

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Residual Market Load

Bodily Injury (PART 1)

<u>MAIP Territory</u>	<u>MAIP Class</u>								
	<u>10</u>	<u>15</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	8	8	8	8	8	8	8	8	8
2	8	8	8	8	0	8	8	8	8
3	8	8	8	8	0	8	8	8	8
4	8	8	8	8	0	8	8	8	8
5	8	8	8	8	0	8	8	8	8
6	8	8	8	8	0	8	8	8	8
7	8	8	0	8	0	8	8	8	8
8	8	8	0	8	0	8	8	8	8
9	8	8	0	8	0	0	8	8	8
10	8	8	0	8	0	0	8	8	8
11	8	8	8	8	0	8	8	8	8
12	8	8	0	8	0	8	8	8	8
13	8	8	0	8	0	0	8	8	8
14	8	8	0	8	0	0	0	8	8
15	8	8	0	8	0	0	0	8	0
16	0	8	0	8	0	0	0	8	0
17	8	8	0	8	0	8	8	8	8
18	0	8	0	0	0	0	0	8	8
19	8	8	0	8	0	0	8	8	8
20	0	8	0	8	0	0	0	8	8
21	0	0	0	8	0	0	0	8	8
22	0	0	0	0	0	0	0	0	0
23	8	8	0	8	0	8	0	8	8
24	8	8	8	8	0	0	0	8	8
25	8	8	0	8	0	8	0	8	8
26	8	8	0	8	0	0	0	8	8
27	8	8	8	8	0	8	8	8	8
40	0	8	0	0	0	0	8	8	8
41	0	8	0	0	0	0	8	8	8
42	0	8	0	8	0	0	8	8	8
43	0	8	0	8	0	0	0	8	8
44	0	8	0	8	0	0	0	8	8
45	0	8	0	8	0	0	0	0	8
99	8	8	8	8	8	8	8	8	8

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Residual Market Load

Personal Injury Protection (PART 2)

<u>MAIP Territory</u>	<u>MAIP Class</u>								
	<u>10</u>	<u>15</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	3	3	3	3	3	3	3	3	3
2	3	3	3	3	0	3	3	3	3
3	3	3	3	3	0	3	3	3	3
4	3	3	3	3	0	3	3	3	3
5	3	3	3	3	0	3	3	3	3
6	3	3	3	3	0	3	3	3	3
7	3	3	0	3	0	3	3	3	3
8	3	3	0	3	0	3	3	3	3
9	3	3	0	3	0	0	3	3	3
10	3	3	0	3	0	0	3	3	3
11	3	3	3	3	0	3	3	3	3
12	3	3	0	3	0	3	3	3	3
13	3	3	0	3	0	0	3	3	3
14	3	3	0	3	0	0	0	3	3
15	3	3	0	3	0	0	0	3	0
16	0	3	0	3	0	0	0	3	0
17	3	3	0	3	0	3	3	3	3
18	0	3	0	0	0	0	0	3	3
19	3	3	0	3	0	0	3	3	3
20	0	3	0	3	0	0	0	3	3
21	0	0	0	3	0	0	0	3	3
22	0	0	0	0	0	0	0	0	0
23	3	3	0	3	0	3	0	3	3
24	3	3	3	3	0	0	0	3	3
25	3	3	0	3	0	3	0	3	3
26	3	3	0	3	0	0	0	3	3
27	3	3	3	3	0	3	3	3	3
40	0	3	0	0	0	0	3	3	3
41	0	3	0	0	0	0	3	3	3
42	0	3	0	3	0	0	3	3	3
43	0	3	0	3	0	0	0	3	3
44	0	3	0	3	0	0	0	3	3
45	0	3	0	3	0	0	0	0	3
99	3	3	3	3	3	3	3	3	3

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Residual Market Load

Property Damage (PART 4)

