1	ED0	EXP4	MRG3	LIM2	RENO	0.830	0.761	0.813	1.099	1.262	0.581
DV13	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.704	0.778	0.752	0.689	1.099	0.887
DV11	MC1	ED1	EXP1	MRG0	LIM0	REN1	1.003	1.043	1.001	1.023	1.610	1.168
DV2d	MC1	ED1	EXP4	MRG1	LIM2	RENO	0.656	0.734	0.853	1.037	1.105	0.771
DV2m	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.640	0.718	0.808	0.716	1.044	0.903
DV12	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.757	0.864	0.844	0.791	1.211	0.973
DV3d	MC0	ED1	EXP0	MRG5	LIM0	RENO	0.549	0.519	0.704	0.797	1.091	1.201
DV3d	MC1	ED1	EXP0	MRG3	LIM0	RENO	0.438	0.470	0.615	0.592	0.852	0.758
DV11	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.838	0.943	0.809	0.792	1.235	0.869
DV12	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.712	0.770	0.823	0.976	1.265	0.766
DV3m	MC0	ED0	EXP2	MRG0	LIM2	RENO	0.835	0.789	0.792	0.784	1.102	1.021
DV11	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.659	0.742	0.797	0.780	1.191	0.887
DV3d	MC0	ED0	EXP4	MRG2	LIM2	RENO	0.531	0.512	0.452	0.752	0.686	0.459
DV3m	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.548	0.603	0.803	0.654	1.125	1.038
DV2d	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.699	0.830	0.866	1.021	1.191	0.844
DV11	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.665	0.691	0.758	0.695	1.207	0.784
DV2e	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.685	0.756	0.687	0.588	0.824	0.826
DV11	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.882	0.778	0.928	1.370	1.606	0.926
DV3e	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.552	0.570	0.541	0.509	0.578	0.586
DV2m	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.630	0.664	0.959	0.808	1.303	1.238
DV3d	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.620	0.555	0.675	1.019	0.987	0.817
DV3m	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.757	0.605	0.997	1.142	1.334	1.039
DV2d	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.716	0.752	0.744	0.751	0.994	0.879
DV3d	MC1	ED1	EXP1	MRG0	LIM2	RENO	0.572	0.571	0.681	0.863	1.064	1.095
DV2m	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.587	0.573	0.789	0.767	0.996	0.862
DV3e	MC1	ED1	EXP2	MRG1	LIM1	RENO	0.609	0.582	0.708	0.665	1.019	0.974
DV12	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.769	0.771	0.873	0.749	1.027	1.136
DV3d	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.652	0.672	0.618	0.648	0.871	1.003
DV12	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.861	0.948	0.844	0.791	1.211	1.001
DV11	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.678	0.712	0.645	0.616	0.880	0.530
DV2d	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.555	0.752	0.762	0.656	0.998	0.906
DV3m	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.609	0.553	0.610	0.483	0.850	0.680
DV11	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.961	0.994	0.949	0.995	1.311	0.934
DV3e	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.503	0.512	0.571	0.566	0.739	0.709
DV3m	MC0	ED0	EXP4	MRG0	LIM0	RENO	1.053	0.948	0.904	1.220	1.430	0.912
DV12	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.794	0.898	0.739	0.621	1.027	0.879
DV2m	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.747	0.629	1.025	1.263	1.354	0.998
DV11	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.810	0.893	0.808	0.733	1.186	0.898
DV13	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.833	0.864	0.886	0.888	1.139	1.106
DV2e	MC0	ED0	EXP4	MRG1	LIM0	RENO	0.886	0.902	0.819	0.975	1.115	0.765
DV2d	MC1	ED0	EXP4	MRG2	LIM2	RENO	0.620	0.631	0.543	0.806	0.838	0.469
DV3m	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.721	0.630	0.795	0.857	1.321	1.147
DV2d	MC1	ED1	EXP2	MRG0	LIM2	RENO	0.667	0.727	0.792	0.841	1.110	1.021
DV3e	MC1	ED1	EXP0	MRG1	LIM2	RENO	0.473	0.551	0.725	0.665	0.992	0.901
DV11	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.619	0.606	0.743	0.695	1.110	0.713
DV11	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.622	0.588	0.767	0.769	1.305	0.782
DV2d	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.562	0.631	0.484	0.510	0.757	0.591
DV2m	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.467	0.450	0.594	0.526	0.743	0.543
DV3m	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.512	0.550	0.721	0.583	0.985	0.813
DV13	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.724	0.796	0.735	0.692	1.133	0.911
DV3m	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.731	0.788	0.804	0.776	1.192	1.028
DV13	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.702	0.776	0.750	0.686	1.097	0.885
DV3m	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.752	0.750	0.737	0.676	1.220	1.065
DV3m	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.688	0.631	0.610	0.528	0.937	0.744
DV2e	MC0	ED0	EXP0	MRG5	LIM0	RENO	0.732	0.843	0.927	0.803	1.190	1.250
DV3d	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.602	0.577	0.660	0.741	0.903	1.148
DV2m	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.906	0.789	0.998	1.257	1.387	1.022
DV2m	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.595	0.633	0.606	0.526	0.807	0.597
DV12	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.682	0.786	0.675	0.642	0.905	0.682
DV2d	MC1	ED0	EXP1	MRG3	LIM2	RENO	0.668	0.770	0.724	0.698	1.059	0.826
DV12	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.589	0.581	0.534	0.519	0.729	0.457
DV3e	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.610	0.575	0.728	0.915	1.263	1.145
DV3d	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.635	0.824	0.664	0.615	0.868	1.018
DV3d	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.498	0.566	0.671	0.673	0.932	1.013
DV2m	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.606	0.493	0.629	0.811	0.855	0.491
DV2m	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.772	0.668	0.881	1.329	1.249	0.793
DV11	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.981	1.027	0.921	0.972	1.770	1.343
DV3m	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.815	0.692	1.018	1.148	1.455	1.144
DV3m	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.675	0.599	0.916	0.733	1.184	1.280
DV3e	MC0	ED0	EXP4	MRG2	LIM0	RENO	0.701	0.690	0.621	0.805	0.756	0.526

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.779	0.720	0.770	0.994	1.058	0.642
DV3e	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.685	0.611	0.782	0.987	1.146	0.747
DV13	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.694	0.671	0.799	0.926	1.158	0.822
DV2e	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.700	0.765	0.716	0.779	0.906	0.918
DV2d	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.690	0.858	0.804	0.721	1.138	1.036
DV13	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.831	0.746	0.851	1.125	1.208	0.745
DV12	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.938	0.972	0.854	0.752	1.057	1.168
DV2m	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.914	0.821	0.880	1.324	1.247	0.791
DV2d	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.801	0.930	0.777	0.701	1.132	1.103
DV3d	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.494	0.505	0.671	0.777	0.982	1.023
DV12	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.742	0.757	0.796	0.727	1.183	0.972
DV11	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.823	0.829	0.918	0.962	1.761	1.339
DV2e	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.789	0.778	0.781	1.225	1.027	0.747
DV2d	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.605	0.612	0.746	0.754	0.996	0.880
DV12	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.786	0.784	0.852	0.745	1.051	1.164
DV2d	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.445	0.527	0.486	0.515	0.761	0.553
DV13	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.768	0.779	0.782	0.781	1.118	0.887
DV12	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.569	0.510	0.612	0.763	0.844	0.414
DV13	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.692	0.604	0.604	0.834	0.920	0.439
DV3m	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.716	0.577	0.629	0.744	0.828	0.500
DV3m	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.583	0.609	0.692	0.588	0.936	0.761
DV3d	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.679	0.688	0.704	0.797	1.091	1.285
DV3m	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.758	0.728	0.791	0.716	1.242	1.154
DV11	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.800	0.930	0.776	0.777	1.221	0.908
DV2d	MC0	ED1	EXP2	MRG0	LIM1	REN0	0.684	0.741	0.773	0.841	1.140	1.048
DV3d	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.397	0.394	0.426	0.524	0.707	0.617
DV2m	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.834	0.825	0.788	0.845	1.132	0.999
DV2d	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.674	0.743	0.778	0.983	1.104	0.673
DV3e	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.618	0.576	0.588	0.793	0.651	0.476
DV2d	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.561	0.752	0.715	0.631	0.980	0.774
DV3m	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.908	0.884	0.980	0.796	1.438	1.438
DV3d	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.648	0.619	0.703	1.015	1.043	0.874
DV3e	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.596	0.565	0.748	0.919	1.232	1.118
DV3d	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.520	0.529	0.693	0.784	1.046	1.026
DV3d	MC0	ED1	EXP3	MRG0	LIM0	REN0	0.618	0.648	0.678	0.843	1.000	0.965
DV3m	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.670	0.626	0.685	0.657	0.913	0.775
DV11	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.701	0.767	0.656	0.567	0.916	0.601
DV12	MC0	ED0	EXP4	MRG3	LIM1	REN0	0.762	0.772	0.719	0.935	1.011	0.589
DV3m	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.715	0.691	0.683	0.611	0.981	0.906
DV12	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.601	0.599	0.578	0.536	0.874	0.558
DV3e	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.914	0.820	0.975	1.235	1.394	1.164
DV2d	MC1	ED1	EXP4	MRG1	LIM0	REN0	0.738	0.872	0.896	1.037	1.272	0.848
DV3d	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.485	0.498	0.418	0.529	0.730	0.635
DV3m	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.586	0.533	0.731	0.647	1.067	0.886
DV2d	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.672	0.751	0.775	0.695	1.126	1.100
DV2d	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.820	0.824	0.755	0.850	1.081	1.055
DV13	MC0	ED0	EXP4	MRG1	LIM2	REN0	0.792	0.789	0.819	1.078	1.243	0.721
DV3e	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.566	0.523	0.706	0.704	0.940	0.830
DV12	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.771	0.773	0.875	0.752	1.029	1.138
DV2m	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.661	0.609	0.791	0.914	1.058	0.856
DV3d	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.566	0.585	0.657	0.773	0.901	0.995
DV3m	MC0	ED0	EXP3	MRG3	LIM2	REN0	0.670	0.629	0.696	0.636	0.874	0.710
DV3m	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.955	0.810	0.837	1.208	1.269	0.848
DV13	MC0	ED1	EXP4	MRG4	LIM0	REN3	0.752	0.690	0.868	1.125	1.314	0.819
DV11	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.972	1.026	0.896	1.136	1.448	0.802
DV2m	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.608	0.494	0.630	0.815	0.858	0.491
DV13	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.901	0.971	0.880	0.952	1.506	1.102
DV3d	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.675	0.725	0.659	0.780	0.906	0.998
DV3e	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.485	0.575	0.707	0.832	1.078	0.991
DV11	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.706	0.719	0.817	0.815	1.434	1.013
DV13	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.558	0.571	0.684	0.654	0.925	0.729
DV3d	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.512	0.556	0.427	0.519	0.670	0.546
DV13	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.698	0.675	0.801	0.935	1.165	0.825
DV3m	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.827	0.732	0.925	0.814	1.432	1.444
DV2m	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.668	0.625	0.957	0.872	1.261	1.251
DV2d	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.632	0.768	0.737	0.635	1.041	0.829
DV2m	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.628	0.613	0.813	0.788	1.256	1.107
DV2d	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.550	0.604	0.668	0.672	0.880	0.676
DV11	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.935	0.917	0.879	0.968	1.669	1.251
DV3m	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.830	0.734	0.940	0.875	1.502	1.470

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DV3d	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.673	0.697	0.677	0.850	1.055	1.091
DV12	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.723	0.865	0.739	0.671	1.071	0.826
DV3e	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.558	0.676	0.722	0.659	0.987	0.898
DV2m	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.649	0.577	0.781	1.048	1.090	0.687
DV3m	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.820	0.740	0.753	0.834	1.076	0.917
DV3d	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.767	0.811	0.673	0.741	0.982	1.263
DV13	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.875	0.903	0.927	0.954	1.266	1.125
DV3m	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.635	0.631	0.716	0.617	1.044	0.974
DV12	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.580	0.626	0.706	0.667	1.008	0.770
DV11	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.700	0.739	0.789	0.733	1.218	0.922
DV13	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.521	0.485	0.555	0.536	0.816	0.540
DV2d	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.710	0.789	0.801	0.705	1.203	1.104
DV3e	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.718	0.713	0.705	0.659	1.014	0.971
DV2m	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.904	0.787	0.997	1.251	1.383	1.021
DV3d	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.491	0.551	0.622	0.658	0.781	0.833
DV3e	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.442	0.553	0.543	0.514	0.581	0.558
DV2e	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.476	0.504	0.522	0.480	0.514	0.543
DV2m	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.590	0.586	0.957	0.872	1.261	1.148
DV11	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.754	0.762	0.725	0.695	1.140	0.731
DV3d	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.712	0.833	0.723	0.958	0.978	0.826
DV13	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.747	0.744	0.786	0.733	1.082	0.921
DV2d	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.788	0.861	0.813	0.916	1.292	1.116
DV13	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.593	0.551	0.542	0.573	0.779	0.473
DV3m	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.667	0.683	0.802	0.651	1.123	1.128
DV3d	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.773	0.744	0.697	1.203	1.042	0.829
DV2e	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.761	0.718	0.801	1.028	0.967	0.763
DV11	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.679	0.780	0.794	0.835	1.235	0.855
DV2d	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.592	0.684	0.522	0.564	0.941	0.695
DV11	MC1	ED1	EXP4	MRG1	LIM2	REN0	0.769	0.737	0.883	1.153	1.344	0.732
DV3e	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.468	0.465	0.543	0.514	0.581	0.588
DV11	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.907	0.926	0.873	0.875	1.383	1.111
DV3e	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.547	0.540	0.518	0.553	0.570	0.530
DV3m	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.780	0.621	0.976	1.153	1.378	1.069
DV3d	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.635	0.648	0.634	0.908	0.827	0.596
DV12	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.549	0.554	0.578	0.527	0.824	0.492
DV3d	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.673	0.582	0.717	1.149	1.016	0.930
DV12	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.654	0.653	0.871	0.869	1.033	0.989
DV3d	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.717	0.670	0.691	1.019	0.961	0.796
DV3m	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.514	0.552	0.722	0.586	0.988	0.814
DV2m	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.568	0.565	0.579	0.524	0.761	0.555
DV2d	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.580	0.759	0.523	0.518	0.856	0.594
DV11	MC1	ED0	EXP0	MRG0	LIM1	REN0	1.138	1.193	0.931	0.935	1.303	0.995
DV11	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.958	0.933	0.958	1.023	1.521	1.090
DV11	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.623	0.609	0.745	0.702	1.117	0.715
DV13	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.755	0.696	0.885	0.818	1.090	1.174
DV2d	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.558	0.748	0.713	0.625	0.974	0.771
DV11	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.791	0.854	0.759	0.699	1.211	0.785
DV13	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.673	0.660	0.760	1.022	1.136	0.653
DV2d	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.652	0.679	0.753	0.890	1.080	0.916
DV3d	MC0	ED0	EXP4	MRG4	LIM0	REN0	0.809	0.798	0.727	1.025	1.110	0.877
DV3d	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.434	0.505	0.666	0.618	0.870	0.953
DV12	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.891	0.902	0.857	1.029	1.238	0.792
DV2d	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.681	0.839	0.746	0.709	0.957	0.852
DV11	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.657	0.676	0.645	0.573	0.847	0.548
DV12	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.976	1.080	0.890	0.745	1.113	1.248
DV3m	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.495	0.495	0.684	0.615	0.984	0.832
DV3e	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.522	0.568	0.855	0.790	1.166	1.267
DV2e	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.583	0.663	0.738	0.664	0.861	0.893
DV12	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.574	0.550	0.560	0.485	0.745	0.522
DV2m	MC0	ED1	EXP4	MRG4	LIM2	REN0	0.687	0.630	0.881	1.121	1.181	0.800
DV3e	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.618	0.697	0.855	0.786	1.162	1.265
DV2e	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.733	0.684	0.716	0.916	0.878	0.626
DV3m	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.776	0.618	0.973	1.142	1.370	1.066
DV12	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.856	0.849	1.016	1.258	1.402	1.006
DV13	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.627	0.601	0.783	0.726	1.076	0.918
DV2d	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.798	0.833	0.875	1.296	1.352	0.910
DV2m	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.762	0.639	0.997	1.251	1.383	1.021
DV11	MC1	ED0	EXP4	MRG0	LIM0	REN3	1.324	1.336	1.053	1.434	1.541	0.863
DV12	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.594	0.586	0.537	0.527	0.735	0.459
DV3e	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.569	0.564	0.545	0.563	0.697	0.660

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.720	0.862	0.738	0.667	1.067	0.825
DV3m	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.800	0.738	0.916	0.733	1.184	1.280
DV13	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.639	0.612	0.667	0.654	0.950	0.770
DV3m	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.642	0.631	0.785	0.700	1.073	0.991
DV3d	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.568	0.587	0.657	0.777	0.904	0.996
DV13	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.646	0.644	0.597	0.587	1.009	0.634
DV3e	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.637	0.574	0.876	0.786	1.132	1.300
DV13	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.672	0.660	0.823	0.795	1.365	1.106
DV11	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.548	0.519	0.618	0.619	0.835	0.495
DV2e	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.813	0.814	0.815	1.018	1.046	0.837
DV3m	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.479	0.485	0.709	0.588	0.911	0.742
DV12	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.574	0.599	0.681	0.661	1.051	0.794
DV11	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.750	0.843	0.778	0.835	1.136	0.777
DV2m	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.790	0.679	0.858	1.324	1.280	0.812
DV2d	MC1	ED1	EXP4	MRG1	LIM1	REN0	0.673	0.749	0.833	1.037	1.135	0.791
DV12	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.831	0.929	0.825	0.784	1.108	0.882
DV2m	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.738	0.777	0.789	0.850	1.136	0.918
DV2e	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.637	0.631	0.570	0.755	0.582	0.442
DV2m	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.675	0.661	0.686	0.720	0.946	0.761
DV3d	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.477	0.543	0.651	0.612	0.796	0.863
DV2m	MC0	ED1	EXP3	MRG1	LIM0	REN0	0.629	0.630	0.741	0.731	1.070	0.819
DV13	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.760	0.755	0.669	0.657	0.952	0.771
DV2e	MC1	ED0	EXP0	MRG0	LIM2	REN0	0.605	0.718	0.719	0.791	0.914	0.875
DV3e	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.462	0.438	0.518	0.553	0.570	0.530
DV3e	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.703	0.678	0.746	0.728	1.158	1.039
DV12	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.708	0.766	0.820	0.967	1.258	0.763
DV11	MC0	ED0	EXP0	MRG2	LIM0	REN0	0.741	0.806	0.679	0.576	0.978	0.604
DV12	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.735	0.776	0.914	0.869	1.189	1.087
DV11	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.708	0.846	0.813	0.780	1.295	0.975
DV13	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.673	0.660	0.760	1.022	1.136	0.653
DV3e	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.512	0.560	0.892	0.853	1.194	1.260
DV13	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.640	0.595	0.598	0.539	0.918	0.597
DV13	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.743	0.740	0.783	0.726	1.076	0.918
DV3m	MC0	ED0	EXP4	MRG1	LIM1	REN0	0.809	0.705	0.747	0.966	1.115	0.738
DV3e	MC0	ED1	EXP1	MRG4	LIM1	REN0	0.591	0.534	0.751	0.775	1.196	1.173
DV3d	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.642	0.768	0.615	0.592	0.852	0.811
DV3m	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.641	0.712	0.746	0.592	1.052	0.817
DV3m	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.481	0.484	0.700	0.611	0.955	0.810
DV2d	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.722	0.682	0.807	1.087	1.203	0.834
DV3d	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.415	0.447	0.594	0.583	0.798	0.754
DV2m	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.828	0.812	0.799	1.053	1.187	0.757
DV3e	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.759	0.686	0.904	0.869	1.329	1.426
DV12	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.540	0.570	0.570	0.483	0.807	0.558
DV3m	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.589	0.532	0.721	0.672	1.119	0.967
DV13	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.604	0.587	0.570	0.539	0.797	0.527
DV3e	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.749	0.670	0.839	0.853	1.117	1.174
DV3d	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.714	0.686	0.679	0.812	1.056	1.255
DV11	MC1	ED0	EXP3	MRG0	LIM0	REN0	1.200	1.283	0.980	1.005	1.396	0.937
DV3d	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.615	0.612	0.622	0.704	0.815	0.861
DV13	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.785	0.782	0.815	1.062	1.232	0.718
DV2m	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.745	0.816	0.958	0.803	1.299	1.237
DV2e	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.568	0.561	0.701	0.670	0.819	0.751
DV11	MC0	ED0	EXP1	MRG0	LIM0	REN3	1.183	1.278	0.998	1.013	1.601	1.165
DV2d	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.619	0.740	0.789	0.832	1.104	0.951
DV3m	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.669	0.661	0.827	0.716	1.314	1.237
DV3d	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.486	0.434	0.659	0.738	0.901	1.070
DV3e	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.540	0.641	0.743	0.698	0.989	0.987
DV3d	MC1	ED0	EXP1	MRG0	LIM2	REN0	0.679	0.703	0.681	0.863	1.064	1.095
DV2e	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.872	0.783	0.923	1.164	1.140	0.980
DV3m	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.761	0.778	0.785	0.700	1.073	0.991
DV11	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.869	0.871	0.963	1.044	1.968	1.368
DV3m	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.896	0.867	0.831	0.857	1.398	1.230
DV3d	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.611	0.717	0.658	0.683	0.965	1.044
DV3m	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.609	0.680	0.722	0.586	0.988	0.814
DV11	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.670	0.686	0.628	0.567	0.865	0.561
DV13	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.805	0.798	0.796	1.062	1.265	0.737
DV3m	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.797	0.701	0.892	0.855	1.227	1.177
DV12	MC1	ED1	EXP4	MRG4	LIM0	REN0	0.791	0.767	0.886	1.039	1.318	0.795
DV12	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.617	0.634	0.549	0.490	0.769	0.523
DV13	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.867	0.929	0.838	0.935	1.233	0.884

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DV12	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.938	0.972	0.854	0.752	1.057	1.168
DV12	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.806	0.849	0.787	0.976	1.195	0.714
DV12	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.805	0.847	0.786	0.972	1.193	0.713
DV12	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.657	0.742	0.673	0.592	0.866	0.704
DV3d	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.460	0.485	0.583	0.587	0.736	0.687
DV13	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.677	0.658	0.819	0.926	1.128	0.802
DV13	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.692	0.629	0.556	0.539	0.819	0.557
DV3d	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.460	0.485	0.583	0.587	0.736	0.687
DV3d	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.570	0.669	0.639	0.664	0.765	0.814
DV3d	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.638	0.652	0.636	0.917	0.832	0.598
DV3e	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.521	0.468	0.588	0.793	0.651	0.476
DV2e	MC1	ED1	EXP0	MRG4	LIM2	REN0	0.491	0.538	0.738	0.664	0.861	0.893
DV3e	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.563	0.536	0.602	0.801	0.712	0.525
DV2e	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.731	0.632	0.920	1.153	1.134	0.977
DV11	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.811	0.864	0.834	0.807	1.389	0.985
DV3e	MC1	ED0	EXP4	MRG4	LIM0	REN0	0.859	0.801	0.852	1.097	1.290	0.932
DV3d	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.560	0.594	0.710	0.962	0.902	0.753
DV3d	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.663	0.731	0.709	0.958	0.900	0.751
DV2m	MC0	ED0	EXP0	MRG0	LIM1	REN0	0.742	0.781	0.792	0.858	1.142	0.921
DV3d	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.596	0.546	0.641	0.856	0.931	1.053
DV3e	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.631	0.543	0.837	0.849	1.115	1.172
DV11	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.655	0.675	0.644	0.570	0.845	0.547
DV13	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.567	0.499	0.569	0.536	0.795	0.542
DV3m	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.703	0.684	0.703	0.621	0.964	0.886
DV3d	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.638	0.661	0.634	0.652	0.851	0.979
DV12	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.692	0.691	0.878	0.819	1.231	1.240
DV2m	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.591	0.583	0.711	0.648	0.947	0.794
DV12	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.761	0.792	0.787	0.658	1.095	1.003
DV13	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.603	0.555	0.767	0.781	1.029	0.806
DV11	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.669	0.695	0.760	0.702	1.214	0.787
DV12	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.732	0.739	0.740	0.714	0.994	0.801
DV3e	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.542	0.490	0.705	0.694	1.031	0.915
DV2e	MC0	ED1	EXP0	MRG2	LIM0	REN0	0.451	0.551	0.565	0.487	0.581	0.554
DV3e	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.547	0.684	0.695	0.624	0.952	0.869
DV2e	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.761	0.718	0.801	1.028	0.967	0.763
DV2d	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.754	0.811	0.807	0.794	1.199	1.291
DV3e	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.611	0.613	0.722	0.889	1.087	0.982
DV3e	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.710	0.654	0.801	1.025	1.209	0.845
DV12	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.760	0.769	0.717	0.930	1.008	0.588
DV3e	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.581	0.557	0.717	0.691	1.119	1.005
DV3e	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.531	0.475	0.651	0.671	0.860	0.750
DV12	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.589	0.581	0.534	0.519	0.729	0.457
DV12	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.761	0.792	0.787	0.658	1.095	1.003
DV2d	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.879	0.898	0.857	1.289	1.240	0.826
DV3e	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.604	0.686	0.876	0.790	1.135	1.235
DV13	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.644	0.614	0.766	0.730	1.107	0.944
DV2e	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.563	0.633	0.660	0.594	0.783	0.734
DV13	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.760	0.816	0.855	0.870	1.289	1.007
DV2d	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.711	0.795	0.828	0.911	1.400	1.226
DV11	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.676	0.757	0.778	0.780	1.223	0.910
DV2d	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.465	0.588	0.507	0.513	0.804	0.592
DV2d	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.567	0.636	0.487	0.518	0.764	0.593
DV11	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.833	0.894	0.784	0.706	1.290	0.787
DV3e	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.608	0.574	0.728	0.910	1.258	1.144
DV12	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.949	1.022	0.826	0.788	1.112	0.908
DV13	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.607	0.619	0.754	0.750	1.315	0.995
DV3m	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.621	0.578	0.810	0.712	1.205	1.123
DV2d	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.654	0.747	0.668	0.676	0.883	0.677
DV2m	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.617	0.672	0.710	0.645	0.944	0.729
DV2d	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.710	0.789	0.801	0.705	1.203	1.104
DV13	MC0	ED1	EXP0	MRG4	LIM1	REN0	0.722	0.647	0.768	0.733	1.111	0.972
DV3d	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.495	0.554	0.596	0.589	0.802	0.757
DV13	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.852	0.792	0.764	0.726	1.105	0.969
DV2e	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.666	0.721	0.848	0.747	1.012	1.145
DV13	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.719	0.776	0.705	0.710	1.023	0.706
DV13	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.622	0.617	0.568	0.576	0.826	0.509
DV3m	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.793	0.814	0.827	0.716	1.314	1.237
DV11	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.647	0.695	0.759	0.831	1.163	0.796
DV2e	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.632	0.666	0.751	0.679	1.084	1.028
DV11	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.727	0.706	0.711	0.752	1.094	0.643

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.719	0.650	0.770	0.776	1.126	1.045
DV13	MC0	ED1	EXP1	MRG3	LIM0	REN0	0.632	0.660	0.743	0.726	1.254	0.882
DV2m	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.603	0.596	0.920	0.811	1.234	1.157
DV3e	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.668	0.660	0.602	0.801	0.712	0.525
DV3e	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.748	0.669	0.837	0.849	1.115	1.172
DV3d	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.538	0.537	0.634	0.652	0.851	0.979
DV2m	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.679	0.675	0.747	0.702	1.071	0.845
DV2d	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.479	0.499	0.502	0.570	0.894	0.650
DV11	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.568	0.560	0.630	0.573	0.870	0.563
DV13	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.685	0.743	0.684	0.706	0.963	0.706
DV13	MC1	ED0	EXP1	MRG2	LIM2	REN0	0.605	0.568	0.588	0.592	0.934	0.578
DV2d	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.538	0.594	0.685	0.676	0.860	0.660
DV11	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.833	0.894	0.784	0.706	1.290	0.787
DV2d	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.953	0.899	0.838	1.225	1.270	0.975
DV2d	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.676	0.657	0.775	0.854	1.055	1.030
DV3m	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.831	0.781	0.918	0.796	1.237	1.240
DV3d	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.617	0.589	0.644	0.741	0.928	1.178
DV3e	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.718	0.630	0.742	0.978	0.990	0.677
DV13	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.671	0.628	0.848	0.888	1.076	1.031
DV11	MC1	ED0	EXP3	MRG4	LIM1	REN0	0.774	0.864	0.763	0.843	1.173	0.800
DV3d	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.569	0.568	0.678	0.855	1.058	1.092
DV2d	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.560	0.668	0.765	0.709	0.932	0.831
DV3d	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.611	0.717	0.658	0.683	0.965	1.044
DV2m	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.557	0.527	0.703	0.724	0.925	0.743
DV2m	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.568	0.565	0.579	0.524	0.761	0.555
DV2e	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.654	0.677	0.658	0.588	0.779	0.771
DV3d	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.396	0.408	0.414	0.476	0.603	0.563
DV12	MC0	ED0	EXP4	MRG0	LIM0	REN3	1.001	1.070	0.915	1.220	1.357	0.788
DV3d	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.396	0.400	0.569	0.583	0.754	0.704
DV2m	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.722	0.736	0.830	0.780	1.216	1.075
DV12	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.849	0.805	0.819	1.024	1.166	0.738
DV11	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.835	1.036	0.810	0.773	1.288	0.972
DV11	MC0	ED1	EXP1	MRG0	LIM0	REN1	1.003	1.043	1.001	1.023	1.610	1.168
DV2m	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.621	0.651	0.733	0.673	1.051	0.930
DV2m	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.815	0.812	0.808	0.850	1.106	0.975
DV11	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.704	0.769	0.657	0.570	0.919	0.602
DV12	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.690	0.748	0.724	0.627	1.061	0.905
DV2m	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.587	0.559	0.729	0.702	1.099	0.867
DV3m	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.541	0.449	0.598	0.528	0.862	0.677
DV3e	MC0	ED0	EXP1	MRG0	LIM0	REN0	0.797	0.830	0.787	0.924	1.423	1.231
DV3m	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.716	0.577	0.629	0.744	0.828	0.500
DV2m	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.778	0.872	0.824	0.716	1.135	1.082
DV2m	MC0	ED1	EXP3	MRG0	LIM0	REN0	0.747	0.727	0.834	0.923	1.224	0.944
DV2e	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.691	0.721	0.684	0.838	0.890	0.827
DV3m	MC0	ED1	EXP1	MRG0	LIM1	REN0	0.724	0.632	0.797	0.862	1.326	1.149
DV2e	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.785	0.757	0.779	0.970	0.965	0.694
DV3m	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.591	0.553	0.702	0.617	0.960	0.885
DV2e	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.652	0.626	0.846	0.740	1.006	1.203
DV12	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.661	0.674	0.805	0.972	1.161	0.695
DV11	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.641	0.623	0.729	0.706	1.150	0.734
DV2e	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.408	0.469	0.522	0.480	0.514	0.515
DV2d	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.718	0.754	0.746	0.754	0.996	0.880
DV2e	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.643	0.584	0.803	1.033	0.970	0.764
DV3e	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.735	0.594	0.931	1.230	1.314	1.084
DV2d	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.718	0.698	0.794	0.865	1.320	1.315
DV13	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.580	0.508	0.554	0.533	0.814	0.555
DV3m	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.794	0.696	0.751	0.907	1.049	0.671
DV3e	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.667	0.678	0.761	0.665	1.142	1.044
DV13	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.617	0.564	0.748	0.777	1.053	0.826
DV12	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.894	1.024	0.867	0.862	1.410	1.063
DV3e	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.782	0.705	0.785	1.020	1.109	0.767
DV2m	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.696	0.689	0.729	0.702	1.099	0.867
DV2d	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.614	0.625	0.540	0.794	0.831	0.468
DV11	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.715	0.817	0.820	0.843	1.315	0.857
DV11	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.713	0.744	0.665	0.619	0.935	0.530
DV3d	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.585	0.617	0.656	0.831	0.936	0.961
DV12	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.589	0.561	0.546	0.485	0.765	0.536
DV2m	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.691	0.657	0.807	1.004	1.126	0.691
DV12	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.852	1.024	0.754	0.621	1.116	0.967
DV2e	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.679	0.627	0.760	0.970	0.991	0.712

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP3	MRG0	LIM0	RENO	0.903	0.866	0.814	0.842	1.213	0.986
DV13	MC0	ED1	EXP4	MRG0	LIM0	RENO	0.895	0.863	0.960	1.361	1.544	0.819
DV11	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.811	0.895	0.810	0.737	1.189	0.900
DV3d	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.682	0.747	0.693	0.962	0.926	0.772
DV2d	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.456	0.473	0.474	0.548	0.724	0.519
DV3e	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.620	0.579	0.670	0.681	0.845	0.734
DV13	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.609	0.644	0.734	0.689	1.129	0.910
DV2d	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.558	0.581	0.551	0.798	0.906	0.515
DV3m	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.554	0.487	0.577	0.511	0.761	0.594
DV2m	MC0	ED1	EXP3	MRG1	LIM1	RENO	0.574	0.541	0.689	0.731	0.955	0.764
DV3e	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.698	0.697	0.721	0.655	0.984	0.945
DV2m	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.619	0.649	0.732	0.670	1.048	0.929
DV12	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.753	0.859	0.841	0.784	1.204	0.970
DV13	MC1	ED0	EXP2	MRG0	LIM0	RENO	0.946	1.051	0.882	0.874	1.370	1.008
DV3e	MC0	ED1	EXP3	MRG5	LIM0	RENO	0.695	0.636	0.917	0.917	1.314	1.282
DV3d	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.600	0.555	0.678	0.807	1.052	1.254
DV3e	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.420	0.535	0.571	0.517	0.671	0.614
DV3m	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.787	0.646	0.860	1.213	1.238	0.829
DV11	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.765	0.752	0.873	0.875	1.383	1.111
DV2m	MC0	ED1	EXP0	MRG3	LIM0	RENO	0.572	0.637	0.765	0.648	1.062	0.782
DV11	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.789	0.851	0.758	0.695	1.207	0.784
DV3e	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.665	0.590	0.788	1.295	1.183	0.827
DV11	MC1	ED0	EXP0	MRG1	LIM2	RENO	0.814	0.898	0.812	0.741	1.193	0.901
DV2m	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.737	0.724	0.849	0.930	1.403	1.174
DV2m	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.778	0.842	0.848	0.785	1.326	1.184
DV3m	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.864	0.816	0.964	0.811	1.512	1.544
DV2e	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.618	0.555	0.716	0.916	0.878	0.626
DV12	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.540	0.570	0.570	0.483	0.807	0.558
DV3e	MC0	ED0	EXP1	MRG4	LIM1	RENO	0.701	0.658	0.751	0.775	1.196	1.173
DV3e	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.641	0.623	0.682	0.628	0.879	0.833
DV12	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.672	0.726	0.790	0.664	1.101	0.978
DV3m	MC0	ED0	EXP4	MRG5	LIM1	RENO	0.929	0.767	0.991	1.239	1.446	1.089
DV13	MC1	ED0	EXP3	MRG0	LIM0	RENO	0.910	0.971	0.864	0.940	1.310	0.885
DV2e	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.570	0.554	0.757	0.719	0.999	1.027
DV3e	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.636	0.641	0.760	0.910	1.332	1.226
DV2e	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.547	0.576	0.513	0.521	0.494	0.478
DV3m	MC1	ED0	EXP4	MRG4	LIM0	RENO	0.934	0.892	0.901	1.024	1.347	0.919
DV11	MC0	ED0	EXP3	MRG1	LIM0	RENO	0.880	0.986	0.834	0.796	1.312	0.870
DV3m	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.628	0.536	0.552	0.511	0.719	0.554
DV11	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.942	0.981	0.875	0.950	1.445	1.076
DV11	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.672	0.753	0.775	0.773	1.217	0.907
DV11	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.655	0.675	0.644	0.570	0.845	0.547
DV2e	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.461	0.468	0.513	0.521	0.494	0.478
DV3m	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.553	0.474	0.566	0.480	0.756	0.633
DV2m	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.703	0.691	0.722	0.737	1.159	0.950
DV2e	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.788	0.776	0.779	1.220	1.024	0.746
DV3e	MC0	ED1	EXP3	MRG3	LIM2	RENO	0.522	0.470	0.670	0.681	0.845	0.734
DV2d	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.480	0.532	0.497	0.554	0.770	0.558
DV2m	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.656	0.708	0.824	0.716	1.135	1.082
DV11	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.555	0.550	0.647	0.576	0.850	0.549
DV3m	MC1	ED0	EXP3	MRG1	LIM2	RENO	0.676	0.632	0.689	0.667	0.921	0.778
DV3e	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.604	0.510	0.741	0.972	0.987	0.676
DV12	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.865	0.876	0.754	0.661	1.038	0.936
DV3e	MC0	ED0	EXP4	MRG5	LIM1	RENO	0.876	0.736	0.948	1.328	1.382	1.106
DV2d	MC1	ED0	EXP4	MRG2	LIM0	RENO	0.697	0.749	0.570	0.806	0.964	0.516
DV3d	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.723	0.664	0.731	1.149	1.104	1.023
DV11	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.912	0.931	0.876	0.884	1.391	1.114
DV11	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.675	0.685	0.774	0.792	1.167	0.811
DV2m	MC1	ED1	EXP3	MRG2	LIM1	RENO	0.524	0.454	0.569	0.568	0.732	0.533
DV12	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.689	0.746	0.722	0.624	1.058	0.903
DV3m	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.706	0.743	0.935	0.737	1.291	1.294
DV2e	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.590	0.606	0.734	0.707	0.890	0.906
DV3e	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.593	0.583	0.724	0.832	1.050	1.018
DV2e	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.582	0.597	0.711	0.653	0.971	0.908
DV2d	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.559	0.643	0.700	0.629	0.899	0.751
DV11	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.781	0.914	0.797	0.780	1.191	0.887
DV2d	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.809	0.911	0.771	0.836	1.136	1.047
DV3m	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.718	0.627	0.793	0.849	1.314	1.144
DV2m	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.760	0.709	0.922	0.872	1.148	1.079
DV11	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.963	0.996	0.951	1.000	1.314	0.936

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.717	0.715	0.708	0.633	0.947	0.780
DV12	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.739	0.753	0.734	0.926	0.979	0.572
DV3d	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.470	0.502	0.414	0.476	0.603	0.563
DV3e	MC1	ED0	EXP0	MRG3	LIM2	REN0	0.513	0.605	0.685	0.634	0.884	0.793
DV3d	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.611	0.761	0.650	0.661	0.830	0.894
DV2m	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.595	0.487	0.648	0.823	0.840	0.480
DV3d	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.322	0.309	0.415	0.481	0.607	0.528
DV3e	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.714	0.581	0.953	1.223	1.275	1.055
DV3d	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.585	0.676	0.582	0.627	0.763	0.709
DV3d	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.694	0.730	0.654	0.708	0.942	0.948
DV3m	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.474	0.466	0.591	0.480	0.800	0.623
DV11	MC1	ED1	EXP3	MRG3	LIM2	REN0	0.601	0.565	0.731	0.759	1.071	0.629
DV2d	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.674	0.754	0.776	0.698	1.130	1.101
DV2e	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.571	0.575	0.735	0.657	0.856	0.938
DV13	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.506	0.457	0.584	0.584	0.925	0.575
DV3m	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.931	0.794	0.858	1.208	1.235	0.827
DV2d	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.602	0.609	0.744	0.747	0.991	0.878
DV2e	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.683	0.699	0.884	0.740	1.065	1.290
DV2d	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.768	0.835	0.745	0.705	1.073	1.030
DV12	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.519	0.495	0.563	0.534	0.896	0.571
DV13	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.904	0.864	0.902	0.888	1.150	1.199
DV2d	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.633	0.753	0.769	0.828	1.130	0.975
DV3m	MC1	ED1	EXP2	MRG0	LIM2	REN0	0.704	0.641	0.792	0.784	1.102	1.021
DV11	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.554	0.549	0.645	0.573	0.847	0.548
DV3d	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.614	0.611	0.621	0.701	0.814	0.859
DV13	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.634	0.716	0.764	0.682	1.188	0.973
DV3d	MC1	ED1	EXP4	MRG4	LIM2	REN1	0.604	0.544	0.691	1.019	0.961	0.796
DV3m	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.751	0.775	0.715	0.615	1.042	0.972
DV11	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.857	0.760	0.950	1.362	1.559	0.902
DV3d	MC0	ED0	EXP4	MRG0	LIM2	REN3	0.753	0.729	0.715	1.203	1.015	0.808
DV2d	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.664	0.766	0.721	0.691	1.053	0.824
DV11	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.741	0.806	0.679	0.576	0.978	0.604
DV3d	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.638	0.595	0.717	1.215	1.021	0.810
DV3e	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.620	0.578	0.589	0.798	0.653	0.476
DV3d	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.618	0.710	0.602	0.637	0.815	0.712
DV2m	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.762	0.711	0.937	0.937	1.205	1.098
DV3m	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.601	0.544	0.713	0.647	1.096	0.909
DV2m	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.811	0.772	0.877	1.110	1.174	0.797
DV3d	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.446	0.414	0.451	0.748	0.684	0.459
DV2d	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.603	0.710	0.737	0.694	1.147	0.908
DV2d	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.780	1.063	0.823	0.666	1.129	1.044
DV12	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.798	0.827	0.825	0.784	1.108	0.908
DV2m	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.529	0.480	0.594	0.526	0.743	0.591
DV3d	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.601	0.576	0.659	0.738	0.901	1.145
DV2d	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.664	0.794	0.701	0.631	0.901	0.753
DV2e	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.756	0.731	0.893	0.814	1.147	1.285
DV11	MC1	ED1	EXP4	MRG1	LIM0	REN1	0.824	0.837	0.899	1.147	1.456	0.804
DV3d	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.388	0.394	0.583	0.587	0.736	0.687
DV11	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.634	0.685	0.780	0.839	1.139	0.778
DV3d	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.551	0.528	0.637	0.713	1.020	1.100
DV2m	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.654	0.584	0.897	0.863	1.173	1.104
DV2d	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.622	0.741	0.523	0.518	0.856	0.636
DV3m	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.830	0.780	0.916	0.792	1.234	1.237
DV3d	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.547	0.543	0.644	0.835	0.864	0.875
DV11	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.760	0.767	0.848	1.221	1.383	0.739
DV2d	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.576	0.682	0.748	0.712	0.959	0.854
DV2m	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.792	0.681	0.860	1.329	1.283	0.814
DV3m	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.617	0.568	0.754	0.707	1.019	0.927
DV3m	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.701	0.682	0.702	0.617	0.960	0.885
DV2e	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.523	0.502	0.584	0.755	0.567	0.431
DV2m	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.677	0.698	0.725	0.638	0.914	0.771
DV11	MC1	ED1	EXP1	MRG0	LIM0	REN0	1.053	1.090	1.032	1.029	1.710	1.169
DV13	MC1	ED0	EXP1	MRG0	LIM0	REN0	0.948	1.017	0.909	0.962	1.604	1.105
DV11	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.999	1.076	0.969	0.926	1.371	1.064
DV12	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.517	0.493	0.563	0.531	0.893	0.570
DV11	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.794	0.796	0.875	0.950	1.445	1.076
DV3e	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.657	0.568	0.882	0.869	1.365	1.463
DV3m	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.599	0.561	0.691	0.586	0.933	0.827
DV3e	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.466	0.529	0.724	0.694	1.012	1.011
DV3d	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.551	0.528	0.637	0.713	1.020	1.100

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.777	0.909	0.794	0.773	1.185	0.884
DV3e	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.655	0.553	0.788	1.080	1.141	0.865
DV12	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.784	0.830	0.805	0.972	1.161	0.695
DV3e	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.784	0.749	0.877	0.853	1.182	1.259
DV2d	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.618	0.621	0.726	0.747	1.017	0.900
DV2m	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.740	0.777	0.757	0.744	1.234	1.022
DV2d	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.558	0.620	0.720	0.688	1.050	0.823
DV2e	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.715	0.622	0.944	1.159	1.108	0.953
DV2m	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.604	0.547	0.582	0.565	0.710	0.519
DV2m	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.715	0.685	0.989	0.888	1.526	1.478
DV2m	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.794	0.744	0.987	0.959	1.476	1.371
DV3m	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.674	0.589	0.772	0.834	1.048	0.894
DV3e	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.574	0.691	0.706	0.661	1.016	0.923
DV3m	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.567	0.596	0.708	0.586	0.909	0.740
DV3m	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.735	0.736	0.785	0.648	1.029	1.025
DV3e	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.461	0.555	0.695	0.624	0.952	0.869
DV3m	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.697	0.631	0.915	0.788	1.230	1.236
DV3d	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.448	0.416	0.452	0.752	0.686	0.459
DV2e	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.639	0.617	0.869	0.747	0.985	1.176
DV3e	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.473	0.564	0.724	0.832	1.050	0.966
DV3m	MC0	ED1	EXP0	MRG2	LIM0	REN0	0.498	0.487	0.610	0.483	0.850	0.624
DV2d	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.641	0.672	0.775	0.904	1.061	0.897
DV3m	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.654	0.556	0.770	0.912	1.024	0.655
DV3m	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.702	0.639	0.790	0.779	1.099	1.020
DV11	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.666	0.668	0.781	0.765	1.413	0.859
DV3m	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.524	0.504	0.580	0.480	0.736	0.567
DV2e	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.447	0.456	0.524	0.516	0.478	0.464
DV2d	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.843	0.940	0.826	0.776	1.409	1.210
DV13	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.965	0.948	0.820	0.874	1.222	0.968
DV3m	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.492	0.495	0.692	0.588	0.936	0.761
DV12	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.794	0.860	0.812	0.723	1.282	1.068
DV12	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.661	0.674	0.805	0.972	1.161	0.695
DV13	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.586	0.595	0.718	0.740	1.079	0.799
DV11	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.554	0.549	0.645	0.573	0.847	0.548
DV12	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.667	0.663	0.835	0.805	1.009	0.994
DV3m	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.570	0.513	0.689	0.667	0.921	0.778
DV2e	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.582	0.597	0.711	0.653	0.971	0.908
DV12	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.763	0.774	0.779	0.730	1.218	0.999
DV3m	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.633	0.541	0.555	0.519	0.725	0.557
DV3d	MC1	ED0	EXP3	MRG4	LIM1	REN0	0.633	0.627	0.608	0.708	0.840	0.884
DV2d	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.735	0.768	0.726	0.751	1.021	0.901
DV11	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.754	0.762	0.725	0.695	1.140	0.731
DV2d	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.763	0.817	0.743	0.979	1.041	0.626
DV3m	MC0	ED0	EXP0	MRG0	LIM2	REN0	0.684	0.694	0.792	0.784	1.102	0.938
DV2d	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.696	0.836	0.762	0.701	1.042	0.937
DV13	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.758	0.815	0.854	0.866	1.286	1.005
DV3d	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.407	0.402	0.416	0.524	0.726	0.633
DV12	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.602	0.621	0.562	0.490	0.749	0.509
DV3m	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.598	0.554	0.770	0.700	0.987	0.901
DV3e	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.619	0.520	0.723	0.972	1.014	0.694
DV12	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.682	0.680	0.561	0.488	0.746	0.524
DV12	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.616	0.599	0.738	0.711	0.992	0.799
DV3d	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.755	0.731	0.715	1.210	1.018	0.809
DV11	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.763	0.731	0.879	1.136	1.332	0.729
DV12	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.595	0.687	0.687	0.592	0.941	0.774
DV13	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.574	0.600	0.682	0.699	0.958	0.703
DV2d	MC0	ED0	EXP1	MRG3	LIM0	REN0	0.751	0.915	0.760	0.698	1.219	0.909
DV2d	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.835	0.823	0.827	1.087	1.172	0.813
DV2d	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.842	0.973	0.801	0.705	1.203	1.104
DV2e	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.504	0.549	0.720	0.664	0.884	0.916
DV13	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.637	0.610	0.666	0.650	0.947	0.769
DV2d	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.679	0.836	0.746	0.705	0.954	0.851
DV2d	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.659	0.834	0.849	0.732	1.322	1.144
DV3d	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.694	0.760	0.656	0.831	0.936	0.961
DV2e	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.401	0.464	0.538	0.487	0.505	0.504
DV11	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.630	0.682	0.778	0.831	1.132	0.776
DV3e	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.700	0.699	0.722	0.659	0.987	0.946
DV3d	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.725	0.826	0.672	0.780	0.984	1.098
DV2d	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.724	0.747	0.789	0.850	1.144	1.131
DV12	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.707	0.734	0.839	0.734	1.370	1.073