<u>MAIP Territory</u>	<u>MAIP Class</u>								
	<u>10</u>	<u>15</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	5	5	5	5	5	5	5	5	5
2	5	5	5	5	0	5	5	5	5
3	5	5	5	5	0	5	5	5	5
4	5	5	5	5	0	5	5	5	5
5	5	5	5	5	0	5	5	5	5
6	5	5	5	5	0	5	5	5	5
7	5	5	0	5	0	5	5	5	5
8	5	5	0	5	0	5	5	5	5
9	5	5	0	5	0	0	5	5	5
10	5	5	0	5	0	0	5	5	5
11	5	5	5	5	0	5	5	5	5
12	5	5	0	5	0	5	5	5	5
13	5	5	0	5	0	0	5	5	5
14	5	5	0	5	0	0	0	5	5
15	5	5	0	5	0	0	0	5	0
16	0	5	0	5	0	0	0	5	0
17	5	5	0	5	0	5	5	5	5
18	0	5	0	0	0	0	0	5	5
19	5	5	0	5	0	0	5	5	5
20	0	5	0	5	0	0	0	5	5
21	0	0	0	5	0	0	0	5	5
22	0	0	0	0	0	0	0	0	0
23	5	5	0	5	0	5	0	5	5
24	5	5	5	5	0	0	0	5	5
25	5	5	0	5	0	5	0	5	5
26	5	5	0	5	0	0	0	5	5
27	5	5	5	5	0	5	5	5	5
40	0	5	0	0	0	0	5	5	5
41	0	5	0	0	0	0	5	5	5
42	0	5	0	5	0	0	5	5	5
43	0	5	0	5	0	0	0	5	5
44	0	5	0	5	0	0	0	5	5
45	0	5	0	5	0	0	0	0	5
99	5	5	5	5	5	5	5	5	5

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Discount Factors

Homeowner Carrier Levels

<u>HO Carrier</u>	<u>Level</u>	<u>Level Description</u>
Bunker Hill	1	Companion Package
High Point	2	Companion Package
Mt Washington	2	Companion Package
Palisades	2	Companion Package
Plymouth Rock	2	Companion Package
Teachers	2	Companion Package
Bunker Hill Casualty	2	Companion Package
Chubb/ACE	3	Super Preferred Companion
Narragansett Bay	3	Super Preferred Companion
United Property & Casualty	3	Super Preferred Companion
PURE	3	Super Preferred Companion
FAIR Plan/MPIUA	3	Super Preferred Companion
Barnstable Mutual	3	Super Preferred Companion
Chartis/AIG	3	Super Preferred Companion
Others	4	Preferred Companion

Companion Package Discount

<u>Home - Policy Type</u>	<u>Cmml Auto</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 3</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>	<u>PART 12</u>
Level 1 - Home	Y	0.817	0.817	0.817	0.817	0.817	0.817	0.817	0.817
Level 1 - Condo	Y	0.817	0.817	0.817	0.817	0.817	0.817	0.817	0.817
Level 1 - Renter	Y	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855
Level 2 - Home	Y	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855
Level 2 - Condo	Y	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855
Level 2 - Renter	Y	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Level 3 - Home	Y	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Level 3 - Condo	Y	0.884	0.884	0.884	0.884	0.884	0.884	0.884	0.884
Level 3 - Renter	Y	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912
Level 4 - Home	Y	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912
Level 4 - Condo	Y	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912
Level 4 - Renter	Y	0.912	0.912	0.912	0.912	0.912	0.912	0.912	0.912
None	Y	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
Level 1 - Home	N	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.860
Level 1 - Condo	N	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.860
Level 1 - Renter	N	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Level 2 - Home	N	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Level 2 - Condo	N	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Level 2 - Renter	N	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930
Level 3 - Home	N	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930
Level 3 - Condo	N	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930
Level 3 - Renter	N	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960
Level 4 - Home	N	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960
Level 4 - Condo	N	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960
Level 4 - Renter	N	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960
None	N	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Driver Incident Factors (no incident)

For drivers who do not have any surchargeable incident in the experience period, their driver incident factors vary by the existence of 6th year incident.

<u>6th Year</u> <u>Incident</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
N	1.000	1.000	1.000	1.000	1.000	1.000
Y	1.111	1.111	1.111	1.111	1.111	1.111

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Driver Incident Factors (1 incident)

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

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

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Driver Incident Factors (2 incidents)

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

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

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Driver Incident Factors (2 incidents)

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

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

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Driver Incident Factors (2 incidents)

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

<u>CSC1</u>	<u>CSC2</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
MNV1	SPD2	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD2	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD2	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD2	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD2	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD2	1.479	1.353	1.479	1.353	1.538	1.193
AFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
ALCH	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
EQUF	SPD3	1.274	1.323	1.274	1.323	1.468	1.374
MJV	SPD3	1.833	1.556	1.833	1.556	2.000	1.433
MNV1	SPD3	1.334	1.356	1.334	1.356	1.529	1.352
MNV2	SPD3	1.487	1.356	1.487	1.356	1.529	1.436
PRCAFA	SPD3	1.543	1.353	1.543	1.353	1.671	1.236
SPD1	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD2	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SPD3	SPD3	1.384	1.409	1.384	1.409	1.484	1.380
SUBA	SPD3	1.833	1.556	1.833	1.556	2.000	1.324
THRA	SPD3	1.479	1.353	1.479	1.353	1.538	1.193
AFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
ALCH	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
EQUF	SUBA	1.833	1.300	1.833	1.300	1.778	1.352
MJV	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
MNV1	SUBA	1.833	1.556	1.833	1.556	1.714	1.343
MNV2	SUBA	1.833	1.556	1.833	1.556	2.000	1.334
PRCAFA	SUBA	2.000	1.656	2.000	1.656	2.056	1.278
SPD1	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD2	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SPD3	SUBA	1.833	1.556	1.833	1.556	2.000	1.324
SUBA	SUBA	2.122	2.444	2.122	2.444	2.222	1.352
THRA	SUBA	1.833	1.556	1.833	1.556	2.000	1.233
AFA	THRA	1.889	1.658	1.889	1.658	1.803	1.278
ALCH	THRA	1.833	1.556	1.833	1.556	2.000	1.233
EQUF	THRA	1.598	1.357	1.598	1.357	1.522	1.374
MJV	THRA	1.833	1.656	1.833	1.656	2.000	1.250
MNV1	THRA	1.521	1.353	1.521	1.353	1.468	1.193
MNV2	THRA	1.538	1.503	1.538	1.503	1.468	1.193
PRCAFA	THRA	1.889	1.658	1.889	1.658	1.803	1.278
SPD1	THRA	1.479	1.353	1.479	1.353	1.538	1.193
SPD2	THRA	1.479	1.353	1.479	1.353	1.538	1.193
SPD3	THRA	1.479	1.353	1.479	1.353	1.538	1.193
SUBA	THRA	1.833	1.556	1.833	1.556	2.000	1.233
THRA	THRA	1.563	1.658	1.563	1.658	1.609	1.193

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Driver Incident Factors (3+ incidents)

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

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

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Years Licensed Range and Driver Incidents Factor