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

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DV12	MC1	ED1	EXP2	MRG0	LIM0	RENO	0.795	0.903	0.870	0.796	1.287	0.974
DV2e	MC0	ED1	EXP0	MRG4	LIM2	RENO	0.491	0.538	0.738	0.664	0.861	0.893
DV2d	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.771	0.897	0.849	1.021	1.095	0.767
DV2e	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.717	0.762	0.697	0.620	0.878	0.876
DV3m	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.661	0.558	0.762	0.957	1.080	0.717
DV11	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.832	0.913	0.791	0.737	1.221	0.924
DV3e	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.599	0.770	0.736	0.659	1.073	0.987
DV13	MC1	ED0	EXP4	MRG2	LIM0	REN3	0.721	0.671	0.629	0.826	0.968	0.469
DV3d	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.734	0.682	0.673	1.015	0.985	0.815
DV2m	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.716	0.734	0.920	0.811	1.234	1.157
DV12	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.793	0.858	0.748	0.926	1.064	0.629
DV12	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.898	0.876	0.950	1.166	1.158	0.896
DV3m	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.659	0.556	0.761	0.952	1.076	0.717
DV11	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.665	0.631	0.715	0.888	1.036	0.489
DV13	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.792	0.769	0.845	0.879	1.070	1.028
DV2e	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.540	0.522	0.696	0.651	0.891	0.824
DV13	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.620	0.567	0.750	0.784	1.059	0.829
DV11	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.675	0.755	0.776	0.777	1.221	0.908
DV2m	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.722	0.610	0.631	0.819	0.860	0.492
DV11	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.552	0.548	0.644	0.570	0.845	0.547
DV2e	MC1	ED0	EXP3	MRG0	LIM0	RENO	0.764	0.847	0.739	0.850	1.006	0.890
DV3m	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.729	0.686	0.937	0.740	1.294	1.412
DV2m	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.671	0.671	0.604	0.521	0.803	0.648
DV2e	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.544	0.571	0.866	0.740	0.980	1.113
DV13	MC0	ED0	EXP0	MRG3	LIM0	RENO	0.835	0.882	0.720	0.660	1.071	0.828
DV13	MC1	ED0	EXP4	MRG5	LIM1	REN3	0.922	0.842	0.939	1.274	1.262	0.951
DV3d	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.610	0.741	0.638	0.621	0.824	0.952
DV12	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.769	0.798	0.854	0.800	0.979	0.968
DV2m	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.567	0.527	0.623	0.573	0.940	0.710
DV13	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.811	0.793	0.902	0.818	1.185	1.292
DV11	MC0	ED1	EXP2	MRG3	LIM1	RENO	0.641	0.623	0.729	0.706	1.150	0.734
DV3m	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.568	0.511	0.687	0.664	0.918	0.777
DV3e	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.561	0.694	0.724	0.832	1.050	0.966
DV3e	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.642	0.626	0.745	0.715	1.092	0.916
DV2e	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.776	0.773	0.846	0.744	1.009	1.204
DV11	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.655	0.738	0.794	0.773	1.185	0.884
DV2e	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.595	0.673	0.717	0.657	0.879	0.913
DV2d	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.845	1.016	0.804	0.832	1.200	1.120
DV3d	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.734	0.702	0.664	0.815	1.087	1.291
DV12	MC0	ED1	EXP4	MRG3	LIM1	RENO	0.642	0.626	0.719	0.935	1.011	0.589
DV3m	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.579	0.511	0.608	0.526	0.935	0.743
DV2m	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.523	0.453	0.568	0.565	0.729	0.532
DV11	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.931	0.945	0.852	0.875	1.421	1.140
DV12	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.679	0.782	0.673	0.636	0.900	0.680
DV3d	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.731	0.724	0.643	0.738	0.926	1.175
DV3d	MC0	ED1	EXP2	MRG3	LIM0	RENO	0.542	0.624	0.615	0.592	0.852	0.811
DV2d	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.557	0.641	0.699	0.625	0.896	0.751
DV12	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.686	0.635	0.594	0.752	0.859	0.423
DV3m	MC0	ED1	EXP4	MRG4	LIM2	RENO	0.700	0.609	0.859	1.024	1.170	0.836
DV2d	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.627	0.637	0.783	0.764	1.213	1.096
DV2d	MC1	ED1	EXP2	MRG5	LIM1	RENO	0.723	0.728	0.785	0.854	1.189	1.226
DV2e	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.696	0.699	0.740	0.723	1.030	1.055
DV2m	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.688	0.653	0.804	0.994	1.120	0.689
DV3d	MC1	ED1	EXP4	MRG1	LIM2	RENO	0.562	0.596	0.711	0.967	0.905	0.754
DV3m	MC0	ED1	EXP2	MRG1	LIM0	RENO	0.667	0.659	0.738	0.621	1.109	0.975
DV2d	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.708	0.908	0.762	0.659	1.001	0.971
DV11	MC0	ED1	EXP0	MRG0	LIM0	RENO	1.051	1.127	1.001	0.935	1.460	1.067
DV2d	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.626	0.796	0.821	0.725	1.241	1.140
DV3m	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.689	0.599	0.753	0.830	1.073	0.916
DV13	MC0	ED1	EXP2	MRG3	LIM1	RENO	0.575	0.586	0.670	0.660	0.955	0.750
DV13	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.575	0.565	0.689	0.722	1.115	0.821
DV3m	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.703	0.617	0.815	0.857	1.287	1.118
DV3d	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.581	0.654	0.569	0.583	0.754	0.753
DV12	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.642	0.679	0.588	0.531	0.945	0.611
DV11	MC0	ED0	EXP4	MRG0	LIM2	REN1	1.239	1.178	1.036	1.448	1.425	0.787
DV3e	MC1	ED1	EXP1	MRG3	LIM2	RENO	0.544	0.492	0.706	0.697	1.035	0.916
DV13	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.857	0.797	0.768	0.733	1.111	0.972
DV3m	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.680	0.691	0.789	0.776	1.096	0.935
DV2d	MC0	ED0	EXP3	MRG0	LIM0	RENO	0.855	0.983	0.814	0.904	1.221	0.986
DV12	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.804	0.863	0.810	0.851	1.065	0.777

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.750	0.806	0.805	0.787	1.193	1.287
DV2m	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.705	0.643	0.859	1.121	1.213	0.821
DV2m	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.826	0.811	0.797	1.048	1.185	0.755
DV2d	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.683	0.841	0.748	0.712	0.959	0.854
DV3m	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.698	0.656	0.721	0.672	1.119	0.967
DV13	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.717	0.685	0.768	0.784	1.031	0.808
DV11	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.750	0.843	0.778	0.835	1.136	0.777
DV2m	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.717	0.686	0.991	0.892	1.529	1.482
DV2m	MC0	ED0	EXP0	MRG4	LIM2	REN0	0.642	0.720	0.809	0.720	1.048	0.904
DV2m	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.623	0.629	0.755	0.741	1.231	1.020
DV11	MC0	ED0	EXP3	MRG0	LIM1	REN0	1.095	1.102	0.912	1.005	1.246	0.874
DV3m	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.781	0.685	0.761	0.952	1.076	0.717
DV3d	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.608	0.713	0.655	0.677	0.960	1.040
DV2e	MC0	ED0	EXP0	MRG0	LIM1	REN0	0.620	0.733	0.702	0.791	0.939	0.897
DV3m	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.685	0.640	0.677	0.633	0.894	0.728
DV2m	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.647	0.575	0.781	1.043	1.086	0.686
DV3m	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.635	0.607	0.730	0.636	1.006	0.781
DV2m	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.753	0.717	1.036	0.959	1.699	1.508
DV2d	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.741	0.729	0.857	1.289	1.240	0.826
DV11	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.757	0.711	0.835	0.946	1.363	1.002
DV2m	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.749	0.806	0.806	0.770	1.085	0.950
DV11	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.867	0.901	0.934	0.950	1.680	1.248
DV12	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.803	0.833	0.814	0.668	1.170	1.007
DV13	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.574	0.548	0.617	0.592	1.075	0.636
DV2m	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.566	0.545	0.604	0.521	0.803	0.648
DV3e	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.807	0.739	0.768	1.288	1.211	0.847
DV3m	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.573	0.598	0.701	0.615	0.958	0.811
DV3d	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.462	0.484	0.572	0.633	0.706	0.647
DV3e	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.579	0.728	0.757	0.694	1.072	1.084
DV3e	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.473	0.564	0.724	0.832	1.050	0.966
DV2e	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.501	0.546	0.717	0.657	0.879	0.913
DV2m	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.589	0.581	0.710	0.645	0.944	0.794
DV2d	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.602	0.716	0.789	0.732	1.179	1.067
DV3e	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.509	0.600	0.681	0.624	0.876	0.790
DV3e	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.500	0.527	0.552	0.509	0.628	0.645
DV13	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.582	0.509	0.555	0.536	0.816	0.556
DV3e	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.538	0.504	0.681	0.624	0.876	0.833
DV3e	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.769	0.664	0.973	1.230	1.391	1.162
DV2m	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.885	0.775	1.025	1.263	1.354	0.998
DV2d	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.797	0.915	0.773	0.794	1.133	1.124
DV2e	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.613	0.655	0.750	0.657	0.931	1.032
DV3m	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.701	0.634	0.918	0.796	1.237	1.240
DV3d	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.584	0.681	0.622	0.661	0.784	0.834
DV3e	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.637	0.589	0.575	0.798	0.671	0.489
DV12	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.680	0.702	0.812	0.855	1.069	0.778
DV3d	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.516	0.576	0.613	0.645	0.937	0.886
DV3d	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.542	0.520	0.440	0.745	0.701	0.470
DV3m	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.705	0.619	0.816	0.862	1.291	1.119
DV2m	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.708	0.692	0.806	0.909	1.146	0.940
DV2m	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.465	0.448	0.592	0.521	0.739	0.541
DV2e	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.780	0.777	0.862	0.803	1.062	1.229
DV2d	MC1	ED0	EXP1	MRG0	LIM0	REN0	0.891	1.029	0.857	0.925	1.496	1.231
DV3d	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.603	0.543	0.690	1.015	0.959	0.795
DV13	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.628	0.581	0.807	0.799	1.260	1.006
DV3e	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.615	0.532	0.858	0.849	1.085	1.142
DV3d	MC0	ED0	EXP4	MRG5	LIM0	REN1	0.859	0.820	0.732	1.154	1.107	1.025
DV2m	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.655	0.659	0.781	0.748	1.311	1.023
DV2d	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.627	0.825	0.798	0.662	1.062	1.043
DV13	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.719	0.617	0.831	1.125	1.241	0.764
DV3d	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.393	0.390	0.406	0.483	0.625	0.542
DV11	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.868	0.982	0.849	0.802	1.505	1.082
DV3e	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.723	0.737	0.721	0.708	1.026	0.914
DV3m	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.761	0.778	0.785	0.700	1.073	0.991
DV3m	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.635	0.607	0.730	0.636	1.006	0.781
DV2m	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.653	0.706	0.826	0.854	1.205	0.986
DV3d	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.619	0.569	0.664	0.815	1.087	1.291
DV11	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.936	0.950	0.855	0.884	1.428	1.143
DV11	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.804	0.935	0.779	0.784	1.227	0.911
DV3e	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.791	0.728	0.789	1.300	1.186	0.829
DV13	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.961	0.945	0.819	0.870	1.218	0.967

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DV3m	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.579	0.529	0.591	0.480	0.800	0.679
DV3d	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.574	0.533	0.658	0.734	0.898	1.069
DV3d	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.645	0.657	0.672	0.738	0.980	1.260
DV13	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.598	0.628	0.718	0.715	1.173	0.878
DV3m	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.727	0.685	0.935	0.737	1.291	1.409
DV2e	MC1	ED0	EXP4	MRG0	LIM0	REN2	0.846	0.885	0.795	1.220	1.114	0.821
DV13	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.653	0.614	0.867	0.884	1.045	1.003
DV11	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.875	0.859	0.856	0.946	1.327	0.976
DV12	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.803	0.838	0.901	0.823	1.203	1.210
DV12	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.637	0.692	0.663	0.646	0.835	0.620
DV2d	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.710	0.900	0.713	0.625	0.974	0.826
DV3m	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.740	0.716	0.812	0.719	1.212	1.127
DV3e	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.636	0.641	0.760	0.910	1.332	1.226
DV12	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.751	0.936	0.755	0.624	1.120	0.941
DV3d	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.725	0.797	0.691	0.855	1.150	1.201
DV2d	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.756	0.762	0.844	1.087	1.273	0.894
DV3m	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.713	0.686	0.773	0.707	0.993	0.903
DV13	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.681	0.644	0.915	0.909	1.283	1.255
DV2e	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.625	0.729	0.565	0.487	0.581	0.584
DV3d	MC1	ED1	EXP4	MRG1	LIM1	REN0	0.577	0.608	0.694	0.967	0.929	0.773
DV3d	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.428	0.452	0.436	0.529	0.772	0.681
DV3d	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.458	0.423	0.441	0.748	0.702	0.471
DV2e	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.649	0.707	0.869	0.747	0.985	1.116
DV11	MC1	ED0	EXP0	MRG0	LIM0	REN2	1.185	1.326	0.969	0.926	1.371	1.064
DV13	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.752	0.882	0.764	0.682	1.188	0.973
DV2d	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.532	0.576	0.488	0.557	0.711	0.508
DV3m	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.617	0.568	0.754	0.707	1.019	0.927
DV3d	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.435	0.405	0.634	0.652	0.851	0.914
DV2d	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.741	0.978	0.821	0.721	1.237	1.139
DV3e	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.559	0.534	0.682	0.678	0.915	0.807
DV2e	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.598	0.695	0.714	0.620	0.854	0.810
DV2e	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.586	0.588	0.686	0.846	0.894	0.829
DV2d	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.569	0.655	0.497	0.554	0.770	0.558
DV11	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.777	0.909	0.794	0.773	1.185	0.884
DV3e	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.596	0.653	0.553	0.514	0.631	0.647
DV12	MC0	ED0	EXP4	MRG0	LIM0	REN1	1.006	1.076	0.918	1.232	1.365	0.790
DV12	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.651	0.682	0.578	0.527	0.824	0.492
DV11	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.937	0.976	0.872	0.941	1.437	1.073
DV13	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.546	0.524	0.598	0.589	1.012	0.635
DV3e	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.634	0.588	0.653	0.678	0.865	0.752
DV2e	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.756	0.877	0.732	0.787	0.990	1.013
DV3d	MC0	ED1	EXP4	MRG2	LIM1	REN0	0.459	0.424	0.442	0.752	0.705	0.471
DV2e	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.696	0.699	0.740	0.723	1.030	1.055
DV3d	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.459	0.424	0.442	0.752	0.705	0.471
DV2d	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.566	0.613	0.501	0.567	0.891	0.649
DV3d	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.618	0.648	0.678	0.843	1.000	0.965
DV13	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.498	0.445	0.542	0.570	0.776	0.473
DV3d	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.568	0.582	0.460	0.748	0.743	0.505
DV2e	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.571	0.605	0.541	0.536	0.607	0.597
DV13	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.852	0.761	0.831	1.125	1.241	0.764
DV11	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.737	0.749	0.744	0.699	1.114	0.714
DV11	MC1	ED1	EXP4	MRG0	LIM0	REN3	1.116	1.085	1.053	1.434	1.541	0.863
DV12	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.589	0.643	0.762	0.683	1.203	0.937
DV11	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.761	0.789	0.743	0.752	1.158	0.689
DV12	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.679	0.756	0.688	0.595	0.944	0.797
DV13	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.662	0.635	0.815	1.062	1.232	0.718
DV11	MC1	ED0	EXP4	MRG5	LIM2	REN0	1.026	0.944	0.968	1.478	1.645	0.921
DV3e	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.580	0.577	0.696	0.628	0.955	0.917
DV2e	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.751	0.718	0.844	0.864	1.015	1.079
DV3e	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.462	0.438	0.518	0.553	0.570	0.530
DV13	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.722	0.793	0.734	0.689	1.129	0.910
DV13	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.793	0.754	0.840	0.874	1.190	0.943
DV2m	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.745	0.628	1.023	1.257	1.351	0.996
DV2e	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.626	0.705	0.582	0.536	0.680	0.640
DV13	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.855	0.763	0.832	1.131	1.245	0.765
DV3e	MC1	ED0	EXP1	MRG0	LIM0	REN0	0.797	0.830	0.787	0.924	1.423	1.231
DV3e	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.699	0.674	0.744	0.721	1.152	1.036
DV3e	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.548	0.636	0.896	0.793	1.237	1.361
DV2m	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.603	0.661	0.728	0.648	0.922	0.711
DV11	MC1	ED0	EXP1	MRG0	LIM0	REN0	1.249	1.343	1.032	1.029	1.710	1.169

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.613	0.613	0.660	0.632	0.725	0.659
DV3m	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.591	0.600	0.610	0.483	0.850	0.624
DV2e	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.646	0.815	0.731	0.783	0.988	0.959
DV12	MC1	ED0	EXP4	MRG2	LIM0	REN0	0.758	0.746	0.642	0.763	0.972	0.455
DV3m	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.834	0.761	0.815	0.857	1.287	1.118
DV2e	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.523	0.608	0.749	0.654	0.928	0.978
DV3m	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.563	0.574	0.591	0.480	0.800	0.623
DV2d	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.722	0.701	0.797	0.874	1.327	1.320
DV3e	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.589	0.547	0.744	0.721	1.152	1.036
DV11	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.675	0.755	0.776	0.777	1.221	0.908
DV2d	MC0	ED1	EXP4	MRG3	LIM0	REN0	0.708	0.776	0.802	0.988	1.173	0.673
DV13	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.785	0.782	0.815	1.062	1.232	0.718
DV13	MC1	ED1	EXP4	MRG0	LIM0	REN0	0.895	0.863	0.960	1.361	1.544	0.819
DV13	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.764	0.856	0.774	0.744	1.214	0.858
DV3m	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.827	0.732	0.925	0.814	1.432	1.444
DV2m	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.707	0.738	0.716	0.720	1.002	0.816
DV2m	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.946	0.879	1.042	1.251	1.464	1.094
DV2d	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.699	0.707	0.789	0.787	1.097	1.170
DV2d	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.643	0.663	0.743	0.979	1.041	0.626
DV3m	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.568	0.511	0.687	0.664	0.918	0.777
DV12	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.788	0.764	0.898	1.227	1.253	0.717
DV2e	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.599	0.697	0.716	0.623	0.856	0.812
DV3m	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.752	0.726	0.804	0.776	1.192	1.120
DV3e	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.570	0.687	0.704	0.655	1.010	0.920
DV11	MC1	ED1	EXP0	MRG4	LIM2	REN0	0.661	0.744	0.799	0.784	1.195	0.888
DV2e	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.606	0.633	0.698	0.779	0.930	0.942
DV2m	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.767	0.709	0.781	1.043	1.086	0.686
DV12	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.802	0.844	0.785	0.967	1.189	0.712
DV13	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.622	0.569	0.751	0.788	1.062	0.830
DV12	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.648	0.648	0.854	0.800	0.979	0.968
DV2d	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.744	0.785	0.783	0.764	1.213	1.096
DV3m	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.844	0.785	0.779	0.961	1.177	0.791
DV11	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.639	0.600	0.749	0.769	1.340	0.802
DV2d	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.653	0.730	0.850	1.027	1.099	0.768
DV2e	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.614	0.657	0.751	0.660	0.933	1.034
DV3e	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.544	0.492	0.706	0.697	1.035	0.916
DV12	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.704	0.646	0.844	1.039	1.145	0.722
DV12	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.675	0.732	0.678	0.651	1.041	0.791
DV3e	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.611	0.765	0.783	0.704	1.145	1.089
DV2e	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.810	0.861	0.884	0.740	1.065	1.290
DV13	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.707	0.691	0.863	0.952	1.386	1.002
DV3e	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.816	0.764	0.824	1.086	1.212	0.929
DV11	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.910	0.929	0.874	0.880	1.388	1.112
DV12	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.738	0.780	0.772	0.658	1.007	0.886
DV3d	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.637	0.826	0.666	0.618	0.870	1.020
DV2d	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.762	0.783	0.827	0.918	1.274	1.154
DV3d	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.587	0.685	0.625	0.668	0.788	0.836
DV3m	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.626	0.583	0.814	0.723	1.216	1.128
DV11	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.675	0.755	0.776	0.777	1.221	0.908
DV3e	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.483	0.490	0.542	0.553	0.604	0.568
DV3m	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.624	0.581	0.812	0.719	1.212	1.127
DV11	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.677	0.669	0.651	0.634	1.022	0.617
DV3m	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.933	0.795	0.860	1.213	1.238	0.829
DV2e	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.620	0.749	0.749	0.654	0.928	0.978
DV3m	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.822	0.741	0.755	0.838	1.079	0.919
DV11	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.568	0.540	0.648	0.627	1.017	0.615
DV13	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.720	0.645	0.766	0.730	1.107	0.971
DV2d	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.629	0.772	0.776	0.698	1.130	1.028
DV12	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.701	0.823	0.741	0.627	1.033	0.857
DV13	MC0	ED0	EXP2	MRG0	LIM2	REN0	0.842	0.885	0.840	0.874	1.190	0.917
DV2m	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.681	0.677	0.748	0.706	1.074	0.846
DV12	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.900	0.878	0.952	1.171	1.160	0.898
DV3d	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.561	0.558	0.643	0.780	0.930	0.956
DV2d	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.664	0.925	0.714	0.629	0.978	0.772
DV2m	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.714	0.720	0.770	0.767	1.023	0.885
DV12	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.735	0.742	0.741	0.718	0.998	0.802
DV12	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.848	0.873	0.918	1.232	1.365	0.790
DV3d	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.617	0.608	0.671	0.734	0.977	1.176
DV3e	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.611	0.765	0.783	0.704	1.145	1.089
DV2m	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.652	0.705	0.825	0.850	1.203	0.984

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DV3d	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.651	0.604	0.697	1.203	1.042	0.829
DV2m	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.702	0.738	0.724	0.690	0.953	0.745
DV3e	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.614	0.616	0.724	0.898	1.093	0.985
DV2m	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.784	0.750	0.791	0.914	1.058	0.856
DV12	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.612	0.628	0.546	0.483	0.762	0.520
DV2m	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.711	0.742	0.719	0.727	1.007	0.819
DV11	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.658	0.654	0.665	0.630	0.992	0.601
DV2d	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.563	0.671	0.768	0.716	0.937	0.833
DV13	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.814	0.796	0.903	0.823	1.189	1.293
DV3m	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.538	0.463	0.578	0.478	0.734	0.616
DV2e	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.520	0.579	0.700	0.626	0.882	0.834
DV3e	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.562	0.696	0.725	0.835	1.052	0.968
DV3m	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.696	0.593	0.923	0.811	1.428	1.441
DV3e	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.581	0.578	0.697	0.631	0.957	0.919
DV2e	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.475	0.514	0.660	0.594	0.783	0.734
DV3d	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.584	0.635	0.587	0.645	0.886	0.827
DV2m	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.652	0.705	0.825	0.850	1.203	0.984
DV2d	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.463	0.586	0.506	0.510	0.801	0.592
DV13	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.895	0.853	0.869	1.131	1.318	0.820
DV12	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.698	0.640	0.840	1.024	1.135	0.719
DV11	MC1	ED1	EXP4	MRG0	LIM2	REN1	1.045	0.956	1.036	1.448	1.425	0.787
DV3m	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.715	0.618	0.835	1.014	1.195	0.855
DV3m	MC0	ED0	EXP4	MRG0	LIM1	REN0	0.960	0.814	0.841	1.220	1.276	0.851
DV2d	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.694	0.895	0.784	0.666	0.980	0.949
DV2m	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.481	0.461	0.581	0.529	0.765	0.557
DV13	MC0	ED0	EXP0	MRG0	LIM0	REN0	1.057	1.104	0.882	0.874	1.370	1.038
DV13	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.681	0.644	0.915	0.909	1.283	1.255
DV11	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.554	0.529	0.664	0.627	0.990	0.600
DV2e	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.553	0.531	0.678	0.647	0.912	0.845
DV12	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.800	0.858	0.807	0.843	1.059	0.774
DV3m	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.830	0.757	0.812	0.849	1.279	1.115
DV12	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.722	0.714	0.622	0.759	0.914	0.454
DV2e	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.724	0.788	0.715	0.670	0.890	0.826
DV3e	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.622	0.594	0.767	0.757	1.094	1.007
DV3e	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.642	0.579	0.892	0.853	1.194	1.327
DV11	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.868	0.982	0.849	0.802	1.505	1.082
DV12	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.637	0.621	0.715	0.921	1.002	0.586
DV2m	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.711	0.706	0.958	0.803	1.299	1.348
DV11	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.674	0.728	0.799	0.850	1.425	0.994
DV13	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.508	0.459	0.585	0.587	0.929	0.576
DV3e	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.635	0.626	0.759	0.724	1.256	1.140
DV11	MC1	ED0	EXP2	MRG0	LIM0	REN3	1.181	1.322	0.968	0.921	1.367	1.063
DV12	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.860	0.955	0.809	0.796	1.148	0.909
DV2e	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.477	0.487	0.538	0.528	0.602	0.595
DV2e	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.719	0.780	0.698	0.779	0.930	0.942
DV3d	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.584	0.658	0.570	0.589	0.758	0.756
DV11	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.807	0.890	0.808	0.729	1.182	0.897
DV2d	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.728	1.088	0.823	0.666	1.129	0.975
DV12	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.717	0.822	0.696	0.646	0.961	0.682
DV12	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.680	0.689	0.787	0.976	1.195	0.714
DV12	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.557	0.584	0.695	0.654	1.017	0.772
DV13	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.559	0.572	0.685	0.657	0.927	0.731
DV3e	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.429	0.487	0.681	0.624	0.876	0.790
DV2m	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.679	0.675	0.747	0.702	1.071	0.845
DV2m	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.525	0.547	0.703	0.676	0.995	0.798
DV13	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.591	0.607	0.772	0.750	1.280	0.969
DV3m	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.720	0.714	0.699	0.657	0.993	0.852
DV2d	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.934	0.886	0.861	1.237	1.244	0.953
DV12	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.591	0.645	0.763	0.687	1.207	0.938
DV2m	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.625	0.676	0.704	0.680	0.999	0.799
DV13	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.600	0.563	0.584	0.584	0.925	0.575
DV12	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.520	0.527	0.558	0.519	0.771	0.490
DV12	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.549	0.554	0.578	0.527	0.824	0.492
DV12	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.691	0.715	0.852	0.745	1.051	1.131
DV2m	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.588	0.580	0.708	0.642	0.942	0.792
DV11	MC1	ED0	EXP0	MRG5	LIM0	REN0	1.029	1.110	0.934	0.950	1.680	1.248
DV3d	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.550	0.546	0.618	0.648	0.871	1.003
DV2d	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.754	0.932	0.771	0.836	1.136	0.978
DV3e	MC1	ED0	EXP1	MRG5	LIM0	REN0	0.858	0.820	0.966	0.938	1.609	1.600
DV2m	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.544	0.474	0.598	0.578	0.893	0.665

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED1	EXP3	MRG3	LIM1	RENO	0.535	0.512	0.647	0.642	0.751	0.679
DV2m	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.657	0.732	0.788	0.716	1.073	0.927
DV2e	MC1	ED0	EXP4	MRG5	LIM2	REN2	0.848	0.766	0.944	1.159	1.108	0.953
DV3d	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.564	0.701	0.686	0.621	0.924	1.021
DV2d	MC0	ED0	EXP4	MRG3	LIM0	REN3	0.796	0.910	0.775	0.973	1.098	0.671
DV3e	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.540	0.641	0.743	0.698	0.989	0.987
DV3m	MC1	ED0	EXP0	MRG4	LIM2	RENO	0.607	0.653	0.789	0.657	1.038	0.945
DV11	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.876	0.924	0.867	1.215	1.342	0.720
DV2e	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.633	0.628	0.646	0.639	0.749	0.679
DV3d	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.591	0.541	0.629	0.789	0.882	1.031
DV13	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.702	0.702	0.886	0.888	1.139	1.106
DV2m	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.528	0.479	0.593	0.524	0.741	0.590
DV12	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.712	0.699	0.774	0.664	1.013	0.915
DV12	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.660	0.720	0.695	0.654	1.017	0.772
DV3d	MC0	ED0	EXP2	MRG3	LIM2	RENO	0.571	0.647	0.586	0.592	0.740	0.737
DV3e	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.609	0.595	0.707	0.832	1.078	1.045
DV12	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.603	0.678	0.721	0.621	1.055	0.877
DV12	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.933	0.966	0.852	0.745	1.051	1.164
DV2d	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.797	0.805	0.773	0.846	1.049	1.027
DV2e	MC1	ED1	EXP4	MRG5	LIM2	RENO	0.719	0.625	0.961	1.251	1.165	0.972
DV3e	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.607	0.512	0.743	0.982	0.993	0.678
DV2d	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.751	0.835	0.857	0.925	1.496	1.231
DV12	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.647	0.674	0.657	0.592	0.889	0.743
DV12	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.863	0.983	0.826	0.851	1.158	0.854
DV12	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.642	0.736	0.763	0.677	1.140	0.829
DV3m	MC0	ED1	EXP0	MRG4	LIM2	RENO	0.512	0.530	0.789	0.657	1.038	0.945
DV2d	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.690	0.890	0.781	0.659	0.975	0.946
DV2e	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.449	0.459	0.526	0.521	0.481	0.466
DV2m	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.885	0.775	1.025	1.263	1.354	0.998
DV2m	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.756	0.682	0.660	0.819	0.910	0.528
DV11	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.623	0.609	0.745	0.702	1.117	0.715
DV2e	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.486	0.581	0.524	0.485	0.517	0.516
DV2d	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.661	0.721	0.788	0.828	1.100	1.017
DV13	MC0	ED0	EXP4	MRG0	LIM1	REN3	0.960	0.905	0.888	1.341	1.365	0.761
DV13	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.776	0.758	0.869	0.888	1.048	1.005
DV3e	MC0	ED1	EXP1	MRG0	LIM0	RENO	0.672	0.674	0.787	0.924	1.423	1.231
DV12	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.843	0.859	0.773	0.661	1.011	0.913
DV2e	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.549	0.621	0.676	0.594	0.763	0.715
DV12	MC0	ED1	EXP0	MRG2	LIM1	RENO	0.592	0.564	0.549	0.490	0.769	0.538
DV2e	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.599	0.712	0.716	0.779	0.906	0.871
DV11	MC1	ED0	EXP1	MRG1	LIM2	RENO	0.816	0.868	0.837	0.815	1.396	0.988
DV3m	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.696	0.614	0.897	0.740	1.223	1.317
DV11	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.924	0.869	0.970	1.370	1.700	0.993
DV13	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.573	0.563	0.688	0.719	1.112	0.820
DV2d	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.833	1.020	0.806	0.791	1.197	1.203
DV13	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.545	0.542	0.580	0.536	0.864	0.579
DV2d	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.712	0.913	0.766	0.666	1.007	0.974
DV11	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.873	0.987	0.852	0.810	1.513	1.085
DV3m	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.541	0.449	0.598	0.528	0.862	0.677
DV3m	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.673	0.628	0.686	0.661	0.916	0.776
DV3d	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.499	0.587	0.651	0.615	0.798	0.925
DV12	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.644	0.706	0.572	0.488	0.811	0.560
DV3m	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.626	0.604	0.743	0.641	1.153	0.971
DV2e	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.689	0.664	0.817	1.028	1.051	0.840
DV3m	MC1	ED0	EXP3	MRG2	LIM2	RENO	0.617	0.530	0.569	0.519	0.706	0.543
DV2e	MC1	ED0	EXP1	MRG2	LIM1	RENO	0.571	0.605	0.541	0.536	0.607	0.597
DV2m	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.645	0.620	0.592	0.560	0.768	0.569
DV2e	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.560	0.630	0.658	0.588	0.779	0.731
DV2e	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.639	0.641	0.695	0.647	0.888	0.823
DV11	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.704	0.702	0.808	0.777	1.510	0.863
DV2e	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.720	0.755	0.720	0.857	1.090	1.032
DV3e	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.462	0.557	0.696	0.628	0.955	0.870
DV12	MC1	ED0	EXP0	MRG0	LIM1	RENO	0.979	1.048	0.809	0.796	1.148	0.935
DV11	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.824	0.860	0.891	0.880	1.509	1.223
DV12	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.726	0.802	0.891	0.749	1.117	1.214
DV3d	MC1	ED0	EXP4	MRG1	LIM0	RENO	0.750	0.873	0.747	0.967	1.041	0.829
DV11	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.712	0.625	0.789	1.083	1.285	0.594
DV3e	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.677	0.664	0.709	0.894	1.004	0.894
DV12	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.786	0.762	0.897	1.220	1.249	0.716
DV3m	MC0	ED0	EXP2	MRG5	LIM1	RENO	0.828	0.759	0.911	0.796	1.283	1.341

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED1	EXP1	MRG5	LIM1	RENO	0.687	0.616	0.963	0.959	1.516	1.407
DV13	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.899	0.825	0.962	1.274	1.228	0.927
DV12	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.609	0.702	0.739	0.671	1.071	0.826
DV3e	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.737	0.732	0.767	0.757	1.094	1.007
DV13	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.812	0.737	0.889	1.348	1.370	0.761
DV12	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.742	0.785	0.774	0.664	1.013	0.889
DV11	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.645	0.634	0.615	0.610	0.827	0.493
DV3d	MC0	ED1	EXP3	MRG2	LIM2	RENO	0.384	0.380	0.407	0.519	0.582	0.497
DV12	MC0	ED1	EXP4	MRG5	LIM1	REN3	0.775	0.723	0.927	1.159	1.185	0.919
DV2d	MC1	ED0	EXP4	MRG5	LIM1	RENO	0.961	0.906	0.854	1.329	1.340	0.995
DV12	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.831	0.929	0.825	0.784	1.108	0.882
DV2e	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.816	0.837	0.914	0.822	1.254	1.418
DV3e	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.468	0.449	0.558	0.563	0.679	0.643
DV3d	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.398	0.410	0.415	0.481	0.607	0.565
DV3m	MC1	ED1	EXP3	MRG4	LIM2	RENO	0.601	0.557	0.773	0.707	0.993	0.903
DV3d	MC1	ED1	EXP4	MRG2	LIM2	RENO	0.448	0.416	0.452	0.752	0.686	0.459
DV3m	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.702	0.708	0.773	0.784	1.132	0.962
DV2m	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.624	0.631	0.757	0.744	1.234	1.022
DV2m	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.735	0.799	0.732	0.670	1.048	0.929
DV11	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.704	0.841	0.810	0.773	1.288	0.972
DV3e	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.726	0.719	0.741	0.697	1.191	1.008
DV3e	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.695	0.652	0.747	0.763	1.185	1.168
DV11	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.769	0.756	0.876	0.884	1.391	1.114
DV3e	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.634	0.647	0.736	0.659	1.073	1.041
DV2m	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.660	0.588	0.772	1.004	1.064	0.644
DV2e	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.634	0.708	0.730	0.779	0.985	1.009
DV3d	MC1	ED1	EXP3	MRG5	LIM0	RENO	0.653	0.636	0.689	0.856	1.043	1.129
DV3e	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.600	0.772	0.738	0.661	1.075	0.990
DV3m	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.661	0.558	0.762	0.957	1.080	0.717
DV3d	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.593	0.543	0.629	0.793	0.885	1.032
DV2e	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.572	0.576	0.737	0.660	0.858	0.940
DV11	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.707	0.690	0.727	0.748	1.062	0.626
DV11	MC0	ED0	EXP1	MRG0	LIM2	REN1	1.108	1.127	0.982	1.023	1.481	1.062
DV2m	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.672	0.662	0.695	0.693	0.903	0.697
DV2d	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.833	0.876	0.792	0.794	1.103	1.173
DV3e	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.453	0.563	0.528	0.512	0.595	0.571
DV13	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.802	0.829	0.731	0.682	1.123	0.934
DV11	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.681	0.781	0.796	0.839	1.238	0.856
DV12	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.935	0.942	0.898	1.227	1.253	0.717
DV3e	MC0	ED0	EXP4	MRG1	LIM1	RENO	0.809	0.725	0.770	1.035	1.149	0.791
DV2d	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.902	0.916	0.836	1.289	1.273	0.847
DV2m	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.828	0.812	0.799	1.053	1.187	0.757
DV3m	MC0	ED1	EXP1	MRG2	LIM1	RENO	0.556	0.460	0.585	0.531	0.888	0.695
DV13	MC1	ED0	EXP2	MRG1	LIM2	RENO	0.706	0.780	0.753	0.692	1.103	0.888
DV3e	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.844	0.826	0.803	1.288	1.282	0.909
DV11	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.828	0.759	0.811	1.093	1.258	0.581
DV3e	MC1	ED0	EXP0	MRG3	LIM1	RENO	0.527	0.617	0.668	0.634	0.908	0.814
DV3m	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.827	0.777	0.915	0.788	1.230	1.236
DV2e	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.779	0.730	0.781	1.023	0.991	0.782
DV3e	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.717	0.688	0.726	0.721	1.183	1.063
DV3d	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.471	0.504	0.414	0.479	0.605	0.564
DV11	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.700	0.713	0.813	0.802	1.422	1.009
DV11	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.752	0.844	0.780	0.839	1.139	0.778
DV11	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.709	0.692	0.728	0.752	1.065	0.627
DV2m	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.699	0.637	0.855	1.104	1.202	0.817
DV2m	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.646	0.751	0.742	0.645	0.999	0.781
DV3d	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.482	0.512	0.404	0.476	0.620	0.578
DV12	MC1	ED1	EXP1	MRG4	LIM2	RENO	0.629	0.618	0.800	0.734	1.190	0.975
DV12	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.659	0.745	0.674	0.595	0.869	0.704
DV13	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.688	0.626	0.554	0.533	0.814	0.555
DV3m	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.439	0.407	0.578	0.475	0.732	0.565
DV12	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.723	0.799	0.890	0.745	1.113	1.213
DV13	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.608	0.568	0.579	0.533	0.862	0.595
DV12	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.836	0.901	0.851	0.867	1.302	0.968
DV13	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.704	0.712	0.836	0.861	1.180	0.913
DV3m	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.776	0.685	0.770	0.912	1.024	0.655
DV2d	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.693	0.863	0.807	0.728	1.144	1.039
DV3d	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.543	0.521	0.441	0.748	0.702	0.471
DV3d	MC1	ED0	EXP0	MRG5	LIM0	RENO	0.651	0.639	0.704	0.797	1.091	1.201
DV12	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.659	0.745	0.674	0.595	0.869	0.704

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.889	1.064	0.831	0.841	1.277	1.124
DV3d	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.593	0.699	0.671	0.677	0.935	1.014
DV2e	MC1	ED1	EXP4	MRG4	LIM1	REN1	0.658	0.594	0.782	1.028	0.993	0.783
DV2m	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.656	0.708	0.824	0.716	1.135	1.082
DV2d	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.685	0.835	0.699	0.676	0.935	0.726
DV2m	MC1	ED1	EXP0	MRG4	LIM1	RENO	0.555	0.596	0.790	0.720	1.076	0.928
DV11	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.698	0.737	0.788	0.729	1.214	0.921
DV2d	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.582	0.723	0.781	0.659	0.975	0.946
DV2e	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.706	0.744	0.740	0.865	1.067	1.009
DV13	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.522	0.498	0.566	0.570	0.821	0.507
DV3d	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.703	0.669	0.629	0.793	0.885	1.032
DV12	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.624	0.612	0.735	0.930	0.981	0.573
DV3e	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.591	0.567	0.742	0.750	1.028	1.004
DV3d	MC1	ED0	EXP0	MRG5	LIM2	RENO	0.579	0.538	0.671	0.797	0.948	1.091
DV3d	MC0	ED0	EXP2	MRG1	LIM0	RENO	0.669	0.863	0.686	0.621	0.924	1.021
DV13	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.676	0.663	0.825	0.803	1.372	1.109
DV2d	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.788	0.893	0.790	0.836	1.106	1.020
DV2d	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.663	0.792	0.700	0.629	0.899	0.751
DV3m	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.571	0.597	0.700	0.611	0.955	0.810
DV11	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.740	0.698	0.857	0.950	1.330	0.978
DV2m	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.630	0.664	0.959	0.808	1.303	1.238
DV2m	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.613	0.646	0.739	0.638	0.994	0.848
DV11	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.940	0.979	0.873	0.946	1.442	1.074
DV12	MC1	ED1	EXP4	MRG5	LIM1	RENO	0.781	0.729	0.944	1.258	1.250	0.938
DV11	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.647	0.636	0.615	0.613	0.830	0.493
DV3m	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.538	0.447	0.596	0.523	0.857	0.675
DV2d	MC0	ED0	EXP3	MRG5	LIM2	RENO	0.804	0.812	0.788	0.918	1.107	1.049
DV3m	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.761	0.609	1.000	1.153	1.342	1.042
DV3e	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.690	0.687	0.717	0.691	1.119	1.005
DV13	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.642	0.589	0.726	1.018	1.070	0.607
DV3m	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.664	0.624	0.692	0.626	0.866	0.707
DV13	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.700	0.631	0.783	0.726	1.076	0.945
DV11	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.935	0.917	0.879	0.968	1.669	1.251
DV2e	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.641	0.643	0.696	0.651	0.891	0.824
DV2e	MC1	ED1	EXP0	MRG1	LIM2	RENO	0.507	0.567	0.717	0.626	0.859	0.812
DV2e	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.586	0.588	0.686	0.846	0.894	0.829
DV3d	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.512	0.619	0.664	0.612	0.865	0.950
DV2m	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.868	0.877	0.893	1.104	1.272	0.876
DV11	MC1	ED0	EXP3	MRG0	LIM1	REN1	1.091	1.098	0.910	1.000	1.241	0.873
DV12	MC1	ED1	EXP4	MRG3	LIM2	RENO	0.626	0.614	0.737	0.935	0.984	0.574
DV2d	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.771	0.897	0.849	1.021	1.095	0.767
DV3e	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.782	0.685	0.790	1.091	1.147	0.868
DV2m	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.770	0.809	0.788	0.713	1.243	0.933
DV2e	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.612	0.656	0.715	0.842	0.945	0.887
DV3m	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.555	0.458	0.583	0.528	0.885	0.694
DV12	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.607	0.681	0.724	0.627	1.061	0.880
DV13	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.805	0.798	0.796	1.062	1.265	0.737
DV2e	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.460	0.467	0.512	0.519	0.493	0.477
DV3d	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.535	0.645	0.684	0.673	1.013	1.114
DV2m	MC0	ED0	EXP2	MRG0	LIM2	RENO	0.819	0.816	0.812	0.858	1.112	0.978
DV2e	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.556	0.534	0.680	0.653	0.917	0.847
DV12	MC1	ED0	EXP0	MRG1	LIM0	RENO	0.900	1.076	0.780	0.630	1.193	0.971
DV13	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.718	0.789	0.731	0.682	1.123	0.908
DV3d	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.478	0.540	0.637	0.658	0.761	0.812
DV3e	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.581	0.557	0.717	0.691	1.119	1.005
DV13	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.654	0.665	0.654	0.706	0.910	0.658
DV2d	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.633	0.797	0.806	0.716	1.079	0.916
DV13	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.808	0.816	0.808	0.788	1.190	0.889
DV2d	MC1	ED1	EXP2	MRG4	LIM2	RENO	0.631	0.665	0.763	0.705	1.045	1.004
DV2m	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.780	0.723	0.900	0.872	1.179	1.107
DV3m	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.696	0.614	0.897	0.740	1.223	1.317
DV13	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.623	0.600	0.684	0.654	0.925	0.750
DV12	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.650	0.650	0.855	0.805	0.982	0.969
DV13	MC0	ED1	EXP4	MRG2	LIM1	RENO	0.586	0.492	0.605	0.838	0.923	0.439
DV13	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.830	0.777	0.783	0.726	1.076	0.945
DV3m	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.717	0.669	0.704	0.672	1.149	0.992
DV12	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.569	0.617	0.726	0.674	0.987	0.753
DV2m	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.744	0.753	0.811	0.785	1.253	1.104
DV11	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.706	0.844	0.811	0.777	1.292	0.973
DV2d	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.690	1.036	0.796	0.656	1.056	0.971

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.696	0.738	0.871	0.800	1.064	1.065
DV13	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.689	0.600	0.602	0.826	0.915	0.437
DV3d	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.701	0.667	0.629	0.789	0.882	1.031
DV3e	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.639	0.621	0.681	0.624	0.876	0.833
DV2m	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.727	0.768	0.809	0.720	1.048	0.985
DV2d	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.744	0.785	0.783	0.764	1.213	1.096
DV13	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.742	0.713	0.807	0.795	1.256	1.005
DV12	MC0	ED0	EXP4	MRG4	LIM2	REN0	0.835	0.796	0.844	1.039	1.145	0.722
DV3m	MC0	ED1	EXP4	MRG0	LIM2	REN0	0.789	0.648	0.862	1.220	1.242	0.829
DV13	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.701	0.700	0.884	0.884	1.136	1.103
DV2m	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.767	0.709	0.781	1.043	1.086	0.686
DV2d	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.520	0.509	0.540	0.798	0.833	0.468
DV3m	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.655	0.582	0.565	0.478	0.754	0.632
DV13	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.616	0.596	0.554	0.533	0.814	0.539
DV11	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.928	0.918	0.858	1.136	1.368	0.748
DV3e	MC0	ED0	EXP2	MRG1	LIM1	REN0	0.722	0.717	0.708	0.665	1.019	0.974
DV13	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.709	0.692	0.865	0.957	1.389	1.004
DV3m	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.759	0.775	0.784	0.696	1.070	0.990
DV3e	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.638	0.555	0.903	0.864	1.325	1.424
DV2d	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.658	0.863	0.823	0.666	1.129	1.044
DV13	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.543	0.521	0.596	0.584	1.006	0.633
DV3m	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.608	0.566	0.687	0.621	0.990	0.909
DV13	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.830	0.840	0.880	0.888	1.181	1.196
DV11	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.706	0.844	0.811	0.777	1.292	0.973
DV2m	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.599	0.603	0.719	0.727	1.007	0.819
DV2m	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.625	0.676	0.704	0.680	0.999	0.799
DV3d	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.585	0.676	0.582	0.627	0.763	0.709
DV2d	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.598	0.713	0.786	0.725	1.173	1.064
DV3e	MC1	ED1	EXP4	MRG1	LIM2	REN0	0.665	0.577	0.789	1.035	1.118	0.771
DV11	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.546	0.517	0.617	0.616	0.832	0.494
DV12	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.659	0.672	0.804	0.967	1.157	0.694
DV12	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.863	0.990	0.893	0.752	1.119	1.217
DV2e	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.541	0.541	0.676	0.594	0.763	0.753
DV2m	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.588	0.580	0.708	0.642	0.942	0.792
DV2d	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.584	0.675	0.759	0.695	1.036	0.934
DV3d	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.402	0.441	0.651	0.612	0.796	0.863
DV12	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.769	0.798	0.854	0.800	0.979	0.968
DV3d	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.501	0.445	0.655	0.797	0.974	1.120
DV3d	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.576	0.535	0.659	0.738	0.901	1.070
DV3d	MC0	ED1	EXP2	MRG0	LIM2	REN0	0.571	0.590	0.660	0.784	0.909	0.999
DV2d	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.654	0.732	0.852	1.031	1.101	0.770
DV13	MC1	ED0	EXP1	MRG0	LIM2	REN0	0.843	0.856	0.867	0.962	1.394	1.005
DV3m	MC1	ED1	EXP4	MRG1	LIM1	REN0	0.682	0.572	0.747	0.966	1.115	0.738
DV2m	MC0	ED0	EXP4	MRG0	LIM2	REN1	0.916	0.822	0.881	1.329	1.249	0.793
DV2d	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.558	0.665	0.764	0.705	0.929	0.830
DV11	MC0	ED1	EXP4	MRG1	LIM0	REN3	0.819	0.833	0.896	1.136	1.448	0.802
DV2d	MC0	ED0	EXP4	MRG1	LIM0	REN0	0.875	1.075	0.896	1.037	1.272	0.848
DV3d	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.608	0.641	0.668	0.658	0.985	1.080
DV3d	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.485	0.529	0.413	0.512	0.627	0.544
DV2m	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.723	0.764	0.806	0.713	1.042	0.982
DV2m	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.681	0.702	0.727	0.645	0.919	0.773
DV3d	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.610	0.714	0.657	0.680	0.962	1.043
DV3e	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.705	0.720	0.725	0.835	1.052	1.020
DV2d	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.754	0.811	0.807	0.794	1.199	1.291
DV3m	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.621	0.664	0.769	0.654	1.063	0.968
DV3m	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.755	0.704	0.831	0.857	1.398	1.230
DV11	MC1	ED0	EXP4	MRG2	LIM1	REN3	0.751	0.693	0.683	0.883	0.975	0.456
DV2m	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.656	0.683	0.848	0.785	1.326	1.184
DV11	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.705	0.771	0.658	0.573	0.921	0.603
DV3m	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.672	0.587	0.771	0.830	1.045	0.893
DV12	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.699	0.692	0.546	0.485	0.765	0.536
DV11	MC0	ED1	EXP4	MRG0	LIM0	REN3	1.116	1.085	1.053	1.434	1.541	0.863
DV2e	MC1	ED0	EXP2	MRG0	LIM2	REN0	0.706	0.772	0.719	0.791	0.914	0.922
DV3d	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.687	0.755	0.648	0.655	0.927	1.079
DV2m	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.609	0.694	0.849	0.720	1.206	0.995
DV2d	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.666	0.701	0.815	0.920	1.295	1.118
DV11	MC0	ED0	EXP4	MRG0	LIM2	REN0	1.243	1.182	1.038	1.456	1.430	0.788
DV12	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.965	0.999	0.969	1.166	1.258	0.986
DV13	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.827	0.808	0.891	0.905	1.315	1.285
DV13	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.802	0.829	0.731	0.682	1.123	0.934

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DV12	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.624	0.636	0.773	0.661	1.011	0.887
DV3e	MC0	ED1	EXP1	MRG1	LIM1	RENO	0.610	0.563	0.730	0.731	1.193	1.067
DV2m	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.600	0.582	0.769	0.763	1.020	0.884
DV2m	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.637	0.554	0.660	0.819	0.910	0.528
DV3e	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.697	0.678	0.727	0.701	1.018	1.069
DV11	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.757	0.711	0.835	0.946	1.363	1.002
DV2e	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.591	0.621	0.716	0.779	0.906	0.918
DV2d	MC0	ED0	EXP4	MRG4	LIM1	RENO	0.861	0.844	0.811	1.098	1.210	0.836
DV2e	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.613	0.655	0.750	0.657	0.931	1.032
DV11	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.677	0.732	0.802	0.858	1.432	0.997
DV3d	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.617	0.552	0.672	1.009	0.982	0.815
DV2d	MC0	ED0	EXP4	MRG2	LIM1	REN3	0.630	0.638	0.527	0.794	0.853	0.480
DV2m	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.597	0.572	0.625	0.529	0.858	0.651
DV3e	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.490	0.594	0.759	0.701	1.077	1.088
DV3d	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.654	0.606	0.698	1.210	1.046	0.830
DV2d	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.718	0.698	0.794	0.865	1.320	1.315
DV13	MC0	ED1	EXP2	MRG3	LIM2	RENO	0.561	0.574	0.686	0.660	0.930	0.731
DV3e	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.591	0.582	0.723	0.827	1.046	1.017
DV13	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.663	0.680	0.705	0.719	1.083	0.799
DV2m	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.627	0.634	0.788	0.716	1.073	1.010
DV11	MC0	ED0	EXP2	MRG3	LIM2	RENO	0.741	0.753	0.747	0.706	1.120	0.716
DV12	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.788	0.814	0.834	0.800	1.005	0.993
DV2d	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.527	0.650	0.486	0.515	0.761	0.553
DV3e	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.553	0.651	0.724	0.694	1.012	1.011
DV12	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.496	0.471	0.534	0.519	0.729	0.457
DV11	MC0	ED0	EXP4	MRG5	LIM1	REN2	1.047	0.958	0.928	1.370	1.606	0.926
DV12	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.696	0.738	0.871	0.800	1.064	1.065
DV2e	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.788	0.776	0.779	1.220	1.024	0.746
DV12	MC1	ED1	EXP4	MRG2	LIM1	RENO	0.583	0.520	0.597	0.763	0.867	0.424
DV12	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.959	0.961	0.877	1.227	1.287	0.736
DV3e	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.671	0.644	0.706	0.704	0.940	0.830
DV12	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.711	0.822	0.711	0.657	1.108	0.851
DV12	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.696	0.695	0.881	0.827	1.238	1.244
DV3e	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.692	0.661	0.691	0.711	0.971	0.854
DV11	MC0	ED0	EXP2	MRG5	LIM1	RENO	0.939	0.953	0.869	0.950	1.499	1.164
DV13	MC1	ED1	EXP1	MRG3	LIM1	RENO	0.577	0.566	0.691	0.726	1.118	0.822
DV3d	MC0	ED0	EXP1	MRG1	LIM0	RENO	0.670	0.835	0.708	0.683	1.082	1.119
DV3e	MC1	ED1	EXP2	MRG2	LIM2	RENO	0.469	0.466	0.544	0.517	0.583	0.589
DV13	MC1	ED0	EXP2	MRG5	LIM2	RENO	0.809	0.823	0.902	0.888	1.150	1.165
DV2e	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.474	0.513	0.659	0.591	0.781	0.732
DV2m	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.569	0.547	0.606	0.526	0.807	0.650
DV3d	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.608	0.739	0.637	0.618	0.822	0.951
DV11	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.702	0.741	0.791	0.737	1.221	0.924
DV12	MC0	ED1	EXP0	MRG5	LIM0	RENO	0.869	0.921	0.933	0.808	1.244	1.274
DV3d	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.484	0.497	0.417	0.526	0.728	0.634
DV2m	MC0	ED1	EXP0	MRG2	LIM2	RENO	0.469	0.452	0.596	0.529	0.745	0.543
DV3d	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.657	0.654	0.639	0.720	1.026	1.103
DV11	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.831	0.911	0.789	0.733	1.218	0.922
DV11	MC1	ED0	EXP3	MRG3	LIM2	RENO	0.713	0.696	0.731	0.759	1.071	0.629
DV2e	MC1	ED0	EXP3	MRG5	LIM1	RENO	0.751	0.718	0.844	0.864	1.015	1.079
DV13	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.725	0.675	0.631	0.834	0.974	0.470
DV12	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.771	0.835	0.659	0.598	0.894	0.745
DV3e	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.623	0.703	0.871	0.853	1.226	1.292
DV2e	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.475	0.514	0.660	0.594	0.783	0.734
DV3d	MC0	ED1	EXP4	MRG0	LIM0	REN1	0.686	0.678	0.731	1.215	1.109	0.891
DV3m	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.745	0.774	0.723	0.588	0.990	0.889
DV3e	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.444	0.501	0.668	0.634	0.908	0.814
DV13	MC1	ED1	EXP4	MRG0	LIM1	RENO	0.816	0.741	0.892	1.361	1.377	0.764
DV3m	MC1	ED0	EXP4	MRG0	LIM0	REN3	0.997	0.902	0.874	1.202	1.339	0.909
DV2m	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.806	0.767	0.774	0.918	1.089	0.880
DV2e	MC0	ED0	EXP2	MRG5	LIM0	RENO	0.855	0.905	0.927	0.803	1.190	1.317
DV2d	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.861	0.923	0.791	0.854	1.147	1.133
DV12	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.777	0.725	0.927	1.166	1.189	0.919
DV2e	MC0	ED1	EXP4	MRG0	LIM1	REN1	0.683	0.644	0.762	1.225	1.054	0.767
DV2m	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.848	0.874	0.961	0.811	1.306	1.352
DV2d	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.775	0.895	0.790	0.791	1.101	1.094
DV11	MC1	ED0	EXP4	MRG1	LIM1	RENO	0.936	0.926	0.862	1.153	1.380	0.751
DV12	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.596	0.616	0.559	0.483	0.742	0.507
DV3d	MC1	ED0	EXP1	MRG5	LIM1	RENO	0.736	0.704	0.675	0.876	1.140	1.314
DV2e	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.611	0.624	0.733	0.657	1.031	0.909

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.519	0.513	0.547	0.488	0.767	0.522
DV12	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.601	0.587	0.756	0.711	0.966	0.779
DV2e	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.732	0.704	0.865	0.864	0.988	1.051
DV3m	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.606	0.544	0.705	0.676	1.153	0.994
DV12	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.821	0.852	0.878	0.819	1.231	1.240
DV2m	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.800	0.716	1.043	1.257	1.468	1.095
DV2e	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.783	0.755	0.777	0.966	0.963	0.693
DV3m	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.704	0.635	0.787	0.916	1.116	0.722
DV3e	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.687	0.635	0.922	0.869	1.445	1.568
DV2m	MC1	ED0	EXP3	MRG2	LIM1	REN0	0.622	0.559	0.569	0.568	0.732	0.533
DV2m	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.712	0.696	0.809	0.918	1.152	0.943
DV11	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.704	0.841	0.810	0.773	1.288	0.972
DV2d	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.764	0.819	0.744	0.983	1.043	0.627
DV2m	MC1	ED1	EXP4	MRG0	LIM2	REN0	0.775	0.670	0.883	1.336	1.254	0.794
DV2m	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.543	0.608	0.740	0.642	0.997	0.779
DV11	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.956	0.965	0.929	0.930	1.299	0.994
DV2d	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.602	0.735	0.715	0.631	0.980	0.828
DV11	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.835	1.036	0.810	0.773	1.288	0.972
DV3d	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.515	0.618	0.650	0.661	0.830	0.894
DV2m	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.725	0.765	0.808	0.716	1.044	0.984
DV2m	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.529	0.480	0.594	0.526	0.743	0.591
DV3m	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.860	0.841	0.934	0.733	1.287	1.408
DV2m	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.644	0.582	0.597	0.576	0.891	0.663
DV11	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.725	0.704	0.710	0.748	1.090	0.642
DV2d	MC0	ED0	EXP4	MRG5	LIM0	REN2	1.001	1.007	0.877	1.231	1.349	1.046
DV2m	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.600	0.657	0.725	0.642	0.917	0.709
DV11	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.793	0.856	0.760	0.702	1.214	0.787
DV12	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.837	0.903	0.853	0.871	1.305	0.970
DV11	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.834	0.832	0.914	1.021	1.606	1.096
DV2e	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.579	0.593	0.709	0.647	0.965	0.906
DV3m	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.556	0.460	0.585	0.531	0.888	0.695
DV3d	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.667	0.683	0.629	0.839	0.889	0.899
DV3d	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.612	0.671	0.672	0.780	0.984	1.098
DV2d	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.447	0.466	0.487	0.554	0.708	0.507
DV11	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.672	0.688	0.629	0.570	0.868	0.562
DV12	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.652	0.680	0.661	0.601	0.897	0.746
DV3d	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.487	0.531	0.413	0.514	0.629	0.544
DV3m	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.605	0.651	0.788	0.654	1.035	0.944
DV2e	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.555	0.533	0.679	0.651	0.915	0.845
DV3m	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.700	0.637	0.789	0.776	1.096	1.018
DV3e	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.781	0.702	0.884	0.873	1.368	1.466
DV3d	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.734	0.702	0.664	0.815	1.087	1.291
DV3e	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.641	0.558	0.906	0.873	1.332	1.429
DV13	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.705	0.689	0.862	0.947	1.381	1.001
DV11	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.912	0.899	0.901	0.968	1.625	1.219
DV2d	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.692	0.892	0.783	0.662	0.977	0.948
DV2m	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.558	0.529	0.705	0.727	0.927	0.744
DV13	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.713	0.777	0.720	0.722	1.180	0.881
DV3m	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.673	0.568	0.753	0.916	1.054	0.673
DV2d	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.574	0.656	0.683	0.629	0.924	0.771
DV3m	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.625	0.625	0.721	0.583	0.985	0.886
DV12	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.806	0.871	0.889	0.808	1.080	1.126
DV3m	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.642	0.594	0.794	0.723	1.249	1.157
DV2d	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.670	0.745	0.829	1.027	1.129	0.788
DV3d	MC1	ED0	EXP4	MRG3	LIM1	REN0	0.657	0.667	0.622	0.922	0.857	0.614
DV2m	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.679	0.664	0.688	0.727	0.952	0.763
DV3e	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.752	0.797	0.736	0.659	1.073	1.041
DV13	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.664	0.637	0.816	1.068	1.236	0.719
DV12	MC1	ED0	EXP2	MRG1	LIM1	REN0	0.722	0.842	0.725	0.630	1.064	0.880
DV11	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.656	0.652	0.664	0.627	0.990	0.600
DV12	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.636	0.736	0.780	0.689	1.314	1.033
DV3e	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.847	0.715	0.953	1.223	1.275	1.055
DV2m	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.666	0.601	0.969	0.888	1.404	1.344
DV2m	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.677	0.663	0.686	0.724	0.950	0.762
DV3d	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.646	0.635	0.693	0.812	1.147	1.381
DV2m	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.479	0.459	0.579	0.524	0.761	0.555
DV12	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.750	0.817	0.674	0.595	0.869	0.725
DV2d	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.550	0.604	0.668	0.672	0.880	0.676
DV2m	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.742	0.779	0.787	0.713	1.070	1.007
DV2e	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.729	0.702	0.851	0.804	0.942	1.033

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DV12	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.543	0.553	0.589	0.534	0.948	0.612
DV11	MC0	ED1	EXP4	MRG4	LIM0	REN1	0.793	0.855	0.884	1.215	1.459	0.792
DV12	MC0	ED0	EXP0	MRG0	LIM0	REN3	1.016	1.161	0.841	0.784	1.204	0.998
DV3m	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.554	0.487	0.577	0.511	0.761	0.594
DV3d	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.609	0.759	0.650	0.658	0.827	0.893
DV2d	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.748	0.789	0.786	0.772	1.220	1.099
DV12	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.597	0.689	0.688	0.595	0.944	0.775
DV2d	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.806	0.876	0.793	0.911	1.323	1.144
DV13	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.665	0.665	0.753	0.692	1.103	0.914
DV2d	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.628	0.798	0.823	0.728	1.244	1.143
DV11	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.773	0.837	0.879	0.815	1.607	1.086
DV3m	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.891	0.863	0.828	0.849	1.391	1.226
DV3e	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.617	0.595	0.783	0.771	1.262	1.256
DV3m	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.619	0.598	0.785	0.648	1.029	1.025
DV2d	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.627	0.650	0.761	0.979	1.014	0.610
DV12	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.607	0.681	0.724	0.627	1.061	0.880
DV3m	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.614	0.528	0.566	0.514	0.702	0.541
DV3d	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.552	0.540	0.621	0.917	0.854	0.614
DV2m	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.721	0.761	0.805	0.709	1.039	0.981
DV11	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.655	0.738	0.794	0.773	1.185	0.884
DV3m	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.602	0.648	0.785	0.648	1.029	0.941
DV2m	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.694	0.716	0.939	0.803	1.195	1.125
DV2m	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.685	0.681	0.751	0.713	1.080	0.849
DV12	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.541	0.551	0.588	0.531	0.945	0.611
DV12	MC0	ED1	EXP4	MRG0	LIM0	REN2	0.846	0.871	0.916	1.227	1.362	0.789
DV3d	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.602	0.577	0.660	0.741	0.903	1.148
DV2d	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.568	0.615	0.502	0.570	0.894	0.650
DV3e	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.712	0.670	0.803	1.288	1.282	0.909
DV3e	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.540	0.487	0.702	0.687	1.026	0.912
DV3e	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.714	0.581	0.953	1.223	1.275	1.055
DV11	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.677	0.711	0.643	0.613	0.878	0.529
DV2d	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.855	0.893	0.773	0.794	1.133	1.204
DV3e	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.677	0.639	0.765	0.763	1.154	1.138
DV3d	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.639	0.639	0.654	0.717	0.997	1.073
DV13	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.899	0.825	0.962	1.274	1.228	0.927
DV2e	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.554	0.612	0.537	0.485	0.503	0.530
DV3m	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.718	0.621	0.838	1.024	1.202	0.857
DV11	MC0	ED1	EXP1	MRG4	LIM1	REN0	0.680	0.734	0.803	0.863	1.437	0.998
DV3d	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.569	0.622	0.601	0.645	0.862	0.806
DV12	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.678	0.761	0.659	0.598	0.894	0.724
DV13	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.721	0.671	0.629	0.826	0.968	0.469
DV3m	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.541	0.466	0.581	0.483	0.739	0.618
DV12	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.685	0.682	0.562	0.490	0.749	0.524
DV2e	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.615	0.615	0.661	0.636	0.727	0.660
DV2e	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.778	0.775	0.848	0.747	1.012	1.207
DV13	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.557	0.551	0.704	0.715	1.079	0.798
DV3d	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.578	0.532	0.645	0.793	0.862	1.006
DV3d	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.474	0.454	0.644	0.784	0.933	0.957
DV3e	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.781	0.702	0.884	0.873	1.368	1.466
DV3m	MC1	ED0	EXP2	MRG3	LIM1	REN0	0.714	0.695	0.693	0.592	0.939	0.830
DV12	MC0	ED1	EXP4	MRG1	LIM2	REN0	0.665	0.678	0.808	0.981	1.168	0.697
DV12	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.624	0.636	0.773	0.661	1.011	0.887
DV11	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.755	0.697	0.685	0.892	0.981	0.457
DV3d	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.449	0.488	0.436	0.483	0.701	0.622
DV12	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.803	0.833	0.814	0.668	1.170	1.007
DV2d	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.559	0.643	0.700	0.629	0.899	0.751
DV3d	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.610	0.733	0.595	0.587	0.800	0.809
DV12	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.570	0.599	0.590	0.490	0.862	0.560
DV2m	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.685	0.637	0.934	0.872	1.295	1.284
DV3e	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.612	0.584	0.741	0.697	1.191	1.008
DV11	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.774	0.864	0.763	0.843	1.173	0.800
DV13	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.794	0.725	0.898	1.142	1.403	0.823
DV3e	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.581	0.578	0.697	0.631	0.957	0.919
DV2e	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.699	0.747	0.714	0.620	0.854	0.853
DV11	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.716	0.628	0.792	1.093	1.292	0.596
DV2m	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.877	0.927	0.826	0.854	1.205	1.074
DV3m	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.521	0.501	0.578	0.475	0.732	0.565
DV3d	MC0	ED1	EXP1	MRG5	LIM0	REN0	0.680	0.665	0.726	0.876	1.278	1.409
DV3m	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.602	0.564	0.693	0.592	0.939	0.830
DV3e	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.502	0.511	0.569	0.563	0.738	0.707

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED0	EXP2	MRG1	LIM2	RENO	0.703	0.826	0.743	0.630	1.036	0.858
DV3m	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.692	0.677	0.708	0.586	0.909	0.806
DV13	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.564	0.496	0.567	0.530	0.790	0.540
DV12	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.707	0.734	0.839	0.734	1.370	1.073
DV13	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.669	0.684	0.697	0.654	1.005	0.825
DV2e	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.565	0.558	0.699	0.663	0.814	0.749
DV11	MC1	ED0	EXP4	MRG0	LIM2	REN2	1.236	1.176	1.034	1.442	1.422	0.785
DV2d	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.636	0.666	0.771	0.890	1.051	0.893
DV11	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.923	0.894	0.912	1.005	1.246	0.874
DV3m	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.729	0.698	0.753	0.703	1.016	0.926
DV2m	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.654	0.584	0.897	0.863	1.173	1.104
DV11	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.736	0.722	0.766	0.765	1.300	0.781
DV3e	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.631	0.543	0.837	0.849	1.115	1.172
DV11	MC1	ED0	EXP2	MRG1	LIM2	RENO	0.814	0.898	0.812	0.741	1.193	0.901
DV3m	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.897	0.746	0.997	1.142	1.334	1.039
DV13	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.623	0.600	0.684	0.654	0.925	0.750
DV2m	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.817	0.785	0.834	0.935	1.295	1.068
DV11	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.742	0.800	0.834	0.796	1.312	0.870
DV13	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.754	0.720	0.801	0.730	1.172	1.041
DV3m	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.842	0.784	0.777	0.957	1.174	0.789
DV13	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.578	0.540	0.556	0.573	0.758	0.461
DV3d	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.638	0.798	0.686	0.680	1.018	1.118
DV11	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.926	0.871	0.972	1.376	1.704	0.995
DV13	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.610	0.546	0.630	0.830	0.971	0.469
DV2m	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.809	0.781	0.918	0.808	1.231	1.258
DV2e	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.603	0.716	0.718	0.787	0.911	0.874
DV11	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.742	0.800	0.834	0.796	1.312	0.870
DV13	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.570	0.582	0.734	0.737	1.049	0.777
DV3m	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.823	0.728	0.922	0.807	1.424	1.439
DV11	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.802	0.932	0.778	0.780	1.223	0.910
DV2d	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.618	0.629	0.541	0.802	0.835	0.469
DV3m	MC0	ED1	EXP3	MRG4	LIM0	RENO	0.676	0.661	0.811	0.707	1.143	0.994
DV3d	MC1	ED1	EXP2	MRG1	LIM2	RENO	0.502	0.590	0.654	0.621	0.803	0.928
DV2d	MC1	ED1	EXP2	MRG3	LIM0	RENO	0.632	0.768	0.737	0.635	1.041	0.829
DV3m	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.743	0.744	0.743	0.641	1.153	0.971
DV3m	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.755	0.704	0.831	0.857	1.398	1.230
DV11	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.683	0.725	0.808	0.733	1.186	0.898
DV3m	MC0	ED0	EXP2	MRG3	LIM2	RENO	0.696	0.681	0.711	0.592	0.914	0.809
DV3e	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.534	0.529	0.531	0.553	0.555	0.516
DV13	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.700	0.631	0.783	0.726	1.076	0.945
DV2d	MC1	ED0	EXP2	MRG2	LIM2	RENO	0.553	0.624	0.499	0.518	0.743	0.578
DV2d	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.676	0.755	0.777	0.701	1.132	1.103
DV2d	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.580	0.720	0.780	0.656	0.972	0.945
DV2d	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.794	0.819	0.870	0.939	1.561	1.440
DV3m	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.710	0.684	0.771	0.703	0.989	0.903
DV11	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.758	0.766	0.728	0.702	1.147	0.734
DV3e	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.555	0.553	0.558	0.563	0.679	0.643
DV3e	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.720	0.731	0.706	0.827	1.075	1.044
DV2e	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.641	0.582	0.801	1.028	0.967	0.763
DV3e	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.690	0.622	0.826	1.091	1.214	0.931
DV12	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.671	0.731	0.740	0.624	1.030	0.880
DV2m	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.730	0.799	0.740	0.642	0.997	0.849
DV2d	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.835	0.847	0.816	0.874	1.292	1.286
DV13	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.606	0.566	0.578	0.530	0.859	0.594
DV2d	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.757	0.763	0.846	1.092	1.276	0.896
DV3d	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.449	0.415	0.621	0.658	0.879	0.941
DV11	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.871	1.020	0.826	0.737	1.292	0.990
DV2m	MC0	ED1	EXP2	MRG1	LIM2	RENO	0.582	0.574	0.721	0.680	0.972	0.848
DV3d	MC1	ED1	EXP4	MRG0	LIM0	REN2	0.684	0.677	0.730	1.210	1.107	0.890
DV2e	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.661	0.701	0.674	0.636	0.791	0.726
DV3e	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.447	0.427	0.529	0.548	0.552	0.515
DV2m	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.605	0.616	0.808	0.845	1.103	0.894
DV12	MC1	ED0	EXP1	MRG4	LIM1	RENO	0.765	0.776	0.781	0.734	1.222	1.001
DV2m	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.644	0.749	0.740	0.642	0.997	0.779
DV2d	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.806	0.876	0.793	0.911	1.323	1.144
DV3d	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.696	0.762	0.656	0.835	0.939	0.962
DV2d	MC1	ED1	EXP0	MRG4	LIM1	RENO	0.604	0.694	0.745	0.705	1.073	0.962
DV12	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.575	0.552	0.561	0.488	0.746	0.524
DV3d	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.462	0.488	0.586	0.592	0.740	0.689
DV11	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.979	1.062	0.893	0.884	1.512	1.226

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.599	0.770	0.736	0.659	1.073	0.987
DV3e	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.618	0.697	0.855	0.786	1.162	1.265
DV3d	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.599	0.574	0.658	0.734	0.898	1.144
DV3m	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.660	0.566	0.585	0.531	0.888	0.695
DV3d	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.712	0.710	0.659	0.738	0.901	1.145
DV2e	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.637	0.631	0.570	0.755	0.582	0.442
DV2e	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.727	0.810	0.717	0.846	0.947	0.889
DV2m	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.707	0.650	0.814	0.935	1.330	1.096
DV3d	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.572	0.671	0.640	0.668	0.767	0.815
DV13	MC0	ED1	EXP0	MRG3	LIM1	REN0	0.643	0.615	0.670	0.660	0.955	0.772
DV3e	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.817	0.784	0.924	0.873	1.448	1.572
DV3m	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.453	0.417	0.566	0.480	0.756	0.581
DV2e	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.656	0.607	0.873	0.819	1.182	1.320
DV11	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.706	0.719	0.817	0.815	1.434	1.013
DV11	MC0	ED1	EXP4	MRG0	LIM0	REN0	1.179	1.140	1.089	1.456	1.646	0.866
DV12	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.668	0.770	0.804	0.693	1.397	1.035
DV12	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.827	0.789	0.840	1.024	1.135	0.719
DV3e	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.523	0.569	0.857	0.793	1.168	1.269
DV3e	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.567	0.510	0.713	0.757	0.976	0.940
DV11	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.838	1.039	0.811	0.777	1.292	0.973
DV12	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.860	0.952	0.918	0.819	1.303	1.329
DV12	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.836	0.934	0.827	0.791	1.114	0.885
DV2m	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.725	0.765	0.808	0.716	1.044	0.984
DV11	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.777	0.909	0.794	0.773	1.185	0.884
DV13	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.600	0.652	0.699	0.657	1.008	0.804
DV2m	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.639	0.716	0.806	0.713	1.042	0.901
DV2d	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.695	0.865	0.809	0.732	1.148	1.040
DV2d	MC0	ED0	EXP4	MRG0	LIM2	REN2	0.882	0.901	0.858	1.296	1.244	0.827
DV13	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.757	0.858	0.790	0.758	1.399	1.070
DV13	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.710	0.694	0.851	0.807	1.458	1.110
DV3d	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.390	0.396	0.586	0.592	0.740	0.689
DV3d	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.545	0.593	0.570	0.627	0.702	0.645
DV3m	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.718	0.621	0.838	1.024	1.202	0.857
DV2e	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.587	0.604	0.714	0.617	0.852	0.853
DV3e	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.667	0.623	0.709	0.746	0.968	0.936
DV2e	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.782	0.798	0.866	0.800	1.021	1.134
DV13	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.643	0.664	0.578	0.530	0.859	0.577
DV3d	MC0	ED1	EXP2	MRG0	LIM0	REN0	0.642	0.701	0.693	0.784	1.046	1.099
DV11	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.676	0.757	0.778	0.780	1.223	0.910
DV3d	MC1	ED0	EXP4	MRG1	LIM2	REN0	0.667	0.735	0.711	0.967	0.905	0.754
DV3d	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.604	0.579	0.671	0.797	0.948	1.169
DV13	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.919	0.874	0.863	0.818	1.119	1.205
DV3m	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.724	0.632	0.797	0.862	1.326	1.149
DV11	MC1	ED1	EXP4	MRG1	LIM0	REN0	0.865	0.875	0.927	1.153	1.547	0.805
DV13	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.834	0.878	0.836	0.861	1.180	0.913
DV2m	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.739	0.773	0.749	0.697	1.015	0.748
DV2m	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.774	0.868	0.821	0.709	1.129	1.079
DV2m	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.580	0.552	0.741	0.741	1.132	0.927
DV2d	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.754	0.932	0.771	0.836	1.136	0.978
DV11	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.659	0.678	0.647	0.576	0.850	0.549
DV13	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.648	0.633	0.782	0.781	1.118	0.887
DV2m	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.592	0.580	0.700	0.670	0.990	0.867
DV13	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.618	0.597	0.555	0.536	0.816	0.540
DV3d	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.386	0.392	0.583	0.583	0.734	0.686
DV2m	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.684	0.814	0.821	0.709	1.129	0.991
DV13	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.583	0.592	0.716	0.733	1.073	0.797
DV11	MC0	ED0	EXP4	MRG4	LIM1	REN0	0.902	0.945	0.848	1.221	1.383	0.739
DV3d	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.761	0.696	0.766	1.240	1.230	1.044
DV3e	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.482	0.460	0.547	0.569	0.701	0.662
DV13	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.713	0.777	0.720	0.722	1.180	0.881
DV3m	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.750	0.747	0.736	0.672	1.216	1.064
DV2m	MC1	ED0	EXP4	MRG0	LIM0	REN2	0.981	0.936	0.897	1.324	1.355	0.871
DV3m	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.541	0.578	0.746	0.592	1.052	0.817
DV3e	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.782	0.685	0.790	1.091	1.147	0.868
DV11	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.798	0.927	0.775	0.773	1.217	0.907
DV13	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.904	0.830	0.965	1.286	1.235	0.929
DV2e	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.658	0.680	0.660	0.594	0.783	0.773
DV3d	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.520	0.579	0.615	0.592	0.852	0.758
DV3d	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.621	0.571	0.675	0.876	1.140	1.314
DV13	MC1	ED0	EXP0	MRG0	LIM0	REN3	1.001	1.050	0.853	0.861	1.282	1.033

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.793	0.795	0.873	0.946	1.442	1.074
DV13	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.677	0.719	0.736	0.740	1.051	0.779
DV3m	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.472	0.463	0.589	0.475	0.796	0.621
DV3e	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.559	0.692	0.723	0.827	1.046	0.965
DV3m	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.803	0.729	0.775	0.842	1.054	0.897
DV12	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.622	0.633	0.772	0.658	1.007	0.886
DV12	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.725	0.773	0.918	0.819	1.303	1.329
DV2m	MC0	ED1	EXP2	MRG0	LIM0	REN0	0.777	0.787	0.852	0.858	1.280	1.076
DV2m	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.711	0.706	0.958	0.803	1.299	1.348
DV2e	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.815	0.816	0.816	1.023	1.049	0.838
DV12	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.803	0.868	0.875	0.752	1.029	1.106
DV12	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.767	0.830	0.657	0.592	0.889	0.743
DV3d	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.694	0.715	0.663	0.858	1.089	1.122
DV2d	MC1	ED0	EXP3	MRG0	LIM1	REN0	0.780	0.844	0.757	0.904	1.089	0.920
DV2m	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.691	0.684	0.744	0.748	1.139	0.930
DV3m	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.601	0.544	0.713	0.647	1.096	0.909
DV3e	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.662	0.574	0.786	1.025	1.112	0.768
DV11	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.917	0.903	0.918	1.044	1.709	1.243
DV12	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.729	0.777	0.920	0.827	1.310	1.333
DV2m	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.626	0.634	0.792	0.858	1.142	0.921
DV2d	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.667	0.797	0.702	0.635	0.904	0.754
DV13	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.726	0.730	0.819	0.870	1.218	0.940
DV2e	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.695	0.805	0.885	0.744	1.068	1.225
DV3d	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.576	0.531	0.644	0.789	0.859	1.005
DV2m	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.692	0.641	0.837	0.944	1.303	1.072
DV3d	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.672	0.721	0.657	0.773	0.901	0.995
DV13	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.768	0.734	0.791	0.807	1.301	1.036
DV2m	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.595	0.583	0.703	0.676	0.995	0.870
DV13	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.708	0.752	0.764	0.682	1.188	1.001
DV2m	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.686	0.635	0.833	0.930	1.291	1.067
DV2e	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.560	0.630	0.658	0.588	0.779	0.731
DV12	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.932	0.939	0.897	1.220	1.249	0.716
DV3e	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.703	0.693	0.746	0.910	1.225	1.115
DV12	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.629	0.618	0.800	0.734	1.190	0.975
DV3e	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.705	0.680	0.748	0.731	1.162	1.040
DV3d	MC0	ED1	EXP4	MRG3	LIM1	REN0	0.554	0.541	0.622	0.922	0.857	0.614
DV3d	MC0	ED1	EXP4	MRG2	LIM1	REN2	0.457	0.422	0.440	0.745	0.701	0.470
DV3e	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.583	0.559	0.719	0.694	1.121	1.007
DV12	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.698	0.741	0.872	0.805	1.067	1.066
DV12	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.731	0.713	0.756	0.664	1.040	0.938
DV13	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.759	0.699	0.887	0.826	1.096	1.178
DV12	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.731	0.713	0.756	0.664	1.040	0.938
DV3m	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.682	0.584	0.963	0.875	1.463	1.432
DV13	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.682	0.721	0.670	0.660	0.955	0.750
DV3e	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.454	0.564	0.529	0.514	0.597	0.572
DV2m	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.723	0.685	0.984	0.937	1.387	1.208
DV2e	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.644	0.647	0.699	0.657	0.896	0.827
DV11	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.835	1.036	0.810	0.773	1.288	0.972
DV13	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.614	0.594	0.553	0.530	0.812	0.539
DV2m	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.558	0.529	0.705	0.727	0.927	0.744
DV13	MC0	ED0	EXP4	MRG2	LIM2	REN3	0.671	0.589	0.617	0.826	0.891	0.426
DV11	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.801	0.826	0.768	0.759	1.233	0.691
DV2m	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.542	0.489	0.579	0.524	0.761	0.605
DV11	MC0	ED0	EXP4	MRG3	LIM0	REN0	0.934	0.904	0.853	1.099	1.453	0.639
DV2d	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.579	0.679	0.700	0.679	0.937	0.727
DV11	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.763	0.791	0.744	0.755	1.160	0.691
DV2e	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.670	0.669	0.704	0.710	0.843	0.847
DV13	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.780	0.685	0.940	1.281	1.266	0.952
DV12	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.740	0.783	0.773	0.661	1.011	0.887
DV13	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.639	0.696	0.790	0.758	1.399	1.070
DV2e	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.545	0.661	0.731	0.783	0.988	0.959
DV2d	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.572	0.654	0.682	0.625	0.921	0.770
DV2m	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.504	0.532	0.725	0.638	0.914	0.708
DV2e	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.484	0.578	0.522	0.480	0.514	0.515
DV2d	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.541	0.583	0.474	0.548	0.724	0.519
DV2d	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.835	0.847	0.816	0.874	1.292	1.286
DV13	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.731	0.754	0.838	0.935	1.233	0.884
DV13	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.713	0.726	0.832	1.068	1.344	0.791
DV11	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.824	0.837	0.899	1.147	1.456	0.804
DV2d	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.769	0.858	0.759	0.751	1.080	0.966

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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DV3e	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.650	0.583	0.757	0.978	1.077	0.744
DV12	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.592	0.646	0.764	0.689	1.209	0.940
DV13	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.498	0.445	0.542	0.570	0.776	0.473
DV2m	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.573	0.569	0.725	0.642	0.917	0.772
DV2e	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.468	0.480	0.553	0.533	0.589	0.581
DV2e	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.685	0.661	0.815	1.018	1.046	0.837
DV13	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.802	0.817	0.825	0.803	1.372	1.109
DV13	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.694	0.671	0.799	0.926	1.158	0.822
DV3e	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.466	0.447	0.558	0.560	0.677	0.642
DV3d	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.586	0.660	0.572	0.592	0.760	0.757
DV12	MC1	ED0	EXP4	MRG4	LIM1	RENO	0.856	0.812	0.824	1.039	1.176	0.741
DV3d	MC0	ED1	EXP4	MRG4	LIM2	RENO	0.606	0.546	0.693	1.025	0.965	0.797
DV13	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.857	0.833	0.946	0.888	1.324	1.319
DV12	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.976	1.045	0.807	0.791	1.144	0.934
DV2d	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.741	1.015	0.797	0.659	1.060	1.041
DV3m	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.674	0.589	0.772	0.834	1.048	0.894
DV3e	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.737	0.642	0.724	0.978	1.017	0.694
DV12	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.823	0.878	0.789	0.847	1.091	0.795
DV2d	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.706	0.905	0.762	0.656	0.998	0.970
DV3e	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.690	0.687	0.717	0.691	1.119	1.005
DV3d	MC1	ED1	EXP0	MRG2	LIM1	RENO	0.332	0.316	0.406	0.483	0.625	0.542
DV12	MC1	ED0	EXP4	MRG5	LIM2	RENO	0.903	0.881	0.968	1.258	1.218	0.914
DV2e	MC0	ED0	EXP2	MRG5	LIM2	RENO	0.761	0.762	0.883	0.803	1.034	1.197
DV2e	MC0	ED0	EXP0	MRG2	LIM1	RENO	0.488	0.583	0.525	0.487	0.518	0.517
DV3e	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.716	0.582	0.954	1.230	1.279	1.056
DV3d	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.566	0.641	0.583	0.583	0.734	0.734
DV2m	MC1	ED0	EXP4	MRG1	LIM1	RENO	0.794	0.729	0.766	1.058	1.125	0.707
DV3m	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.635	0.631	0.716	0.617	1.044	0.974
DV12	MC0	ED0	EXP3	MRG0	LIM1	RENO	0.827	0.883	0.792	0.855	1.097	0.798
DV11	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.763	0.731	0.879	1.136	1.332	0.729
DV13	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.599	0.651	0.697	0.654	1.005	0.802
DV2m	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.698	0.659	0.799	1.053	1.187	0.757
DV3e	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.592	0.568	0.743	0.753	1.030	1.006
DV2e	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.401	0.464	0.538	0.487	0.505	0.504
DV13	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.654	0.665	0.654	0.706	0.910	0.658
DV13	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.559	0.552	0.705	0.719	1.083	0.799
DV2e	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.565	0.621	0.522	0.480	0.514	0.543
DV3e	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.605	0.687	0.878	0.793	1.138	1.237
DV3m	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.617	0.641	0.806	0.779	1.194	1.030
DV13	MC0	ED1	EXP4	MRG3	LIM2	REN3	0.623	0.576	0.743	1.012	1.039	0.591
DV3m	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.536	0.513	0.565	0.478	0.754	0.580
DV12	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.604	0.655	0.744	0.683	1.235	0.961
DV12	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.485	0.464	0.548	0.522	0.712	0.446
DV12	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.574	0.569	0.547	0.519	0.710	0.445
DV2m	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.691	0.662	0.812	0.858	1.112	0.978
DV3e	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.459	0.436	0.517	0.548	0.567	0.528
DV3e	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.548	0.636	0.896	0.793	1.237	1.361
DV2e	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.768	0.764	0.748	0.916	0.929	0.671
DV3m	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.716	0.648	0.769	0.772	1.122	1.044
DV13	MC1	ED0	EXP1	MRG4	LIM0	RENO	0.842	0.854	0.851	0.807	1.458	1.110
DV3d	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.578	0.603	0.649	0.917	0.904	0.658
DV3d	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.687	0.657	0.646	0.797	0.864	1.008
DV3m	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.639	0.591	0.791	0.716	1.242	1.154
DV3d	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.460	0.443	0.657	0.777	0.904	0.930
DV2e	MC1	ED1	EXP4	MRG2	LIM0	RENO	0.590	0.598	0.614	0.759	0.655	0.474
DV2d	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.670	0.745	0.829	1.027	1.129	0.788
DV13	MC0	ED1	EXP1	MRG1	LIM1	RENO	0.612	0.625	0.758	0.762	1.326	0.999
DV2e	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.724	0.759	0.722	0.865	1.096	1.035
DV12	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.592	0.584	0.536	0.524	0.733	0.458
DV13	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.678	0.692	0.687	0.715	1.109	0.819
DV3d	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.466	0.476	0.396	0.517	0.596	0.509
DV13	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.965	0.910	0.891	1.354	1.373	0.763
DV11	MC1	ED0	EXP2	MRG0	LIM2	REN1	1.105	1.165	0.952	0.930	1.264	0.969
DV12	MC0	ED0	EXP4	MRG0	LIM2	RENO	0.940	0.947	0.902	1.239	1.260	0.719
DV2d	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.704	0.668	0.827	1.087	1.172	0.813
DV2d	MC1	ED1	EXP2	MRG1	LIM1	RENO	0.600	0.741	0.766	0.666	1.007	0.974
DV13	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.671	0.628	0.848	0.888	1.076	1.031
DV11	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.828	0.759	0.811	1.093	1.258	0.581
DV2e	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.500	0.544	0.563	0.528	0.637	0.637
DV3e	MC0	ED0	EXP0	MRG1	LIM2	RENO	0.561	0.679	0.725	0.665	0.992	0.901

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP1	MRG2	LIM1	RENO	0.411	0.406	0.418	0.532	0.732	0.636
DV3e	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.691	0.688	0.719	0.694	1.121	1.007
DV3m	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.826	0.730	0.923	0.811	1.428	1.441
DV3e	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.607	0.593	0.706	0.827	1.075	1.044
DV11	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.807	0.962	0.796	0.839	1.238	0.856
DV3e	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.704	0.719	0.724	0.832	1.050	1.018
DV12	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.795	0.860	0.750	0.930	1.067	0.630
DV13	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.715	0.728	0.834	1.072	1.347	0.793
DV3m	MC1	ED1	EXP4	MRG2	LIM0	REN2	0.648	0.534	0.642	0.744	0.900	0.550
DV3e	MC0	ED0	EXP3	MRG3	LIM1	RENO	0.636	0.590	0.654	0.681	0.868	0.753
DV2d	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.711	0.871	0.735	0.688	1.141	0.905
DV11	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.641	0.623	0.729	0.706	1.150	0.734
DV3m	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.512	0.530	0.789	0.657	1.038	0.945
DV3e	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.468	0.530	0.725	0.698	1.016	1.012
DV13	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.665	0.638	0.818	1.072	1.239	0.720
DV3m	MC0	ED0	EXP3	MRG3	LIM1	RENO	0.687	0.642	0.679	0.636	0.897	0.729
DV12	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.723	0.799	0.890	0.745	1.113	1.213
DV2m	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.666	0.623	0.942	0.811	1.201	1.229
DV2m	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.845	0.841	0.988	0.884	1.521	1.477
DV12	MC1	ED1	EXP2	MRG3	LIM1	RENO	0.573	0.620	0.661	0.601	0.897	0.725
DV2e	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.599	0.712	0.716	0.779	0.906	0.871
DV2d	MC1	ED1	EXP2	MRG4	LIM1	RENO	0.648	0.678	0.745	0.705	1.073	1.030
DV3e	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.641	0.558	0.906	0.873	1.332	1.429
DV3m	MC1	ED1	EXP2	MRG3	LIM0	RENO	0.660	0.657	0.746	0.592	1.052	0.890
DV3d	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.513	0.600	0.637	0.618	0.822	0.951
DV12	MC0	ED1	EXP0	MRG1	LIM2	RENO	0.675	0.735	0.743	0.630	1.036	0.883
DV3m	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.641	0.609	0.723	0.667	1.060	0.856
DV3e	MC1	ED0	EXP4	MRG1	LIM1	REN2	0.805	0.721	0.767	1.025	1.142	0.788
DV11	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.755	0.697	0.685	0.892	0.981	0.457
DV2e	MC0	ED0	EXP1	MRG5	LIM1	RENO	0.782	0.752	0.889	0.884	1.243	1.346
DV2d	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.713	0.851	0.742	0.698	1.068	0.959
DV11	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.734	0.747	0.743	0.695	1.110	0.713
DV13	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.594	0.552	0.543	0.576	0.780	0.474
DV2e	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.695	0.722	0.717	0.657	0.879	0.962
DV12	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.692	0.710	0.788	0.843	1.088	0.794
DV2m	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.623	0.630	0.789	0.850	1.136	0.918
DV2e	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.608	0.622	0.700	0.626	0.882	0.878
DV11	MC0	ED1	EXP2	MRG0	LIM1	RENO	0.959	0.968	0.931	0.935	1.303	0.995
DV2m	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.783	0.724	0.772	1.004	1.064	0.644
DV13	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.969	0.944	0.983	1.281	1.340	1.020
DV13	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.695	0.733	0.718	0.740	1.079	0.799
DV12	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.618	0.600	0.740	0.714	0.994	0.801
DV2e	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.479	0.506	0.524	0.485	0.517	0.544
DV12	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.609	0.579	0.622	0.759	0.914	0.454
DV2e	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.666	0.665	0.702	0.703	0.838	0.844
DV3e	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.655	0.553	0.788	1.080	1.141	0.865
DV3e	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.802	0.719	0.766	1.020	1.139	0.787
DV2m	MC0	ED1	EXP4	MRG1	LIM0	RENO	0.733	0.689	0.824	1.058	1.262	0.758
DV13	MC1	ED1	EXP0	MRG3	LIM2	RENO	0.626	0.603	0.686	0.660	0.930	0.752
DV3m	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.669	0.685	0.803	0.654	1.125	1.131
DV2d	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.628	0.652	0.763	0.983	1.016	0.611
DV2d	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.688	0.887	0.780	0.656	0.972	0.945
DV3m	MC0	ED1	EXP3	MRG3	LIM1	RENO	0.579	0.521	0.679	0.636	0.897	0.729
DV2m	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.467	0.450	0.594	0.526	0.743	0.543
DV11	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.702	0.715	0.814	0.807	1.426	1.010
DV3e	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.692	0.661	0.691	0.711	0.971	0.854
DV3e	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.873	0.734	0.933	1.235	1.317	1.086
DV11	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.552	0.528	0.663	0.624	0.987	0.599
DV2e	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.768	0.709	0.962	1.159	1.204	1.048
DV2m	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.740	0.726	0.850	0.935	1.408	1.175
DV11	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.755	0.736	0.748	0.765	1.335	0.802
DV3d	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.637	0.637	0.653	0.713	0.993	1.072
DV2e	MC0	ED0	EXP3	MRG5	LIM0	RENO	0.823	0.836	0.907	0.864	1.138	1.156
DV3d	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.380	0.379	0.414	0.476	0.603	0.526
DV2d	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.578	0.685	0.749	0.716	0.963	0.855
DV3d	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.538	0.648	0.686	0.680	1.018	1.118
DV3d	MC1	ED1	EXP3	MRG4	LIM1	RENO	0.534	0.509	0.608	0.708	0.840	0.884
DV2m	MC0	ED1	EXP4	MRG3	LIM1	RENO	0.663	0.589	0.774	1.009	1.067	0.645
DV13	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.501	0.448	0.543	0.576	0.780	0.474
DV3m	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.653	0.581	0.564	0.475	0.752	0.631