<u>Years Licensed</u>	<u>Driver Incident</u>						
<u>Range</u>	<u>Factor Range</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
0 to 2	0.000 - 1.000	0.733	1.060	0.733	1.060	0.905	0.970
3 to 5	0.000 - 1.000	0.733	1.060	0.733	1.060	0.905	0.970
6 to 8	0.000 - 1.000	0.710	1.040	0.710	1.040	0.860	0.970
9 to 15	0.000 - 1.000	0.693	1.000	0.693	1.000	0.830	0.980
16 to 32	0.000 - 1.000	0.627	0.970	0.627	0.970	0.821	1.010
33 to 48	0.000 - 1.000	0.630	0.930	0.630	0.930	0.813	1.010
49 to 53	0.000 - 1.000	0.627	0.980	0.627	0.980	0.804	1.030
54 to 60	0.000 - 1.000	0.627	1.030	0.627	1.030	0.804	1.030
61+	0.000 - 1.000	0.627	1.080	0.627	1.080	0.804	1.030
0 to 2	1.001 - 1.189	0.650	1.024	0.650	1.024	0.815	1.019
3 to 5	1.001 - 1.189	0.670	1.024	0.670	1.024	0.830	1.019
6 to 8	1.001 - 1.189	0.680	1.000	0.680	1.000	0.840	1.010
9 to 15	1.001 - 1.189	0.690	1.000	0.690	1.000	0.840	1.010
16 to 32	1.001 - 1.189	0.690	1.000	0.690	1.000	0.840	0.990
33 to 48	1.001 - 1.189	0.690	1.000	0.690	1.000	0.850	0.990
49 to 53	1.001 - 1.189	0.690	0.980	0.690	0.980	0.860	0.950
54 to 60	1.001 - 1.189	0.690	0.980	0.690	0.980	0.857	0.950
61+	1.001 - 1.189	0.690	0.980	0.690	0.980	0.860	0.950
0 to 2	1.190 - 1.333	0.644	0.960	0.644	0.960	0.812	1.040
3 to 5	1.190 - 1.333	0.644	0.960	0.644	0.960	0.812	1.040
6 to 8	1.190 - 1.333	0.670	0.980	0.670	0.980	0.840	1.040
9 to 15	1.190 - 1.333	0.690	0.980	0.690	0.980	0.840	1.010
16 to 32	1.190 - 1.333	0.690	1.020	0.690	1.020	0.848	0.980
33 to 48	1.190 - 1.333	0.710	1.040	0.710	1.040	0.850	0.950
49 to 53	1.190 - 1.333	0.720	1.040	0.720	1.040	0.893	0.920
54 to 60	1.190 - 1.333	0.740	1.040	0.740	1.040	0.893	0.900
61+	1.190 - 1.333	0.740	1.040	0.740	1.040	0.893	0.900
0 to 2	1.334 - 1.678	0.620	0.920	0.620	0.920	0.797	1.040
3 to 5	1.334 - 1.678	0.620	0.920	0.620	0.920	0.797	1.040
6 to 8	1.334 - 1.678	0.650	0.970	0.650	0.970	0.838	1.040
9 to 15	1.334 - 1.678	0.670	0.985	0.670	0.985	0.838	1.020
16 to 32	1.334 - 1.678	0.691	1.020	0.691	1.020	0.868	0.960
33 to 48	1.334 - 1.678	0.710	1.040	0.710	1.040	0.870	0.920
49 to 53	1.334 - 1.678	0.730	1.060	0.730	1.060	0.910	0.880
54 to 60	1.334 - 1.678	0.750	1.060	0.750	1.060	0.940	0.850
61+	1.334 - 1.678	0.770	1.060	0.770	1.060	0.970	0.850
0 to 2	1.679+	0.560	0.900	0.560	0.900	0.750	1.040
3 to 5	1.679+	0.590	0.900	0.590	0.900	0.770	1.040
6 to 8	1.679+	0.650	0.960	0.650	0.960	0.810	1.040
9 to 15	1.679+	0.700	0.959	0.700	0.959	0.850	1.020
16 to 32	1.679+	0.750	1.050	0.750	1.050	0.890	0.960
33 to 48	1.679+	0.750	1.150	0.750	1.150	0.890	0.920
49 to 53	1.679+	0.850	1.220	0.850	1.220	0.950	0.880
54 to 60	1.679+	0.930	1.220	0.930	1.220	0.960	0.850
61+	1.679+	1.000	1.300	1.000	1.300	1.000	0.850

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Household Risk Factors

SR-22 Factors

<u>Reason</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
Vehicular Homicide	1.500	1.500	1.500	1.500	1.500	1.500
DUI	1.500	1.500	1.500	1.500	1.500	1.500
Major Violation	1.250	1.250	1.250	1.250	1.250	1.250
Excessive Speed	1.250	1.250	1.250	1.250	1.250	1.250
Other	1.100	1.100	1.100	1.100	1.100	1.100
None	1.000	1.000	1.000	1.000	1.000	1.000

Unverifiable License Factors

<u>Category</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 6</u>	<u>PART 7/8</u>	<u>PART 9</u>
UDR1	1.150	1.150	1.150	1.150	1.150	1.150
UDR2	1.450	1.450	1.450	1.450	1.450	1.450
UDR3	1.150	1.150	1.150	1.150	1.150	1.150
UDR1 & UDR2	1.500	1.500	1.500	1.500	1.500	1.500
UDR1 & UDR3	1.200	1.200	1.200	1.200	1.200	1.200
UDR2 & UDR3	1.500	1.500	1.500	1.500	1.500	1.500
UDR1 & UDR2 & UDR3	1.550	1.550	1.550	1.550	1.550	1.550
None	1.000	1.000	1.000	1.000	1.000	1.000

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Household Structure Factor Table I