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.701	0.701	0.724	0.661	0.989	0.948
DV2e	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.575	0.559	0.761	0.730	1.008	1.031
DV11	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.736	0.683	0.702	0.892	0.955	0.445
DV3d	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.578	0.612	0.647	0.652	0.925	1.077
DV12	MC1	ED0	EXP0	MRG5	LIM0	REN0	1.031	1.135	0.933	0.808	1.244	1.274
DV2d	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.757	0.823	0.772	0.895	1.055	0.894
DV13	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.646	0.631	0.781	0.777	1.114	0.886
DV3e	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.722	0.733	0.707	0.832	1.078	1.045
DV3d	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.520	0.579	0.615	0.592	0.852	0.758
DV3m	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.553	0.474	0.566	0.480	0.756	0.633
DV2m	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.592	0.629	0.604	0.521	0.803	0.595
DV12	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.796	0.901	0.740	0.624	1.030	0.880
DV3d	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.622	0.608	0.659	0.797	0.939	1.109
DV2m	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.874	0.892	0.849	0.930	1.403	1.174
DV13	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.756	0.812	0.853	0.861	1.282	1.004
DV2m	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.662	0.651	0.705	0.727	0.927	0.744
DV3d	MC1	ED0	EXP4	MRG4	LIM0	REN2	0.768	0.762	0.703	1.015	1.043	0.874
DV3d	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.457	0.422	0.440	0.745	0.701	0.470
DV12	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.591	0.668	0.741	0.627	1.033	0.857
DV12	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.704	0.731	0.851	0.867	1.302	0.968
DV2e	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.723	0.795	0.711	0.597	0.881	0.830
DV3e	MC0	ED1	EXP4	MRG0	LIM2	REN0	0.669	0.593	0.791	1.307	1.190	0.829
DV3d	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.595	0.727	0.654	0.621	0.803	0.928
DV3e	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.520	0.467	0.668	0.675	0.840	0.732
DV3m	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.648	0.741	0.802	0.651	1.123	1.036
DV2m	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.537	0.580	0.805	0.709	1.039	0.901
DV3d	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.855	0.815	0.730	1.143	1.101	1.022
DV2d	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.666	0.824	0.766	0.712	0.934	0.832
DV3d	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.530	0.509	0.619	0.652	0.874	0.938
DV2d	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.585	0.845	0.798	0.662	1.062	0.974
DV3d	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.536	0.535	0.633	0.648	0.848	0.978
DV12	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.598	0.666	0.709	0.654	1.106	0.849
DV3d	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.452	0.464	0.405	0.512	0.577	0.494
DV12	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.897	1.064	0.844	0.791	1.211	0.973
DV12	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.821	0.924	0.725	0.630	1.064	0.906
DV3d	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.517	0.496	0.621	0.701	0.814	0.859
DV11	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.769	0.729	0.901	0.968	1.625	1.219
DV11	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.546	0.517	0.617	0.616	0.832	0.494
DV2d	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.829	1.023	0.866	1.021	1.191	0.844
DV3m	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.873	0.817	0.959	0.855	1.375	1.262
DV3d	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.630	0.623	0.606	0.701	0.836	0.882
DV2e	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.692	0.720	0.717	0.654	0.877	0.961
DV2d	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.565	0.612	0.500	0.564	0.889	0.648
DV3e	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.559	0.692	0.723	0.827	1.046	0.965
DV2d	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.560	0.759	0.766	0.666	1.007	0.909
DV13	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.892	0.886	0.799	0.726	1.169	1.039
DV13	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.766	0.731	0.790	0.803	1.297	1.035
DV2m	MC0	ED0	EXP4	MRG3	LIM0	REN0	0.861	0.846	0.832	1.009	1.197	0.692
DV2e	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.569	0.573	0.734	0.654	0.853	0.937
DV11	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.637	0.620	0.726	0.699	1.144	0.732
DV2d	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.814	0.940	0.789	0.899	1.149	0.985
DV12	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.595	0.687	0.687	0.592	0.941	0.774
DV3e	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.546	0.539	0.517	0.551	0.569	0.529
DV2m	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.704	0.717	0.701	0.673	0.993	0.868
DV3e	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.593	0.571	0.725	0.665	0.992	0.949
DV11	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.799	0.842	0.772	0.788	1.164	0.809
DV2d	MC1	ED1	EXP2	MRG2	LIM0	REN0	0.524	0.602	0.523	0.518	0.856	0.636
DV13	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.762	0.673	0.965	1.286	1.235	0.929
DV2m	MC1	ED0	EXP1	MRG0	LIM1	REN0	0.842	0.805	0.817	0.944	1.338	1.099
DV13	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.624	0.601	0.685	0.657	0.927	0.752
DV12	MC1	ED0	EXP4	MRG1	LIM2	REN2	0.784	0.830	0.805	0.972	1.161	0.695
DV3d	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.553	0.549	0.620	0.655	0.876	1.006
DV3d	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.765	0.809	0.672	0.738	0.980	1.260
DV12	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.605	0.576	0.621	0.752	0.909	0.453
DV3e	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.581	0.533	0.689	0.704	0.966	0.851
DV2d	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.693	1.041	0.798	0.662	1.062	0.974
DV3d	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.594	0.700	0.673	0.680	0.937	1.016
DV3d	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.593	0.543	0.629	0.793	0.885	1.032
DV3m	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.699	0.614	0.812	0.849	1.279	1.115
DV12	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.674	0.701	0.873	0.745	1.024	1.102

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DV3m	MC0	ED0	EXP0	MRG1	LIM1	RENO	0.591	0.614	0.687	0.621	0.990	0.835
DV3m	MC0	ED1	EXP2	MRG5	LIM0	RENO	0.765	0.717	0.980	0.796	1.438	1.438
DV12	MC1	ED1	EXP4	MRG2	LIM2	RENO	0.569	0.510	0.612	0.763	0.844	0.414
DV12	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.548	0.570	0.644	0.640	0.853	0.634
DV3m	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.839	0.781	0.777	0.952	1.170	0.788
DV13	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.802	0.816	0.885	0.818	1.090	1.141
DV3m	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.817	0.738	0.753	0.830	1.073	0.916
DV13	MC0	ED1	EXP2	MRG4	LIM0	RENO	0.709	0.717	0.825	0.733	1.245	1.013
DV2d	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.822	0.826	0.756	0.854	1.083	1.057
DV12	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.710	0.697	0.773	0.661	1.011	0.913
DV2m	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.618	0.556	0.567	0.563	0.728	0.531
DV3d	MC1	ED1	EXP3	MRG1	LIM2	RENO	0.482	0.545	0.640	0.668	0.767	0.815
DV13	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.643	0.613	0.764	0.726	1.105	0.942
DV3m	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.604	0.543	0.704	0.672	1.149	0.992
DV12	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.754	0.907	0.780	0.689	1.314	1.033
DV13	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.646	0.594	0.790	0.803	1.297	1.035
DV3d	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.693	0.714	0.662	0.855	1.087	1.120
DV3d	MC1	ED0	EXP0	MRG0	LIM0	RENO	0.616	0.651	0.693	0.784	1.046	1.026
DV13	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.535	0.526	0.668	0.699	0.881	0.639
DV2m	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.771	0.865	0.824	0.845	1.199	0.983
DV3m	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.627	0.627	0.722	0.586	0.988	0.887
DV13	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.640	0.654	0.672	0.710	0.889	0.642
DV13	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.819	0.768	0.985	1.286	1.343	1.022
DV3d	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.447	0.413	0.619	0.652	0.874	0.938
DV3d	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.495	0.554	0.596	0.589	0.802	0.757
DV3e	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.465	0.462	0.541	0.509	0.578	0.586
DV2m	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.575	0.551	0.750	0.709	1.076	0.848
DV2d	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.654	0.747	0.668	0.676	0.883	0.677
DV12	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.799	0.865	0.814	0.730	1.289	1.072
DV3m	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.720	0.651	0.771	0.779	1.128	1.047
DV11	MC0	ED0	EXP0	MRG0	LIM2	REN2	1.103	1.163	0.950	0.926	1.262	0.967
DV12	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.864	0.957	0.920	0.827	1.310	1.333
DV3e	MC0	ED0	EXP4	MRG0	LIM1	RENO	0.814	0.745	0.772	1.307	1.222	0.851
DV3d	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.514	0.497	0.633	0.648	0.848	0.913
DV11	MC1	ED0	EXP1	MRG2	LIM0	RENO	0.742	0.779	0.700	0.634	1.146	0.662
DV3d	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.330	0.315	0.405	0.481	0.623	0.541
DV2d	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.463	0.486	0.512	0.561	0.863	0.631
DV3m	MC1	ED0	EXP3	MRG2	LIM0	RENO	0.694	0.630	0.597	0.519	0.813	0.597
DV3e	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.635	0.649	0.738	0.661	1.075	1.043
DV3m	MC0	ED1	EXP4	MRG3	LIM0	RENO	0.740	0.664	0.811	0.921	1.186	0.722
DV11	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.568	0.560	0.630	0.573	0.870	0.563
DV3m	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.555	0.529	0.917	0.737	1.188	1.176
DV3m	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.796	0.723	0.771	0.830	1.045	0.893
DV3e	MC0	ED1	EXP2	MRG3	LIM2	RENO	0.543	0.508	0.685	0.634	0.884	0.836
DV3d	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.409	0.404	0.418	0.529	0.730	0.635
DV12	MC1	ED1	EXP2	MRG0	LIM1	RENO	0.725	0.775	0.809	0.796	1.148	0.909
DV11	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.767	0.857	0.759	0.831	1.163	0.796
DV2d	MC0	ED0	EXP4	MRG4	LIM0	RENO	0.944	0.983	0.872	1.098	1.356	0.897
DV13	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.673	0.630	0.862	0.954	1.129	1.050
DV2d	MC0	ED0	EXP2	MRG5	LIM2	RENO	0.836	0.879	0.804	0.854	1.158	1.195
DV2d	MC1	ED0	EXP4	MRG0	LIM1	RENO	0.909	0.924	0.841	1.309	1.284	0.851
DV13	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.711	0.724	0.831	1.062	1.339	0.790
DV3e	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.736	0.595	0.933	1.235	1.317	1.086
DV3d	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.458	0.484	0.583	0.583	0.734	0.686
DV3e	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.757	0.821	0.740	0.835	1.144	1.122
DV12	MC0	ED0	EXP2	MRG4	LIM1	RENO	0.764	0.803	0.757	0.668	1.044	0.913
DV3m	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.582	0.520	0.669	0.661	0.941	0.796
DV3d	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.591	0.541	0.629	0.789	0.882	1.031
DV3d	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.330	0.315	0.404	0.479	0.622	0.540
DV2d	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.717	0.721	0.770	0.787	1.127	1.200
DV11	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.929	0.910	0.978	1.013	1.473	1.059
DV11	MC1	ED0	EXP1	MRG0	LIM0	REN3	1.183	1.278	0.998	1.013	1.601	1.165
DV13	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.731	0.695	0.748	0.777	1.053	0.826
DV12	MC1	ED1	EXP0	MRG3	LIM0	RENO	0.715	0.792	0.711	0.601	1.006	0.800
DV2d	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.673	0.726	0.799	0.764	1.319	1.205
DV11	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.595	0.626	0.658	0.573	0.921	0.603
DV3e	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.817	0.784	0.924	0.873	1.448	1.572
DV11	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.666	0.668	0.781	0.765	1.413	0.859
DV13	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.601	0.584	0.567	0.533	0.793	0.525
DV3d	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.602	0.557	0.679	0.812	1.056	1.255

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DV11	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.643	0.642	0.744	0.755	1.160	0.691
DV3d	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.651	0.661	0.619	0.908	0.850	0.612
DV2d	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.582	0.723	0.781	0.659	0.975	0.946
DV13	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.725	0.623	0.835	1.142	1.252	0.767
DV12	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.710	0.768	0.821	0.972	1.262	0.764
DV2m	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.678	0.621	0.772	0.914	1.086	0.878
DV3d	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.393	0.390	0.406	0.483	0.625	0.542
DV3e	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.717	0.688	0.726	0.721	1.183	1.063
DV3e	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.557	0.500	0.688	0.694	1.059	0.939
DV2d	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.750	0.792	0.787	0.776	1.224	1.100
DV13	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.616	0.574	0.570	0.584	0.950	0.590
DV3m	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.589	0.612	0.685	0.617	0.986	0.834
DV2e	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.588	0.706	0.688	0.591	0.827	0.785
DV3m	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.524	0.504	0.580	0.480	0.736	0.567
DV3d	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.543	0.544	0.657	0.773	0.901	0.929
DV3e	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.712	0.656	0.803	1.030	1.212	0.847
DV3e	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.548	0.496	0.726	0.746	0.942	0.912
DV12	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.763	0.795	0.788	0.661	1.099	1.004
DV2d	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.692	0.669	0.755	0.850	1.081	1.055
DV2d	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.600	0.707	0.735	0.688	1.141	0.905
DV12	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.761	0.906	0.763	0.677	1.140	0.829
DV2m	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.696	0.706	0.789	0.767	0.996	0.862
DV2m	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.653	0.728	0.786	0.709	1.067	0.924
DV12	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.702	0.796	0.764	0.689	1.209	0.940
DV13	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.610	0.623	0.756	0.758	1.322	0.998
DV2d	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.797	0.925	0.775	0.695	1.126	1.100
DV3d	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.588	0.679	0.584	0.633	0.767	0.711
DV3e	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.761	0.772	0.745	0.715	1.092	0.916
DV13	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.887	0.973	0.790	0.692	1.270	1.005
DV2m	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.531	0.482	0.596	0.529	0.745	0.592
DV2m	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.625	0.589	0.592	0.521	0.739	0.589
DV3e	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.524	0.470	0.590	0.801	0.655	0.477
DV2d	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.516	0.639	0.499	0.518	0.743	0.540
DV3d	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.685	0.743	0.649	0.917	0.904	0.658
DV2m	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.756	0.682	0.660	0.819	0.910	0.528
DV3d	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.415	0.452	0.637	0.618	0.822	0.889
DV3m	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.587	0.570	0.769	0.772	1.122	0.958
DV2e	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.648	0.706	0.867	0.744	0.983	1.114
DV2e	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.607	0.637	0.713	0.663	0.885	0.823
DV2d	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.602	0.609	0.744	0.747	0.991	0.878
DV2d	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.598	0.713	0.786	0.725	1.173	1.064
DV3d	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.775	0.783	0.689	0.856	1.043	1.129
DV2e	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.635	0.670	0.753	0.685	1.090	1.031
DV3e	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.729	0.656	0.858	0.849	1.085	1.142
DV3m	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.716	0.620	0.836	1.018	1.198	0.856
DV13	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.518	0.482	0.553	0.530	0.812	0.539
DV12	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.825	0.851	0.809	0.796	1.148	0.935
DV3d	MC0	ED0	EXP2	MRG0	LIM2	REN0	0.678	0.727	0.660	0.784	0.909	0.999
DV2d	MC0	ED1	EXP1	MRG4	LIM1	REN0	0.649	0.655	0.768	0.776	1.257	1.129
DV12	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.758	0.711	0.950	1.166	1.158	0.896
DV12	MC1	ED1	EXP4	MRG1	LIM2	REN0	0.665	0.678	0.808	0.981	1.168	0.697
DV2d	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.652	0.744	0.668	0.672	0.880	0.676
DV11	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.659	0.716	0.820	0.855	1.392	0.970
DV12	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.579	0.574	0.550	0.527	0.716	0.447
DV11	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.931	0.945	0.852	0.875	1.421	1.140
DV2d	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.719	0.724	0.771	0.791	1.131	1.201
DV13	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.576	0.538	0.555	0.570	0.756	0.461
DV3e	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.620	0.579	0.670	0.681	0.845	0.734
DV11	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.565	0.557	0.628	0.567	0.865	0.561
DV13	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.641	0.613	0.669	0.657	0.952	0.771
DV3e	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.727	0.729	0.780	0.763	1.255	1.252
DV13	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.602	0.585	0.569	0.536	0.795	0.527
DV2m	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.735	0.799	0.732	0.670	1.048	0.929
DV3e	MC0	ED0	EXP1	MRG0	LIM1	REN0	0.727	0.713	0.732	0.924	1.270	1.149
DV3e	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.776	0.698	0.881	0.864	1.361	1.461
DV13	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.937	0.926	0.839	0.870	1.186	0.942
DV3m	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.637	0.589	0.790	0.712	1.238	1.152
DV3d	MC0	ED0	EXP0	MRG4	LIM1	REN0	0.532	0.511	0.621	0.658	0.879	0.941
DV12	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.566	0.507	0.609	0.756	0.839	0.412
DV2m	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.704	0.739	0.726	0.693	0.955	0.747

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DV3d	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.576	0.610	0.646	0.648	0.922	1.076
DV12	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.654	0.653	0.871	0.869	1.033	0.989
DV2m	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.663	0.589	0.774	1.009	1.067	0.645
DV2d	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.892	0.961	0.830	0.865	1.397	1.410
DV2e	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.841	0.861	0.793	0.966	1.047	0.762
DV3d	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.592	0.723	0.651	0.615	0.798	0.925
DV3m	MC1	ED0	EXP4	MRG0	LIM1	REN0	0.960	0.814	0.841	1.220	1.276	0.851
DV11	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.811	0.895	0.810	0.737	1.189	0.900
DV3d	MC0	ED0	EXP4	MRG0	LIM0	REN3	0.809	0.831	0.729	1.203	1.103	0.889
DV3d	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.493	0.554	0.624	0.664	0.786	0.835
DV3d	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.391	0.384	0.395	0.512	0.592	0.507
DV3e	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.595	0.564	0.746	0.915	1.229	1.116
DV3d	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.645	0.657	0.672	0.738	0.980	1.260
DV13	MC1	ED0	EXP4	MRG4	LIM0	REN3	0.892	0.850	0.868	1.125	1.314	0.819
DV2e	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.649	0.707	0.869	0.747	0.985	1.116
DV2d	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.714	0.905	0.715	0.631	0.980	0.828
DV12	MC0	ED0	EXP4	MRG3	LIM2	REN0	0.743	0.757	0.737	0.935	0.984	0.574
DV3e	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.570	0.537	0.742	0.694	0.986	1.039
DV3m	MC1	ED1	EXP4	MRG2	LIM1	REN0	0.622	0.480	0.617	0.751	0.855	0.515
DV13	MC1	ED0	EXP0	MRG5	LIM0	REN0	1.016	1.027	0.946	0.888	1.324	1.319
DV12	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.566	0.507	0.609	0.756	0.839	0.412
DV3m	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.675	0.664	0.895	0.737	1.220	1.207
DV11	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.554	0.549	0.645	0.573	0.847	0.548
DV3m	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.793	0.698	0.876	0.792	1.166	1.154
DV3d	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.345	0.352	0.422	0.479	0.658	0.579
DV2d	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.665	0.725	0.790	0.836	1.106	1.020
DV12	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.746	0.761	0.800	0.734	1.190	0.975
DV2e	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.480	0.490	0.540	0.533	0.605	0.596
DV2d	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.767	0.855	0.758	0.747	1.077	0.965
DV11	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.622	0.588	0.767	0.769	1.305	0.782
DV2e	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.640	0.596	0.896	0.822	1.154	1.289
DV3d	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.727	0.799	0.693	0.858	1.153	1.203
DV2m	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.657	0.651	0.713	0.697	0.882	0.680
DV11	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.824	0.860	0.891	0.880	1.509	1.223
DV3d	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.711	0.684	0.678	0.807	1.052	1.254
DV11	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.704	0.841	0.810	0.773	1.288	0.972
DV13	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.644	0.614	0.766	0.730	1.107	0.944
DV2e	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.661	0.660	0.682	0.657	0.920	0.848
DV2e	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.630	0.580	0.829	0.800	0.965	1.057
DV2e	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.641	0.619	0.883	0.803	1.034	1.197
DV2e	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.521	0.499	0.582	0.747	0.564	0.429
DV2d	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.750	0.946	0.737	0.635	1.041	0.829
DV12	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.720	0.743	0.830	0.862	1.333	0.992
DV2e	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.704	0.769	0.718	0.787	0.911	0.921
DV2m	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.578	0.639	0.757	0.680	1.119	0.857
DV2m	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.844	0.870	0.958	0.803	1.299	1.348
DV2e	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.500	0.544	0.563	0.528	0.637	0.637
DV13	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.602	0.631	0.720	0.722	1.180	0.881
DV13	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.544	0.541	0.579	0.533	0.862	0.578
DV2e	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.601	0.699	0.717	0.626	0.859	0.812
DV3e	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.613	0.578	0.732	0.924	1.270	1.149
DV3e	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.525	0.615	0.667	0.631	0.905	0.813
DV13	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.524	0.501	0.568	0.576	0.826	0.509
DV3e	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.431	0.489	0.682	0.628	0.879	0.791
DV3e	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.749	0.795	0.736	0.655	1.069	1.039
DV12	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.823	0.877	0.890	0.745	1.113	1.248
DV3d	MC0	ED1	EXP4	MRG0	LIM0	REN0	0.720	0.709	0.754	1.221	1.179	0.892
DV3d	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.604	0.579	0.671	0.797	0.948	1.169
DV2d	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.602	0.716	0.789	0.732	1.179	1.067
DV13	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.610	0.662	0.748	0.733	1.136	0.854
DV2e	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.464	0.505	0.678	0.597	0.765	0.716
DV2e	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.718	0.737	0.719	0.682	1.028	0.960
DV2d	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.796	0.913	0.771	0.791	1.131	1.122
DV13	MC0	ED0	EXP0	MRG0	LIM0	REN3	1.001	1.050	0.853	0.861	1.282	1.033
DV13	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.604	0.587	0.570	0.539	0.797	0.527
DV2m	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.569	0.547	0.606	0.526	0.807	0.650
DV2m	MC0	ED1	EXP0	MRG3	LIM1	REN0	0.522	0.547	0.711	0.648	0.947	0.729
DV12	MC1	ED0	EXP1	MRG2	LIM2	REN0	0.603	0.601	0.580	0.539	0.877	0.558
DV2m	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.647	0.575	0.781	1.043	1.086	0.686
DV11	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.621	0.608	0.744	0.699	1.114	0.714

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.740	0.726	0.769	0.772	1.307	0.784
DV13	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.601	0.553	0.766	0.777	1.025	0.805
DV2e	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.783	0.800	0.868	0.804	1.024	1.136
DV13	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.778	0.761	0.883	0.954	1.100	1.023
DV13	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.673	0.685	0.799	0.726	1.169	1.010
DV3e	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.745	0.667	0.837	0.845	1.111	1.171
DV12	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.839	0.904	0.839	0.734	1.370	1.073
DV3e	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.810	0.696	1.019	1.328	1.549	1.185
DV2e	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.501	0.566	0.548	0.485	0.547	0.583
DV11	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.802	0.899	0.800	0.855	1.429	0.995
DV13	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.669	0.656	0.758	1.012	1.129	0.650
DV2d	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.726	0.685	0.811	1.098	1.210	0.836
DV2e	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.765	0.707	0.961	1.153	1.200	1.047
DV13	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.569	0.480	0.619	0.834	0.896	0.428
DV12	MC0	ED0	EXP4	MRG0	LIM1	REN1	0.961	0.963	0.878	1.232	1.290	0.737
DV2m	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.838	0.830	0.791	0.854	1.139	1.002
DV12	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.571	0.579	0.608	0.539	1.010	0.614
DV12	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.860	0.955	0.809	0.796	1.148	0.909
DV13	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.813	0.769	0.820	0.874	1.222	0.968
DV2e	MC0	ED1	EXP4	MRG0	LIM2	REN3	0.662	0.628	0.779	1.213	1.021	0.745
DV2d	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.856	0.918	0.788	0.846	1.140	1.130
DV11	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.793	0.795	0.873	0.946	1.442	1.074
DV2d	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.695	0.834	0.760	0.698	1.040	0.935
DV3m	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.706	0.743	0.935	0.737	1.291	1.294
DV2e	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.503	0.563	0.714	0.617	0.852	0.809
DV2m	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.640	0.573	0.788	0.994	1.030	0.626
DV3e	MC1	ED1	EXP2	MRG0	LIM0	REN0	0.671	0.697	0.763	0.840	1.215	1.124
DV2m	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.684	0.652	0.938	0.863	1.241	1.183
DV12	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.830	0.792	0.841	1.029	1.139	0.720
DV13	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.681	0.662	0.821	0.935	1.134	0.804
DV2e	MC1	ED1	EXP1	MRG4	LIM2	REN0	0.575	0.559	0.761	0.730	1.008	1.031
DV13	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.628	0.602	0.785	0.730	1.078	0.920
DV3d	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.554	0.568	0.647	0.652	0.925	1.006
DV2d	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.707	0.672	0.831	1.098	1.178	0.815
DV3d	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.694	0.715	0.663	0.858	1.089	1.122
DV2e	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.804	0.770	0.759	0.966	0.989	0.711
DV12	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.570	0.619	0.727	0.677	0.990	0.753
DV2d	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.662	0.820	0.764	0.705	0.929	0.830
DV13	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.741	0.740	0.685	0.657	0.927	0.752
DV11	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.620	0.586	0.766	0.765	1.300	0.781
DV12	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.672	0.701	0.812	0.727	1.286	1.069
DV11	MC1	ED1	EXP2	MRG0	LIM0	REN0	1.051	1.127	1.001	0.935	1.460	1.067
DV3e	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.735	0.640	0.723	0.972	1.014	0.694
DV2m	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.650	0.578	0.783	1.053	1.092	0.688
DV2d	MC0	ED0	EXP1	MRG0	LIM2	REN0	0.792	0.866	0.816	0.925	1.299	1.119
DV11	MC0	ED0	EXP2	MRG0	LIM0	REN0	1.247	1.389	1.001	0.935	1.460	1.067
DV12	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.811	0.808	0.968	1.159	1.254	0.985
DV2d	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.808	0.733	0.841	1.237	1.277	0.978
DV2d	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.855	0.983	0.814	0.904	1.221	0.986
DV3e	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.802	0.719	0.766	1.020	1.139	0.787
DV11	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.754	0.761	0.843	1.203	1.371	0.736
DV11	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.552	0.548	0.644	0.570	0.845	0.547
DV13	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.562	0.555	0.708	0.726	1.089	0.801
DV12	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.543	0.573	0.572	0.488	0.811	0.560
DV13	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.620	0.567	0.750	0.784	1.059	0.829
DV3d	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.567	0.666	0.637	0.658	0.761	0.812
DV2m	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.577	0.553	0.751	0.713	1.080	0.849
DV2m	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.637	0.714	0.805	0.709	1.039	0.901
DV11	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.956	0.965	0.929	0.930	1.299	0.994
DV2e	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.654	0.628	0.846	0.744	1.009	1.204
DV3e	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.398	0.509	0.552	0.509	0.628	0.612
DV11	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.700	0.739	0.789	0.733	1.218	0.922
DV2e	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.573	0.557	0.759	0.726	1.005	1.030
DV11	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.750	0.702	0.827	1.093	1.368	0.639
DV2d	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.856	0.840	0.807	1.087	1.203	0.834
DV3m	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.866	0.818	0.966	0.814	1.515	1.548
DV2e	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.573	0.579	0.704	0.850	0.874	0.809
DV11	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.862	0.764	0.953	1.376	1.568	0.905
DV11	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.674	0.728	0.799	0.850	1.425	0.994
DV2d	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.544	0.586	0.476	0.554	0.728	0.520

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.483	0.490	0.542	0.553	0.604	0.568
DV3m	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.856	0.776	0.795	0.857	1.321	1.147
DV12	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.856	0.950	0.806	0.788	1.142	0.906
DV3e	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.752	0.673	0.853	0.917	1.172	1.196
DV3d	MC0	ED1	EXP1	MRG0	LIM0	REN0	0.644	0.678	0.714	0.863	1.225	1.205
DV3d	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.471	0.491	0.557	0.627	0.721	0.661
DV3m	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.656	0.584	0.566	0.480	0.756	0.633
DV3d	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.735	0.683	0.675	1.019	0.987	0.817
DV2d	MC1	ED0	EXP4	MRG3	LIM2	REN2	0.743	0.801	0.761	0.979	1.014	0.610
DV11	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.596	0.560	0.727	0.748	1.062	0.626
DV2m	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.605	0.616	0.808	0.845	1.103	0.894
DV2d	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.568	0.615	0.502	0.570	0.894	0.650
DV2d	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.551	0.600	0.512	0.564	0.866	0.632
DV2e	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.801	0.768	0.758	0.961	0.986	0.710
DV2e	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.867	0.779	0.920	1.153	1.134	0.977
DV3d	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.587	0.638	0.589	0.652	0.890	0.829
DV2e	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.625	0.729	0.565	0.487	0.581	0.584
DV11	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.800	0.930	0.776	0.777	1.221	0.908
DV11	MC1	ED1	EXP4	MRG3	LIM2	REN3	0.694	0.613	0.808	1.083	1.251	0.579
DV3e	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.783	0.748	0.875	0.849	1.180	1.256
DV3m	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.659	0.585	0.567	0.483	0.758	0.634
DV3m	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.746	0.689	0.871	1.008	1.261	0.915
DV13	MC1	ED0	EXP4	MRG4	LIM1	REN0	0.860	0.767	0.835	1.142	1.252	0.767
DV3d	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.693	0.739	0.643	0.780	0.930	1.024
DV12	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.825	0.910	0.871	0.800	1.064	1.065
DV3d	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.608	0.713	0.655	0.677	0.960	1.040
DV2d	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.474	0.512	0.484	0.510	0.757	0.591
DV12	MC0	ED1	EXP0	MRG4	LIM1	REN0	0.733	0.715	0.757	0.668	1.044	0.939
DV2m	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.568	0.528	0.624	0.576	0.943	0.711
DV12	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.660	0.746	0.676	0.598	0.871	0.706
DV12	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.759	0.873	0.780	0.630	1.193	0.971
DV2e	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.758	0.760	0.869	0.747	0.985	1.176
DV2m	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.628	0.592	0.594	0.526	0.743	0.591
DV3d	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.537	0.517	0.653	0.713	0.993	1.072
DV2e	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.568	0.624	0.524	0.485	0.517	0.544
DV3d	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.500	0.567	0.671	0.677	0.935	1.014
DV3d	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.512	0.598	0.636	0.615	0.820	0.949
DV2m	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.738	0.751	0.825	0.850	1.203	1.072
DV3m	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.701	0.658	0.722	0.676	1.122	0.968
DV11	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.826	0.831	0.919	0.968	1.767	1.341
DV13	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.789	0.819	0.753	0.692	1.103	0.914
DV13	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.608	0.545	0.629	0.826	0.968	0.469
DV2m	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.694	0.703	0.788	0.763	0.993	0.861
DV3d	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.577	0.590	0.666	0.713	1.080	1.179
DV3e	MC1	ED0	EXP4	MRG1	LIM1	REN1	0.807	0.723	0.768	1.030	1.145	0.790
DV2m	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.815	0.812	0.808	0.850	1.106	0.975
DV3d	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.558	0.555	0.641	0.773	0.925	0.953
DV2d	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.575	0.634	0.704	0.691	1.082	0.845
DV2d	MC0	ED0	EXP4	MRG2	LIM1	REN0	0.636	0.643	0.530	0.806	0.860	0.482
DV3m	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.667	0.683	0.802	0.651	1.123	1.128
DV3d	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.587	0.582	0.664	0.863	1.093	1.123
DV13	MC0	ED0	EXP4	MRG4	LIM0	REN0	0.942	0.893	0.898	1.142	1.403	0.823
DV3e	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.718	0.584	0.956	1.235	1.282	1.059
DV13	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.656	0.617	0.883	0.954	1.100	1.023
DV11	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.811	0.895	0.810	0.737	1.189	0.900
DV2d	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.530	0.575	0.487	0.554	0.708	0.507
DV12	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.902	0.976	0.787	0.658	1.095	1.003
DV3m	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.851	0.772	0.793	0.849	1.314	1.144
DV3d	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.462	0.484	0.572	0.633	0.706	0.647
DV12	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.642	0.650	0.756	0.664	1.040	0.912
DV12	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.795	0.821	0.850	0.869	1.061	1.014
DV11	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.895	0.873	0.834	0.941	1.358	1.001
DV2m	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.703	0.641	0.858	1.115	1.209	0.820
DV2e	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.550	0.532	0.721	0.710	0.820	0.825
DV11	MC1	ED0	EXP0	MRG0	LIM1	REN2	1.132	1.186	0.927	0.926	1.296	0.992
DV3d	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.619	0.591	0.655	0.797	0.974	1.199
DV2e	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.750	0.821	0.751	0.679	1.084	1.028
DV3e	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.646	0.779	0.893	0.786	1.230	1.357
DV2d	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.628	0.661	0.760	0.698	1.040	1.001
DV3m	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.686	0.651	0.590	0.478	0.798	0.678

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP2	MRG0	LIM0	RENO	0.642	0.701	0.693	0.784	1.046	1.099
DV3d	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.479	0.522	0.583	0.587	0.736	0.735
DV3d	MC0	ED0	EXP2	MRG5	LIM1	RENO	0.735	0.728	0.655	0.797	0.974	1.199
DV2e	MC1	ED0	EXP3	MRG2	LIM2	RENO	0.534	0.567	0.527	0.524	0.482	0.466
DV3m	MC0	ED0	EXP4	MRG5	LIM2	REN3	0.897	0.746	0.997	1.142	1.334	1.039
DV2d	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.850	0.889	0.770	0.787	1.127	1.200
DV3e	MC0	ED0	EXP3	MRG5	LIM0	RENO	0.824	0.783	0.917	0.917	1.314	1.282
DV3m	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.715	0.691	0.683	0.611	0.981	0.906
DV12	MC1	ED0	EXP3	MRG1	LIM1	RENO	0.694	0.778	0.710	0.677	1.017	0.773
DV13	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.691	0.602	0.603	0.830	0.918	0.438
DV2d	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.835	0.823	0.827	1.087	1.172	0.813
DV2m	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.687	0.818	0.824	0.716	1.135	0.994
DV13	MC1	ED0	EXP4	MRG0	LIM0	REN2	1.008	1.015	0.929	1.348	1.450	0.816
DV2m	MC0	ED0	EXP0	MRG3	LIM1	RENO	0.619	0.674	0.711	0.648	0.947	0.729
DV3m	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.747	0.748	0.746	0.647	1.160	0.974
DV13	MC0	ED1	EXP2	MRG5	LIM2	RENO	0.682	0.668	0.902	0.888	1.150	1.165
DV12	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.719	0.810	0.744	0.687	1.239	0.962
DV12	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.692	0.776	0.708	0.674	1.014	0.772
DV2e	MC0	ED0	EXP3	MRG2	LIM2	RENO	0.534	0.567	0.527	0.524	0.482	0.466
DV13	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.759	0.699	0.887	0.826	1.096	1.178
DV2m	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.609	0.598	0.830	0.780	1.216	1.075
DV13	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.688	0.626	0.554	0.533	0.814	0.555
DV3d	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.461	0.444	0.659	0.780	0.906	0.932
DV3d	MC1	ED0	EXP3	MRG3	LIM2	RENO	0.549	0.598	0.573	0.637	0.708	0.647
DV3m	MC1	ED1	EXP0	MRG1	LIM2	RENO	0.485	0.488	0.703	0.621	0.964	0.814
DV3e	MC1	ED1	EXP3	MRG5	LIM0	RENO	0.695	0.636	0.917	0.917	1.314	1.282
DV2e	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.703	0.768	0.716	0.783	0.909	0.919
DV2d	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.845	1.016	0.804	0.832	1.200	1.120
DV3m	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.577	0.509	0.608	0.523	0.932	0.742
DV2e	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.555	0.552	0.660	0.594	0.783	0.773
DV3e	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.659	0.556	0.790	1.091	1.147	0.868
DV13	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.809	0.735	0.888	1.341	1.365	0.761
DV2m	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.636	0.552	0.658	0.815	0.908	0.527
DV3e	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.621	0.521	0.724	0.978	1.017	0.694
DV2m	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.530	0.464	0.613	0.578	0.870	0.648
DV12	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.828	0.913	0.872	0.805	1.067	1.066
DV12	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.980	1.083	0.891	0.749	1.117	1.249
DV13	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.844	0.853	0.853	0.861	1.282	1.033
DV3d	MC1	ED1	EXP0	MRG2	LIM0	RENO	0.363	0.368	0.436	0.483	0.701	0.581
DV2d	MC1	ED0	EXP3	MRG0	LIM2	RENO	0.761	0.828	0.775	0.904	1.061	0.897
DV2d	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.726	0.749	0.791	0.854	1.147	1.133
DV2m	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.690	0.639	0.835	0.939	1.298	1.071
DV2d	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.743	1.017	0.798	0.662	1.062	1.043
DV11	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.835	0.916	0.792	0.741	1.225	0.925
DV2m	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.644	0.604	0.580	0.526	0.763	0.606
DV12	MC1	ED0	EXP4	MRG3	LIM0	RENO	0.835	0.899	0.773	0.935	1.133	0.631
DV2e	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.719	0.674	0.736	0.925	0.859	0.612
DV11	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.839	1.042	0.813	0.780	1.295	0.975
DV3m	MC0	ED0	EXP0	MRG1	LIM0	RENO	0.647	0.715	0.738	0.621	1.109	0.895
DV12	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.696	0.689	0.546	0.483	0.762	0.535
DV3d	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.654	0.606	0.698	1.210	1.046	0.830
DV13	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.707	0.691	0.863	0.952	1.386	1.002
DV2m	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.540	0.583	0.808	0.716	1.044	0.903
DV11	MC0	ED1	EXP2	MRG0	LIM0	RENO	1.051	1.127	1.001	0.935	1.460	1.067
DV2e	MC0	ED1	EXP2	MRG0	LIM0	RENO	0.670	0.744	0.755	0.791	1.052	1.014
DV3d	MC0	ED1	EXP3	MRG0	LIM2	RENO	0.550	0.545	0.646	0.843	0.869	0.877
DV3m	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.679	0.602	0.919	0.740	1.190	1.284
DV3m	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.928	0.791	0.857	1.202	1.231	0.826
DV13	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.816	0.797	0.905	0.826	1.191	1.296
DV2m	MC1	ED0	EXP2	MRG4	LIM1	RENO	0.746	0.783	0.790	0.720	1.076	1.011
DV3e	MC0	ED0	EXP3	MRG2	LIM2	RENO	0.535	0.531	0.532	0.556	0.557	0.517
DV2e	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.603	0.616	0.697	0.617	0.875	0.875
DV13	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.721	0.792	0.732	0.686	1.127	0.908
DV13	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.727	0.819	0.751	0.740	1.142	0.857
DV2d	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.776	0.840	0.753	0.895	1.083	0.917
DV11	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.938	0.918	0.881	0.972	1.673	1.253
DV2m	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.663	0.696	1.005	0.872	1.451	1.263
DV3m	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.964	0.850	1.017	1.142	1.450	1.143
DV3d	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.601	0.576	0.659	0.738	0.901	1.145
DV3m	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.653	0.556	0.900	0.796	1.138	1.127

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.662	0.702	0.675	0.639	0.792	0.728
DV3d	MC0	ED1	EXP1	MRG4	LIM1	REN0	0.556	0.532	0.641	0.724	1.029	1.104
DV3d	MC0	ED0	EXP0	MRG0	LIM2	REN0	0.548	0.548	0.660	0.784	0.909	0.933
DV3m	MC1	ED0	EXP3	MRG4	LIM1	REN0	0.731	0.700	0.754	0.707	1.019	0.927
DV2d	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.754	0.782	0.831	0.870	1.401	1.412
DV3m	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.648	0.670	0.831	0.784	1.269	1.031
DV2e	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.551	0.608	0.535	0.480	0.500	0.529
DV2e	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.504	0.564	0.714	0.620	0.854	0.810
DV3m	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.439	0.407	0.578	0.475	0.732	0.565
DV3d	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.591	0.546	0.643	0.738	0.926	1.098
DV3m	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.616	0.684	0.716	0.617	1.044	0.894
DV13	MC0	ED1	EXP1	MRG2	LIM2	REN0	0.510	0.461	0.588	0.592	0.934	0.578
DV3m	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.695	0.613	0.895	0.737	1.220	1.314
DV11	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.591	0.622	0.656	0.567	0.916	0.601
DV3m	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.840	0.732	0.874	1.202	1.339	0.909
DV3m	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.770	0.682	0.897	0.788	1.132	1.124
DV3m	MC0	ED0	EXP4	MRG0	LIM2	REN0	0.936	0.798	0.862	1.220	1.242	0.829
DV13	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.939	0.928	0.825	0.733	1.245	1.042
DV2d	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.690	0.858	0.804	0.721	1.138	1.036
DV3e	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.681	0.668	0.712	0.903	1.009	0.897
DV2d	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.722	0.701	0.797	0.874	1.327	1.320
DV2e	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.635	0.670	0.753	0.685	1.090	1.031
DV3m	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.802	0.699	0.743	0.952	1.106	0.735
DV3e	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.637	0.574	0.876	0.786	1.132	1.300
DV2d	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.522	0.659	0.700	0.629	0.899	0.702
DV12	MC0	ED0	EXP4	MRG3	LIM1	REN2	0.758	0.768	0.716	0.926	1.006	0.587
DV2m	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.553	0.554	0.593	0.524	0.741	0.541
DV3e	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.688	0.658	0.896	0.793	1.237	1.434
DV13	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.767	0.794	0.946	0.888	1.324	1.282
DV2m	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.654	0.681	0.847	0.780	1.322	1.183
DV3m	MC1	ED1	EXP4	MRG0	LIM1	REN0	0.810	0.661	0.841	1.220	1.276	0.851
DV3d	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.592	0.723	0.651	0.615	0.798	0.925
DV11	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.930	0.944	0.950	0.926	1.262	0.967
DV3m	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.969	0.855	1.020	1.153	1.458	1.147
DV2m	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.657	0.732	0.788	0.716	1.073	0.927
DV3d	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.578	0.603	0.649	0.917	0.904	0.658
DV3m	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.737	0.739	0.786	0.651	1.033	1.026
DV2m	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.604	0.658	0.718	0.670	0.964	0.776
DV3d	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.707	0.672	0.641	0.856	0.931	1.053
DV13	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.585	0.594	0.717	0.737	1.077	0.798
DV2d	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.577	0.659	0.686	0.635	0.929	0.773
DV2m	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.550	0.612	0.734	0.676	1.054	0.856
DV2m	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.560	0.530	0.706	0.731	0.930	0.745
DV13	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.716	0.641	0.764	0.722	1.101	0.968
DV11	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.972	0.911	1.016	1.478	1.894	1.013
DV3d	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.459	0.481	0.570	0.627	0.702	0.645
DV13	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.641	0.613	0.669	0.657	0.952	0.771
DV13	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.727	0.750	0.835	0.926	1.226	0.882
DV3d	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.723	0.764	0.689	0.724	1.154	1.184
DV2d	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.723	0.728	0.785	0.854	1.189	1.226
DV3m	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.830	0.734	0.940	0.875	1.502	1.470
DV2d	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.785	1.037	0.803	0.828	1.196	1.045
DV3d	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.658	0.678	0.621	0.658	0.879	1.007
DV2m	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.592	0.580	0.700	0.670	0.990	0.867
DV13	MC0	ED1	EXP0	MRG0	LIM0	REN0	0.891	0.896	0.882	0.874	1.370	1.038
DV3m	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.678	0.581	0.945	0.811	1.391	1.404
DV11	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.685	0.703	0.835	0.810	1.392	0.987
DV3m	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.698	0.659	0.733	0.651	1.070	0.886
DV3e	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.571	0.586	0.531	0.517	0.599	0.604
DV2m	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.697	0.719	0.942	0.811	1.201	1.128
DV2m	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.579	0.571	0.718	0.673	0.967	0.846
DV2m	MC0	ED1	EXP4	MRG2	LIM1	REN3	0.606	0.493	0.629	0.811	0.855	0.491
DV12	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.721	0.834	0.755	0.624	1.120	0.968
DV3m	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.615	0.566	0.753	0.703	1.016	0.926
DV2m	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.722	0.855	0.849	0.720	1.206	0.995
DV3e	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.660	0.616	0.688	0.694	1.059	0.939
DV12	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.727	0.775	0.919	0.823	1.308	1.331
DV11	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.696	0.615	0.809	1.089	1.256	0.579
DV3d	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.555	0.550	0.621	0.658	0.879	1.007
DV13	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.776	0.758	0.869	0.888	1.048	1.005

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP4	MRG1	LIM2	REN2	0.559	0.593	0.709	0.958	0.900	0.751
DV2e	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.509	0.649	0.548	0.485	0.547	0.554
DV3d	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.684	0.742	0.647	0.913	0.902	0.657
DV12	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.700	0.742	0.874	0.808	1.070	1.068
DV2e	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.687	0.759	0.688	0.591	0.827	0.827
DV3d	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.482	0.512	0.404	0.476	0.620	0.578
DV12	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.758	0.835	0.870	0.871	1.418	1.067
DV2e	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.675	0.706	0.734	0.654	0.853	0.937
DV13	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.789	0.819	0.753	0.692	1.103	0.914
DV12	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.612	0.628	0.546	0.483	0.762	0.520
DV3d	MC1	ED1	EXP4	MRG1	LIM1	REN1	0.575	0.606	0.693	0.962	0.926	0.772
DV3e	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.771	0.665	0.975	1.235	1.394	1.164
DV11	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.827	0.833	0.921	0.972	1.770	1.343
DV2d	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.446	0.529	0.487	0.518	0.764	0.554
DV2e	MC0	ED0	EXP4	MRG5	LIM2	REN1	0.850	0.768	0.946	1.164	1.110	0.955
DV3e	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.488	0.591	0.757	0.694	1.072	1.084
DV3d	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.683	0.751	0.646	0.648	0.922	1.076
DV2d	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.527	0.572	0.486	0.548	0.705	0.505
DV3m	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.570	0.540	0.897	0.740	1.223	1.209
DV3d	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.487	0.531	0.413	0.514	0.629	0.544
DV2d	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.810	0.935	0.787	0.890	1.143	0.982
DV12	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.764	0.840	0.933	0.808	1.244	1.238
DV2d	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.699	0.830	0.866	1.021	1.191	0.844
DV3e	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.569	0.537	0.708	0.889	1.000	0.893
DV3m	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.483	0.486	0.701	0.615	0.958	0.811
DV3m	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.519	0.429	0.567	0.516	0.704	0.542
DV2m	MC1	ED0	EXP1	MRG2	LIM2	REN0	0.631	0.574	0.614	0.582	0.873	0.648
DV3e	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.632	0.544	0.839	0.853	1.117	1.174
DV2e	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.568	0.624	0.524	0.485	0.517	0.544
DV13	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.875	0.903	0.927	0.954	1.266	1.125
DV3d	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.517	0.577	0.615	0.648	0.939	0.888
DV12	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.736	0.750	0.733	0.921	0.976	0.571
DV12	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.719	0.831	0.754	0.621	1.116	0.967
DV13	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.487	0.438	0.556	0.573	0.758	0.461
DV3e	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.622	0.579	0.590	0.801	0.655	0.477
DV3m	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.688	0.639	0.669	0.657	0.938	0.795
DV3d	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.736	0.748	0.658	0.793	0.937	1.106
DV2d	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.722	0.745	0.788	0.846	1.140	1.130
DV3m	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.691	0.601	0.753	0.834	1.076	0.917
DV3d	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.487	0.500	0.418	0.532	0.732	0.636
DV2e	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.700	0.746	0.734	0.707	0.890	0.906
DV2e	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.656	0.679	0.659	0.591	0.781	0.771
DV2e	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.471	0.566	0.535	0.480	0.500	0.502
DV2d	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.673	0.726	0.799	0.764	1.319	1.205
DV11	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.533	0.507	0.632	0.616	0.810	0.482
DV2d	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.520	0.656	0.699	0.625	0.896	0.701
DV12	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.804	0.863	0.810	0.851	1.065	0.777
DV12	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.568	0.614	0.657	0.592	0.889	0.722
DV2e	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.610	0.640	0.715	0.670	0.890	0.826
DV3d	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.643	0.798	0.672	0.668	0.883	0.896
DV2e	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.485	0.580	0.523	0.483	0.515	0.515
DV2d	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.555	0.609	0.671	0.682	0.888	0.679
DV2m	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.657	0.587	0.900	0.872	1.179	1.107
DV11	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.771	0.758	0.890	0.950	1.460	1.134
DV2m	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.810	0.782	0.920	0.811	1.234	1.261
DV13	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.698	0.679	0.866	0.826	1.126	1.174
DV11	MC0	ED0	EXP4	MRG3	LIM2	REN0	0.830	0.761	0.813	1.099	1.262	0.581
DV3m	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.601	0.467	0.629	0.740	0.825	0.500
DV2e	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.720	0.738	0.720	0.685	1.030	0.962
DV2m	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.655	0.707	0.822	0.713	1.133	1.080
DV3d	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.413	0.450	0.635	0.612	0.817	0.886
DV12	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.679	0.676	0.559	0.483	0.742	0.522
DV11	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.703	0.717	0.815	0.810	1.429	1.012
DV2e	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.619	0.617	0.583	0.751	0.566	0.430
DV12	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.690	0.748	0.724	0.627	1.061	0.905
DV2e	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.646	0.815	0.731	0.783	0.988	0.959
DV13	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.831	0.862	0.884	0.884	1.136	1.103
DV13	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.768	0.734	0.791	0.807	1.301	1.036
DV2d	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.649	0.696	0.759	0.751	1.080	0.966
DV13	MC1	ED1	EXP4	MRG1	LIM2	REN3	0.662	0.635	0.815	1.062	1.232	0.718

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.548	0.544	0.645	0.839	0.866	0.876
DV2d	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.685	0.843	0.749	0.716	0.963	0.855
DV3d	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.499	0.587	0.651	0.615	0.798	0.925
DV3d	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.704	0.670	0.631	0.797	0.887	1.034
DV13	MC0	ED0	EXP4	MRG5	LIM1	REN0	0.930	0.849	0.957	1.382	1.331	0.971
DV2e	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.458	0.465	0.511	0.516	0.491	0.476
DV11	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.531	0.506	0.631	0.613	0.808	0.481
DV2d	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.820	0.824	0.755	0.850	1.081	1.055
DV3e	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.630	0.585	0.651	0.671	0.860	0.750
DV11	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.621	0.608	0.744	0.699	1.114	0.714
DV13	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.722	0.621	0.833	1.136	1.248	0.766
DV11	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.784	0.917	0.799	0.784	1.195	0.888
DV3d	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.545	0.541	0.643	0.831	0.861	0.874
DV2e	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.461	0.468	0.513	0.521	0.494	0.478
DV2m	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.768	0.837	0.765	0.648	1.062	0.852
DV3d	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.559	0.604	0.557	0.627	0.721	0.661
DV3m	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.585	0.551	0.709	0.588	0.911	0.808
DV3m	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.570	0.513	0.689	0.667	0.921	0.778
DV13	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.729	0.753	0.836	0.931	1.230	0.883
DV11	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.731	0.710	0.714	0.759	1.100	0.645
DV3m	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.854	0.802	0.771	0.779	1.128	1.047
DV3e	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.570	0.565	0.546	0.566	0.699	0.661
DV3d	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.477	0.543	0.651	0.612	0.796	0.863
DV13	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.729	0.758	0.903	0.823	1.189	1.257
DV2m	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.681	0.677	0.748	0.706	1.074	0.846
DV13	MC0	ED0	EXP3	MRG0	LIM0	REN0	0.910	0.971	0.864	0.940	1.310	0.885
DV3d	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.585	0.580	0.663	0.858	1.089	1.122
DV2e	MC1	ED1	EXP4	MRG5	LIM1	REN2	0.734	0.635	0.921	1.159	1.138	0.978
DV2e	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.694	0.679	0.907	0.864	1.138	1.156
DV3d	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.501	0.569	0.673	0.680	0.937	1.016
DV3e	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.658	0.569	0.884	0.873	1.368	1.466
DV3e	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.613	0.531	0.857	0.845	1.082	1.141
DV11	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.821	0.857	0.891	0.875	1.504	1.222
DV2e	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.563	0.542	0.702	0.707	0.841	0.845
DV2e	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.549	0.576	0.883	0.803	1.034	1.136
DV13	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.619	0.577	0.572	0.589	0.956	0.592
DV12	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.567	0.508	0.610	0.759	0.841	0.413
DV3d	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.617	0.568	0.663	0.812	1.084	1.288
DV2m	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.501	0.512	0.605	0.524	0.806	0.596
DV2d	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.636	0.829	0.684	0.631	0.926	0.722
DV3e	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.684	0.603	0.770	1.300	1.218	0.850
DV2e	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.530	0.562	0.524	0.516	0.478	0.464
DV3d	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.665	0.732	0.710	0.962	0.902	0.753
DV2m	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.587	0.583	0.940	0.808	1.199	1.126
DV2m	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.615	0.648	0.740	0.642	0.997	0.849
DV2e	MC1	ED1	EXP4	MRG0	LIM1	REN0	0.685	0.646	0.764	1.232	1.058	0.768
DV2m	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.729	0.770	0.762	0.702	1.164	0.930
DV3m	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.795	0.816	0.828	0.719	1.317	1.239
DV2m	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.592	0.629	0.604	0.521	0.803	0.595
DV3d	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.817	0.730	0.699	1.143	1.040	0.953
DV2d	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.583	0.843	0.797	0.659	1.060	0.972
DV3m	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.755	0.726	0.790	0.712	1.238	1.152
DV12	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.688	0.772	0.706	0.667	1.008	0.770
DV2d	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.682	0.739	0.771	0.836	1.136	1.047
DV12	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.636	0.666	0.677	0.601	0.874	0.727
DV13	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.922	0.877	0.864	0.823	1.123	1.206
DV12	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.649	0.676	0.658	0.595	0.892	0.744
DV3m	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.610	0.535	0.629	0.531	0.996	0.745
DV3e	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.527	0.617	0.668	0.634	0.908	0.814
DV3m	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.576	0.602	0.703	0.621	0.964	0.814
DV12	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.722	0.714	0.622	0.759	0.914	0.454
DV13	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.726	0.770	0.758	0.762	1.326	0.999
DV3d	MC0	ED0	EXP0	MRG5	LIM2	REN0	0.579	0.538	0.671	0.797	0.948	1.091
DV3d	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.436	0.406	0.635	0.655	0.853	0.916
DV3m	MC0	ED0	EXP3	MRG0	LIM0	REN0	0.903	0.866	0.814	0.842	1.213	0.986
DV3m	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.585	0.511	0.597	0.519	0.813	0.597
DV2m	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.569	0.566	0.580	0.526	0.763	0.557
DV11	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.759	0.786	0.742	0.748	1.154	0.689
DV3e	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.557	0.519	0.668	0.634	0.908	0.858
DV13	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.575	0.565	0.689	0.722	1.115	0.821

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Risk Value Factors

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DV2d	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.818	0.821	0.754	0.846	1.077	1.054
DV2e	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.467	0.496	0.537	0.485	0.503	0.530
DV2m	MC0	ED0	EXP0	MRG5	LIM1	REN0	0.718	0.736	0.934	0.872	1.295	1.178
DV12	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.663	0.675	0.807	0.976	1.164	0.696
DV3d	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.584	0.579	0.662	0.855	1.087	1.120
DV12	MC1	ED1	EXP4	MRG1	LIM0	REN3	0.708	0.766	0.820	0.967	1.258	0.763
DV13	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.722	0.766	0.755	0.754	1.319	0.996
DV2e	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.612	0.632	0.772	0.719	1.086	1.130
DV11	MC1	ED1	EXP2	MRG2	LIM0	REN0	0.625	0.654	0.679	0.576	0.978	0.604
DV2e	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.715	0.671	0.733	0.916	0.855	0.610
DV12	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.796	0.901	0.740	0.624	1.030	0.880
DV12	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.862	0.955	0.919	0.823	1.308	1.331
DV2d	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.855	0.893	0.773	0.794	1.133	1.204
DV13	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.897	0.855	0.871	1.136	1.321	0.822
DV3d	MC0	ED1	EXP4	MRG2	LIM0	REN0	0.503	0.494	0.475	0.752	0.790	0.505
DV2m	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.549	0.610	0.733	0.673	1.051	0.854
DV11	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.683	0.725	0.808	0.733	1.186	0.898
DV2e	MC1	ED0	EXP4	MRG0	LIM1	REN2	0.808	0.792	0.761	1.220	1.052	0.765
DV2m	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.715	0.710	0.961	0.811	1.306	1.352
DV2e	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.659	0.699	0.673	0.632	0.788	0.725
DV2e	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.570	0.576	0.701	0.842	0.869	0.807
DV13	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.659	0.701	0.683	0.650	0.922	0.728
DV2d	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.782	1.028	0.849	0.732	1.322	1.144
DV3d	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.434	0.403	0.633	0.648	0.848	0.913
DV11	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.731	0.824	0.824	0.729	1.285	0.987
DV2e	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.725	0.768	0.733	0.657	1.031	0.909
DV11	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.771	0.758	0.890	0.950	1.460	1.134
DV3m	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.521	0.430	0.569	0.519	0.706	0.543
DV3e	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.720	0.690	0.727	0.724	1.187	1.064
DV11	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.736	0.801	0.852	0.810	1.513	1.085
DV13	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.679	0.721	0.737	0.744	1.054	0.780
DV2e	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.782	0.798	0.866	0.800	1.021	1.134
DV13	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.811	0.767	0.819	0.870	1.218	0.967
DV13	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.761	0.672	0.963	1.281	1.232	0.928
DV2e	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.761	0.762	0.883	0.803	1.034	1.197
DV2e	MC0	ED1	EXP4	MRG4	LIM1	REN0	0.660	0.596	0.784	1.033	0.997	0.784
DV12	MC0	ED0	EXP4	MRG2	LIM2	REN0	0.674	0.628	0.612	0.763	0.844	0.414
DV3d	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.593	0.724	0.653	0.618	0.800	0.927
DV3e	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.431	0.490	0.683	0.631	0.881	0.793
DV13	MC0	ED1	EXP4	MRG2	LIM0	REN2	0.610	0.546	0.630	0.830	0.971	0.469
DV3m	MC0	ED0	EXP1	MRG0	LIM0	REN0	0.941	0.907	0.857	0.862	1.486	1.231
DV13	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.654	0.615	0.869	0.888	1.048	1.005
DV11	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.630	0.623	0.631	0.613	0.808	0.481
DV12	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.484	0.462	0.547	0.519	0.710	0.445
DV11	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.674	0.689	0.630	0.573	0.870	0.563
DV11	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.665	0.691	0.758	0.695	1.207	0.784
DV13	MC0	ED1	EXP4	MRG2	LIM0	REN0	0.642	0.572	0.651	0.838	1.034	0.471
DV3m	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.614	0.637	0.803	0.772	1.188	1.027
DV3e	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.644	0.626	0.685	0.634	0.884	0.836
DV12	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.906	1.035	0.933	0.808	1.244	1.238
DV2e	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.664	0.630	0.779	1.220	1.024	0.746
DV2e	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.870	0.782	0.921	1.159	1.138	0.978
DV2d	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.683	0.783	0.705	0.694	1.084	0.847
DV12	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.858	0.985	0.890	0.745	1.113	1.213
DV11	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.593	0.624	0.657	0.570	0.919	0.602
DV2m	MC0	ED0	EXP4	MRG4	LIM2	REN0	0.815	0.776	0.881	1.121	1.181	0.800
DV3m	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.736	0.590	0.616	0.747	0.852	0.514
DV2m	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.661	0.609	0.791	0.914	1.058	0.856
DV11	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.678	0.759	0.779	0.784	1.227	0.911
DV13	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.797	0.813	0.823	0.795	1.365	1.106
DV3d	MC1	ED0	EXP2	MRG0	LIM0	REN0	0.762	0.864	0.693	0.784	1.046	1.099
DV2m	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.771	0.712	0.783	1.053	1.092	0.688
DV3d	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.682	0.648	0.727	1.025	1.110	0.877
DV13	MC1	ED1	EXP0	MRG4	LIM2	REN0	0.704	0.634	0.786	0.733	1.082	0.948
DV13	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.769	0.767	0.976	0.977	1.550	1.405
DV2e	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.694	0.696	0.739	0.719	1.026	1.054
DV2e	MC1	ED1	EXP4	MRG1	LIM2	REN0	0.664	0.616	0.781	0.975	0.968	0.695
DV11	MC0	ED0	EXP0	MRG0	LIM1	REN0	1.138	1.193	0.931	0.935	1.303	0.995
DV3e	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.662	0.656	0.681	0.675	0.913	0.805
DV2m	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.632	0.666	0.961	0.811	1.306	1.241

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.892	0.895	0.804	0.776	1.192	1.120
DV11	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.676	0.757	0.778	0.780	1.223	0.910
DV3m	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.790	0.695	0.875	0.788	1.162	1.153
DV3m	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.884	0.849	0.871	1.008	1.261	0.915
DV12	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.615	0.632	0.547	0.488	0.767	0.522
DV3m	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.851	0.772	0.793	0.849	1.314	1.144
DV12	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.718	0.655	0.820	1.029	1.170	0.739
DV2m	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.592	0.564	0.733	0.713	1.109	0.871
DV3d	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.559	0.593	0.709	0.958	0.900	0.751
DV12	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.936	0.969	0.852	0.749	1.055	1.165
DV11	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.734	0.747	0.743	0.695	1.110	0.713
DV3e	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.692	0.675	0.691	0.889	1.027	0.916
DV13	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.761	0.672	0.963	1.281	1.232	0.928
DV12	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.635	0.689	0.661	0.642	0.832	0.620
DV3d	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.725	0.665	0.732	1.154	1.107	1.025
DV11	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.661	0.744	0.799	0.784	1.195	0.888
DV3e	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.671	0.644	0.706	0.704	0.940	0.830
DV11	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.565	0.557	0.628	0.567	0.865	0.561
DV2m	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.768	0.644	1.017	1.357	1.459	1.042
DV3d	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.620	0.611	0.673	0.741	0.982	1.179
DV3e	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.667	0.591	0.789	1.300	1.186	0.829
DV11	MC0	ED1	EXP4	MRG2	LIM0	REN1	0.667	0.632	0.716	0.892	1.038	0.490
DV2m	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.779	0.720	0.770	0.994	1.058	0.642
DV2e	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.686	0.703	0.886	0.747	1.071	1.294
DV13	MC0	ED1	EXP4	MRG0	LIM1	REN2	0.812	0.737	0.889	1.348	1.370	0.761
DV3e	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.640	0.557	0.904	0.869	1.329	1.426
DV2e	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.652	0.626	0.846	0.740	1.006	1.203
DV13	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.618	0.576	0.571	0.587	0.954	0.591
DV3d	MC0	ED0	EXP3	MRG0	LIM1	REN0	0.669	0.685	0.631	0.843	0.892	0.900
DV11	MC1	ED1	EXP4	MRG2	LIM0	REN0	0.700	0.661	0.739	0.897	1.103	0.490
DV3e	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.477	0.472	0.528	0.509	0.593	0.601
DV3d	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.512	0.598	0.636	0.615	0.820	0.949
DV3m	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.861	0.813	0.963	0.807	1.507	1.543
DV3e	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.571	0.519	0.765	0.763	1.154	1.138
DV12	MC1	ED1	EXP2	MRG2	LIM0	REN0	0.570	0.599	0.590	0.490	0.862	0.560
DV11	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.918	0.890	0.908	0.995	1.239	0.871
DV2d	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.634	0.641	0.528	0.802	0.858	0.481
DV2d	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.623	0.821	0.796	0.656	1.056	1.039
DV3d	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.479	0.545	0.651	0.615	0.798	0.864
DV12	MC0	ED0	EXP4	MRG0	LIM1	REN0	0.964	0.966	0.880	1.239	1.294	0.738
DV3e	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.620	0.699	0.855	0.790	1.166	1.267
DV3e	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.531	0.526	0.529	0.548	0.552	0.515
DV3d	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.487	0.435	0.660	0.741	0.903	1.072
DV2d	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.756	0.784	0.833	0.874	1.405	1.415
DV3d	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.475	0.495	0.560	0.637	0.727	0.664
DV2m	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.592	0.599	0.724	0.690	0.953	0.745
DV13	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.770	0.781	0.784	0.784	1.120	0.889
DV2m	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.715	0.710	0.961	0.811	1.306	1.352
DV2d	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.531	0.518	0.527	0.794	0.853	0.480
DV12	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.791	0.789	0.854	0.752	1.057	1.168
DV12	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.690	0.639	0.596	0.759	0.864	0.424
DV13	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.663	0.705	0.685	0.657	0.927	0.731
DV13	MC1	ED0	EXP4	MRG0	LIM2	REN2	0.938	0.890	0.911	1.348	1.334	0.742
DV3m	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.697	0.606	0.855	1.014	1.164	0.833
DV3e	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.475	0.631	0.553	0.514	0.631	0.614
DV3d	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.724	0.825	0.671	0.777	0.982	1.096
DV3m	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.739	0.740	0.788	0.654	1.035	1.028
DV3e	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.628	0.541	0.837	0.845	1.111	1.171
DV3d	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.466	0.476	0.396	0.517	0.596	0.509
DV13	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.679	0.698	0.598	0.539	0.918	0.580
DV2m	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.606	0.548	0.583	0.568	0.712	0.519
DV12	MC0	ED0	EXP4	MRG5	LIM2	REN0	0.903	0.881	0.968	1.258	1.218	0.914
DV13	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.619	0.566	0.748	0.781	1.056	0.827
DV2m	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.575	0.529	0.612	0.568	0.820	0.571
DV2d	MC0	ED0	EXP4	MRG0	LIM2	REN0	0.886	0.905	0.862	1.309	1.251	0.829
DV3m	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.675	0.570	0.754	0.921	1.058	0.674
DV3m	MC0	ED0	EXP4	MRG4	LIM2	REN3	0.823	0.744	0.854	1.008	1.160	0.832
DV13	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.639	0.612	0.667	0.654	0.950	0.770
DV13	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.700	0.774	0.749	0.682	1.093	0.885
DV3m	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.671	0.567	0.751	0.912	1.052	0.672

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DV2e	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.555	0.567	0.673	0.632	0.788	0.725
DV11	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.834	0.938	0.806	0.784	1.228	0.867
DV13	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.734	0.697	0.748	0.781	1.056	0.827
DV2e	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.546	0.617	0.674	0.588	0.758	0.713
DV2d	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.680	0.808	0.683	0.629	0.924	0.771
DV2d	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.682	0.739	0.771	0.836	1.136	1.047
DV3e	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.441	0.552	0.541	0.512	0.580	0.557
DV2e	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.778	0.748	0.873	0.819	1.182	1.320
DV12	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.679	0.681	0.902	0.827	1.206	1.212
DV2d	MC0	ED1	EXP1	MRG0	LIM0	REN0	0.751	0.835	0.857	0.925	1.496	1.231
DV3m	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.555	0.475	0.567	0.483	0.758	0.634
DV2d	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.776	0.840	0.753	0.895	1.083	0.917
DV2m	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.751	0.742	1.005	0.872	1.451	1.376
DV3e	MC0	ED0	EXP4	MRG0	LIM0	REN1	0.849	0.830	0.805	1.300	1.289	0.911
DV13	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.814	0.796	0.903	0.823	1.189	1.293
DV12	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.824	0.855	0.879	0.823	1.235	1.241
DV3d	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.585	0.580	0.663	0.858	1.089	1.122
DV12	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.558	0.586	0.697	0.657	1.020	0.774
DV3d	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.408	0.432	0.422	0.476	0.656	0.579
DV2d	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.714	0.852	0.744	0.701	1.070	0.961
DV2e	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.613	0.613	0.660	0.632	0.725	0.659
DV2e	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.752	0.853	0.730	0.623	0.931	0.941
DV3e	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.660	0.571	0.898	0.938	1.436	1.492
DV2m	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.624	0.631	0.757	0.744	1.234	1.022
DV2m	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.557	0.527	0.703	0.724	0.925	0.743
DV3e	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.682	0.667	0.746	0.704	0.994	1.043
DV12	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.696	0.689	0.546	0.483	0.762	0.535
DV11	MC0	ED0	EXP4	MRG2	LIM2	REN0	0.738	0.686	0.704	0.897	0.958	0.446
DV2m	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.590	0.586	0.957	0.872	1.261	1.148
DV3m	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.806	0.703	0.745	0.961	1.112	0.738
DV2e	MC0	ED0	EXP2	MRG0	LIM0	REN0	0.794	0.917	0.755	0.791	1.052	1.014
DV11	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.758	0.766	0.728	0.702	1.147	0.734
DV3e	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.440	0.550	0.541	0.509	0.578	0.556
DV3e	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.659	0.637	0.667	0.631	0.905	0.857
DV2m	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.577	0.569	0.718	0.670	0.964	0.845
DV11	MC0	ED0	EXP4	MRG2	LIM0	REN0	0.830	0.814	0.739	0.897	1.103	0.490
DV3e	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.540	0.487	0.702	0.687	1.026	0.912
DV2e	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.657	0.593	0.781	1.023	0.991	0.782
DV2m	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.775	0.870	0.826	0.854	1.205	0.986
DV11	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.545	0.516	0.615	0.613	0.830	0.493
DV2e	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.569	0.603	0.540	0.533	0.605	0.596
DV3d	MC1	ED0	EXP4	MRG0	LIM0	REN2	0.811	0.834	0.730	1.210	1.107	0.890
DV2m	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.906	0.789	0.998	1.257	1.387	1.022
DV12	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.501	0.475	0.537	0.527	0.735	0.459
DV3m	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.607	0.580	0.699	0.657	0.993	0.852
DV2e	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.732	0.843	0.927	0.803	1.190	1.250
DV3e	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.691	0.659	0.690	0.708	0.969	0.852
DV2m	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.810	0.755	0.946	0.888	1.441	1.379
DV12	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.702	0.695	0.549	0.490	0.769	0.538
DV2m	MC0	ED0	EXP4	MRG2	LIM0	REN2	0.754	0.680	0.658	0.815	0.908	0.527
DV12	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.543	0.553	0.589	0.534	0.948	0.612
DV2d	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.462	0.502	0.496	0.510	0.737	0.576
DV3m	MC0	ED1	EXP4	MRG2	LIM1	REN0	0.622	0.480	0.617	0.751	0.855	0.515
DV3e	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.611	0.604	0.719	0.634	1.017	0.920
DV3e	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.462	0.557	0.696	0.628	0.955	0.870
DV2m	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.727	0.796	0.739	0.638	0.994	0.848
DV2d	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.575	0.634	0.704	0.691	1.082	0.845
DV13	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.810	0.802	0.798	1.072	1.272	0.739
DV12	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.769	0.833	0.658	0.595	0.892	0.744
DV2d	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.801	0.809	0.775	0.854	1.055	1.030
DV2m	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.554	0.528	0.713	0.697	0.882	0.680
DV13	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.616	0.596	0.554	0.533	0.814	0.539
DV3d	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.538	0.537	0.634	0.652	0.851	0.979
DV12	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.674	0.701	0.873	0.745	1.024	1.102
DV3e	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.686	0.657	0.894	0.790	1.234	1.431
DV13	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.796	0.896	0.815	0.762	1.487	1.071
DV2d	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.511	0.633	0.496	0.510	0.737	0.538
DV11	MC0	ED1	EXP4	MRG3	LIM1	REN0	0.718	0.630	0.793	1.099	1.297	0.596
DV2e	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.595	0.697	0.548	0.485	0.547	0.583
DV11	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.758	0.766	0.728	0.702	1.147	0.734

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP3	MRG4	LIM0	RENO	0.848	1.006	0.820	0.843	1.315	0.857
DV3e	MC0	ED1	EXP4	MRG4	LIM2	REN2	0.641	0.544	0.808	1.086	1.115	0.844
DV2m	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.592	0.485	0.645	0.815	0.835	0.479
DV12	MC1	ED0	EXP4	MRG0	LIM2	RENO	0.940	0.947	0.902	1.239	1.260	0.719
DV3d	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.764	0.780	0.692	0.807	1.144	1.379
DV3e	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.564	0.698	0.727	0.840	1.056	0.969
DV2e	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.448	0.458	0.524	0.519	0.480	0.465
DV13	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.899	1.004	0.854	0.866	1.286	1.005
DV12	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.782	0.828	0.804	0.967	1.157	0.694
DV3d	MC1	ED0	EXP4	MRG5	LIM0	REN2	0.857	0.818	0.731	1.149	1.104	1.023
DV3m	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.640	0.593	0.793	0.719	1.245	1.156
DV3e	MC1	ED1	EXP2	MRG0	LIM1	RENO	0.612	0.598	0.710	0.840	1.084	1.048
DV2m	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.521	0.452	0.567	0.563	0.728	0.531
DV12	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.803	0.838	0.901	0.823	1.203	1.210
DV3m	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.638	0.550	0.596	0.523	0.857	0.675
DV11	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.703	0.717	0.815	0.810	1.429	1.012
DV2m	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.680	0.622	0.774	0.918	1.089	0.880
DV3m	MC0	ED0	EXP4	MRG3	LIM0	REN1	0.835	0.782	0.787	0.916	1.116	0.722
DV2d	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.673	0.741	0.776	0.979	1.102	0.671
DV2m	MC0	ED0	EXP4	MRG4	LIM0	RENO	0.917	0.922	0.924	1.121	1.359	0.880
DV2e	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.598	0.695	0.714	0.620	0.854	0.810
DV3d	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.483	0.495	0.416	0.524	0.726	0.633
DV3e	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.544	0.537	0.517	0.548	0.567	0.528
DV2d	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.592	0.709	0.508	0.515	0.805	0.635
DV12	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.676	0.703	0.873	0.749	1.027	1.104
DV13	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.675	0.592	0.619	0.834	0.896	0.428
DV2d	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.736	0.769	0.728	0.754	1.023	0.903
DV2d	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.765	0.803	0.765	0.768	1.250	1.125
DV3e	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.560	0.533	0.600	0.793	0.708	0.524
DV2m	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.608	0.619	0.810	0.854	1.109	0.897
DV3m	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.613	0.680	0.714	0.611	1.038	0.891
DV3d	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.458	0.484	0.583	0.583	0.734	0.686
DV2e	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.542	0.643	0.729	0.620	0.929	0.891
DV12	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.587	0.560	0.546	0.483	0.762	0.535
DV3m	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.793	0.844	0.803	0.654	1.125	1.131
DV3d	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.682	0.739	0.647	0.908	0.899	0.656
DV2d	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.760	0.814	0.742	0.973	1.038	0.625
DV3e	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.659	0.637	0.667	0.631	0.905	0.857
DV13	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.734	0.697	0.748	0.781	1.056	0.827
DV3m	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.685	0.627	0.608	0.523	0.932	0.742
DV2e	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.687	0.663	0.816	1.023	1.049	0.838
DV12	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.758	0.711	0.950	1.166	1.158	0.896
DV2d	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.748	0.953	0.777	0.701	1.132	1.030
DV11	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.954	0.963	0.927	0.926	1.296	0.992
DV2d	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.674	0.656	0.773	0.850	1.053	1.028
DV2e	MC1	ED0	EXP1	MRG1	LIM0	RENO	0.792	0.863	0.776	0.689	1.158	1.032
DV12	MC1	ED1	EXP2	MRG1	LIM1	RENO	0.608	0.684	0.725	0.630	1.064	0.880
DV3d	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.549	0.598	0.573	0.637	0.708	0.647
DV3m	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.607	0.653	0.789	0.657	1.038	0.945
DV12	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.840	0.856	0.772	0.658	1.007	0.912
DV3m	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.773	0.684	0.898	0.792	1.136	1.125
DV2e	MC0	ED1	EXP2	MRG4	LIM1	RENO	0.589	0.590	0.720	0.664	0.884	0.965
DV2d	MC0	ED0	EXP3	MRG5	LIM0	RENO	0.904	0.964	0.827	0.918	1.274	1.154
DV2d	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.810	0.881	0.795	0.920	1.330	1.147
DV3m	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.443	0.410	0.581	0.483	0.739	0.567
DV2m	MC0	ED1	EXP3	MRG4	LIM2	RENO	0.590	0.576	0.792	0.774	1.002	0.865
DV3e	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.689	0.657	0.689	0.704	0.966	0.851
DV13	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.712	0.756	0.767	0.689	1.195	1.004
DV2m	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.609	0.598	0.830	0.780	1.216	1.075
DV3d	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.321	0.308	0.414	0.479	0.605	0.527
DV13	MC0	ED1	EXP0	MRG5	LIM2	RENO	0.762	0.702	0.902	0.888	1.150	1.199
DV2m	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.818	0.787	0.835	0.939	1.298	1.071
DV2m	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.577	0.569	0.718	0.670	0.964	0.845
DV2m	MC1	ED0	EXP0	MRG2	LIM1	RENO	0.571	0.568	0.581	0.529	0.765	0.557
DV2d	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.636	0.730	0.684	0.672	0.857	0.659
DV3d	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.579	0.533	0.646	0.797	0.864	1.008
DV12	MC1	ED1	EXP4	MRG0	LIM0	RENO	0.891	0.913	0.947	1.239	1.450	0.791
DV3m	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.727	0.696	0.751	0.700	1.014	0.924
DV12	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.508	0.488	0.580	0.539	0.877	0.558
DV3d	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.398	0.396	0.427	0.526	0.709	0.618

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DV12	MC1	ED0	EXP3	MRG5	LIM0	RENO	0.872	0.956	0.914	0.869	1.189	1.087
DV12	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.770	0.810	0.590	0.490	0.862	0.576
DV2d	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.830	1.017	0.805	0.787	1.193	1.202
DV11	MC0	ED0	EXP3	MRG3	LIM1	RENO	0.731	0.710	0.714	0.759	1.100	0.645
DV3e	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.592	0.568	0.743	0.753	1.030	1.006
DV3m	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.478	0.484	0.708	0.586	0.909	0.740
DV3e	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.518	0.466	0.667	0.671	0.837	0.731
DV11	MC1	ED1	EXP2	MRG5	LIM2	RENO	0.771	0.758	0.890	0.950	1.460	1.134
DV2e	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.843	0.863	0.795	0.970	1.049	0.764
DV2m	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.551	0.591	0.786	0.709	1.067	0.924
DV3m	MC1	ED1	EXP4	MRG5	LIM1	RENO	0.783	0.623	0.991	1.239	1.446	1.089
DV2m	MC0	ED1	EXP4	MRG5	LIM0	REN2	0.800	0.716	1.043	1.257	1.468	1.095
DV2d	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.800	0.808	0.773	0.850	1.053	1.028
DV2e	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.633	0.691	0.729	0.620	0.929	0.939
DV3d	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.561	0.606	0.557	0.631	0.723	0.662
DV2m	MC1	ED0	EXP4	MRG5	LIM1	RENO	0.911	0.793	1.017	1.357	1.459	1.042
DV3e	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.551	0.498	0.729	0.753	0.948	0.915
DV3d	MC0	ED0	EXP4	MRG1	LIM0	REN1	0.714	0.835	0.724	0.962	0.980	0.828
DV3m	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.596	0.552	0.769	0.696	0.984	0.900
DV2d	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.665	0.725	0.790	0.836	1.106	1.020
DV2e	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.686	0.731	0.709	0.647	0.965	0.906
DV11	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.785	0.767	0.852	0.875	1.421	1.140
DV2d	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.556	0.579	0.551	0.794	0.903	0.514
DV2m	MC1	ED0	EXP4	MRG3	LIM1	RENO	0.786	0.726	0.774	1.009	1.067	0.645
DV2e	MC0	ED1	EXP4	MRG2	LIM1	RENO	0.539	0.514	0.571	0.759	0.584	0.442
DV2e	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.715	0.671	0.733	0.916	0.855	0.610
DV2e	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.549	0.621	0.676	0.594	0.763	0.715
DV2e	MC1	ED1	EXP4	MRG2	LIM1	REN1	0.537	0.512	0.570	0.755	0.582	0.442
DV2m	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.603	0.546	0.581	0.563	0.709	0.518
DV3m	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.665	0.681	0.801	0.648	1.119	1.127
DV2d	MC0	ED0	EXP4	MRG5	LIM1	REN2	0.956	0.901	0.839	1.231	1.274	0.976
DV2e	MC0	ED0	EXP3	MRG2	LIM1	RENO	0.548	0.578	0.514	0.524	0.495	0.478
DV2d	MC1	ED1	EXP2	MRG3	LIM2	RENO	0.562	0.647	0.702	0.635	0.904	0.754
DV11	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.755	0.709	0.834	0.941	1.358	1.001
DV3e	MC0	ED0	EXP1	MRG3	LIM1	RENO	0.662	0.618	0.689	0.697	1.063	0.940
DV13	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.558	0.571	0.684	0.654	0.925	0.729
DV12	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.755	0.862	0.842	0.788	1.208	0.971
DV11	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.871	0.985	0.850	0.807	1.510	1.083
DV12	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.733	0.775	0.572	0.488	0.811	0.576
DV11	MC0	ED0	EXP3	MRG2	LIM0	RENO	0.713	0.744	0.665	0.619	0.935	0.530
DV13	MC0	ED0	EXP3	MRG2	LIM1	RENO	0.596	0.553	0.544	0.579	0.783	0.475
DV2e	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.506	0.646	0.546	0.480	0.544	0.552
DV12	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.753	0.734	0.859	1.034	1.241	0.794
DV2e	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.595	0.673	0.563	0.531	0.639	0.638
DV3m	MC1	ED0	EXP2	MRG5	LIM1	RENO	0.828	0.759	0.911	0.796	1.283	1.341
DV12	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.575	0.638	0.675	0.642	0.905	0.682
DV11	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.552	0.528	0.663	0.624	0.987	0.599
DV2e	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.547	0.576	0.513	0.521	0.494	0.478
DV3e	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.815	0.782	0.922	0.869	1.445	1.568
DV3e	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.547	0.684	0.695	0.624	0.952	0.869
DV13	MC1	ED1	EXP2	MRG0	LIM2	RENO	0.710	0.718	0.840	0.874	1.190	0.917
DV11	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.705	0.744	0.677	0.627	1.076	0.660
DV2m	MC1	ED0	EXP4	MRG2	LIM2	RENO	0.706	0.600	0.648	0.823	0.840	0.480
DV11	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.569	0.541	0.649	0.630	1.019	0.617
DV2e	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.543	0.645	0.730	0.623	0.931	0.893
DV2d	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.854	0.862	0.795	0.870	1.324	1.317
DV2m	MC0	ED1	EXP4	MRG3	LIM0	RENO	0.726	0.686	0.832	1.009	1.197	0.692
DV3e	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.574	0.522	0.767	0.771	1.161	1.142
DV3m	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.700	0.596	0.940	0.875	1.502	1.470
DV2d	MC1	ED0	EXP3	MRG4	LIM2	RENO	0.720	0.756	0.747	0.758	0.999	0.881
DV13	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.698	0.679	0.866	0.826	1.126	1.174
DV2m	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.549	0.610	0.733	0.673	1.051	0.854
DV2e	MC0	ED1	EXP2	MRG5	LIM1	RENO	0.658	0.631	0.862	0.803	1.062	1.229
DV12	MC1	ED0	EXP1	MRG3	LIM2	RENO	0.664	0.724	0.698	0.661	1.023	0.774
DV2d	MC0	ED1	EXP1	MRG2	LIM1	RENO	0.479	0.499	0.502	0.570	0.894	0.650
DV3m	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.684	0.694	0.792	0.784	1.102	0.938
DV3m	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.770	0.659	0.643	0.747	0.902	0.551
DV2m	MC1	ED1	EXP0	MRG4	LIM0	RENO	0.609	0.694	0.849	0.720	1.206	0.995
DV3d	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.665	0.732	0.710	0.962	0.902	0.753
DV12	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.727	0.803	0.893	0.752	1.119	1.217

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.585	0.845	0.798	0.662	1.062	0.974
DV2d	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.742	0.812	0.759	0.695	1.036	1.000
DV12	MC1	ED0	EXP4	MRG0	LIM0	REN0	1.057	1.125	0.947	1.239	1.450	0.791
DV2e	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.756	0.846	0.753	0.862	1.157	1.108
DV3m	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.672	0.587	0.771	0.830	1.045	0.893
DV12	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.559	0.608	0.677	0.601	0.874	0.707
DV11	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.599	0.563	0.730	0.755	1.067	0.628
DV11	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.898	0.876	0.835	0.946	1.363	1.002
DV2e	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.758	0.733	0.894	0.819	1.151	1.286
DV3d	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.732	0.726	0.644	0.741	0.928	1.178
DV3d	MC1	ED1	EXP4	MRG4	LIM0	REN1	0.649	0.620	0.705	1.019	1.045	0.876
DV12	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.519	0.495	0.563	0.534	0.896	0.571
DV3d	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.762	0.807	0.671	0.734	0.977	1.259
DV12	MC0	ED1	EXP1	MRG0	LIM2	REN0	0.708	0.735	0.855	0.875	1.309	0.971
DV11	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.767	0.754	0.874	0.880	1.388	1.112
DV13	MC1	ED1	EXP4	MRG0	LIM2	REN0	0.796	0.726	0.914	1.361	1.341	0.744
DV2e	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.473	0.568	0.536	0.483	0.502	0.502
DV13	MC1	ED0	EXP4	MRG1	LIM2	REN0	0.792	0.789	0.819	1.078	1.243	0.721
DV3e	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.570	0.565	0.546	0.566	0.699	0.661
DV2d	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.693	0.670	0.756	0.854	1.083	1.057
DV3d	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.620	0.555	0.675	1.019	0.987	0.817
DV13	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.722	0.701	0.580	0.536	0.864	0.596
DV3e	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.657	0.635	0.666	0.628	0.903	0.855
DV3m	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.662	0.559	0.764	0.961	1.082	0.719
DV2e	MC0	ED0	EXP0	MRG5	LIM1	REN0	0.668	0.724	0.862	0.803	1.062	1.166
DV2e	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.523	0.595	0.702	0.791	0.939	0.897
DV3e	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.382	0.458	0.529	0.514	0.597	0.572
DV13	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.756	0.887	0.767	0.689	1.195	0.976
DV11	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.659	0.742	0.797	0.780	1.191	0.887
DV3d	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.559	0.552	0.627	0.831	0.884	0.896
DV13	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.762	0.758	0.670	0.660	0.955	0.772
DV12	MC1	ED0	EXP4	MRG0	LIM2	REN1	0.937	0.944	0.900	1.232	1.256	0.718
DV2m	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.712	0.718	0.769	0.763	1.020	0.884
DV3d	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.578	0.532	0.645	0.793	0.862	1.006
DV3d	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.691	0.711	0.661	0.850	1.083	1.119
DV13	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.728	0.730	0.930	0.900	1.387	1.376
DV2d	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.600	0.733	0.714	0.629	0.978	0.827
DV11	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.634	0.627	0.633	0.619	0.813	0.482
DV2e	MC1	ED0	EXP3	MRG0	LIM1	REN0	0.697	0.727	0.687	0.850	0.897	0.830
DV3e	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.556	0.673	0.721	0.655	0.984	0.897
DV2m	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.554	0.594	0.788	0.716	1.073	0.927
DV3d	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.532	0.511	0.621	0.658	0.879	0.941
DV11	MC1	ED0	EXP4	MRG2	LIM2	REN0	0.738	0.686	0.704	0.897	0.958	0.446
DV2e	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.565	0.635	0.661	0.597	0.786	0.734
DV12	MC0	ED0	EXP4	MRG2	LIM2	REN2	0.671	0.625	0.609	0.756	0.839	0.412
DV3e	MC1	ED1	EXP4	MRG4	LIM0	REN2	0.688	0.620	0.824	1.086	1.212	0.929
DV3d	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.513	0.579	0.655	0.677	0.960	1.040
DV3d	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.543	0.544	0.657	0.773	0.901	0.929
DV12	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.624	0.612	0.735	0.930	0.981	0.573
DV2m	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.543	0.473	0.597	0.576	0.891	0.663
DV3d	MC0	ED1	EXP4	MRG1	LIM2	REN0	0.562	0.596	0.711	0.967	0.905	0.754
DV3m	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.640	0.593	0.793	0.719	1.245	1.156
DV2e	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.528	0.572	0.582	0.536	0.680	0.640
DV2d	MC1	ED1	EXP1	MRG4	LIM0	REN0	0.711	0.763	0.826	0.776	1.409	1.210
DV11	MC1	ED0	EXP4	MRG4	LIM2	REN0	0.879	0.927	0.869	1.221	1.347	0.721
DV3e	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.654	0.614	0.729	0.753	0.948	0.915
DV3e	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.738	0.644	0.726	0.982	1.019	0.696
DV12	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.742	0.757	0.796	0.727	1.183	0.972
DV3m	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.546	0.580	0.738	0.621	1.109	0.895
DV3e	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.579	0.556	0.716	0.687	1.115	1.004
DV3m	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.792	0.785	0.761	0.683	1.299	1.068
DV2m	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.590	0.597	0.724	0.686	0.950	0.745
DV3m	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.577	0.519	0.677	0.633	0.894	0.728
DV3e	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.645	0.606	0.706	0.697	1.035	0.916
DV2d	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.801	0.930	0.777	0.701	1.132	1.103
DV2e	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.526	0.611	0.751	0.660	0.933	0.981
DV2e	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.666	0.665	0.702	0.703	0.838	0.844
DV2m	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.667	0.602	0.971	0.892	1.407	1.347
DV12	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.518	0.512	0.546	0.485	0.765	0.521
DV3e	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.650	0.783	0.896	0.793	1.237	1.361

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.549	0.531	0.720	0.707	0.819	0.824
DV2e	MC0	ED1	EXP4	MRG5	LIM0	REN0	0.808	0.743	1.008	1.251	1.341	1.069
DV2e	MC0	ED1	EXP4	MRG2	LIM2	REN1	0.523	0.502	0.584	0.755	0.567	0.431
DV12	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.616	0.649	0.558	0.519	0.771	0.490
DV2e	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.872	0.783	0.923	1.164	1.140	0.980
DV13	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.503	0.449	0.544	0.579	0.783	0.475
DV3d	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.475	0.490	0.429	0.532	0.713	0.620
DV12	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.753	0.859	0.841	0.784	1.204	0.970
DV12	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.639	0.646	0.753	0.658	1.034	0.909
DV3e	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.587	0.551	0.693	0.898	1.033	0.919
DV2m	MC0	ED0	EXP1	MRG0	LIM2	REN0	0.821	0.789	0.837	0.944	1.303	1.072
DV2e	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.501	0.566	0.548	0.485	0.547	0.583
DV11	MC1	ED1	EXP0	MRG1	LIM1	REN0	0.704	0.743	0.792	0.741	1.225	0.925
DV2m	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.507	0.441	0.580	0.560	0.706	0.517
DV2m	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.754	0.680	0.658	0.815	0.908	0.527
DV2e	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.517	0.576	0.697	0.620	0.878	0.831
DV3d	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.465	0.475	0.396	0.514	0.594	0.508
DV3m	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.793	0.814	0.827	0.716	1.314	1.237
DV3d	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.715	0.688	0.680	0.815	1.058	1.258
DV11	MC0	ED1	EXP4	MRG2	LIM2	REN2	0.619	0.554	0.701	0.888	0.953	0.444
DV3d	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.633	0.627	0.608	0.708	0.840	0.884
DV2m	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.602	0.584	0.770	0.767	1.023	0.885
DV13	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.618	0.576	0.571	0.587	0.954	0.591
DV2m	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.790	0.740	0.969	0.888	1.404	1.344
DV12	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.695	0.714	0.790	0.851	1.094	0.797
DV3e	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.572	0.689	0.705	0.659	1.014	0.921
DV2e	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.603	0.616	0.697	0.617	0.875	0.875
DV13	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.844	0.853	0.853	0.861	1.282	1.033
DV3d	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.572	0.625	0.604	0.652	0.867	0.808
DV3d	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.471	0.486	0.426	0.524	0.707	0.617
DV13	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.648	0.645	0.598	0.589	1.012	0.635
DV2d	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.778	0.841	0.755	0.899	1.086	0.919
DV2d	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.666	0.701	0.815	0.920	1.295	1.118
DV3d	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.471	0.504	0.414	0.479	0.605	0.564
DV3d	MC0	ED0	EXP4	MRG5	LIM2	REN0	0.803	0.721	0.730	1.240	1.069	0.949
DV3e	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.840	0.803	0.800	1.020	1.205	0.844
DV13	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.648	0.633	0.782	0.781	1.118	0.887
DV2d	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.586	0.702	0.809	0.732	1.148	1.040
DV3e	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.675	0.662	0.708	0.889	1.000	0.893
DV3d	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.470	0.450	0.641	0.773	0.925	0.953
DV12	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.793	0.890	0.787	0.658	1.095	0.975
DV2m	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.665	0.621	0.940	0.808	1.199	1.226
DV13	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.713	0.726	0.832	1.068	1.344	0.791
DV3e	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.588	0.550	0.727	0.701	1.018	1.069
DV3e	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.521	0.468	0.669	0.678	0.842	0.733
DV3m	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.824	0.755	0.895	0.737	1.220	1.314
DV3d	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.590	0.720	0.651	0.612	0.796	0.924
DV3m	MC1	ED0	EXP4	MRG3	LIM1	REN1	0.798	0.700	0.753	0.916	1.054	0.673
DV2e	MC1	ED0	EXP4	MRG3	LIM2	REN1	0.719	0.674	0.736	0.925	0.859	0.612
DV12	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.914	0.952	0.875	0.752	1.029	1.138
DV3d	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.687	0.657	0.646	0.797	0.864	1.008
DV3m	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.835	0.782	0.787	0.916	1.116	0.722
DV11	MC0	ED0	EXP4	MRG0	LIM2	REN2	1.236	1.176	1.034	1.442	1.422	0.785
DV2d	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.474	0.512	0.484	0.510	0.757	0.591
DV2e	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.698	0.720	0.736	0.679	0.997	0.934
DV12	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.791	0.817	0.835	0.805	1.009	0.994
DV11	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.892	0.869	0.929	0.990	1.202	0.848
DV3d	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.617	0.614	0.623	0.708	0.818	0.862
DV2m	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.514	0.538	0.721	0.680	0.972	0.779
DV2d	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.464	0.504	0.497	0.513	0.739	0.576
DV2m	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.580	0.572	0.720	0.676	0.969	0.848
DV12	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.719	0.810	0.744	0.687	1.239	0.962
DV3d	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.557	0.567	0.634	0.704	0.886	0.947
DV2m	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.615	0.648	0.740	0.642	0.997	0.849
DV11	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.826	0.757	0.809	1.089	1.256	0.579
DV11	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.770	0.731	0.903	0.972	1.629	1.221
DV2e	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.780	0.777	0.862	0.803	1.062	1.229
DV11	MC0	ED0	EXP0	MRG5	LIM2	REN0	0.915	0.934	0.890	0.950	1.460	1.134
DV12	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.701	0.794	0.763	0.687	1.207	0.938
DV12	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.982	1.086	0.893	0.752	1.119	1.252