Max Rated Driver Experience 0 - 3

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	0	DV11	1.518	2.956	1.518	1.588	1.305
L	L	0	DV11	1.518	2.956	1.518	1.588	1.305
M	L	0	DV11	1.440	2.139	1.440	1.533	1.351
H	L	0	DV11	1.365	1.645	1.365	1.542	1.282
VH	L	0	DV11	1.303	1.264	1.303	1.593	1.238
X	L	1	DV11	1.408	2.386	1.408	1.443	1.350
L	L	1	DV11	1.408	2.386	1.408	1.443	1.350
M	L	1	DV11	1.409	2.024	1.409	1.431	1.286
H	L	1	DV11	1.336	1.573	1.336	1.436	1.191
VH	L	1	DV11	1.284	1.278	1.284	1.487	1.148
X	L	2	DV11	1.452	2.386	1.452	1.460	1.363
L	L	2	DV11	1.452	2.386	1.452	1.460	1.363
M	L	2	DV11	1.453	2.024	1.453	1.448	1.299
H	L	2	DV11	1.377	1.573	1.377	1.453	1.203
VH	L	2	DV11	1.324	1.278	1.324	1.504	1.159
X	L	3+	DV11	1.385	2.257	1.385	1.325	1.514
L	L	3+	DV11	1.385	2.257	1.385	1.325	1.514
M	L	3+	DV11	1.400	2.033	1.400	1.411	1.352
H	L	3+	DV11	1.338	1.586	1.338	1.423	1.175
VH	L	3+	DV11	1.360	1.347	1.360	1.521	1.132
X	L	0	DV12	1.664	3.579	1.664	1.738	1.574
L	L	0	DV12	1.664	3.579	1.664	1.738	1.574
M	L	0	DV12	1.578	2.590	1.578	1.677	1.630
H	L	0	DV12	1.495	1.993	1.495	1.687	1.547
VH	L	0	DV12	1.428	1.531	1.428	1.743	1.493
X	L	1	DV12	1.786	3.383	1.786	1.791	1.702
L	L	1	DV12	1.786	3.383	1.786	1.791	1.702
M	L	1	DV12	1.788	2.870	1.788	1.776	1.622
H	L	1	DV12	1.695	2.230	1.695	1.782	1.501
VH	L	1	DV12	1.629	1.812	1.629	1.845	1.447
X	L	2	DV12	2.036	3.664	2.036	2.045	1.719
L	L	2	DV12	2.036	3.664	2.036	2.045	1.719
M	L	2	DV12	2.039	3.109	2.039	2.029	1.637
H	L	2	DV12	1.932	2.415	1.932	2.036	1.516
VH	L	2	DV12	1.857	1.962	1.857	2.107	1.461
X	L	3+	DV12	2.143	3.781	2.143	2.026	2.083
L	L	3+	DV12	2.143	3.781	2.143	2.026	2.083
M	L	3+	DV12	2.166	3.406	2.166	2.158	1.859
H	L	3+	DV12	2.071	2.656	2.071	2.176	1.615
VH	L	3+	DV12	2.104	2.257	2.104	2.326	1.557
X	L	0	DV13	1.742	3.579	1.742	1.955	1.604
L	L	0	DV13	1.742	3.579	1.742	1.955	1.604
M	L	0	DV13	1.652	2.590	1.652	1.887	1.661
H	L	0	DV13	1.566	1.993	1.566	1.898	1.576
VH	L	0	DV13	1.495	1.531	1.495	1.960	1.523
X	L	1	DV13	1.870	3.383	1.870	2.015	1.825
L	L	1	DV13	1.870	3.383	1.870	2.015	1.825
M	L	1	DV13	1.872	2.870	1.872	1.998	1.739
H	L	1	DV13	1.775	2.230	1.775	2.005	1.610
VH	L	1	DV13	1.705	1.812	1.705	2.076	1.552
X	L	2	DV13	2.040	3.505	2.040	2.201	1.843
L	L	2	DV13	2.040	3.505	2.040	2.201	1.843
M	L	2	DV13	2.042	2.974	2.042	2.183	1.756
H	L	2	DV13	1.935	2.310	1.935	2.191	1.626
VH	L	2	DV13	1.860	1.877	1.860	2.268	1.567

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Household Structure Factor Table I