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Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.603	0.566	0.586	0.589	0.931	0.577
DV2e	MC1	ED1	EXP4	MRG4	LIM2	REN2	0.640	0.581	0.800	1.023	0.965	0.762
DV13	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.680	0.694	0.688	0.719	1.112	0.820
DV12	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.745	0.889	0.711	0.601	1.006	0.777
DV2e	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.586	0.653	0.885	0.744	1.068	1.225
DV12	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.725	0.773	0.918	0.819	1.303	1.329
DV2m	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.617	0.650	0.742	0.645	0.999	0.851
DV2m	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.594	0.582	0.701	0.673	0.993	0.868
DV13	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.794	0.842	0.697	0.654	1.005	0.825
DV3d	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.514	0.574	0.613	0.642	0.934	0.885
DV11	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.936	0.950	0.855	0.884	1.428	1.143
DV2e	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.744	0.712	0.828	0.796	0.962	1.056
DV2d	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.666	0.768	0.723	0.694	1.056	0.825
DV12	MC0	ED1	EXP4	MRG3	LIM1	REN2	0.639	0.623	0.716	0.926	1.006	0.587
DV13	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.648	0.596	0.791	0.807	1.301	1.036
DV12	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.763	0.822	0.771	0.707	1.047	0.856
DV2m	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.569	0.566	0.580	0.526	0.763	0.557
DV3d	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.381	0.380	0.414	0.479	0.605	0.527
DV3m	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.653	0.581	0.564	0.475	0.752	0.631
DV12	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.484	0.462	0.547	0.519	0.710	0.445
DV11	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.770	0.859	0.760	0.835	1.167	0.797
DV12	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.699	0.792	0.762	0.683	1.203	0.937
DV12	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.667	0.796	0.780	0.630	1.193	0.944
DV3d	MC1	ED0	EXP4	MRG5	LIM1	REN2	0.819	0.732	0.699	1.149	1.043	0.954
DV11	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.793	0.826	0.782	0.769	1.418	0.860
DV3m	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.498	0.487	0.610	0.483	0.850	0.624
DV12	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.641	0.702	0.570	0.483	0.807	0.558
DV12	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.765	0.796	0.790	0.664	1.101	1.006
DV2e	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.530	0.562	0.524	0.516	0.478	0.464
DV3e	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.529	0.536	0.588	0.569	0.786	0.710
DV2m	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.605	0.587	0.773	0.774	1.029	0.887
DV3d	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.717	0.690	0.691	0.876	1.110	1.281
DV3m	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.842	0.784	0.777	0.957	1.174	0.789
DV12	MC0	ED1	EXP4	MRG5	LIM0	REN1	0.815	0.812	0.971	1.171	1.261	0.988
DV12	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.567	0.508	0.610	0.759	0.841	0.413
DV3d	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.445	0.414	0.451	0.745	0.682	0.458
DV13	MC0	ED0	EXP4	MRG5	LIM0	REN3	0.966	0.941	0.982	1.274	1.335	1.019
DV2e	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.691	0.705	0.684	0.670	0.841	0.770
DV3d	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.410	0.434	0.423	0.481	0.659	0.580
DV13	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.609	0.621	0.755	0.754	1.319	0.996
DV3e	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.523	0.569	0.857	0.793	1.168	1.269
DV12	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.786	0.832	0.807	0.976	1.164	0.696
DV2d	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.674	0.745	0.785	0.854	1.189	1.145
DV3e	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.753	0.771	0.759	0.724	1.256	1.140
DV12	MC1	ED0	EXP4	MRG2	LIM2	REN1	0.672	0.626	0.610	0.759	0.841	0.413
DV13	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.680	0.666	0.887	0.826	1.096	1.145
DV2d	MC0	ED1	EXP4	MRG3	LIM1	REN0	0.646	0.667	0.746	0.988	1.047	0.628
DV2d	MC1	ED0	EXP4	MRG2	LIM0	REN1	0.663	0.717	0.552	0.802	0.908	0.516
DV2d	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.662	0.922	0.713	0.625	0.974	0.771
DV2d	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.614	0.884	0.823	0.666	1.129	0.975
DV3e	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.809	0.741	0.769	1.295	1.215	0.848
DV3m	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.692	0.611	0.894	0.733	1.216	1.313
DV2d	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.620	0.742	0.790	0.836	1.106	0.953
DV3d	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.692	0.595	0.701	1.154	1.046	0.956
DV2d	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.626	0.659	0.759	0.695	1.036	1.000
DV3d	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.464	0.473	0.395	0.512	0.592	0.507
DV11	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.760	0.768	0.729	0.706	1.150	0.734
DV2d	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.560	0.751	0.714	0.629	0.978	0.772
DV3e	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.692	0.675	0.691	0.889	1.027	0.916
DV2m	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.610	0.620	0.806	0.713	1.042	0.982
DV2d	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.644	0.911	0.781	0.659	0.975	0.884
DV2m	MC1	ED1	EXP4	MRG1	LIM2	REN0	0.652	0.580	0.785	1.058	1.096	0.689
DV12	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.744	0.787	0.776	0.668	1.016	0.890
DV2d	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.630	0.773	0.777	0.701	1.132	1.030
DV2m	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.729	0.742	0.834	0.792	1.227	1.080
DV2m	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.668	0.625	0.957	0.872	1.261	1.251
DV12	MC1	ED1	EXP4	MRG0	LIM2	REN0	0.792	0.769	0.902	1.239	1.260	0.719
DV2m	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.841	0.832	0.792	0.858	1.142	1.003
DV12	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.857	0.919	0.831	0.867	1.337	0.993
DV2m	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.745	0.755	0.813	0.788	1.256	1.107

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.475	0.631	0.553	0.514	0.631	0.614
DV2m	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.788	0.765	0.940	0.808	1.199	1.226
DV11	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.793	0.856	0.760	0.702	1.214	0.787
DV3d	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.638	0.661	0.634	0.652	0.851	0.979
DV2d	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.557	0.641	0.699	0.625	0.896	0.751
DV2d	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.667	0.797	0.702	0.635	0.904	0.754
DV13	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.808	0.800	0.796	1.068	1.270	0.738
DV3d	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.344	0.350	0.422	0.476	0.656	0.579
DV2d	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.599	0.688	0.741	0.695	1.064	0.958
DV3e	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.616	0.576	0.668	0.675	0.840	0.732
DV3d	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.474	0.507	0.416	0.483	0.609	0.565
DV2e	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.637	0.593	0.893	0.814	1.147	1.285
DV13	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.774	0.757	0.867	0.884	1.045	1.003
DV3e	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.723	0.709	0.728	0.915	1.263	1.145
DV3e	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.720	0.631	0.743	0.982	0.993	0.678
DV3m	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.649	0.553	0.897	0.788	1.132	1.124
DV12	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.824	0.855	0.879	0.823	1.235	1.241
DV3d	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.322	0.309	0.415	0.481	0.607	0.528
DV12	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.633	0.733	0.777	0.683	1.307	1.030
DV12	MC0	ED0	EXP4	MRG2	LIM1	REN1	0.690	0.639	0.596	0.759	0.864	0.424
DV12	MC0	ED1	EXP2	MRG0	LIM0	REN0	0.795	0.903	0.870	0.796	1.287	0.974
DV2e	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.549	0.531	0.720	0.707	0.819	0.824
DV2e	MC1	ED0	EXP4	MRG4	LIM0	REN1	0.817	0.818	0.817	1.028	1.051	0.840
DV2e	MC1	ED0	EXP4	MRG2	LIM1	REN0	0.639	0.633	0.571	0.759	0.584	0.442
DV2m	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.679	0.664	0.688	0.727	0.952	0.763
DV2d	MC0	ED1	EXP4	MRG4	LIM2	REN3	0.701	0.666	0.826	1.082	1.168	0.812
DV3m	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.849	0.763	0.836	1.018	1.198	0.856
DV2m	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.842	0.855	0.807	0.914	1.150	0.941
DV11	MC1	ED0	EXP1	MRG0	LIM2	REN2	1.105	1.125	0.979	1.019	1.477	1.060
DV2e	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.684	0.676	0.911	0.814	1.247	1.414
DV3m	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.623	0.666	0.770	0.657	1.066	0.969
DV11	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.653	0.672	0.643	0.567	0.843	0.547
DV2d	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.636	0.666	0.771	0.890	1.051	0.893
DV11	MC0	ED0	EXP4	MRG5	LIM1	REN3	1.043	0.955	0.927	1.362	1.601	0.926
DV2d	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.530	0.575	0.487	0.554	0.708	0.507
DV2e	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.662	0.614	0.779	0.970	0.965	0.694
DV12	MC0	ED1	EXP4	MRG2	LIM0	REN0	0.639	0.606	0.642	0.763	0.972	0.455
DV11	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.789	0.771	0.855	0.884	1.428	1.143
DV2d	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.679	0.711	0.793	0.911	1.323	1.144
DV2m	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.812	0.804	0.938	0.863	1.241	1.183
DV3e	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.733	0.659	0.874	0.917	1.141	1.165
DV11	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.741	0.753	0.747	0.706	1.120	0.716
DV13	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.669	0.684	0.697	0.654	1.005	0.825
DV12	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.717	0.808	0.744	0.683	1.235	0.961
DV11	MC0	ED0	EXP2	MRG0	LIM1	REN1	1.134	1.189	0.929	0.930	1.299	0.994
DV11	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.657	0.670	0.791	0.788	1.134	0.789
DV2m	MC0	ED1	EXP1	MRG0	LIM0	REN0	0.779	0.761	0.879	0.944	1.499	1.179
DV2e	MC1	ED1	EXP4	MRG0	LIM0	REN0	0.751	0.752	0.821	1.232	1.186	0.823
DV2m	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.589	0.561	0.730	0.706	1.103	0.868
DV3d	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.608	0.641	0.668	0.658	0.985	1.080
DV11	MC1	ED1	EXP4	MRG3	LIM2	REN0	0.700	0.618	0.813	1.099	1.262	0.581
DV2e	MC1	ED0	EXP4	MRG0	LIM2	REN3	0.785	0.774	0.779	1.213	1.021	0.745
DV13	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.865	0.927	0.836	0.931	1.230	0.883
DV12	MC0	ED0	EXP4	MRG1	LIM1	REN0	0.809	0.851	0.789	0.981	1.199	0.715
DV2d	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.784	0.888	0.788	0.828	1.100	1.017
DV11	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.659	0.716	0.820	0.855	1.392	0.970
DV12	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.567	0.616	0.724	0.671	0.985	0.751
DV3d	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.498	0.443	0.643	0.738	0.926	1.098
DV12	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.798	0.827	0.825	0.784	1.108	0.908
DV3e	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.575	0.693	0.708	0.665	1.019	0.924
DV3m	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.828	0.748	0.857	1.018	1.166	0.835
DV3m	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.730	0.664	0.966	0.814	1.515	1.548
DV2m	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.741	0.751	0.810	0.780	1.249	1.103
DV3d	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.486	0.517	0.406	0.483	0.625	0.580
DV13	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.847	0.821	0.928	1.341	1.445	0.815
DV2e	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.722	0.711	0.956	0.884	1.394	1.444
DV11	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.977	1.059	0.891	0.880	1.509	1.223
DV12	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.857	0.919	0.831	0.867	1.337	0.993
DV2e	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.622	0.558	0.718	0.925	0.883	0.628
DV3m	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.745	0.747	0.744	0.644	1.157	0.972

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DV13	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.604	0.556	0.768	0.784	1.031	0.808
DV12	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.801	0.866	0.873	0.749	1.027	1.104
DV12	MC0	ED1	EXP2	MRG0	LIM2	REN0	0.707	0.760	0.829	0.796	1.118	0.886
DV2e	MC0	ED0	EXP4	MRG1	LIM1	REN3	0.801	0.768	0.758	0.961	0.986	0.710
DV11	MC1	ED0	EXP1	MRG0	LIM2	REN3	1.102	1.121	0.978	1.013	1.473	1.059
DV3d	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.514	0.621	0.664	0.615	0.868	0.951
DV2d	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.632	0.640	0.527	0.798	0.856	0.480
DV3e	MC0	ED0	EXP0	MRG0	LIM0	REN0	0.634	0.829	0.763	0.840	1.215	1.066
DV2m	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.598	0.553	0.644	0.582	1.005	0.713
DV2e	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.638	0.712	0.732	0.787	0.990	1.013
DV3e	MC0	ED0	EXP4	MRG0	LIM0	REN2	0.847	0.828	0.803	1.295	1.286	0.910
DV2d	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.650	0.698	0.761	0.754	1.083	0.968
DV3d	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.323	0.310	0.416	0.483	0.609	0.528
DV3m	MC0	ED1	EXP0	MRG0	LIM0	REN0	0.648	0.670	0.831	0.784	1.269	1.031
DV2d	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.603	0.710	0.737	0.694	1.147	0.908
DV3d	MC1	ED0	EXP4	MRG2	LIM1	REN0	0.545	0.522	0.442	0.752	0.705	0.471
DV2e	MC0	ED0	EXP3	MRG3	LIM2	REN0	0.619	0.618	0.663	0.642	0.731	0.662
DV2e	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.617	0.713	0.700	0.626	0.882	0.834
DV3e	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.716	0.674	0.805	1.300	1.289	0.911
DV12	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.611	0.704	0.740	0.674	1.073	0.828
DV3m	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.682	0.692	0.790	0.779	1.099	0.937
DV2e	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.724	0.806	0.715	0.838	0.941	0.886
DV11	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.838	1.039	0.811	0.777	1.292	0.973
DV2d	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.586	0.702	0.809	0.732	1.148	1.040
DV3e	MC0	ED1	EXP4	MRG0	LIM1	REN0	0.686	0.605	0.772	1.307	1.222	0.851
DV2d	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.629	0.662	0.762	0.701	1.042	1.003
DV2d	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.524	0.602	0.523	0.518	0.856	0.636
DV3e	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.472	0.627	0.552	0.509	0.628	0.612
DV13	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.706	0.715	0.837	0.866	1.184	0.914
DV2m	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.705	0.643	0.859	1.121	1.213	0.821
DV3m	MC1	ED1	EXP4	MRG2	LIM2	REN0	0.607	0.471	0.632	0.751	0.832	0.502
DV3d	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.669	0.863	0.686	0.621	0.924	1.021
DV13	MC1	ED1	EXP4	MRG4	LIM0	REN0	0.794	0.725	0.898	1.142	1.403	0.823
DV3e	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.489	0.593	0.758	0.698	1.075	1.085
DV2e	MC0	ED0	EXP0	MRG2	LIM0	REN0	0.535	0.679	0.565	0.487	0.581	0.554
DV3d	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.582	0.633	0.586	0.642	0.883	0.826
DV3m	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.761	0.609	1.000	1.153	1.342	1.042
DV2e	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.732	0.704	0.865	0.864	0.988	1.051
DV12	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.576	0.571	0.548	0.522	0.712	0.446
DV13	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.523	0.499	0.567	0.573	0.824	0.508
DV2d	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.796	0.913	0.771	0.791	1.131	1.122
DV2m	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.714	0.720	0.770	0.767	1.023	0.885
DV13	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.524	0.501	0.568	0.576	0.826	0.509
DV13	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.676	0.717	0.734	0.737	1.049	0.777
DV3e	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.716	0.628	0.741	0.972	0.987	0.676
DV12	MC1	ED1	EXP4	MRG5	LIM2	REN1	0.759	0.712	0.952	1.171	1.160	0.898
DV12	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.822	0.884	0.852	0.749	1.055	1.132
DV3m	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.736	0.712	0.810	0.712	1.205	1.123
DV3e	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.632	0.587	0.652	0.675	0.863	0.751
DV2e	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.586	0.704	0.687	0.588	0.824	0.784
DV2e	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.563	0.587	0.862	0.803	1.062	1.166
DV12	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.698	0.716	0.792	0.855	1.097	0.798
DV11	MC1	ED0	EXP0	MRG0	LIM2	REN1	1.105	1.165	0.952	0.930	1.264	0.969
DV3e	MC1	ED1	EXP4	MRG5	LIM1	REN3	0.732	0.592	0.930	1.223	1.310	1.083
DV2e	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.811	0.833	0.911	0.814	1.247	1.414
DV2d	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.558	0.748	0.713	0.625	0.974	0.771
DV2d	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.599	0.688	0.741	0.695	1.064	0.958
DV3m	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.852	0.801	0.770	0.776	1.126	1.045
DV3m	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.667	0.659	0.826	0.712	1.310	1.235
DV13	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.711	0.695	0.867	0.962	1.394	1.005
DV3d	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.564	0.701	0.686	0.621	0.924	1.021
DV2e	MC0	ED0	EXP1	MRG0	LIM0	REN0	0.796	0.886	0.778	0.870	1.232	1.111
DV3d	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.612	0.647	0.691	0.855	1.150	1.201
DV11	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.933	0.923	0.860	1.147	1.376	0.750
DV11	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.568	0.560	0.630	0.573	0.870	0.563
DV2e	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.810	0.861	0.884	0.740	1.065	1.290
DV2e	MC1	ED0	EXP2	MRG0	LIM0	REN0	0.794	0.917	0.755	0.791	1.052	1.014
DV3m	MC1	ED1	EXP4	MRG5	LIM0	REN1	0.817	0.694	1.020	1.153	1.458	1.147
DV11	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.624	0.589	0.769	0.772	1.307	0.784
DV13	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.811	0.767	0.819	0.870	1.218	0.967

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED0	EXP0	MRG0	LIM1	RENO	0.562	0.559	0.644	0.784	0.933	0.957
DV12	MC1	ED0	EXP4	MRG0	LIM1	REN3	0.956	0.958	0.876	1.220	1.282	0.735
DV3e	MC0	ED0	EXP1	MRG2	LIM1	RENO	0.572	0.567	0.547	0.569	0.701	0.662
DV2d	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.841	0.815	0.876	1.225	1.344	1.045
DV12	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.840	0.856	0.772	0.658	1.007	0.912
DV2d	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.678	0.735	0.769	0.828	1.130	1.044
DV2m	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.541	0.471	0.596	0.573	0.888	0.663
DV13	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.780	0.685	0.940	1.281	1.266	0.952
DV2m	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.499	0.511	0.604	0.521	0.803	0.595
DV3m	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.639	0.591	0.791	0.716	1.242	1.154
DV11	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.790	0.746	0.881	0.972	1.673	1.253
DV2d	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.646	0.913	0.783	0.662	0.977	0.885
DV3m	MC0	ED1	EXP0	MRG3	LIM2	RENO	0.481	0.486	0.711	0.592	0.914	0.743
DV3m	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.525	0.541	0.770	0.657	1.066	0.969
DV11	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.737	0.749	0.744	0.699	1.114	0.714
DV13	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.699	0.698	0.883	0.879	1.133	1.102
DV11	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.838	1.039	0.811	0.777	1.292	0.973
DV2e	MC1	ED1	EXP4	MRG5	LIM0	RENO	0.808	0.743	1.008	1.251	1.341	1.069
DV3m	MC0	ED1	EXP4	MRG4	LIM1	REN2	0.715	0.618	0.835	1.014	1.195	0.855
DV3e	MC1	ED0	EXP4	MRG5	LIM0	RENO	0.960	0.857	1.019	1.328	1.549	1.185
DV11	MC0	ED1	EXP2	MRG5	LIM1	RENO	0.791	0.773	0.869	0.950	1.499	1.164
DV11	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.647	0.695	0.759	0.831	1.163	0.796
DV12	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.805	0.864	0.797	0.718	1.118	0.859
DV2d	MC1	ED0	EXP0	MRG3	LIM1	RENO	0.638	0.832	0.686	0.635	0.929	0.722
DV3d	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.427	0.466	0.422	0.479	0.658	0.620
DV3m	MC1	ED0	EXP3	MRG3	LIM0	RENO	0.753	0.748	0.730	0.636	1.006	0.781
DV2e	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.670	0.669	0.704	0.710	0.843	0.847
DV3e	MC0	ED1	EXP4	MRG4	LIM0	RENO	0.725	0.650	0.852	1.097	1.290	0.932
DV2d	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.678	0.806	0.682	0.625	0.921	0.770
DV2m	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.706	0.719	0.703	0.676	0.995	0.870
DV3m	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.721	0.697	0.687	0.621	0.990	0.909
DV2d	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.535	0.672	0.683	0.629	0.924	0.720
DV3m	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.602	0.648	0.785	0.648	1.029	0.941
DV3d	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.621	0.571	0.675	0.876	1.140	1.314
DV3m	MC0	ED1	EXP4	MRG4	LIM0	REN2	0.748	0.691	0.872	1.014	1.265	0.916
DV2d	MC1	ED0	EXP2	MRG0	LIM2	RENO	0.791	0.896	0.792	0.841	1.110	1.021
DV2e	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.451	0.460	0.527	0.524	0.482	0.466
DV3d	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.577	0.590	0.666	0.713	1.080	1.179
DV2e	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.474	0.569	0.537	0.485	0.503	0.503
DV2e	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.618	0.730	0.701	0.787	0.936	0.896
DV2m	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.797	0.714	1.042	1.251	1.464	1.094
DV2e	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.503	0.563	0.714	0.617	0.852	0.809
DV2d	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.788	0.893	0.790	0.836	1.106	1.020
DV12	MC1	ED1	EXP0	MRG4	LIM1	RENO	0.733	0.715	0.757	0.668	1.044	0.939
DV11	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.669	0.670	0.782	0.769	1.418	0.860
DV2m	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.523	0.544	0.700	0.670	0.990	0.796
DV12	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.809	0.780	0.877	1.227	1.287	0.736
DV2m	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.688	0.656	0.941	0.872	1.248	1.187
DV2e	MC1	ED1	EXP1	MRG3	LIM2	RENO	0.543	0.525	0.699	0.657	0.896	0.827
DV2e	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.615	0.615	0.661	0.636	0.727	0.660
DV3d	MC1	ED1	EXP4	MRG2	LIM1	REN3	0.455	0.420	0.439	0.741	0.698	0.469
DV2m	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.683	0.613	0.946	0.888	1.441	1.379
DV11	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.684	0.727	0.810	0.737	1.189	0.900
DV3d	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.493	0.554	0.624	0.664	0.786	0.835
DV3d	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.596	0.546	0.641	0.856	0.931	1.053
DV11	MC0	ED1	EXP2	MRG3	LIM0	RENO	0.702	0.726	0.784	0.706	1.290	0.787
DV2e	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.569	0.603	0.540	0.533	0.605	0.596
DV3d	MC1	ED0	EXP4	MRG5	LIM2	REN1	0.800	0.719	0.718	1.154	1.018	0.932
DV13	MC0	ED0	EXP2	MRG3	LIM0	RENO	0.748	0.840	0.720	0.660	1.071	0.804
DV3e	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.814	0.762	0.824	1.080	1.208	0.928
DV12	MC1	ED1	EXP4	MRG3	LIM1	REN1	0.640	0.625	0.717	0.930	1.008	0.588
DV11	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.619	0.606	0.743	0.695	1.110	0.713
DV2m	MC0	ED0	EXP2	MRG3	LIM2	RENO	0.683	0.704	0.728	0.648	0.922	0.774
DV2m	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.649	0.657	0.788	0.713	1.243	0.933
DV2e	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.565	0.543	0.704	0.710	0.843	0.847
DV3d	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.576	0.531	0.644	0.789	0.859	1.005
DV3m	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.744	0.772	0.722	0.586	0.988	0.887
DV11	MC0	ED1	EXP4	MRG0	LIM2	REN1	1.045	0.956	1.036	1.448	1.425	0.787
DV3d	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.380	0.379	0.414	0.476	0.603	0.526
DV3e	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.506	0.640	0.738	0.827	1.137	1.062

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DV3e	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.657	0.589	0.857	0.793	1.168	1.338
DV3m	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.630	0.538	0.553	0.514	0.721	0.555
DV12	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.817	0.919	0.722	0.624	1.058	0.903
DV3m	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.658	0.564	0.583	0.528	0.885	0.694
DV2e	MC1	ED0	EXP4	MRG4	LIM1	REN3	0.776	0.728	0.780	1.018	0.988	0.781
DV12	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.905	0.979	0.788	0.661	1.099	1.004
DV2e	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.578	0.657	0.734	0.654	0.853	0.889
DV11	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.780	0.912	0.795	0.777	1.189	0.885
DV2e	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.531	0.507	0.644	0.632	0.745	0.677
DV2e	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.593	0.670	0.717	0.654	0.877	0.912
DV2m	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.641	0.600	0.578	0.521	0.759	0.604
DV13	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.782	0.716	0.880	0.888	1.181	1.230
DV11	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.932	0.914	0.879	0.962	1.664	1.249
DV3m	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.547	0.601	0.802	0.651	1.123	1.036
DV12	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.744	0.759	0.798	0.730	1.186	0.974
DV2m	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.680	0.622	0.774	0.918	1.089	0.880
DV2d	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.431	0.514	0.496	0.510	0.737	0.538
DV3m	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.781	0.685	0.761	0.952	1.076	0.717
DV2m	MC0	ED0	EXP4	MRG0	LIM1	REN0	0.943	0.842	0.862	1.336	1.287	0.815
DV11	MC0	ED0	EXP3	MRG0	LIM2	REN2	1.061	1.075	0.930	0.995	1.206	0.849
DV2m	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.645	0.584	0.598	0.578	0.893	0.665
DV3e	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.611	0.577	0.730	0.919	1.265	1.147
DV3m	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.581	0.512	0.610	0.528	0.937	0.744
DV12	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.822	0.884	0.852	0.749	1.055	1.132
DV3d	MC1	ED0	EXP4	MRG4	LIM1	REN0	0.738	0.686	0.676	1.025	0.991	0.818
DV11	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.557	0.532	0.667	0.634	0.995	0.602
DV2m	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.745	0.816	0.958	0.803	1.299	1.237
DV3d	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.393	0.386	0.396	0.517	0.596	0.509
DV3e	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.373	0.449	0.543	0.514	0.581	0.558
DV2m	MC1	ED0	EXP4	MRG4	LIM1	REN0	0.836	0.792	0.859	1.121	1.213	0.821
DV3m	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.577	0.509	0.608	0.523	0.932	0.742
DV13	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.666	0.684	0.708	0.726	1.089	0.801
DV2m	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.608	0.619	0.810	0.854	1.109	0.897
DV2m	MC0	ED0	EXP4	MRG4	LIM1	REN0	0.836	0.792	0.859	1.121	1.213	0.821
DV11	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.743	0.884	0.838	0.784	1.376	0.976
DV3d	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.614	0.586	0.642	0.734	0.923	1.174
DV3m	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.774	0.683	0.769	0.907	1.021	0.654
DV3m	MC0	ED0	EXP4	MRG3	LIM2	REN1	0.778	0.686	0.771	0.916	1.027	0.656
DV13	MC0	ED1	EXP4	MRG5	LIM2	REN0	0.765	0.675	0.981	1.382	1.296	0.946
DV2d	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.623	0.717	0.540	0.570	1.002	0.697
DV3d	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.715	0.669	0.690	1.015	0.959	0.795
DV13	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.919	0.874	0.863	0.818	1.119	1.205
DV12	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.709	0.851	0.689	0.598	0.946	0.776
DV13	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.684	0.698	0.691	0.726	1.118	0.822
DV3m	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.803	0.729	0.775	0.842	1.054	0.897
DV2e	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.476	0.571	0.538	0.487	0.505	0.504
DV12	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.592	0.646	0.764	0.689	1.209	0.940
DV12	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.668	0.664	0.836	0.808	1.011	0.996
DV3m	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.512	0.550	0.721	0.583	0.985	0.813
DV3m	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.633	0.629	0.715	0.615	1.042	0.972
DV13	MC1	ED0	EXP4	MRG5	LIM1	REN0	0.930	0.849	0.957	1.382	1.331	0.971
DV2m	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.543	0.490	0.580	0.526	0.763	0.606
DV11	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.931	0.921	0.858	1.142	1.373	0.748
DV2m	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.637	0.572	0.919	0.863	1.142	1.076
DV2d	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.741	1.015	0.797	0.659	1.060	1.041
DV3e	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.569	0.526	0.708	0.711	0.946	0.832
DV2d	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.843	0.940	0.826	0.776	1.409	1.210
DV3m	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.599	0.555	0.771	0.703	0.989	0.903
DV3e	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.702	0.700	0.743	0.753	1.030	1.006
DV2m	MC1	ED0	EXP4	MRG1	LIM1	REN3	0.787	0.723	0.762	1.043	1.116	0.704
DV13	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.800	0.816	0.824	0.799	1.369	1.107
DV2e	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.546	0.573	0.867	0.744	0.983	1.114
DV3m	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.628	0.536	0.552	0.511	0.719	0.554
DV13	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.898	0.967	0.879	0.947	1.502	1.101
DV2d	MC1	ED1	EXP4	MRG0	LIM0	REN3	0.796	0.831	0.874	1.289	1.347	0.909
DV3m	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.594	0.537	0.725	0.683	1.128	0.971
DV13	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.809	0.823	0.902	0.888	1.150	1.165
DV3e	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.504	0.623	0.736	0.655	1.069	0.986
DV3m	MC0	ED1	EXP4	MRG1	LIM1	REN1	0.680	0.570	0.745	0.961	1.112	0.738
DV3m	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.491	0.494	0.691	0.586	0.933	0.759

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.638	0.571	0.578	0.478	0.734	0.616
DV3e	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.605	0.579	0.705	0.659	1.014	0.971
DV2e	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.557	0.536	0.682	0.657	0.920	0.848
DV11	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.674	0.689	0.630	0.573	0.870	0.563
DV2d	MC1	ED0	EXP1	MRG0	LIM2	REN0	0.792	0.866	0.816	0.925	1.299	1.119
DV11	MC0	ED0	EXP0	MRG5	LIM0	REN0	1.029	1.110	0.934	0.950	1.680	1.248
DV3d	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.481	0.543	0.639	0.664	0.765	0.814
DV2m	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.758	0.707	0.920	0.868	1.146	1.077
DV2m	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.567	0.527	0.623	0.573	0.940	0.710
DV2m	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.690	0.655	0.805	0.999	1.124	0.689
DV2d	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.529	0.652	0.487	0.518	0.764	0.554
DV11	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.867	1.015	0.824	0.729	1.285	0.987
DV13	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.572	0.562	0.687	0.715	1.109	0.819
DV2d	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.462	0.502	0.496	0.510	0.737	0.576
DV2d	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.579	0.679	0.700	0.679	0.937	0.727
DV2m	MC0	ED1	EXP1	MRG4	LIM1	REN0	0.630	0.615	0.814	0.792	1.260	1.108
DV11	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.648	0.637	0.617	0.616	0.832	0.494
DV2d	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.790	0.863	0.815	0.920	1.295	1.118
DV3d	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.582	0.577	0.661	0.850	1.083	1.119
DV11	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.737	0.749	0.744	0.699	1.114	0.714
DV3e	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.484	0.561	0.706	0.661	1.016	0.923
DV11	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.799	0.896	0.799	0.850	1.425	0.994
DV3m	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.567	0.538	0.894	0.733	1.216	1.205
DV12	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.716	0.727	0.759	0.718	0.971	0.781
DV2e	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.505	0.578	0.716	0.779	0.906	0.871
DV2d	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.751	0.982	0.806	0.716	1.079	0.916
DV11	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.741	0.752	0.869	1.221	1.347	0.721
DV2m	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.727	0.796	0.739	0.638	0.994	0.848
DV3d	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.655	0.675	0.619	0.652	0.874	1.004
DV11	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.959	0.968	0.931	0.935	1.303	0.995
DV3e	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.643	0.604	0.705	0.694	1.031	0.915
DV13	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.593	0.631	0.752	0.689	1.099	0.887
DV13	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.621	0.615	0.567	0.573	0.824	0.508
DV3d	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.565	0.677	0.708	0.683	1.082	1.119
DV3d	MC0	ED0	EXP1	MRG0	LIM1	REN0	0.697	0.717	0.664	0.863	1.093	1.123
DV12	MC1	ED1	EXP4	MRG2	LIM0	REN0	0.639	0.606	0.642	0.763	0.972	0.455
DV2e	MC0	ED1	EXP4	MRG1	LIM2	REN3	0.658	0.611	0.776	0.961	0.960	0.692
DV2m	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.746	0.776	0.741	0.731	1.070	0.819
DV12	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.721	0.771	0.806	0.788	1.142	0.906
DV3m	MC0	ED0	EXP2	MRG1	LIM1	REN0	0.721	0.697	0.687	0.621	0.990	0.909
DV12	MC1	ED0	EXP0	MRG0	LIM2	REN0	0.954	1.027	0.829	0.796	1.118	0.911
DV2d	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.690	1.036	0.796	0.656	1.056	0.971
DV3d	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.402	0.441	0.651	0.612	0.796	0.863
DV2e	MC0	ED1	EXP4	MRG4	LIM1	REN1	0.658	0.594	0.782	1.028	0.993	0.783
DV11	MC1	ED1	EXP0	MRG0	LIM0	REN0	1.051	1.127	1.001	0.935	1.460	1.067
DV2d	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.479	0.531	0.496	0.551	0.768	0.557
DV3m	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.955	0.810	0.837	1.208	1.269	0.848
DV3d	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.685	0.656	0.645	0.793	0.862	1.006
DV3d	MC0	ED0	EXP4	MRG4	LIM0	REN2	0.768	0.762	0.703	1.015	1.043	0.874
DV2e	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.658	0.631	0.862	0.803	1.062	1.229
DV13	MC0	ED1	EXP4	MRG5	LIM1	REN0	0.784	0.689	0.957	1.382	1.331	0.971
DV13	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.651	0.612	0.866	0.879	1.042	1.002
DV2e	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.570	0.674	0.753	0.626	0.989	0.894
DV2d	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.792	0.847	0.844	0.854	1.333	1.314
DV12	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.797	0.894	0.790	0.664	1.101	0.978
DV13	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.798	0.776	0.862	0.954	1.129	1.050
DV2e	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.606	0.620	0.699	0.623	0.879	0.877
DV3e	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.602	0.792	0.738	0.832	1.141	1.063
DV3e	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.488	0.578	0.710	0.840	1.084	0.995
DV13	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.739	0.709	0.743	1.012	1.039	0.591
DV11	MC1	ED0	EXP0	MRG0	LIM0	REN0	1.247	1.389	1.001	0.935	1.460	1.067
DV11	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.642	0.603	0.752	0.777	1.347	0.805
DV3e	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.811	0.743	0.770	1.300	1.218	0.850
DV2m	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.740	0.753	0.826	0.854	1.205	1.074
DV3d	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.639	0.639	0.654	0.717	0.997	1.073
DV12	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.651	0.651	0.857	0.808	0.984	0.971
DV2e	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.610	0.654	0.715	0.838	0.941	0.886
DV13	MC1	ED0	EXP4	MRG1	LIM0	REN0	0.890	0.937	0.860	1.078	1.431	0.793
DV2m	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.617	0.627	0.763	0.706	1.168	0.931
DV2m	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.520	0.545	0.710	0.645	0.944	0.729

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Risk Value Factors

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DV2d	MC1	ED0	EXP4	MRG4	LIM0	RENO	0.944	0.983	0.872	1.098	1.356	0.897
DV13	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.715	0.684	0.767	0.781	1.029	0.806
DV2m	MC0	ED0	EXP2	MRG1	LIM0	RENO	0.776	0.840	0.757	0.680	1.119	0.933
DV13	MC0	ED1	EXP1	MRG2	LIM1	RENO	0.524	0.470	0.573	0.592	0.959	0.593
DV3m	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.805	0.657	0.837	1.208	1.269	0.848
DV12	MC0	ED0	EXP1	MRG5	LIM1	RENO	0.828	0.859	0.895	0.889	1.299	1.266
DV12	MC1	ED0	EXP4	MRG5	LIM0	REN1	0.967	1.001	0.971	1.171	1.261	0.988
DV13	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.730	0.709	0.846	0.962	1.431	1.031
DV2m	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.618	0.628	0.764	0.709	1.170	0.932
DV2m	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.705	0.672	0.789	0.850	1.136	1.000
DV11	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.834	0.883	0.815	0.810	1.429	1.012
DV2m	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.676	0.652	0.625	0.578	0.946	0.712
DV3e	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.748	0.669	0.837	0.849	1.115	1.172
DV2e	MC1	ED0	EXP4	MRG4	LIM1	REN1	0.780	0.732	0.782	1.028	0.993	0.783
DV3m	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.704	0.740	0.934	0.733	1.287	1.292
DV3d	MC1	ED1	EXP4	MRG5	LIM0	REN3	0.721	0.662	0.730	1.143	1.101	1.022
DV3d	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.530	0.509	0.619	0.652	0.874	0.938
DV11	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.935	0.949	0.954	0.935	1.269	0.970
DV12	MC0	ED0	EXP1	MRG1	LIM1	RENO	0.723	0.814	0.748	0.693	1.246	0.965
DV3d	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.519	0.497	0.622	0.704	0.815	0.861
DV2e	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.662	0.718	0.846	0.740	1.006	1.142
DV3e	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.608	0.561	0.728	0.728	1.189	1.066
DV3e	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.555	0.499	0.686	0.691	1.057	0.937
DV2e	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.588	0.584	0.736	0.679	0.997	0.934
DV2d	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.625	0.824	0.797	0.659	1.060	1.041
DV13	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.962	0.977	0.902	0.818	1.185	1.292
DV2m	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.532	0.466	0.614	0.582	0.873	0.648
DV13	MC0	ED0	EXP2	MRG3	LIM2	RENO	0.665	0.707	0.686	0.660	0.930	0.731
DV2m	MC0	ED0	EXP1	MRG0	LIM1	RENO	0.842	0.805	0.817	0.944	1.338	1.099
DV13	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.538	0.529	0.671	0.706	0.886	0.641
DV12	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.520	0.496	0.564	0.536	0.898	0.572
DV3m	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.794	0.696	0.751	0.907	1.049	0.671
DV13	MC0	ED1	EXP4	MRG2	LIM2	REN3	0.566	0.478	0.617	0.826	0.891	0.426
DV3m	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.747	0.748	0.746	0.647	1.160	0.974
DV13	MC0	ED0	EXP1	MRG1	LIM1	RENO	0.726	0.770	0.758	0.762	1.326	0.999
DV2d	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.602	0.692	0.744	0.701	1.070	0.961
DV11	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.667	0.693	0.759	0.699	1.211	0.785
DV11	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.678	0.759	0.779	0.784	1.227	0.911
DV2d	MC1	ED1	EXP1	MRG3	LIM1	RENO	0.578	0.638	0.707	0.698	1.088	0.848
DV12	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.861	0.988	0.891	0.749	1.117	1.214
DV13	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.671	0.589	0.617	0.826	0.891	0.426
DV3e	MC0	ED0	EXP2	MRG3	LIM0	RENO	0.724	0.744	0.719	0.634	1.017	0.920
DV12	MC1	ED0	EXP2	MRG4	LIM1	RENO	0.764	0.803	0.757	0.668	1.044	0.913
DV3m	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.671	0.567	0.751	0.912	1.052	0.672
DV13	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.854	0.794	0.766	0.730	1.107	0.971
DV11	MC1	ED0	EXP4	MRG3	LIM2	REN3	0.823	0.755	0.808	1.083	1.251	0.579
DV2m	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.775	0.870	0.826	0.854	1.205	0.986
DV3m	MC0	ED1	EXP4	MRG2	LIM0	RENO	0.682	0.560	0.663	0.751	0.958	0.552
DV2e	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.605	0.546	0.734	0.921	0.858	0.611
DV2d	MC0	ED0	EXP4	MRG2	LIM0	REN1	0.663	0.717	0.552	0.802	0.908	0.516
DV13	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.602	0.585	0.569	0.536	0.795	0.527
DV12	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.733	0.775	0.572	0.488	0.811	0.576
DV2e	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.462	0.503	0.675	0.591	0.761	0.714
DV3d	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.411	0.432	0.414	0.517	0.630	0.546
DV3d	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.483	0.495	0.416	0.524	0.726	0.633
DV12	MC0	ED1	EXP1	MRG1	LIM2	RENO	0.594	0.648	0.766	0.693	1.213	0.940
DV2d	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.710	0.822	0.803	0.828	1.196	1.119
DV11	MC1	ED1	EXP4	MRG0	LIM1	REN1	1.072	0.976	1.011	1.448	1.464	0.807
DV3m	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.721	0.669	0.787	0.830	1.135	0.982
DV12	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.557	0.606	0.676	0.598	0.871	0.706
DV11	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.704	0.769	0.657	0.570	0.919	0.602
DV2m	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.603	0.585	0.772	0.770	1.025	0.886
DV3m	MC1	ED1	EXP2	MRG5	LIM2	RENO	0.681	0.604	0.934	0.796	1.249	1.307
DV2d	MC1	ED0	EXP3	MRG5	LIM2	RENO	0.804	0.812	0.788	0.918	1.107	1.049
DV12	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.706	0.733	0.853	0.871	1.305	0.970
DV3e	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.646	0.779	0.893	0.786	1.230	1.357
DV3m	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.832	0.787	0.790	0.779	1.099	1.020
DV2e	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.606	0.547	0.736	0.925	0.859	0.612
DV2e	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.532	0.564	0.524	0.519	0.480	0.465
DV12	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.761	0.772	0.777	0.727	1.215	0.997

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.566	0.652	0.495	0.548	0.766	0.556
DV2m	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.571	0.538	0.686	0.724	0.950	0.762
DV11	MC1	ED1	EXP1	MRG0	LIM0	REN2	1.001	1.041	0.999	1.019	1.606	1.166
DV11	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.642	0.640	0.743	0.752	1.158	0.689
DV3m	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.521	0.501	0.578	0.475	0.732	0.565
DV12	MC0	ED0	EXP4	MRG4	LIM1	REN2	0.852	0.807	0.820	1.029	1.170	0.739
DV3m	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.577	0.519	0.677	0.633	0.894	0.728
DV3e	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.686	0.708	0.695	0.624	0.952	0.916
DV2d	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.753	0.930	0.770	0.832	1.133	0.976
DV12	MC1	ED1	EXP4	MRG1	LIM0	REN2	0.710	0.768	0.821	0.972	1.262	0.764
DV12	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.697	0.721	0.868	0.808	1.110	1.155
DV2d	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.660	0.713	0.551	0.794	0.903	0.514
DV3m	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.638	0.571	0.578	0.478	0.734	0.616
DV12	MC1	ED1	EXP4	MRG1	LIM1	REN0	0.682	0.691	0.789	0.981	1.199	0.715
DV2d	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.635	0.828	0.683	0.629	0.924	0.720
DV12	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.681	0.678	0.560	0.485	0.745	0.522
DV2m	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.720	0.761	0.808	0.850	1.106	0.895
DV2m	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.705	0.694	0.723	0.741	1.163	0.951
DV3e	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.554	0.497	0.685	0.687	1.053	0.936
DV2d	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.465	0.487	0.512	0.564	0.866	0.632
DV12	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.717	0.808	0.744	0.683	1.235	0.961
DV13	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.677	0.715	0.666	0.650	0.947	0.747
DV3d	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.493	0.548	0.582	0.627	0.763	0.709
DV2e	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.688	0.733	0.710	0.651	0.969	0.906
DV12	MC1	ED1	EXP4	MRG4	LIM1	REN0	0.722	0.659	0.824	1.039	1.176	0.741
DV3m	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.694	0.655	0.729	0.644	1.064	0.884
DV12	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.583	0.630	0.708	0.674	1.014	0.772
DV2e	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.680	0.713	0.704	0.850	0.874	0.809
DV13	MC1	ED1	EXP4	MRG0	LIM1	REN1	0.814	0.738	0.891	1.354	1.373	0.763
DV13	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.664	0.682	0.706	0.722	1.085	0.801
DV3d	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.417	0.450	0.596	0.589	0.802	0.757
DV2d	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.636	0.730	0.684	0.672	0.857	0.659
DV2m	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.784	0.750	0.791	0.914	1.058	0.856
DV3e	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.470	0.533	0.728	0.704	1.021	1.016
DV3d	MC0	ED0	EXP4	MRG3	LIM2	REN2	0.637	0.650	0.635	0.913	0.830	0.597
DV2m	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.773	0.868	0.825	0.850	1.203	0.984
DV3d	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.643	0.655	0.671	0.734	0.977	1.259
DV11	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.972	0.911	1.016	1.478	1.894	1.013
DV3m	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.562	0.573	0.590	0.478	0.798	0.622
DV11	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.661	0.744	0.799	0.784	1.195	0.888
DV11	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.663	0.629	0.714	0.883	1.032	0.488
DV3e	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.724	0.744	0.719	0.634	1.017	0.920
DV3e	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.556	0.554	0.559	0.566	0.680	0.644
DV3d	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.574	0.533	0.658	0.734	0.898	1.069
DV11	MC0	ED0	EXP3	MRG0	LIM0	REN0	1.200	1.283	0.980	1.005	1.396	0.937
DV13	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.619	0.577	0.572	0.589	0.956	0.592
DV2m	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.665	0.612	0.795	0.923	1.063	0.858
DV2m	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.656	0.683	0.848	0.785	1.326	1.184
DV2e	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.624	0.753	0.751	0.660	0.933	0.981
DV2m	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.627	0.590	0.593	0.524	0.741	0.590
DV2e	MC1	ED0	EXP0	MRG0	LIM0	REN0	0.680	0.853	0.755	0.791	1.052	0.962
DV3m	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.736	0.590	0.616	0.747	0.852	0.514
DV3e	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.623	0.523	0.726	0.982	1.019	0.696
DV11	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.845	0.770	0.789	1.083	1.285	0.594
DV3d	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.494	0.559	0.638	0.621	0.824	0.889
DV3e	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.690	0.712	0.697	0.631	0.957	0.919
DV11	MC0	ED0	EXP4	MRG0	LIM1	REN2	1.269	1.199	1.009	1.442	1.460	0.806
DV2m	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.817	0.785	0.834	0.935	1.295	1.068
DV3e	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.689	0.657	0.689	0.704	0.966	0.851
DV3m	MC0	ED0	EXP4	MRG1	LIM2	REN0	0.788	0.691	0.765	0.966	1.086	0.720
DV3e	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.605	0.558	0.726	0.721	1.183	1.063
DV3d	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.382	0.381	0.415	0.481	0.607	0.528
DV3m	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.522	0.538	0.767	0.651	1.061	0.966
DV2e	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.615	0.711	0.699	0.623	0.879	0.833
DV3d	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.500	0.567	0.671	0.677	0.935	1.014
DV3e	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.589	0.565	0.741	0.746	1.024	1.003
DV11	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.707	0.745	0.679	0.630	1.078	0.661
DV3d	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.594	0.544	0.631	0.797	0.887	1.034
DV13	MC1	ED0	EXP4	MRG5	LIM0	REN0	1.020	0.989	1.030	1.382	1.492	1.041
DV3e	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.566	0.523	0.706	0.704	0.940	0.830

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED1	EXP2	MRG0	LIM1	RENO	0.611	0.639	0.702	0.791	0.939	0.945
DV13	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.863	0.870	0.844	0.957	1.426	1.030
DV3e	MC0	ED0	EXP0	MRG3	LIM0	RENO	0.577	0.719	0.719	0.634	1.017	0.873
DV12	MC1	ED0	EXP1	MRG5	LIM0	RENO	0.908	1.000	0.962	0.889	1.456	1.357
DV3e	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.720	0.715	0.706	0.661	1.016	0.973
DV2d	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.656	0.748	0.670	0.679	0.885	0.678
DV2m	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.740	0.726	0.850	0.935	1.408	1.175
DV2d	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.713	0.851	0.742	0.698	1.068	0.959
DV3e	MC1	ED0	EXP0	MRG2	LIM0	RENO	0.499	0.659	0.571	0.517	0.671	0.614
DV2d	MC1	ED0	EXP4	MRG1	LIM2	REN1	0.776	0.902	0.852	1.031	1.101	0.770
DV3e	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.570	0.600	0.540	0.548	0.600	0.566
DV3e	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.555	0.499	0.686	0.691	1.057	0.937
DV2e	MC1	ED0	EXP0	MRG5	LIM2	RENO	0.651	0.709	0.883	0.803	1.034	1.136
DV2e	MC0	ED1	EXP4	MRG0	LIM2	REN1	0.666	0.631	0.781	1.225	1.027	0.747
DV12	MC1	ED1	EXP4	MRG4	LIM1	REN3	0.716	0.653	0.819	1.024	1.166	0.738
DV13	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.761	0.789	0.882	0.957	1.510	1.104
DV3m	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.603	0.579	0.707	0.630	0.945	0.779
DV2m	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.620	0.558	0.568	0.565	0.729	0.532
DV2m	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.554	0.528	0.713	0.697	0.882	0.680
DV2m	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.758	0.707	0.920	0.868	1.146	1.077
DV2m	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.836	0.828	0.789	0.850	1.136	1.000
DV11	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.826	0.862	0.893	0.884	1.512	1.226
DV3m	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.542	0.451	0.599	0.531	0.865	0.677
DV2m	MC1	ED0	EXP2	MRG5	LIM0	RENO	0.891	0.914	1.005	0.872	1.451	1.376
DV11	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.735	0.828	0.826	0.737	1.292	0.990
DV12	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.976	1.045	0.807	0.791	1.144	0.934
DV11	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.635	0.618	0.725	0.695	1.140	0.731
DV3m	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.619	0.663	0.767	0.651	1.061	0.966
DV2m	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.547	0.608	0.732	0.670	1.048	0.853
DV11	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.832	0.913	0.791	0.737	1.221	0.924
DV2e	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.595	0.604	0.740	0.865	1.067	1.009
DV11	MC1	ED1	EXP4	MRG0	LIM0	REN1	1.122	1.090	1.056	1.448	1.549	0.866
DV11	MC1	ED1	EXP4	MRG3	LIM0	RENO	0.787	0.734	0.853	1.099	1.453	0.639
DV3e	MC1	ED0	EXP4	MRG0	LIM0	RENO	0.892	0.868	0.830	1.307	1.370	0.912
DV2d	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.466	0.589	0.508	0.515	0.805	0.593
DV3d	MC1	ED1	EXP3	MRG2	LIM0	RENO	0.432	0.451	0.427	0.519	0.670	0.546
DV2d	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.622	0.816	0.702	0.635	0.904	0.704
DV11	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.707	0.765	0.809	0.792	1.235	0.869
DV3m	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.802	0.713	0.944	0.807	1.386	1.403
DV2m	MC1	ED1	EXP4	MRG3	LIM2	REN1	0.644	0.576	0.791	1.004	1.036	0.628
DV2d	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.684	0.812	0.686	0.635	0.929	0.773
DV11	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.780	0.912	0.795	0.777	1.189	0.885
DV13	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.782	0.812	0.749	0.682	1.093	0.910
DV2d	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.666	0.927	0.715	0.631	0.980	0.774
DV11	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.710	0.694	0.730	0.755	1.067	0.628
DV2d	MC0	ED0	EXP4	MRG5	LIM1	REN1	0.958	0.903	0.841	1.237	1.277	0.978
DV2m	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.620	0.671	0.700	0.670	0.990	0.796
DV3m	MC1	ED0	EXP1	MRG4	LIM2	RENO	0.742	0.718	0.814	0.723	1.216	1.128
DV13	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.808	0.793	0.915	0.909	1.283	1.255
DV3d	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.554	0.531	0.639	0.720	1.026	1.103
DV2e	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.702	0.724	0.738	0.685	1.003	0.937
DV3d	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.398	0.402	0.569	0.587	0.756	0.704
DV2e	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.631	0.581	0.830	0.804	0.967	1.060
DV2e	MC1	ED0	EXP1	MRG5	LIM0	RENO	0.857	0.875	0.956	0.884	1.394	1.444
DV12	MC0	ED0	EXP4	MRG5	LIM1	REN3	0.919	0.891	0.927	1.159	1.185	0.919
DV3e	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.758	0.668	0.807	1.080	1.111	0.843
DV2d	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.600	0.741	0.766	0.666	1.007	0.974
DV12	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.597	0.689	0.688	0.595	0.944	0.775
DV2m	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.627	0.611	0.811	0.785	1.253	1.104
DV3m	MC1	ED0	EXP2	MRG0	LIM2	RENO	0.835	0.789	0.792	0.784	1.102	1.021
DV12	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.677	0.753	0.687	0.592	0.941	0.796
DV2d	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.750	0.928	0.769	0.828	1.130	0.975
DV12	MC0	ED0	EXP0	MRG3	LIM1	RENO	0.774	0.837	0.661	0.601	0.897	0.746
DV2m	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.477	0.457	0.578	0.521	0.759	0.555
DV12	MC1	ED0	EXP1	MRG0	LIM0	RENO	0.945	1.076	0.897	0.875	1.507	1.068
DV2d	MC1	ED1	EXP2	MRG2	LIM2	RENO	0.466	0.506	0.499	0.518	0.743	0.578
DV2d	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.552	0.606	0.668	0.676	0.883	0.677
DV12	MC1	ED0	EXP3	MRG3	LIM0	RENO	0.717	0.822	0.696	0.646	0.961	0.682
DV2m	MC1	ED1	EXP1	MRG5	LIM2	RENO	0.669	0.604	0.987	0.959	1.476	1.371
DV12	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.823	0.848	0.807	0.791	1.144	0.934

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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DV3m	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.614	0.528	0.566	0.514	0.702	0.541
DV2m	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.678	0.785	0.765	0.648	1.062	0.782
DV2e	MC1	ED1	EXP0	MRG1	LIM1	REN0	0.520	0.579	0.700	0.626	0.882	0.834
DV3m	MC0	ED0	EXP0	MRG5	LIM0	REN0	0.744	0.778	0.980	0.796	1.438	1.320
DV3e	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.755	0.790	0.760	0.910	1.332	1.226
DV2e	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.655	0.787	0.775	0.664	0.991	0.982
DV13	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.570	0.581	0.666	0.650	0.947	0.747
DV3m	MC0	ED0	EXP4	MRG3	LIM2	REN0	0.780	0.689	0.773	0.921	1.030	0.657
DV3m	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.574	0.561	0.789	0.776	1.096	0.935
DV3e	MC0	ED0	EXP3	MRG0	LIM1	REN0	0.698	0.681	0.695	0.903	1.036	0.920
DV3m	MC1	ED1	EXP4	MRG4	LIM0	REN0	0.787	0.724	0.901	1.024	1.347	0.919
DV11	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.680	0.723	0.808	0.729	1.182	0.897
DV12	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.521	0.497	0.566	0.539	0.901	0.573
DV3m	MC0	ED1	EXP4	MRG1	LIM1	REN2	0.678	0.569	0.744	0.957	1.109	0.736
DV3d	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.710	0.708	0.658	0.734	0.898	1.144
DV3d	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.484	0.515	0.405	0.481	0.623	0.580
DV11	MC1	ED1	EXP1	MRG4	LIM2	REN0	0.662	0.719	0.823	0.863	1.399	0.973
DV3e	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.564	0.507	0.710	0.750	0.971	0.937
DV2e	MC1	ED0	EXP1	MRG0	LIM0	REN0	0.796	0.886	0.778	0.870	1.232	1.111
DV2e	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.521	0.593	0.701	0.787	0.936	0.896
DV12	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.951	1.024	0.827	0.791	1.114	0.910
DV3m	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.592	0.575	0.773	0.784	1.132	0.962
DV2e	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.729	0.781	0.773	0.723	1.090	1.131
DV13	MC0	ED1	EXP2	MRG0	LIM1	REN0	0.728	0.733	0.820	0.874	1.222	0.940
DV2m	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.842	0.750	1.093	1.357	1.635	1.117
DV3e	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.657	0.589	0.857	0.793	1.168	1.338
DV13	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.583	0.592	0.716	0.733	1.073	0.797
DV3d	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.388	0.395	0.584	0.589	0.738	0.688
DV12	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.982	1.086	0.893	0.752	1.119	1.252
DV3e	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.591	0.582	0.723	0.827	1.046	1.017
DV13	MC1	ED0	EXP4	MRG1	LIM1	REN0	0.812	0.805	0.800	1.078	1.277	0.740
DV3m	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.654	0.556	0.770	0.912	1.024	0.655
DV3e	MC1	ED0	EXP3	MRG0	LIM1	REN0	0.698	0.681	0.695	0.903	1.036	0.920
DV2d	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.477	0.497	0.500	0.564	0.889	0.648
DV3m	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.694	0.604	0.854	1.008	1.160	0.832
DV2m	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.696	0.718	0.940	0.808	1.199	1.126
DV2d	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.708	0.908	0.762	0.659	1.001	0.971
DV3d	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.642	0.768	0.615	0.592	0.852	0.811
DV13	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.715	0.684	0.767	0.781	1.029	0.806
DV11	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.659	0.678	0.647	0.576	0.850	0.549
DV13	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.832	0.779	0.785	0.730	1.078	0.947
DV2m	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.590	0.562	0.732	0.709	1.106	0.870
DV3d	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.404	0.442	0.651	0.615	0.798	0.864
DV2e	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.686	0.703	0.886	0.747	1.071	1.294
DV2e	MC1	ED0	EXP4	MRG3	LIM1	REN3	0.733	0.684	0.716	0.916	0.878	0.626
DV13	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.682	0.678	0.735	0.692	1.133	0.938
DV3m	MC1	ED1	EXP4	MRG5	LIM2	REN3	0.757	0.605	0.997	1.142	1.334	1.039
DV2e	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.778	0.775	0.848	0.747	1.012	1.207
DV13	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.573	0.566	0.598	0.539	0.918	0.580
DV3e	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.613	0.615	0.723	0.894	1.091	0.983
DV12	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.679	0.701	0.797	0.718	1.118	0.859
DV2d	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.620	0.813	0.701	0.631	0.901	0.703
DV3e	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.548	0.686	0.696	0.628	0.955	0.870
DV13	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.824	0.827	0.799	0.926	1.158	0.822
DV2d	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.602	0.709	0.736	0.691	1.145	0.906
DV11	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.789	0.771	0.855	0.884	1.428	1.143
DV2e	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.566	0.545	0.705	0.713	0.845	0.848
DV13	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.829	0.860	0.883	0.879	1.133	1.102
DV3e	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.536	0.479	0.654	0.681	0.868	0.753
DV3m	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.491	0.494	0.691	0.586	0.933	0.759
DV3e	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.556	0.673	0.721	0.655	0.984	0.897
DV13	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.671	0.613	0.567	0.533	0.793	0.541
DV3d	MC0	ED0	EXP4	MRG2	LIM2	REN1	0.529	0.511	0.451	0.748	0.684	0.459
DV3d	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.657	0.694	0.632	0.697	0.882	0.944
DV12	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.745	0.889	0.711	0.601	1.006	0.777
DV11	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.915	1.067	0.852	0.741	1.373	0.991
DV12	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.543	0.573	0.572	0.488	0.811	0.560
DV11	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.670	0.672	0.784	0.772	1.421	0.862
DV3d	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.492	0.551	0.594	0.583	0.798	0.754
DV13	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.680	0.676	0.734	0.689	1.129	0.937

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.706	0.715	0.837	0.866	1.184	0.914
DV2e	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.567	0.560	0.699	0.667	0.817	0.749
DV3d	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.554	0.531	0.639	0.720	1.026	1.103
DV3e	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.453	0.563	0.528	0.512	0.595	0.571
DV2e	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.758	0.733	0.894	0.819	1.151	1.286
DV2m	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.578	0.663	0.822	0.713	1.133	0.992
DV3d	MC0	ED0	EXP1	MRG5	LIM0	REN0	0.807	0.820	0.726	0.876	1.278	1.409
DV12	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.579	0.574	0.550	0.527	0.716	0.447
DV3m	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.635	0.610	0.766	0.648	1.057	1.051
DV3e	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.558	0.501	0.689	0.697	1.063	0.940
DV3e	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.780	0.684	0.789	1.086	1.145	0.866
DV2e	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.585	0.565	0.739	0.719	1.026	1.054
DV12	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.820	0.875	0.788	0.843	1.088	0.794
DV3e	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.469	0.466	0.544	0.517	0.583	0.589
DV2e	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.398	0.460	0.535	0.480	0.500	0.502
DV11	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.953	0.928	0.955	1.013	1.512	1.086
DV2m	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.883	0.774	1.023	1.257	1.351	0.996
DV13	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.896	1.000	0.853	0.861	1.282	1.004
DV3e	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.614	0.574	0.667	0.671	0.837	0.731
DV2m	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.681	0.666	0.689	0.731	0.955	0.764
DV13	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.599	0.582	0.567	0.530	0.790	0.525
DV11	MC0	ED1	EXP4	MRG4	LIM0	REN0	0.833	0.894	0.912	1.221	1.550	0.793
DV12	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.673	0.733	0.741	0.627	1.033	0.882
DV2e	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.721	0.735	0.927	0.803	1.190	1.317
DV3e	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.640	0.644	0.763	0.919	1.339	1.230
DV3m	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.668	0.566	0.876	0.792	1.166	1.154
DV12	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.727	0.750	0.834	0.875	1.344	0.996
DV2d	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.629	0.662	0.762	0.701	1.042	1.003
DV11	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.748	0.701	0.825	1.089	1.365	0.637
DV2d	MC1	ED1	EXP2	MRG0	LIM0	REN0	0.750	0.864	0.831	0.841	1.277	1.124
DV13	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.647	0.616	0.768	0.733	1.111	0.945
DV2d	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.590	0.682	0.522	0.561	0.938	0.694
DV11	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.735	0.799	0.850	0.807	1.510	1.083
DV11	MC0	ED1	EXP4	MRG5	LIM1	REN1	0.884	0.779	0.930	1.376	1.610	0.928
DV3d	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.545	0.541	0.643	0.831	0.861	0.874
DV3d	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.671	0.581	0.716	1.143	1.013	0.929
DV2m	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.628	0.651	0.804	0.763	1.079	0.947
DV2m	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.818	0.807	0.805	0.999	1.124	0.689
DV3m	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.678	0.689	0.788	0.772	1.093	0.934
DV3d	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.506	0.574	0.422	0.479	0.658	0.620
DV11	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.789	0.771	0.855	0.884	1.428	1.143
DV13	MC0	ED0	EXP2	MRG0	LIM0	REN0	0.946	1.051	0.882	0.874	1.370	1.008
DV13	MC0	ED0	EXP4	MRG0	LIM1	REN0	0.968	0.913	0.892	1.361	1.377	0.764
DV13	MC1	ED0	EXP3	MRG2	LIM1	REN0	0.596	0.553	0.544	0.579	0.783	0.475
DV3d	MC1	ED0	EXP4	MRG0	LIM1	REN1	0.777	0.748	0.700	1.215	1.048	0.832
DV11	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.630	0.682	0.778	0.831	1.132	0.776
DV2m	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.712	0.718	0.769	0.763	1.020	0.884
DV11	MC0	ED1	EXP4	MRG5	LIM2	REN2	0.860	0.763	0.951	1.370	1.564	0.903
DV3e	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.469	0.532	0.727	0.701	1.018	1.015
DV3d	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.730	0.698	0.662	0.807	1.081	1.287
DV2e	MC0	ED0	EXP4	MRG0	LIM0	REN2	0.846	0.885	0.795	1.220	1.114	0.821
DV3m	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.607	0.471	0.632	0.751	0.832	0.502
DV11	MC0	ED1	EXP4	MRG0	LIM2	REN0	1.048	0.959	1.038	1.456	1.430	0.788
DV3m	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.676	0.579	0.944	0.807	1.386	1.403
DV11	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.772	0.866	0.852	0.741	1.373	0.991
DV11	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.675	0.755	0.776	0.777	1.221	0.908
DV13	MC1	ED0	EXP0	MRG0	LIM0	REN0	1.057	1.104	0.882	0.874	1.370	1.038
DV3e	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.573	0.521	0.766	0.767	1.158	1.140
DV11	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.841	1.007	0.838	0.858	1.516	1.069
DV2m	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.637	0.554	0.660	0.819	0.910	0.528
DV3m	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.694	0.644	0.672	0.667	0.946	0.798
DV3d	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.768	0.784	0.694	0.815	1.150	1.384
DV3d	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.483	0.508	0.604	0.652	0.867	0.808
DV13	MC1	ED0	EXP4	MRG3	LIM0	REN2	0.796	0.811	0.759	1.018	1.133	0.651
DV12	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.678	0.714	0.608	0.539	1.010	0.614
DV2e	MC0	ED1	EXP4	MRG3	LIM2	REN0	0.608	0.549	0.737	0.930	0.862	0.612
DV3d	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.462	0.445	0.660	0.784	0.909	0.933
DV2d	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.583	0.699	0.805	0.725	1.142	1.037
DV2d	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.632	0.643	0.787	0.776	1.224	1.100
DV2d	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.774	0.837	0.753	0.890	1.080	0.916

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DV3m	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.892	0.895	0.804	0.776	1.192	1.120
DV3e	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.567	0.562	0.544	0.560	0.695	0.659
DV3m	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.769	0.658	0.642	0.744	0.900	0.550
DV3m	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.658	0.651	0.917	0.737	1.188	1.176
DV13	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.791	0.722	0.911	1.348	1.334	0.742
DV12	MC0	ED0	EXP2	MRG0	LIM0	REN0	0.943	1.112	0.870	0.796	1.287	0.974
DV3d	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.663	0.680	0.627	0.831	0.884	0.896
DV2e	MC1	ED1	EXP4	MRG0	LIM0	REN1	0.715	0.720	0.797	1.225	1.116	0.822
DV3d	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.603	0.558	0.680	0.815	1.058	1.258
DV2e	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.638	0.579	0.799	1.018	0.962	0.761
DV2e	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.718	0.737	0.719	0.682	1.028	0.960
DV3d	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.425	0.465	0.422	0.476	0.656	0.619
DV2e	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.808	0.792	0.761	1.220	1.052	0.765
DV3e	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.467	0.464	0.541	0.512	0.580	0.587
DV11	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.841	1.007	0.838	0.858	1.516	1.069
DV3m	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.796	0.699	0.751	0.912	1.052	0.672
DV13	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.636	0.718	0.765	0.686	1.192	0.974
DV2e	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.717	0.623	0.946	1.164	1.110	0.955
DV2d	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.556	0.579	0.551	0.794	0.903	0.514
DV2e	MC1	ED0	EXP4	MRG0	LIM0	REN1	0.848	0.887	0.797	1.225	1.116	0.822
DV11	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.632	0.625	0.632	0.616	0.810	0.482
DV2m	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.681	0.651	0.612	0.568	0.820	0.571
DV12	MC0	ED0	EXP0	MRG4	LIM2	REN0	0.847	0.863	0.776	0.668	1.016	0.916
DV13	MC1	ED1	EXP4	MRG2	LIM1	REN2	0.583	0.489	0.603	0.830	0.918	0.438
DV13	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.764	0.756	0.766	0.730	1.107	0.944
DV3m	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.568	0.597	0.709	0.588	0.911	0.742
DV12	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.707	0.818	0.708	0.651	1.102	0.848
DV3m	MC0	ED1	EXP4	MRG3	LIM0	REN3	0.701	0.632	0.784	0.907	1.110	0.719
DV13	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.653	0.645	0.586	0.579	0.877	0.509
DV2m	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.564	0.534	0.692	0.686	0.898	0.695
DV2e	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.848	0.766	0.944	1.159	1.108	0.953
DV2m	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.709	0.697	0.726	0.748	1.169	0.954
DV2e	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.615	0.727	0.698	0.779	0.930	0.894
DV3d	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.546	0.547	0.659	0.780	0.906	0.932
DV3e	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.372	0.448	0.541	0.512	0.580	0.557
DV2m	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.530	0.464	0.613	0.578	0.870	0.648
DV12	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.662	0.748	0.677	0.601	0.874	0.707
DV2d	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.636	0.757	0.771	0.836	1.136	0.978
DV3m	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.830	0.757	0.812	0.849	1.279	1.115
DV11	MC0	ED1	EXP4	MRG1	LIM2	REN1	0.767	0.735	0.881	1.147	1.340	0.731
DV3e	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.587	0.549	0.725	0.698	1.016	1.067
DV12	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.507	0.486	0.578	0.536	0.874	0.558
DV2m	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.722	0.855	0.849	0.720	1.206	0.995
DV3m	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.725	0.694	0.750	0.696	1.011	0.923
DV2e	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.698	0.726	0.720	0.664	0.884	0.965
DV3e	MC1	ED0	EXP4	MRG2	LIM1	REN2	0.637	0.589	0.575	0.798	0.671	0.489
DV2m	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.813	0.785	0.934	0.872	1.295	1.284
DV2m	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.571	0.538	0.686	0.724	0.950	0.762
DV12	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.613	0.608	0.563	0.531	0.893	0.570
DV11	MC0	ED1	EXP1	MRG0	LIM0	REN2	1.001	1.041	0.999	1.019	1.606	1.166
DV11	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.701	0.767	0.656	0.567	0.916	0.601
DV2d	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.796	0.910	0.775	0.973	1.098	0.671
DV11	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.704	0.702	0.808	0.777	1.510	0.863
DV12	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.520	0.527	0.558	0.519	0.771	0.490
DV2e	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.720	0.784	0.713	0.663	0.885	0.823
DV13	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.705	0.752	0.775	0.758	1.287	0.972
DV13	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.704	0.778	0.752	0.689	1.099	0.887
DV3e	MC1	ED1	EXP4	MRG0	LIM2	REN0	0.669	0.593	0.791	1.307	1.190	0.829
DV3e	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.534	0.478	0.653	0.678	0.865	0.752
DV2m	MC1	ED1	EXP4	MRG0	LIM2	REN2	0.770	0.666	0.880	1.324	1.247	0.791
DV2m	MC1	ED0	EXP4	MRG2	LIM0	REN0	0.794	0.713	0.680	0.823	0.967	0.528
DV13	MC1	ED1	EXP4	MRG3	LIM0	REN2	0.672	0.658	0.759	1.018	1.133	0.651
DV2m	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.601	0.658	0.727	0.645	0.919	0.710
DV13	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.554	0.541	0.656	0.710	0.913	0.659
DV2m	MC0	ED0	EXP4	MRG5	LIM2	REN0	0.888	0.778	1.042	1.357	1.421	1.016
DV13	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.681	0.662	0.821	0.935	1.134	0.804
DV13	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.582	0.509	0.555	0.536	0.816	0.556
DV13	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.584	0.511	0.556	0.539	0.819	0.557
DV2m	MC0	ED1	EXP4	MRG1	LIM0	REN2	0.697	0.658	0.797	1.048	1.185	0.755
DV11	MC0	ED0	EXP4	MRG4	LIM0	REN0	0.988	1.101	0.912	1.221	1.550	0.793

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP4	MRG0	LIM1	REN2	1.070	0.973	1.009	1.442	1.460	0.806
DV2e	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.588	0.568	0.741	0.726	1.032	1.057
DV12	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.761	0.800	0.756	0.664	1.040	0.912
DV13	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.542	0.539	0.578	0.530	0.859	0.577
DV11	MC1	ED0	EXP4	MRG0	LIM0	REN0	1.398	1.404	1.089	1.456	1.646	0.866
DV12	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.611	0.704	0.740	0.674	1.073	0.828
DV12	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.654	0.705	0.647	0.646	0.858	0.636
DV2e	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.574	0.578	0.738	0.664	0.861	0.941
DV3e	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.768	0.766	0.807	0.775	1.340	1.257
DV13	MC0	ED0	EXP0	MRG0	LIM1	REN0	0.965	0.948	0.820	0.874	1.222	0.968
DV3d	MC0	ED0	EXP4	MRG4	LIM1	REN0	0.738	0.686	0.676	1.025	0.991	0.818
DV13	MC0	ED0	EXP1	MRG3	LIM0	REN0	0.749	0.813	0.743	0.726	1.254	0.882
DV11	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.883	1.053	0.864	0.863	1.611	1.070
DV3m	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.661	0.603	0.579	0.516	0.765	0.596
DV3e	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.780	0.745	0.874	0.845	1.176	1.255
DV11	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.623	0.556	0.704	0.897	0.958	0.446
DV3d	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.473	0.492	0.557	0.631	0.723	0.662
DV3e	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.753	0.771	0.759	0.724	1.256	1.140
DV2d	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.743	1.017	0.798	0.662	1.062	1.043
DV11	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.765	0.752	0.873	0.875	1.383	1.111
DV2d	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.617	0.809	0.699	0.625	0.896	0.701
DV13	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.896	0.857	0.885	0.818	1.090	1.174
DV2m	MC0	ED0	EXP3	MRG0	LIM1	REN0	0.809	0.769	0.776	0.923	1.092	0.881
DV3d	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.562	0.555	0.629	0.839	0.889	0.899
DV11	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.828	0.908	0.788	0.729	1.214	0.921
DV2d	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.745	0.733	0.860	1.302	1.246	0.829
DV2d	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.711	0.880	0.788	0.728	1.175	1.066
DV3m	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.611	0.563	0.750	0.696	1.011	0.923
DV13	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.910	0.978	0.946	0.888	1.324	1.282
DV3m	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.702	0.616	0.813	0.854	1.284	1.116
DV2e	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.571	0.577	0.703	0.846	0.871	0.808
DV3d	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.492	0.503	0.670	0.773	0.979	1.022
DV13	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.752	0.719	0.799	0.726	1.169	1.039
DV2m	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.792	0.769	0.957	0.872	1.261	1.251
DV2e	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.780	0.732	0.782	1.028	0.993	0.783
DV11	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.593	0.602	0.677	0.624	1.072	0.659
DV2d	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.666	0.824	0.766	0.712	0.934	0.832
DV3m	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.586	0.609	0.683	0.611	0.981	0.831
DV11	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.979	1.024	0.919	0.968	1.767	1.341
DV3d	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.605	0.735	0.635	0.612	0.817	0.948
DV2d	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.678	0.806	0.682	0.625	0.921	0.770
DV2e	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.729	0.781	0.773	0.723	1.090	1.131
DV2d	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.785	0.859	0.812	0.911	1.288	1.115
DV3e	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.659	0.591	0.871	0.853	1.226	1.362
DV12	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.615	0.625	0.570	0.483	0.807	0.574
DV3e	MC0	ED0	EXP4	MRG1	LIM2	REN0	0.789	0.711	0.789	1.035	1.118	0.771
DV2d	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.552	0.601	0.513	0.567	0.868	0.633
DV2e	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.634	0.668	0.751	0.682	1.088	1.029
DV3e	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.513	0.605	0.685	0.634	0.884	0.793
DV2d	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.476	0.514	0.485	0.513	0.759	0.591
DV3m	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.617	0.661	0.766	0.648	1.057	0.965
DV3m	MC1	ED0	EXP4	MRG1	LIM2	REN0	0.788	0.691	0.765	0.966	1.086	0.720
DV2e	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.608	0.636	0.699	0.783	0.934	0.943
DV13	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.825	0.805	0.890	0.900	1.311	1.283
DV11	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.871	0.919	0.864	1.203	1.335	0.718
DV12	MC1	ED1	EXP4	MRG3	LIM1	REN0	0.642	0.626	0.719	0.935	1.011	0.589
DV12	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.705	0.758	0.827	0.791	1.114	0.885
DV13	MC1	ED1	EXP4	MRG5	LIM0	REN2	0.817	0.766	0.983	1.281	1.340	1.020
DV13	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.749	0.719	0.811	0.807	1.267	1.009
DV11	MC1	ED1	EXP4	MRG1	LIM1	REN3	0.783	0.745	0.858	1.136	1.368	0.748
DV3m	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.723	0.674	0.708	0.683	1.159	0.997
DV2e	MC0	ED0	EXP1	MRG0	LIM2	REN0	0.708	0.746	0.742	0.870	1.070	1.010
DV12	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.805	0.840	0.902	0.827	1.206	1.212
DV3d	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.505	0.554	0.435	0.524	0.768	0.679
DV11	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.731	0.824	0.824	0.729	1.285	0.987
DV3e	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.468	0.449	0.558	0.563	0.679	0.643
DV11	MC1	ED0	EXP1	MRG0	LIM1	REN1	1.136	1.150	0.958	1.023	1.521	1.090
DV2d	MC0	ED0	EXP4	MRG3	LIM2	REN3	0.741	0.798	0.760	0.973	1.010	0.610
DV12	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.830	0.792	0.841	1.029	1.139	0.720
DV3d	MC0	ED0	EXP4	MRG3	LIM2	REN0	0.640	0.654	0.637	0.922	0.834	0.599

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DV13	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.792	0.769	0.845	0.879	1.070	1.028
DV12	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.800	0.906	0.743	0.630	1.036	0.883
DV13	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.518	0.482	0.553	0.530	0.812	0.539
DV3e	MC1	ED1	EXP4	MRG0	LIM2	REN3	0.663	0.588	0.787	1.288	1.179	0.826
DV2m	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.816	0.808	0.941	0.872	1.248	1.187
DV3m	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.641	0.553	0.598	0.528	0.862	0.677
DV12	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.665	0.661	0.834	0.800	1.005	0.993
DV3m	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.577	0.564	0.792	0.784	1.102	0.938
DV13	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.959	0.943	0.817	0.866	1.215	0.965
DV12	MC1	ED0	EXP4	MRG5	LIM2	REN3	0.896	0.873	0.949	1.159	1.154	0.895
DV13	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.699	0.657	0.893	0.909	1.318	1.287
DV2d	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.620	0.742	0.790	0.836	1.106	0.953
DV11	MC0	ED0	EXP4	MRG3	LIM1	REN1	0.849	0.774	0.792	1.093	1.292	0.596
DV11	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.752	0.844	0.780	0.839	1.139	0.778
DV12	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.729	0.711	0.754	0.661	1.038	0.936
DV11	MC1	ED0	EXP1	MRG0	LIM0	REN1	1.190	1.285	1.001	1.023	1.610	1.168
DV2m	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.646	0.605	0.581	0.529	0.765	0.607
DV3d	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.392	0.385	0.396	0.514	0.594	0.508
DV12	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.774	0.837	0.661	0.601	0.897	0.746
DV2m	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.502	0.514	0.606	0.526	0.807	0.597
DV2m	MC0	ED0	EXP4	MRG0	LIM1	REN2	0.937	0.837	0.858	1.324	1.280	0.812
DV2e	MC0	ED0	EXP4	MRG4	LIM2	REN2	0.759	0.716	0.800	1.023	0.965	0.762
DV2e	MC1	ED1	EXP2	MRG0	LIM2	REN0	0.596	0.626	0.719	0.791	0.914	0.922
DV3d	MC1	ED0	EXP4	MRG2	LIM2	REN2	0.528	0.509	0.451	0.745	0.682	0.458
DV12	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.486	0.465	0.549	0.524	0.714	0.447
DV3e	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.569	0.526	0.708	0.711	0.946	0.832
DV3m	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.609	0.581	0.700	0.661	0.996	0.853
DV12	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.678	0.761	0.659	0.598	0.894	0.724
DV3e	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.758	0.710	0.876	0.790	1.135	1.301
DV11	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.640	0.601	0.750	0.772	1.343	0.804
DV2m	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.609	0.663	0.721	0.680	0.972	0.779
DV13	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.806	0.763	0.816	0.861	1.211	0.964
DV3m	MC1	ED0	EXP4	MRG5	LIM1	REN1	0.926	0.765	0.976	1.153	1.378	1.069
DV2m	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.600	0.657	0.725	0.642	0.917	0.709
DV3m	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.715	0.714	0.707	0.630	0.945	0.779
DV3e	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.545	0.632	0.893	0.786	1.230	1.357
DV13	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.659	0.659	0.749	0.682	1.093	0.910
DV2e	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.657	0.646	0.865	0.796	1.018	1.132
DV12	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.726	0.796	0.824	0.847	1.155	0.853
DV2m	MC1	ED1	EXP4	MRG4	LIM0	REN3	0.732	0.712	0.893	1.104	1.272	0.876
DV2m	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.738	0.775	0.755	0.741	1.231	1.020
DV12	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.823	0.848	0.807	0.791	1.144	0.934
DV2e	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.584	0.651	0.884	0.740	1.065	1.224
DV12	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.700	0.742	0.874	0.808	1.070	1.068
DV2e	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.725	0.698	0.848	0.796	0.937	1.029
DV2d	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.466	0.506	0.499	0.518	0.743	0.578
DV3m	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.773	0.684	0.898	0.792	1.136	1.125
DV2d	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.642	0.909	0.780	0.656	0.972	0.883
DV3e	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.534	0.478	0.653	0.678	0.865	0.752
DV12	MC0	ED0	EXP4	MRG1	LIM0	REN2	0.842	0.947	0.821	0.972	1.262	0.764
DV2d	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.619	0.740	0.789	0.832	1.104	0.951
DV2m	MC0	ED0	EXP4	MRG5	LIM1	REN0	0.911	0.793	1.017	1.357	1.459	1.042
DV11	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.801	0.844	0.774	0.792	1.167	0.811
DV2m	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.625	0.589	0.592	0.521	0.739	0.589
DV2e	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.676	0.709	0.701	0.842	0.869	0.807
DV13	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.857	0.765	0.833	1.136	1.248	0.766
DV2d	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.656	0.683	0.755	0.899	1.086	0.919
DV3e	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.610	0.596	0.708	0.835	1.081	1.047
DV2e	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.544	0.573	0.511	0.516	0.491	0.476
DV12	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.897	1.064	0.844	0.791	1.211	0.973
DV11	MC0	ED0	EXP0	MRG0	LIM2	REN1	1.105	1.165	0.952	0.930	1.264	0.969
DV12	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.608	0.659	0.746	0.689	1.242	0.964
DV3e	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.782	0.728	0.871	0.853	1.226	1.362
DV13	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.831	0.862	0.884	0.884	1.136	1.103
DV13	MC0	ED1	EXP4	MRG5	LIM2	REN1	0.762	0.673	0.965	1.286	1.235	0.929
DV2m	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.639	0.574	0.920	0.868	1.146	1.077
DV3m	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.713	0.711	0.706	0.626	0.941	0.778
DV2m	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.840	0.802	0.815	0.939	1.333	1.098
DV13	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.486	0.437	0.555	0.570	0.756	0.461
DV3d	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.486	0.434	0.659	0.738	0.901	1.070

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.639	0.613	0.769	0.654	1.063	1.055
DV2e	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.477	0.487	0.538	0.528	0.602	0.595
DV3d	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.584	0.658	0.570	0.589	0.758	0.756
DV2e	MC0	ED1	EXP4	MRG5	LIM1	REN2	0.734	0.635	0.921	1.159	1.138	0.978
DV3d	MC1	ED1	EXP4	MRG5	LIM0	REN0	0.761	0.696	0.766	1.240	1.230	1.044
DV3m	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.484	0.487	0.702	0.617	0.960	0.813
DV12	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.618	0.600	0.740	0.714	0.994	0.801
DV13	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.675	0.617	0.570	0.539	0.797	0.542
DV2e	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.691	0.705	0.684	0.670	0.841	0.770
DV2m	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.520	0.450	0.566	0.560	0.725	0.531
DV2e	MC1	ED1	EXP4	MRG2	LIM0	REN1	0.562	0.572	0.596	0.755	0.616	0.474
DV2d	MC0	ED0	EXP4	MRG3	LIM1	REN0	0.767	0.821	0.746	0.988	1.047	0.628
DV3e	MC0	ED1	EXP2	MRG0	LIM2	REN0	0.597	0.586	0.727	0.840	1.056	1.021
DV3d	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.473	0.492	0.557	0.631	0.723	0.662
DV3d	MC1	ED1	EXP1	MRG0	LIM0	REN0	0.644	0.678	0.714	0.863	1.225	1.205
DV2d	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.777	0.897	0.792	0.794	1.103	1.096
DV2d	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.877	1.069	0.844	0.854	1.333	1.227
DV2e	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.481	0.508	0.525	0.487	0.518	0.545
DV13	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.766	0.777	0.781	0.777	1.114	0.886
DV3e	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.678	0.663	0.743	0.698	0.989	1.040
DV3e	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.767	0.792	0.783	0.704	1.145	1.147
DV2d	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.558	0.756	0.764	0.662	1.004	0.908
DV12	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.615	0.632	0.547	0.488	0.767	0.522
DV13	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.523	0.499	0.567	0.573	0.824	0.508
DV13	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.722	0.647	0.768	0.733	1.111	0.972
DV12	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.681	0.784	0.673	0.640	0.903	0.680
DV2m	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.569	0.536	0.686	0.720	0.946	0.761
DV3m	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.637	0.589	0.790	0.712	1.238	1.152
DV13	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.816	0.797	0.905	0.826	1.191	1.296
DV2m	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.705	0.694	0.723	0.741	1.163	0.951
DV3m	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.680	0.582	0.947	0.814	1.394	1.407
DV11	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.810	0.893	0.808	0.733	1.186	0.898
DV11	MC1	ED1	EXP4	MRG2	LIM2	REN1	0.621	0.555	0.702	0.892	0.955	0.445
DV3e	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.454	0.518	0.742	0.694	0.986	0.986
DV2m	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.738	0.775	0.755	0.741	1.231	1.020
DV13	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.609	0.644	0.734	0.689	1.129	0.910
DV2d	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.520	0.656	0.699	0.625	0.896	0.701
DV3d	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.482	0.545	0.640	0.668	0.767	0.815
DV2e	MC1	ED1	EXP4	MRG0	LIM1	REN2	0.681	0.642	0.761	1.220	1.052	0.765
DV3e	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.608	0.596	0.720	0.704	1.022	0.913
DV11	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.616	0.576	0.714	0.759	1.100	0.645
DV12	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.761	0.772	0.777	0.727	1.215	0.997
DV3m	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.826	0.730	0.923	0.811	1.428	1.441
DV3e	MC0	ED1	EXP1	MRG2	LIM2	REN0	0.470	0.451	0.560	0.569	0.682	0.645
DV11	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.565	0.557	0.628	0.567	0.865	0.561
DV2m	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.540	0.487	0.578	0.521	0.759	0.604
DV12	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.705	0.798	0.766	0.693	1.213	0.940
DV11	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.759	0.786	0.742	0.748	1.154	0.689
DV3e	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.701	0.716	0.723	0.827	1.046	1.017
DV3e	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.767	0.662	0.972	1.223	1.386	1.161
DV2m	MC1	ED1	EXP4	MRG2	LIM2	REN0	0.595	0.487	0.648	0.823	0.840	0.480
DV11	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.909	0.896	0.900	0.962	1.620	1.218
DV13	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.862	0.924	0.835	0.926	1.226	0.882
DV3d	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.643	0.655	0.671	0.734	0.977	1.259
DV2e	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.642	0.793	0.729	0.620	0.929	0.891
DV3m	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.517	0.552	0.714	0.611	1.038	0.891
DV3e	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.684	0.655	0.893	0.786	1.230	1.430
DV3m	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.900	0.748	0.998	1.148	1.339	1.040
DV3e	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.541	0.489	0.703	0.691	1.029	0.913
DV12	MC1	ED0	EXP4	MRG1	LIM0	REN0	0.887	0.992	0.848	0.981	1.344	0.766
DV2e	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.556	0.614	0.538	0.487	0.505	0.531
DV2m	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.782	0.725	0.915	0.937	1.238	1.127
DV2d	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.604	0.611	0.744	0.751	0.994	0.879
DV12	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.721	0.812	0.746	0.689	1.242	0.964
DV12	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.807	0.842	0.917	0.889	1.265	1.234
DV3e	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.579	0.556	0.716	0.687	1.115	1.004
DV2e	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.460	0.501	0.674	0.588	0.758	0.713
DV13	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.899	0.860	0.885	0.823	1.094	1.175
DV13	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.770	0.781	0.784	0.784	1.120	0.889
DV2d	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.499	0.575	0.508	0.515	0.805	0.635

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DV11	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.806	0.960	0.794	0.835	1.235	0.855
DV12	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.728	0.798	0.826	0.851	1.158	0.854
DV13	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.716	0.641	0.764	0.722	1.101	0.968
DV12	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.681	0.757	0.689	0.598	0.946	0.799
DV11	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.781	0.827	0.793	0.792	1.136	0.790
DV13	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.556	0.569	0.683	0.650	0.922	0.728
DV11	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.688	0.705	0.837	0.815	1.396	0.988
DV11	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.676	0.671	0.768	0.759	1.233	0.691
DV11	MC0	ED1	EXP4	MRG3	LIM2	REN1	0.698	0.616	0.811	1.093	1.258	0.581
DV2d	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.568	0.654	0.496	0.551	0.768	0.557
DV13	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.746	0.717	0.809	0.803	1.263	1.008
DV3d	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.684	0.727	0.666	0.713	1.080	1.179
DV2d	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.560	0.644	0.701	0.631	0.901	0.753
DV3e	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.588	0.558	0.704	0.681	0.972	0.807
DV11	MC1	ED0	EXP4	MRG4	LIM2	REN2	0.874	0.922	0.865	1.210	1.339	0.718
DV2e	MC0	ED1	EXP0	MRG3	LIM1	REN0	0.476	0.516	0.661	0.597	0.786	0.734
DV12	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.843	0.859	0.773	0.661	1.011	0.913
DV13	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.597	0.649	0.696	0.650	1.002	0.801
DV3m	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.442	0.409	0.580	0.480	0.736	0.567
DV2e	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.542	0.543	0.678	0.597	0.765	0.754
DV13	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.672	0.615	0.569	0.536	0.795	0.542
DV2d	MC1	ED0	EXP4	MRG4	LIM2	REN3	0.832	0.821	0.826	1.082	1.168	0.812
DV2m	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.625	0.609	0.810	0.780	1.249	1.103
DV11	MC0	ED0	EXP4	MRG2	LIM1	REN2	0.754	0.696	0.684	0.888	0.978	0.456
DV12	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.802	0.861	0.808	0.847	1.063	0.775
DV11	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.700	0.739	0.789	0.733	1.218	0.922
DV2e	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.588	0.584	0.736	0.679	0.997	0.934
DV3d	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.502	0.590	0.654	0.621	0.803	0.928
DV12	MC1	ED0	EXP4	MRG1	LIM0	REN2	0.842	0.947	0.821	0.972	1.262	0.764
DV2m	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.569	0.539	0.696	0.697	0.906	0.697
DV2d	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.600	0.733	0.714	0.629	0.978	0.827
DV2e	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.775	0.745	0.872	0.814	1.178	1.318
DV2e	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.754	0.756	0.866	0.740	0.980	1.173
DV11	MC1	ED0	EXP0	MRG0	LIM2	REN3	1.099	1.159	0.949	0.921	1.258	0.966
DV2m	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.740	0.777	0.786	0.709	1.067	1.006
DV2m	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.529	0.463	0.611	0.576	0.868	0.646
DV12	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.681	0.678	0.560	0.485	0.745	0.522
DV11	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.800	0.930	0.776	0.777	1.221	0.908
DV12	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.750	0.903	0.777	0.683	1.307	1.030
DV2m	MC1	ED0	EXP4	MRG2	LIM2	REN3	0.700	0.595	0.645	0.811	0.833	0.478
DV3m	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.697	0.631	0.915	0.788	1.230	1.236
DV3d	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.554	0.564	0.632	0.697	0.882	0.944
DV12	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.630	0.661	0.673	0.592	0.866	0.724
DV3d	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.534	0.582	0.450	0.532	0.821	0.682
DV3m	MC0	ED0	EXP1	MRG0	LIM1	REN0	0.858	0.778	0.797	0.862	1.326	1.149
DV2d	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.525	0.646	0.484	0.510	0.757	0.552
DV11	MC0	ED1	EXP0	MRG2	LIM0	REN0	0.625	0.654	0.679	0.576	0.978	0.604
DV3e	MC0	ED0	EXP0	MRG0	LIM1	REN0	0.579	0.712	0.710	0.840	1.084	0.995
DV11	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.813	0.866	0.835	0.810	1.392	0.987
DV2d	MC0	ED1	EXP2	MRG0	LIM0	REN0	0.750	0.864	0.831	0.841	1.277	1.124
DV3m	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.741	0.742	0.789	0.657	1.038	1.029
DV2d	MC0	ED0	EXP0	MRG5	LIM0	REN0	0.877	1.069	0.844	0.854	1.333	1.227
DV2e	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.606	0.633	0.698	0.779	0.930	0.942
DV13	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.682	0.695	0.689	0.722	1.115	0.821
DV3e	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.695	0.677	0.692	0.894	1.031	0.917
DV13	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.672	0.660	0.823	0.795	1.365	1.106
DV2d	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.790	1.042	0.806	0.836	1.202	1.048
DV3m	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.680	0.691	0.789	0.776	1.096	0.935
DV2d	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.638	0.732	0.685	0.676	0.860	0.660
DV3e	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.548	0.496	0.726	0.746	0.942	0.912
DV2e	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.480	0.490	0.540	0.533	0.605	0.596
DV2d	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.654	0.727	0.790	0.791	1.101	1.094
DV2m	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.685	0.678	0.740	0.737	1.129	0.926
DV12	MC1	ED0	EXP4	MRG1	LIM0	REN1	0.844	0.949	0.823	0.976	1.265	0.766
DV3e	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.697	0.654	0.747	0.767	1.189	1.169
DV12	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.719	0.831	0.754	0.621	1.116	0.967
DV3m	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.636	0.569	0.578	0.475	0.732	0.615
DV3m	MC0	ED1	EXP1	MRG3	LIM0	REN0	0.661	0.635	0.769	0.651	1.232	0.975
DV3d	MC0	ED1	EXP3	MRG1	LIM0	REN0	0.543	0.647	0.672	0.668	0.883	0.896
DV11	MC0	ED0	EXP4	MRG1	LIM2	REN3	0.905	0.900	0.879	1.136	1.332	0.729

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED1	EXP4	MRG5	LIM1	RENO	0.739	0.597	0.948	1.328	1.382	1.106
DV2d	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.790	1.042	0.806	0.836	1.202	1.048
DV2d	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.499	0.555	0.522	0.564	0.941	0.695
DV3e	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.811	0.807	0.893	0.786	1.230	1.430
DV12	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.657	0.742	0.673	0.592	0.866	0.704
DV3d	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.637	0.637	0.653	0.713	0.993	1.072
DV3e	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.486	0.576	0.708	0.835	1.081	0.994
DV2d	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.666	0.846	0.806	0.836	1.202	1.048
DV2m	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.524	0.546	0.701	0.673	0.993	0.797
DV3e	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.653	0.586	0.855	0.786	1.162	1.333
DV12	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.974	1.042	0.806	0.788	1.142	0.932
DV3d	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.491	0.533	0.569	0.587	0.756	0.754
DV3m	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.704	0.740	0.934	0.733	1.287	1.292
DV2m	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.805	0.765	0.772	0.914	1.086	0.878
DV11	MC0	ED0	EXP2	MRG3	LIM0	RENO	0.833	0.894	0.784	0.706	1.290	0.787
DV2d	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.769	0.858	0.759	0.751	1.080	0.966
DV2d	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.745	0.983	0.823	0.728	1.244	1.143
DV2e	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.610	0.640	0.715	0.670	0.890	0.826
DV3e	MC1	ED0	EXP2	MRG4	LIM2	RENO	0.682	0.667	0.746	0.704	0.994	1.043
DV3m	MC0	ED0	EXP0	MRG3	LIM1	RENO	0.585	0.611	0.693	0.592	0.939	0.762
DV3d	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.712	0.710	0.659	0.738	0.901	1.145
DV12	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.602	0.588	0.758	0.714	0.968	0.780
DV2m	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.621	0.627	0.755	0.737	1.227	1.019
DV12	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.677	0.734	0.678	0.654	1.045	0.792
DV3m	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.668	0.566	0.876	0.792	1.166	1.154
DV13	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.807	0.815	0.821	0.935	1.134	0.804
DV2e	MC0	ED1	EXP4	MRG3	LIM1	REN3	0.618	0.555	0.716	0.916	0.878	0.626
DV2m	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.611	0.621	0.808	0.716	1.044	0.984
DV2d	MC1	ED0	EXP3	MRG2	LIM1	RENO	0.546	0.588	0.477	0.557	0.730	0.521
DV3e	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.612	0.612	0.757	0.694	1.072	1.143
DV3m	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.628	0.606	0.744	0.644	1.157	0.972
DV3d	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.585	0.617	0.656	0.831	0.936	0.961
DV2d	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.463	0.486	0.512	0.561	0.863	0.631
DV12	MC0	ED0	EXP4	MRG1	LIM1	REN1	0.806	0.849	0.787	0.976	1.195	0.714
DV2e	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.747	0.714	0.829	0.800	0.965	1.057
DV3m	MC1	ED0	EXP4	MRG3	LIM1	RENO	0.801	0.702	0.754	0.921	1.058	0.674
DV2d	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.536	0.592	0.684	0.672	0.857	0.659
DV2e	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.668	0.668	0.702	0.707	0.841	0.845
DV2m	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.570	0.529	0.625	0.578	0.946	0.712
DV12	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.750	0.903	0.777	0.683	1.307	1.030
DV13	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.861	0.900	0.819	0.870	1.218	0.940
DV13	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.637	0.720	0.767	0.689	1.195	0.976
DV2e	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.676	0.683	0.757	0.719	0.999	1.027
DV3e	MC1	ED1	EXP0	MRG4	LIM0	RENO	0.515	0.621	0.783	0.704	1.145	1.089
DV3e	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.779	0.726	0.857	0.793	1.168	1.338
DV3e	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.814	0.809	0.894	0.790	1.234	1.431
DV2m	MC1	ED1	EXP4	MRG3	LIM0	REN1	0.691	0.657	0.807	1.004	1.126	0.691
DV2d	MC1	ED1	EXP4	MRG4	LIM0	RENO	0.796	0.798	0.872	1.098	1.356	0.897
DV13	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.722	0.701	0.580	0.536	0.864	0.596
DV13	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.694	0.676	0.863	0.818	1.119	1.171
DV3m	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.590	0.552	0.701	0.615	0.958	0.884
DV12	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.534	0.558	0.660	0.640	0.831	0.618
DV3e	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.636	0.627	0.761	0.728	1.259	1.143
DV2e	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.700	0.722	0.737	0.682	1.001	0.935
DV11	MC0	ED1	EXP4	MRG0	LIM2	REN2	1.043	0.954	1.034	1.442	1.422	0.785
DV2e	MC1	ED0	EXP2	MRG5	LIM0	RENO	0.855	0.905	0.927	0.803	1.190	1.317
DV3d	MC0	ED1	EXP2	MRG4	LIM2	RENO	0.541	0.540	0.637	0.658	0.856	0.982
DV13	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.865	0.927	0.836	0.931	1.230	0.883
DV3e	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.664	0.657	0.600	0.793	0.708	0.524
DV2e	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.720	0.784	0.713	0.663	0.885	0.823
DV3d	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.404	0.443	0.653	0.618	0.800	0.866
DV2d	MC0	ED0	EXP4	MRG4	LIM2	REN1	0.836	0.825	0.829	1.092	1.174	0.814
DV2m	MC0	ED0	EXP2	MRG0	LIM1	RENO	0.841	0.832	0.792	0.858	1.142	1.003
DV12	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.649	0.657	0.590	0.490	0.862	0.576
DV2m	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.680	0.632	0.917	0.803	1.227	1.257
DV2m	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.641	0.575	0.922	0.872	1.148	1.079
DV2m	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.626	0.569	0.611	0.573	0.865	0.646
DV2e	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.676	0.709	0.701	0.842	0.869	0.807
DV2d	MC1	ED1	EXP4	MRG0	LIM0	RENO	0.888	0.857	0.919	1.329	1.502	1.067
DV12	MC0	ED0	EXP2	MRG0	LIM2	RENO	0.838	0.937	0.829	0.796	1.118	0.886