Max Rated Driver Experience 0 - 3

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	3+	DV13	2.150	3.623	2.150	2.185	2.140
L	L	3+	DV13	2.150	3.623	2.150	2.185	2.140
M	L	3+	DV13	2.174	3.264	2.174	2.327	1.911
H	L	3+	DV13	2.078	2.546	2.078	2.346	1.661
VH	L	3+	DV13	2.112	2.163	2.112	2.508	1.600
X	L	0	DV2d	1.412	2.960	1.412	1.360	1.599
L	L	0	DV2d	1.412	2.960	1.412	1.360	1.599
M	L	0	DV2d	1.359	2.291	1.359	1.361	1.528
H	L	0	DV2d	1.248	1.709	1.248	1.279	1.447
VH	L	0	DV2d	1.162	1.434	1.162	1.308	1.402
X	L	1	DV2d	1.455	3.131	1.455	1.313	1.571
L	L	1	DV2d	1.455	3.131	1.455	1.313	1.571
M	L	1	DV2d	1.396	2.449	1.396	1.277	1.525
H	L	1	DV2d	1.317	1.896	1.317	1.281	1.408
VH	L	1	DV2d	1.260	1.602	1.260	1.324	1.355
X	L	2	DV2d	1.587	3.244	1.587	1.435	1.586
L	L	2	DV2d	1.587	3.244	1.587	1.435	1.586
M	L	2	DV2d	1.522	2.537	1.522	1.395	1.540
H	L	2	DV2d	1.437	1.964	1.437	1.399	1.422
VH	L	2	DV2d	1.374	1.660	1.374	1.447	1.368
X	L	3+	DV2d	1.411	2.885	1.411	1.288	1.752
L	L	3+	DV2d	1.411	2.885	1.411	1.288	1.752
M	L	3+	DV2d	1.407	2.655	1.407	1.320	1.677
H	L	3+	DV2d	1.544	2.102	1.544	1.476	1.333
VH	L	3+	DV2d	1.497	1.941	1.497	1.548	1.285
X	L	0	DV2e	1.360	2.462	1.360	1.265	1.439
L	L	0	DV2e	1.360	2.462	1.360	1.265	1.439
M	L	0	DV2e	1.308	1.905	1.308	1.266	1.374
H	L	0	DV2e	1.201	1.422	1.201	1.191	1.302
VH	L	0	DV2e	1.119	1.193	1.119	1.218	1.261
X	L	1	DV2e	1.401	2.604	1.401	1.223	1.413
L	L	1	DV2e	1.401	2.604	1.401	1.223	1.413
M	L	1	DV2e	1.344	2.036	1.344	1.189	1.372
H	L	1	DV2e	1.268	1.577	1.268	1.193	1.267
VH	L	1	DV2e	1.213	1.333	1.213	1.233	1.219
X	L	2	DV2e	1.528	2.698	1.528	1.336	1.427
L	L	2	DV2e	1.528	2.698	1.528	1.336	1.427
M	L	2	DV2e	1.466	2.110	1.466	1.299	1.385
H	L	2	DV2e	1.383	1.634	1.383	1.303	1.280
VH	L	2	DV2e	1.323	1.381	1.323	1.347	1.231
X	L	3+	DV2e	1.359	2.399	1.359	1.199	1.577
L	L	3+	DV2e	1.359	2.399	1.359	1.199	1.577
M	L	3+	DV2e	1.355	2.208	1.355	1.229	1.509
H	L	3+	DV2e	1.486	1.748	1.486	1.374	1.199
VH	L	3+	DV2e	1.441	1.614	1.441	1.441	1.156
X	L	0	DV2m	1.414	2.603	1.414	1.389	1.599
L	L	0	DV2m	1.414	2.603	1.414	1.389	1.599
M	L	0	DV2m	1.361	2.015	1.361	1.389	1.528
H	L	0	DV2m	1.249	1.504	1.249	1.306	1.447
VH	L	0	DV2m	1.164	1.261	1.164	1.337	1.401
X	L	1	DV2m	1.501	2.837	1.501	1.382	1.618
L	L	1	DV2m	1.501	2.837	1.501	1.382	1.618
M	L	1	DV2m	1.440	2.218	1.440	1.343	1.570
H	L	1	DV2m	1.358	1.718	1.358	1.348	1.450
VH	L	1	DV2m	1.299	1.451	1.299	1.394	1.396