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DV2e	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.677	0.711	0.703	0.846	0.871	0.808
DV3m	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.687	0.652	0.591	0.480	0.800	0.679
DV2e	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.490	0.536	0.737	0.660	0.858	0.892
DV2e	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.726	0.778	0.772	0.719	1.086	1.130
DV2e	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.778	0.748	0.873	0.819	1.182	1.320
DV2m	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.730	0.799	0.740	0.642	0.997	0.849
DV3d	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.532	0.507	0.607	0.704	0.838	0.884
DV13	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.856	0.895	0.816	0.861	1.211	0.937
DV13	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.699	0.698	0.883	0.879	1.133	1.102
DV12	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.544	0.554	0.590	0.536	0.950	0.613
DV3d	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.619	0.569	0.664	0.815	1.087	1.291
DV3m	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.576	0.602	0.703	0.621	0.964	0.814
DV3e	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.610	0.575	0.728	0.915	1.263	1.145
DV2d	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.466	0.488	0.513	0.567	0.868	0.633
DV12	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.571	0.596	0.678	0.654	1.045	0.792
DV2e	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.656	0.679	0.659	0.591	0.781	0.771
DV2d	MC0	ED0	EXP3	MRG4	LIM0	REN0	0.810	0.899	0.785	0.758	1.150	0.969
DV3e	MC0	ED0	EXP4	MRG3	LIM1	REN3	0.735	0.640	0.723	0.972	1.014	0.694
DV3m	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.552	0.456	0.581	0.523	0.880	0.692
DV2e	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.555	0.567	0.673	0.632	0.788	0.725
DV11	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.756	0.764	0.726	0.699	1.144	0.732
DV3e	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.675	0.648	0.708	0.711	0.946	0.832
DV3d	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.615	0.612	0.622	0.704	0.815	0.861
DV3e	MC0	ED1	EXP4	MRG3	LIM2	REN2	0.606	0.511	0.742	0.978	0.990	0.677
DV3d	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.432	0.503	0.664	0.612	0.865	0.950
DV2d	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.629	0.639	0.784	0.768	1.217	1.097
DV3d	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.591	0.697	0.671	0.673	0.932	1.013
DV13	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.840	0.926	0.764	0.682	1.188	1.001
DV13	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.807	0.833	0.734	0.689	1.129	0.937
DV3m	MC1	ED0	EXP4	MRG3	LIM2	REN0	0.780	0.689	0.773	0.921	1.030	0.657
DV11	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.979	1.062	0.893	0.884	1.512	1.226
DV13	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.613	0.665	0.751	0.740	1.142	0.857
DV2e	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.520	0.500	0.662	0.639	0.729	0.662
DV2d	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.635	0.755	0.770	0.832	1.133	0.976
DV2d	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.833	0.845	0.814	0.870	1.289	1.283
DV3m	MC1	ED1	EXP4	MRG2	LIM2	REN3	0.601	0.467	0.629	0.740	0.825	0.500
DV3m	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.632	0.607	0.736	0.672	1.216	1.064
DV2d	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.465	0.505	0.498	0.515	0.741	0.578
DV12	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.807	0.842	0.917	0.889	1.265	1.234
DV12	MC0	ED1	EXP4	MRG5	LIM0	REN3	0.811	0.808	0.968	1.159	1.254	0.985
DV3m	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.745	0.747	0.744	0.644	1.157	0.972
DV12	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.598	0.690	0.689	0.598	0.946	0.776
DV12	MC0	ED0	EXP4	MRG1	LIM2	REN0	0.788	0.835	0.808	0.981	1.168	0.697
DV11	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.837	0.886	0.817	0.815	1.434	1.013
DV3m	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.585	0.523	0.672	0.667	0.946	0.798
DV2m	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.660	0.588	0.772	1.004	1.064	0.644
DV2e	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.577	0.614	0.687	0.588	0.824	0.826
DV2e	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.606	0.620	0.699	0.623	0.879	0.877
DV12	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.504	0.484	0.576	0.531	0.869	0.556
DV3e	MC1	ED1	EXP4	MRG4	LIM2	REN3	0.639	0.543	0.807	1.080	1.111	0.843
DV2m	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.802	0.763	0.772	0.909	1.083	0.877
DV2e	MC0	ED1	EXP4	MRG3	LIM0	REN1	0.651	0.624	0.750	0.925	0.934	0.673
DV2e	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.587	0.588	0.719	0.660	0.881	0.964
DV3e	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.571	0.519	0.765	0.763	1.154	1.138
DV3e	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.777	0.724	0.855	0.790	1.166	1.335
DV12	MC1	ED1	EXP4	MRG2	LIM0	REN3	0.605	0.576	0.621	0.752	0.909	0.453
DV12	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.560	0.587	0.698	0.661	1.023	0.774
DV3d	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.397	0.409	0.414	0.479	0.605	0.564
DV2d	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.724	0.704	0.809	0.939	1.393	1.343
DV2e	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.635	0.630	0.647	0.642	0.751	0.679
DV3e	MC1	ED1	EXP4	MRG1	LIM2	REN1	0.663	0.575	0.787	1.030	1.115	0.770
DV3d	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.456	0.468	0.407	0.519	0.582	0.497
DV2e	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.627	0.578	0.828	0.796	0.962	1.056
DV3d	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.682	0.675	0.729	1.203	1.103	0.889
DV13	MC0	ED0	EXP4	MRG1	LIM2	REN2	0.787	0.785	0.816	1.068	1.236	0.719
DV3e	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.554	0.516	0.666	0.628	0.903	0.855
DV2e	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.497	0.574	0.690	0.594	0.829	0.786
DV11	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.658	0.671	0.793	0.792	1.136	0.790
DV2e	MC0	ED1	EXP4	MRG1	LIM2	REN2	0.660	0.613	0.777	0.966	0.963	0.693
DV3d	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.454	0.467	0.406	0.517	0.580	0.496

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DV13	MC0	ED0	EXP4	MRG4	LIM2	RENO	0.838	0.752	0.856	1.142	1.219	0.748
DV13	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.680	0.694	0.688	0.719	1.112	0.820
DV11	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.877	0.860	0.857	0.950	1.330	0.978
DV2e	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.609	0.615	0.721	0.862	1.093	1.033
DV2m	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.623	0.674	0.703	0.676	0.995	0.798
DV13	MC1	ED1	EXP2	MRG1	LIM1	RENO	0.611	0.646	0.735	0.692	1.133	0.911
DV13	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.724	0.767	0.756	0.758	1.322	0.998
DV12	MC0	ED0	EXP4	MRG2	LIM0	REN3	0.718	0.710	0.621	0.752	0.909	0.453
DV2e	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.703	0.768	0.716	0.783	0.909	0.919
DV13	MC0	ED0	EXP2	MRG1	LIM0	RENO	0.794	0.927	0.790	0.692	1.270	0.977
DV11	MC1	ED1	EXP4	MRG0	LIM2	REN2	1.043	0.954	1.034	1.442	1.422	0.785
DV12	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.537	0.561	0.663	0.646	0.835	0.620
DV2m	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.711	0.742	0.719	0.727	1.007	0.819
DV3m	MC0	ED1	EXP4	MRG0	LIM0	REN3	0.840	0.732	0.874	1.202	1.339	0.909
DV2d	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.657	0.730	0.804	0.854	1.158	1.116
DV12	MC1	ED0	EXP4	MRG1	LIM0	REN3	0.840	0.944	0.820	0.967	1.258	0.763
DV3d	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.428	0.452	0.436	0.529	0.772	0.681
DV11	MC0	ED1	EXP4	MRG1	LIM1	RENO	0.789	0.752	0.862	1.153	1.380	0.751
DV3e	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.721	0.691	0.728	0.728	1.189	1.066
DV3m	MC0	ED0	EXP2	MRG2	LIM0	RENO	0.722	0.682	0.610	0.483	0.850	0.680
DV3m	MC1	ED1	EXP4	MRG3	LIM0	REN3	0.701	0.632	0.784	0.907	1.110	0.719
DV13	MC0	ED0	EXP1	MRG2	LIM1	RENO	0.621	0.579	0.573	0.592	0.959	0.593
DV2m	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.623	0.630	0.789	0.850	1.136	0.918
DV3d	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.684	0.742	0.647	0.913	0.902	0.657
DV2d	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.617	0.809	0.699	0.625	0.896	0.701
DV2d	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.628	0.798	0.823	0.728	1.244	1.143
DV2e	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.729	0.809	0.751	0.660	0.933	1.034
DV2m	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.697	0.707	0.791	0.770	0.998	0.864
DV2d	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.856	0.864	0.797	0.874	1.327	1.320
DV2e	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.717	0.762	0.697	0.620	0.878	0.876
DV2m	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.554	0.555	0.594	0.526	0.743	0.543
DV2d	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.589	0.705	0.506	0.510	0.801	0.633
DV13	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.644	0.695	0.774	0.744	1.214	0.858
DV2m	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.879	0.897	0.852	0.939	1.411	1.178
DV2m	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.617	0.627	0.763	0.706	1.168	0.931
DV12	MC0	ED1	EXP4	MRG4	LIM2	REN1	0.701	0.644	0.842	1.034	1.141	0.722
DV2m	MC0	ED1	EXP4	MRG0	LIM1	REN3	0.788	0.677	0.858	1.316	1.276	0.811
DV2m	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.544	0.503	0.592	0.560	0.768	0.569
DV13	MC1	ED1	EXP2	MRG3	LIM1	RENO	0.575	0.586	0.670	0.660	0.955	0.750
DV2e	MC0	ED1	EXP2	MRG3	LIM1	RENO	0.556	0.554	0.661	0.597	0.786	0.774
DV2d	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.687	0.763	0.789	0.899	1.149	0.985
DV2m	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.631	0.654	0.806	0.770	1.085	0.950
DV3d	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.536	0.669	0.664	0.615	0.868	1.018
DV2e	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.729	0.809	0.751	0.660	0.933	1.034
DV3e	MC1	ED0	EXP4	MRG2	LIM0	REN2	0.666	0.659	0.601	0.798	0.710	0.524
DV12	MC0	ED1	EXP0	MRG1	LIM1	RENO	0.692	0.750	0.725	0.630	1.064	0.906
DV2e	MC1	ED1	EXP0	MRG2	LIM1	RENO	0.411	0.473	0.525	0.487	0.518	0.517
DV3m	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.861	0.813	0.963	0.807	1.507	1.543
DV3m	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.854	0.774	0.793	0.854	1.318	1.145
DV3e	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.721	0.734	0.720	0.704	1.022	0.913
DV2m	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.598	0.601	0.717	0.724	1.005	0.817
DV3m	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.552	0.456	0.581	0.523	0.880	0.692
DV2m	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.683	0.613	0.946	0.888	1.441	1.379
DV2d	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.661	0.721	0.788	0.828	1.100	1.017
DV3m	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.701	0.682	0.702	0.617	0.960	0.885
DV2e	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.612	0.707	0.697	0.617	0.875	0.830
DV2e	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.693	0.723	0.684	0.842	0.892	0.828
DV13	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.785	0.815	0.750	0.686	1.097	0.911
DV3d	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.704	0.670	0.631	0.797	0.887	1.034
DV2m	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.623	0.674	0.703	0.676	0.995	0.798
DV2m	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.808	0.753	0.945	0.884	1.437	1.378
DV12	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.606	0.658	0.744	0.687	1.239	0.962
DV3m	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.964	0.850	1.017	1.142	1.450	1.143
DV11	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.637	0.620	0.726	0.699	1.144	0.732
DV3d	MC1	ED0	EXP4	MRG1	LIM2	REN3	0.661	0.728	0.708	0.953	0.897	0.751
DV2d	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.636	0.829	0.684	0.631	0.926	0.722
DV2e	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.634	0.693	0.730	0.623	0.931	0.941
DV3e	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.564	0.507	0.710	0.750	0.971	0.937
DV11	MC1	ED1	EXP3	MRG1	LIM1	REN0	0.677	0.687	0.776	0.796	1.171	0.812
DV2m	MC1	ED1	EXP3	MRG3	LIM0	RENO	0.623	0.627	0.749	0.697	1.015	0.748

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.612	0.567	0.848	0.796	0.937	1.029
DV13	MC1	ED1	EXP4	MRG4	LIM2	REN0	0.706	0.610	0.856	1.142	1.219	0.748
DV2e	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.581	0.661	0.737	0.660	0.858	0.892
DV2e	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.500	0.544	0.717	0.654	0.877	0.912
DV2d	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.830	0.843	0.814	0.865	1.285	1.282
DV2e	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.538	0.538	0.674	0.588	0.758	0.751
DV2e	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.429	0.527	0.548	0.485	0.547	0.554
DV13	MC0	ED1	EXP4	MRG3	LIM1	REN1	0.643	0.590	0.727	1.022	1.073	0.609
DV13	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.709	0.717	0.825	0.733	1.245	1.013
DV2d	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.803	0.900	0.801	0.772	1.326	1.209
DV3e	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.685	0.633	0.921	0.864	1.440	1.567
DV11	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.731	0.824	0.824	0.729	1.285	0.987
DV11	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.681	0.781	0.796	0.839	1.238	0.856
DV11	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.826	0.862	0.893	0.884	1.512	1.226
DV2m	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.527	0.478	0.592	0.521	0.739	0.589
DV3d	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.717	0.690	0.691	0.876	1.110	1.281
DV3d	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.661	0.698	0.634	0.704	0.886	0.947
DV3d	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.461	0.483	0.571	0.631	0.704	0.645
DV3e	MC1	ED0	EXP4	MRG2	LIM1	REN1	0.638	0.591	0.576	0.801	0.672	0.490
DV3e	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.506	0.626	0.738	0.661	1.075	0.990
DV3m	MC0	ED1	EXP4	MRG4	LIM1	REN3	0.712	0.616	0.834	1.008	1.191	0.854
DV12	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.558	0.586	0.697	0.657	1.020	0.774
DV3d	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.691	0.738	0.642	0.777	0.928	1.022
DV12	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.724	0.867	0.740	0.674	1.073	0.828
DV12	MC1	ED0	EXP4	MRG3	LIM0	REN3	0.791	0.855	0.747	0.921	1.061	0.628
DV11	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.742	0.701	0.871	1.021	1.395	0.996
DV13	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.832	0.779	0.785	0.730	1.078	0.947
DV13	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.682	0.663	0.808	0.788	1.190	0.889
DV2m	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.606	0.660	0.718	0.673	0.967	0.776
DV13	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.675	0.686	0.801	0.730	1.172	1.012
DV13	MC1	ED0	EXP4	MRG2	LIM0	REN0	0.761	0.705	0.651	0.838	1.034	0.471
DV2d	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.780	1.063	0.823	0.666	1.129	1.044
DV13	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.675	0.662	0.824	0.799	1.369	1.107
DV3d	MC0	ED0	EXP4	MRG5	LIM2	REN2	0.798	0.718	0.717	1.149	1.016	0.930
DV2d	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.595	0.735	0.762	0.656	0.998	0.970
DV2e	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.586	0.704	0.687	0.588	0.824	0.784
DV12	MC1	ED0	EXP4	MRG5	LIM0	REN0	1.016	1.046	1.016	1.258	1.402	1.006
DV2e	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.617	0.729	0.699	0.783	0.934	0.894
DV2m	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.541	0.471	0.596	0.573	0.888	0.663
DV13	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.785	0.815	0.750	0.686	1.097	0.911
DV3m	MC0	ED0	EXP4	MRG1	LIM1	REN2	0.804	0.701	0.744	0.957	1.109	0.736
DV3d	MC1	ED1	EXP4	MRG4	LIM1	REN2	0.619	0.554	0.673	1.015	0.985	0.815
DV2m	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.511	0.535	0.718	0.673	0.967	0.776
DV3m	MC1	ED1	EXP4	MRG2	LIM2	REN2	0.603	0.469	0.629	0.744	0.828	0.500
DV3d	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.386	0.392	0.583	0.583	0.734	0.686
DV2e	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.722	0.757	0.721	0.862	1.093	1.033
DV2m	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.648	0.679	0.765	0.648	1.062	0.852
DV2d	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.593	0.686	0.523	0.567	0.943	0.696
DV2d	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.581	0.696	0.804	0.721	1.138	1.036
DV12	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.626	0.637	0.774	0.664	1.013	0.889
DV11	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.789	0.851	0.758	0.695	1.207	0.784
DV2d	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.662	0.764	0.720	0.688	1.050	0.823
DV3d	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.410	0.419	0.406	0.483	0.625	0.580
DV2d	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.444	0.526	0.485	0.513	0.759	0.552
DV2e	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.592	0.587	0.738	0.685	1.003	0.937
DV13	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.626	0.579	0.807	0.795	1.256	1.005
DV2e	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.497	0.574	0.690	0.594	0.829	0.786
DV2m	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.511	0.445	0.583	0.568	0.712	0.519
DV2e	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.601	0.715	0.716	0.783	0.909	0.872
DV3e	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.616	0.533	0.860	0.853	1.088	1.145
DV11	MC1	ED1	EXP4	MRG0	LIM1	REN3	1.066	0.970	1.008	1.434	1.456	0.805
DV2m	MC0	ED0	EXP4	MRG1	LIM0	REN3	0.824	0.808	0.796	1.043	1.181	0.755
DV2m	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.741	0.728	0.852	0.939	1.411	1.178
DV13	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.796	0.811	0.759	1.018	1.133	0.651
DV13	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.758	0.670	0.962	1.274	1.228	0.927
DV3d	MC0	ED0	EXP0	MRG5	LIM0	REN0	0.651	0.639	0.704	0.797	1.091	1.201
DV2m	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.681	0.666	0.689	0.731	0.955	0.764
DV2m	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.748	0.757	0.814	0.792	1.260	1.108
DV2e	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.409	0.470	0.523	0.483	0.515	0.515
DV3d	MC1	ED0	EXP4	MRG3	LIM1	REN2	0.653	0.663	0.619	0.913	0.852	0.612

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DV11	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.669	0.695	0.760	0.702	1.214	0.787
DV2d	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.677	0.730	0.801	0.772	1.326	1.209
DV2e	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.489	0.535	0.735	0.657	0.856	0.890
DV3d	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.501	0.445	0.655	0.797	0.974	1.120
DV3e	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.580	0.730	0.758	0.698	1.075	1.085
DV2m	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.551	0.591	0.786	0.709	1.067	0.924
DV3e	MC1	ED0	EXP4	MRG3	LIM0	REN1	0.773	0.720	0.758	0.982	1.079	0.746
DV2d	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.433	0.517	0.498	0.515	0.741	0.539
DV13	MC0	ED1	EXP4	MRG3	LIM0	REN2	0.672	0.658	0.759	1.018	1.133	0.651
DV12	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.742	0.785	0.774	0.664	1.013	0.889
DV12	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.970	1.039	0.805	0.784	1.138	0.931
DV3e	MC1	ED0	EXP4	MRG0	LIM1	REN0	0.814	0.745	0.772	1.307	1.222	0.851
DV3d	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.619	0.610	0.672	0.738	0.980	1.177
DV13	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.863	0.870	0.844	0.957	1.426	1.030
DV3d	MC1	ED1	EXP0	MRG1	LIM1	REN0	0.416	0.454	0.638	0.621	0.824	0.889
DV3d	MC1	ED0	EXP4	MRG5	LIM0	REN3	0.855	0.815	0.730	1.143	1.101	1.022
DV2m	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.585	0.571	0.788	0.763	0.993	0.861
DV2e	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.721	0.783	0.699	0.783	0.934	0.943
DV13	MC0	ED0	EXP4	MRG2	LIM1	REN0	0.695	0.606	0.605	0.838	0.923	0.439
DV3m	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.609	0.547	0.708	0.683	1.159	0.997
DV3m	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.683	0.638	0.676	0.630	0.892	0.726
DV2d	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.715	0.875	0.737	0.694	1.147	0.908
DV12	MC0	ED1	EXP4	MRG5	LIM2	REN3	0.755	0.709	0.949	1.159	1.154	0.895
DV3e	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.600	0.789	0.738	0.827	1.137	1.062
DV11	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.707	0.745	0.679	0.630	1.078	0.661
DV2d	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.566	0.652	0.495	0.548	0.766	0.556
DV13	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.600	0.652	0.699	0.657	1.008	0.804
DV2d	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.480	0.532	0.497	0.554	0.770	0.558
DV3m	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.583	0.609	0.692	0.588	0.936	0.761
DV3d	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.695	0.742	0.644	0.784	0.933	1.025
DV3m	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.774	0.685	0.900	0.796	1.138	1.127
DV2d	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.801	0.898	0.800	0.768	1.323	1.206
DV2e	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.556	0.554	0.661	0.597	0.786	0.774
DV2m	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.501	0.512	0.605	0.524	0.806	0.596
DV2d	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.741	0.978	0.821	0.721	1.237	1.139
DV2d	MC1	ED1	EXP4	MRG3	LIM1	REN2	0.643	0.663	0.743	0.979	1.041	0.626
DV2e	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.619	0.740	0.711	0.597	0.881	0.787
DV2m	MC0	ED0	EXP4	MRG1	LIM1	REN0	0.794	0.729	0.766	1.058	1.125	0.707
DV11	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.776	0.823	0.791	0.784	1.130	0.788
DV2d	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.857	0.896	0.785	0.854	1.189	1.226
DV2d	MC1	ED0	EXP4	MRG3	LIM0	REN0	0.840	0.957	0.802	0.988	1.173	0.673
DV3d	MC0	ED1	EXP4	MRG2	LIM0	REN3	0.477	0.470	0.459	0.741	0.739	0.503
DV12	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.570	0.619	0.727	0.677	0.990	0.753
DV3e	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.610	0.598	0.721	0.708	1.026	0.914
DV3e	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.559	0.677	0.724	0.661	0.989	0.900
DV3m	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.613	0.565	0.751	0.700	1.014	0.924
DV12	MC1	ED1	EXP4	MRG0	LIM1	REN3	0.806	0.777	0.876	1.220	1.282	0.735
DV3d	MC0	ED1	EXP4	MRG1	LIM0	REN1	0.602	0.678	0.724	0.962	0.980	0.828
DV13	MC0	ED1	EXP4	MRG2	LIM2	REN0	0.571	0.482	0.620	0.838	0.899	0.428
DV13	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.827	0.808	0.891	0.905	1.315	1.285
DV12	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.706	0.759	0.814	0.668	1.170	0.979
DV2m	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.479	0.459	0.579	0.524	0.761	0.555
DV2m	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.695	0.712	0.707	0.638	0.939	0.791
DV3d	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.435	0.405	0.634	0.652	0.851	0.914
DV13	MC1	ED1	EXP4	MRG3	LIM0	REN0	0.707	0.690	0.784	1.028	1.206	0.653
DV2d	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.801	0.898	0.800	0.768	1.323	1.206
DV13	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.490	0.440	0.558	0.579	0.762	0.463
DV11	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.623	0.609	0.745	0.702	1.117	0.715
DV2e	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.685	0.701	0.885	0.744	1.068	1.291
DV12	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.627	0.616	0.798	0.730	1.186	0.974
DV13	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.707	0.716	0.839	0.870	1.186	0.916
DV11	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.804	0.935	0.779	0.784	1.227	0.911
DV11	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.882	1.089	0.838	0.784	1.376	0.976
DV12	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.740	0.755	0.796	0.723	1.179	0.971
DV13	MC1	ED1	EXP4	MRG0	LIM2	REN1	0.793	0.724	0.913	1.354	1.337	0.744
DV13	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.661	0.662	0.750	0.686	1.097	0.911
DV2e	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.645	0.703	0.866	0.740	0.980	1.113
DV11	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.735	0.799	0.850	0.807	1.510	1.083
DV13	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.601	0.584	0.567	0.533	0.793	0.525
DV3m	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.751	0.775	0.715	0.615	1.042	0.972

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.586	0.622	0.671	0.777	0.982	1.023
DV2m	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.630	0.594	0.596	0.529	0.745	0.592
DV2m	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.838	0.830	0.791	0.854	1.139	1.002
DV3d	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.495	0.556	0.625	0.668	0.788	0.836
DV2e	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.682	0.689	0.761	0.730	1.008	1.031
DV13	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.612	0.664	0.749	0.737	1.140	0.855
DV2e	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.657	0.608	0.875	0.822	1.185	1.323
DV2d	MC1	ED0	EXP1	MRG5	LIM0	REN0	0.941	1.009	0.870	0.939	1.561	1.440
DV2d	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.648	0.916	0.784	0.666	0.980	0.886
DV3e	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.588	0.566	0.721	0.655	0.984	0.945
DV3m	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.754	0.751	0.738	0.679	1.223	1.067
DV2m	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.585	0.581	0.939	0.803	1.195	1.125
DV11	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.551	0.546	0.643	0.567	0.843	0.547
DV3m	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.530	0.435	0.552	0.511	0.719	0.554
DV2e	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.521	0.593	0.701	0.787	0.936	0.896
DV3e	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.557	0.519	0.668	0.634	0.908	0.858
DV3d	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.408	0.432	0.422	0.476	0.656	0.579
DV2d	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.754	0.782	0.831	0.870	1.401	1.412
DV2e	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.726	0.778	0.772	0.719	1.086	1.130
DV2d	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.536	0.673	0.684	0.631	0.926	0.722
DV12	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.682	0.680	0.561	0.488	0.746	0.524
DV3m	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.556	0.488	0.578	0.514	0.763	0.595
DV2e	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.607	0.599	0.720	0.685	1.030	0.962
DV2d	MC1	ED0	EXP4	MRG4	LIM1	REN2	0.856	0.840	0.807	1.087	1.203	0.834
DV2m	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.699	0.716	0.710	0.645	0.944	0.794
DV3e	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.627	0.660	0.588	0.569	0.786	0.710
DV13	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.551	0.538	0.653	0.703	0.908	0.657
DV12	MC1	ED0	EXP4	MRG0	LIM0	REN3	1.001	1.070	0.915	1.220	1.357	0.788
DV2e	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.726	0.809	0.715	0.842	0.945	0.887
DV2e	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.635	0.630	0.647	0.642	0.751	0.679
DV3e	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.579	0.728	0.757	0.694	1.072	1.084
DV12	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.679	0.707	0.889	0.808	1.080	1.126
DV2d	MC1	ED1	EXP4	MRG3	LIM1	REN3	0.641	0.661	0.742	0.973	1.038	0.625
DV2d	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.575	0.681	0.746	0.709	0.957	0.852
DV2e	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.654	0.628	0.846	0.744	1.009	1.204
DV2d	MC0	ED0	EXP4	MRG2	LIM2	REN0	0.620	0.631	0.543	0.806	0.838	0.469
DV11	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.761	0.789	0.743	0.752	1.158	0.689
DV11	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.571	0.543	0.651	0.634	1.022	0.617
DV3d	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.553	0.567	0.646	0.648	0.922	1.005
DV3m	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.713	0.711	0.706	0.626	0.941	0.778
DV2d	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.771	0.860	0.761	0.754	1.083	0.968
DV3m	MC0	ED1	EXP4	MRG0	LIM2	REN2	0.785	0.644	0.858	1.208	1.235	0.827
DV3e	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.558	0.556	0.560	0.569	0.682	0.645
DV13	MC1	ED0	EXP4	MRG4	LIM2	REN1	0.835	0.750	0.854	1.136	1.215	0.747
DV3d	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.721	0.822	0.670	0.773	0.979	1.094
DV3m	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.574	0.517	0.675	0.626	0.889	0.726
DV12	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.551	0.573	0.647	0.646	0.858	0.636
DV3d	MC0	ED0	EXP4	MRG2	LIM1	REN0	0.545	0.522	0.442	0.752	0.705	0.471
DV2e	MC1	ED0	EXP0	MRG3	LIM2	REN0	0.551	0.623	0.678	0.597	0.765	0.716
DV3d	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.586	0.660	0.572	0.592	0.760	0.757
DV11	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.860	0.763	0.951	1.370	1.564	0.903
DV2m	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.850	0.846	0.991	0.892	1.529	1.482
DV2m	MC0	ED0	EXP4	MRG4	LIM1	REN1	0.834	0.789	0.858	1.115	1.209	0.820
DV12	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.585	0.632	0.710	0.677	1.017	0.773
DV12	MC1	ED1	EXP4	MRG3	LIM2	REN2	0.623	0.611	0.734	0.926	0.979	0.572
DV12	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.763	0.774	0.779	0.730	1.218	0.999
DV3d	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.513	0.600	0.637	0.618	0.822	0.951
DV13	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.656	0.667	0.656	0.710	0.913	0.659
DV11	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.757	0.739	0.749	0.769	1.340	0.802
DV3e	MC0	ED0	EXP4	MRG1	LIM2	REN1	0.786	0.709	0.787	1.030	1.115	0.770
DV2d	MC0	ED0	EXP4	MRG3	LIM0	REN2	0.798	0.913	0.776	0.979	1.102	0.671
DV2m	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.621	0.628	0.788	0.845	1.132	0.917
DV3e	MC0	ED0	EXP0	MRG5	LIM1	REN0	0.623	0.703	0.871	0.853	1.226	1.292
DV13	MC0	ED0	EXP4	MRG0	LIM0	REN1	1.010	1.017	0.931	1.354	1.453	0.818
DV2m	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.702	0.715	0.700	0.670	0.990	0.867
DV13	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.609	0.569	0.580	0.536	0.864	0.596
DV13	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.862	0.924	0.835	0.926	1.226	0.882
DV3d	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.580	0.593	0.668	0.720	1.086	1.182
DV13	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.731	0.695	0.748	0.777	1.053	0.826
DV3e	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.574	0.691	0.706	0.661	1.016	0.923

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED1	EXP4	MRG1	LIM1	REN2	0.665	0.589	0.763	1.048	1.119	0.705
DV3e	MC1	ED1	EXP4	MRG5	LIM2	REN2	0.716	0.582	0.954	1.230	1.279	1.056
DV12	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.866	0.878	0.756	0.664	1.040	0.938
DV2e	MC1	ED0	EXP4	MRG2	LIM2	RENO	0.623	0.620	0.585	0.759	0.569	0.431
DV12	MC0	ED0	EXP4	MRG5	LIM0	RENO	1.016	1.046	1.016	1.258	1.402	1.006
DV12	MC0	ED0	EXP2	MRG4	LIM0	RENO	0.837	0.935	0.814	0.668	1.170	0.979
DV2e	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.546	0.663	0.732	0.787	0.990	0.961
DV2m	MC1	ED1	EXP0	MRG0	LIM0	RENO	0.686	0.738	0.852	0.858	1.280	0.987
DV3e	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.593	0.562	0.746	0.910	1.225	1.115
DV12	MC0	ED0	EXP4	MRG4	LIM0	REN3	0.889	0.900	0.856	1.024	1.234	0.791

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates RV-B Symbol Factors

Liability Symbols (Used for Coverage Parts
1, 4 and 5 RVFs only)

250	0.800
255	0.800
260	0.800
265	0.800
270	0.800
275	0.800
280	0.800
285	0.850
290	0.900
295	0.950
300	1.000
305	1.050
310	1.100
315	1.150
320	1.200
325	1.250
330	1.250
335	1.250
340	1.250
345	1.250
350	1.250
355	1.250
UNK	1.050

PIP - MedPay Symbols (Used for
Coverage Parts 2 and 6 RVFs only)

450	0.800
455	0.800
460	0.800
465	0.800
470	0.800
475	0.800
480	0.800
485	0.850
490	0.900
495	0.950
500	1.000
505	1.050
510	1.100
515	1.150
520	1.200
525	1.250
530	1.250
535	1.250
540	1.250
545	1.250
550	1.250
555	1.250
560	1.250
565	1.250
570	1.250
575	1.250
580	1.250
585	1.250
590	1.250
UNK	1.050

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2009 Massachusetts Private Passenger Automobile Insurance Rates RV-C Merit Rating Plan Factors

	<u>Cov 1</u>	<u>Cov 2</u>	<u>Cov 4</u>	<u>Cov 5</u>	<u>Cov 7</u>	<u>Cov 9</u>
99	1.000	1.000	1.000	1.000	1.000	0.950
98	1.000	1.000	1.000	1.000	1.000	0.950
0	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000	1.042
2	1.000	1.000	1.000	1.000	1.000	1.083
3	1.000	1.000	1.000	1.000	1.000	1.125
4	1.000	1.000	1.000	1.000	1.000	1.167
5	1.000	1.000	1.000	1.000	1.000	1.208
6	1.000	1.000	1.000	1.000	1.000	1.250
7	1.000	1.000	1.000	1.000	1.000	1.292
8	1.000	1.000	1.000	1.000	1.000	1.333
9	1.000	1.000	1.000	1.000	1.000	1.375
10	1.000	1.000	1.000	1.000	1.000	1.417
11	1.000	1.000	1.000	1.000	1.000	1.458
12	1.000	1.000	1.000	1.000	1.000	1.500
13	1.000	1.000	1.000	1.000	1.000	1.542
14	1.000	1.000	1.000	1.000	1.000	1.583
15	1.000	1.000	1.000	1.000	1.000	1.625
16	1.000	1.000	1.000	1.000	1.000	1.667
17	1.000	1.000	1.000	1.000	1.000	1.708
18	1.000	1.000	1.000	1.000	1.000	1.750
19	1.000	1.000	1.000	1.000	1.000	1.792
20	1.000	1.000	1.000	1.000	1.000	1.833
21	1.000	1.000	1.000	1.000	1.000	1.875
22	1.000	1.000	1.000	1.000	1.000	1.917
23	1.000	1.000	1.000	1.000	1.000	1.958
24	1.000	1.000	1.000	1.000	1.000	2.000
25	1.000	1.000	1.000	1.000	1.000	2.042
26	1.000	1.000	1.000	1.000	1.000	2.083
27	1.000	1.000	1.000	1.000	1.000	2.125
28	1.000	1.000	1.000	1.000	1.000	2.167
29	1.000	1.000	1.000	1.000	1.000	2.208
30	1.000	1.000	1.000	1.000	1.000	2.250
31	1.000	1.000	1.000	1.000	1.000	2.292
32	1.000	1.000	1.000	1.000	1.000	2.333
33	1.000	1.000	1.000	1.000	1.000	2.375
34	1.000	1.000	1.000	1.000	1.000	2.417
35	1.000	1.000	1.000	1.000	1.000	2.458
36	1.000	1.000	1.000	1.000	1.000	2.500
37	1.000	1.000	1.000	1.000	1.000	2.542
38	1.000	1.000	1.000	1.000	1.000	2.583
39	1.000	1.000	1.000	1.000	1.000	2.625
40	1.000	1.000	1.000	1.000	1.000	2.667
41	1.000	1.000	1.000	1.000	1.000	2.708
42	1.000	1.000	1.000	1.000	1.000	2.750
43	1.000	1.000	1.000	1.000	1.000	2.792
44	1.000	1.000	1.000	1.000	1.000	2.833
45	1.000	1.000	1.000	1.000	1.000	2.875

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Maximums and Minimums to apply to get Risk Value Factors

	BI 1	PIP 2	PDL 4	OBI 5	Med Pay 6	Coll 7	Ltd Coll 8	Comp 9
Minimum	0.520	0.520	0.590	0.560	0.520	0.760	0.760	0.520
Maximum	no max	no max	no max	no max	no max	1.420	1.420	1.150

RULE 35. REPLACEMENT COST COVERAGE

A. This coverage applies automatically if the following eligibility guidelines are met.
(Attach Endorsement PRAC Auto MA-104-04-08 for this coverage.)

This automatic coverage pays an additional amount of damages amounting to the difference between the actual cash value of your auto at the time of a total loss and the cost in cash we can negotiate for a new vehicle at the time of the total loss for a new auto of the same make and model and having a similar body style and similar additional equipment as your auto. If such a vehicle is unavailable, the coverage pays the difference between the actual cash value of your auto at the time of a total loss and the cost in cash we can negotiate for an available vehicle.

Eligibility:

- 1) Available for any new auto acquired by you during this policy period which costs \$50,000 or less and has never been previously titled.
- 2) The new auto must be designated by its manufacturer as the same model year as the year of your date of purchase of it or as the model year subsequent to the year of your date of purchase.
- 3) ~~This endorsement does not provide coverage for your auto if it is a temporary substitute for an auto described on the Coverage Selections Page.~~
- 4) ~~The total loss occurred within 12 months of the vehicle's purchase date.~~
- 5) ~~The total loss occurred within the vehicle's first 15,000 miles as shown on the odometer.~~

Deleted: 3) To qualify for this coverage you must ask us to insure your auto with this endorsement within thirty days after you take title. This coverage cannot be added or reinstated after that time.¶

4) This coverage, if continuously in-force from the original eligibility date, is eligible for purchase for any policy period beginning less than twenty-four months from the purchase date of your auto.¶

5

Deleted: 6

Deleted: 7

Circumstances Under Which We Will Pay:

Under this endorsement we will make an additional payment for damage to your auto only if that damage is covered by the Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) sections of your policy and the amount of that damage is equal to or greater than the actual cash value of your auto at the time of the damage or loss. However, we will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of your policy if your auto is stolen or the damage is the result of fire or vandalism.

Additional Amount We Will Pay:

We may, at our discretion, either pay you the additional amount as described above, or replace your auto with such a new one, subject to your deductible. If a new auto of the same make and model is unavailable, we will pay you the difference between the actual cash value of your auto at the time of the damage or loss and the amount that you paid for your auto provided that you purchased it at market value.

Our liability for any loss will not exceed the MSRP of the vehicle of the same year, make, model, and equipment as the damaged vehicle.

We will pay for "customized equipment" only as described in the insured's policy or policy endorsements.

B. Optional coverage that may be purchased if the eligibility guidelines below are met.
(Attach Endorsement PRAC Auto MA-105-04-08 when a vehicle is endorsed for this coverage)

At the option of the insured, this coverage may be purchased to pay an additional amount of damages amounting to the difference between the actual cash value of your auto at the time of the damage or loss and the cost at the time of the damage or loss of a new auto of the same make and model and having a similar body style and similar additional equipment as your auto. This coverage replaces the Replacement Cost Coverage under Section A of this rule above.

Eligibility:

- 1) Available for any new auto acquired by you during this policy period which costs \$50,000 or less and has never been previously titled.
- 2) The new auto must be designated by its manufacturer as the same model year as the year of your date of purchase of it or as the model year subsequent to the year of your date of purchase.
- 3) To qualify for this coverage you must ask us to insure your auto with this endorsement within thirty days after you take title. This coverage cannot be added or reinstated after that time.
- 4) This coverage, if continuously in-force from the original eligibility date, is eligible for purchase for any policy period beginning less than twenty-four months from the purchase date of your auto.
- 5) This endorsement does not provide coverage for your auto if it is a temporary substitute for an auto described on the Coverage Selections Page.

Circumstances Under Which We Will Pay:

Under this endorsement we will make an additional payment for damage to your auto only if that damage is covered by the Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) sections of your policy and the amount of that damage is equal to or greater than the actual cash value of your auto at the time of the damage or loss. However, we will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of your policy if your auto is stolen or the damage is the result of fire or vandalism.

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Refer to Miscellaneous Rating Factors page for applicable charge.

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Eligibility:

- 1) Available for any new auto acquired by you during this policy period which costs \$50,000 or less and has never been previously titled.
- 2) The new auto must be designated by its manufacturer as the same model year as the year of your date of purchase of it or as the model year subsequent to the year of your date of purchase.
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Refer to Miscellaneous Rating Factors page for applicable charge.

Filing Memorandum

Plymouth Rock Assurance Corporation is modifying base rates and Risk Value Factors* (RV-A, B and C) by coverage with an overall rate impact of **+2.8%** effective on **01/11/2010**. Please refer to our Indications Summary for detailed support of the rate changes. Table below summarizes resulting rate impact by coverage:

Coverage Group	Parts Included	Proposed Rate Change
Bodily Injury	1, 3, 5, 12	+2.4%
Personal Injury	2, 6	+3.3%
Property Damage	4	-1.0%
Collision	7, 8	+6.7%
Comprehensive	9	+2.9%
Towing and Sub	10, 11	0.0%
Total		+2.8%

*The RV-A factor set is based on the following seven attributes:

1. Driver-Vehicle count
2. Renewal group
3. Driving Experience group
4. Excellent Driver group (merit rating points)
5. Motor Club membership
6. Prior BI Liability Limit
7. Mileage Relativity Group

In addition we are clarifying Rule 35 to note that the Replacement Cost Coverage automatically applies to policies if eligibility requirements are met.

Rate indication description

We are proposing to take the following rate changes based on the most recent rate indications:

Coverage Group	Parts Included	Indicated Rate Change	Proposed Rate Change
Bodily Injury	1, 3, 5, 12	+4.8%	-2.3%
Personal Injury	2, 6	+5.4%	+3.3%
Property Damage	4	+0.9%	-1.0%
Collision	7, 8	+7.0%	+6.7%
Comprehensive	9	+3.3%*	+2.9%
Towing and Sub Trans	10, 11	+3.3%*	0.0%
Total*		+4.3%	+2.8%

* - In our indication process, we group coverages 9, 10 and 11.

Our rate indication contains the following exhibits:

1. Indication summary
2. Indication by coverage
3. Premium and Expense Trends
4. Loss Trend
5. Premium On-leveling
6. Target Loss Ratio
7. Profit
8. Full Credibility Standard
9. Loss Triangles
10. Deductible Credit Coverage (DCC)

Exhibit 1. Indication Summary

Exhibit 1, page 1 presents the overall indication. It also shows the indications and used weights by exposure period. Exhibit 1, page 2 shows the indications by coverage group, as listed above, except that we have folded Towing and Substitute Transportation into Comprehensive. The premiums and losses presented in this exhibit are rolled up across exposure periods, weighted as per Exhibit 1, page 1.

Exhibit 2. Indication by coverage.

Exhibit 2, pages 1-5, present the indications by coverage group and exposure period. Losses include ALAE and are net of salvage and subrogation. Losses are evaluated as of 6/30/2009. Premium is earned through 6/30/2009 as well. Full credibility standards are based on calculations on Exhibit 8– all coverage groups are found to be fully credible for the purposes of rate indications.

Exhibit 3. Premium and Expense Trend

For the 3 most recent years we used our own data to estimate premium trends (Exhibit 3) Prior to that, we used AIB indications, from the 2008 Under 1% filing, section 100I, Exhibit 1.

Expense trend also comes from the 2008 Under 1% filing.

Premiums and expenses are trended to 7/13/2010. Derivation of our selected trends can be found in Exhibit 3.

Exhibit 4. Loss Trend

Trend selections were based on

- Plymouth Rock data, net of cessions to CAR, evaluated at 6/30/2009 and
- Industry data, from CAR, evaluated at 3/31/2009

All graphs are presented using 4-quarter moving averages, to minimize fluctuations. Paid losses, paid claims, and earned exposures are used to calculate frequencies and severities.

For each coverage, the following selections were made:

- For both Plymouth Rock and Industry Data:
 - Estimate of historical trend, intended to bring historical data to 6/30/2009 level
 - Estimate of future trend, intended trend from 6/30/2009 to 1/1/2011
- Weighting factors for the purpose of blending company and industry data

Actuarial judgment was used in selecting the trends and weights.

Trend indications can be found on Exhibit 4, sheets 1a-5a. Summary of our selections can be found on Exhibit 4b.

Exhibit 5. Premium On-leveling

The parallelogram method was used to derive on-level factors, using the rate changes listed at the bottom of exhibit 5.

Exhibit 6. Target Loss Ratio

Target loss ratios are calculated for Liability coverages (exhibit 6, sheet 1) and Physical Damage coverages (exhibit 6, sheet 2).

Expenses are from the Annual Statement, years 2006-2008. The residual market load is based on our estimated future MAIP assessment.

Exhibit 7. Underwriting Profit Loads

Underwriting profit loads are estimated for Liability coverages (exhibit 7, sheet 1) and Physical Damage coverages (exhibit 7, sheet 2). Expenses for the profit model comes from 2007 and 2008 Annual Statement and Insurance Expense Exhibit numbers. Our targeted after-tax return on surplus is set to be equal to the cost of capital as per the AIB's year-end estimate. We have selected a premium to surplus ratio 2.20.

Exhibit 8. Full credibility standard

We believe that Plymouth Rock's data is fully credible for the purpose of producing indications by coverage, although not for the purpose of trend selection or territorial relativities. We arrived at our full credibility standard using limited fluctuation credibility, based on the coefficient of variation, by coverage, of losses from accident year 2004. We assume that, although both mean and variance have been impacted by severity trends, the coefficient of variation has remained unchanged since 2004.

Exhibit 9. Loss Triangles

Our ultimate losses are taken directly from our recent quarterly reserve study, using data evaluated 6/30/2009. In practice we select ultimate losses by accident quarter based on 4 different methods, developing gross losses, recoveries and ALAE separately. For the sake of presentation, we have displayed annual net loss and ALAE triangles, overlaid with our selections, to demonstrate their reasonability.

Exhibit 8, sheets 1-5 show paid and incurred triangles, along with indicated and selected ultimate losses, by coverage group. Sheet 6 summarizes our selections, relative to the fairly simple indications from sheets 1-5.

Exhibit 10. Deductible Credit Coverage

Effective on 4/1/2008, we began providing Deductible Credit Coverage to our policyholders that have Collision and accident free driving history. Our policyholders accumulate a "credit" that can be applied to the Deductible in case of a future at-fault accident. Currently we provide this coverage at no extra charge to our policyholders. We looked at the actual amounts of DCC losses paid since 2008 (Exhibit 10) compared to the ultimate Collision losses. As of the latest quarter in the experience period (2009 Q2), DCC losses account for 4% of our ultimate collision losses. We expect, as our customers continue to accumulate and use this credit, DCC dollars will account for about 5% of Collision ultimate losses in the period for which we are calculating indications. As a result, we removed actual DCC payments from our Collision losses and loaded in a flat 5% charge across all years in the experience period.

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Eligibility:

- 1) Available for any new auto acquired by you during this policy period which costs \$50,000 or less and has never been previously titled.
- 2) The new auto must be designated by its manufacturer as the same model year as the year of your date of purchase of it or as the model year subsequent to the year of your date of purchase.
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Refer to Miscellaneous Rating Factors page for applicable charge.