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Household Structure Factor Table I

Max Rated Driver Experience 0 - 3

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	2	DV2m	1.653	2.968	1.653	1.524	1.649
L	L	2	DV2m	1.653	2.968	1.653	1.524	1.649
M	L	2	DV2m	1.586	2.320	1.586	1.482	1.601
H	L	2	DV2m	1.496	1.797	1.496	1.486	1.479
VH	L	2	DV2m	1.431	1.519	1.431	1.537	1.423
X	L	3+	DV2m	1.484	2.664	1.484	1.381	1.840
L	L	3+	DV2m	1.484	2.664	1.484	1.381	1.840
M	L	3+	DV2m	1.480	2.453	1.480	1.415	1.760
H	L	3+	DV2m	1.623	1.942	1.623	1.583	1.399
VH	L	3+	DV2m	1.574	1.793	1.574	1.660	1.349
X	L	0	DV3d	1.098	2.031	1.098	1.135	1.402
L	L	0	DV3d	1.098	2.031	1.098	1.135	1.402
M	L	0	DV3d	1.057	1.571	1.057	1.136	1.340
H	L	0	DV3d	0.970	1.173	0.970	1.068	1.269
VH	L	0	DV3d	0.904	0.984	0.904	1.093	1.229
X	L	1	DV3d	1.132	2.148	1.132	1.097	1.378
L	L	1	DV3d	1.132	2.148	1.132	1.097	1.378
M	L	1	DV3d	1.086	1.680	1.086	1.066	1.337
H	L	1	DV3d	1.025	1.301	1.025	1.070	1.235
VH	L	1	DV3d	0.980	1.099	0.980	1.106	1.188
X	L	2	DV3d	1.234	2.225	1.234	1.199	1.391
L	L	2	DV3d	1.234	2.225	1.234	1.199	1.391
M	L	2	DV3d	1.184	1.740	1.184	1.165	1.350
H	L	2	DV3d	1.117	1.347	1.117	1.169	1.247
VH	L	2	DV3d	1.069	1.139	1.069	1.208	1.200
X	L	3+	DV3d	1.098	1.979	1.098	1.076	1.537
L	L	3+	DV3d	1.098	1.979	1.098	1.076	1.537
M	L	3+	DV3d	1.095	1.822	1.095	1.103	1.471
H	L	3+	DV3d	1.201	1.442	1.201	1.233	1.169
VH	L	3+	DV3d	1.164	1.332	1.164	1.293	1.127
X	L	0	DV3e	1.242	2.093	1.242	1.178	1.412
L	L	0	DV3e	1.242	2.093	1.242	1.178	1.412
M	L	0	DV3e	1.196	1.619	1.196	1.179	1.349
H	L	0	DV3e	1.098	1.209	1.098	1.109	1.279
VH	L	0	DV3e	1.024	1.014	1.024	1.134	1.238
X	L	1	DV3e	1.281	2.214	1.281	1.138	1.388
L	L	1	DV3e	1.281	2.214	1.281	1.138	1.388
M	L	1	DV3e	1.229	1.731	1.229	1.107	1.347
H	L	1	DV3e	1.159	1.340	1.159	1.110	1.244
VH	L	1	DV3e	1.109	1.133	1.109	1.148	1.197
X	L	2	DV3e	1.396	2.293	1.396	1.244	1.402
L	L	2	DV3e	1.396	2.293	1.396	1.244	1.402
M	L	2	DV3e	1.340	1.793	1.340	1.209	1.360
H	L	2	DV3e	1.264	1.389	1.264	1.213	1.257
VH	L	2	DV3e	1.209	1.173	1.209	1.254	1.209
X	L	3+	DV3e	1.242	2.039	1.242	1.117	1.548
L	L	3+	DV3e	1.242	2.039	1.242	1.117	1.548
M	L	3+	DV3e	1.239	1.877	1.239	1.144	1.482
H	L	3+	DV3e	1.358	1.486	1.358	1.279	1.177
VH	L	3+	DV3e	1.317	1.372	1.317	1.342	1.135
X	L	0	DV3m	1.260	2.093	1.260	1.240	1.381
L	L	0	DV3m	1.260	2.093	1.260	1.240	1.381
M	L	0	DV3m	1.214	1.619	1.214	1.241	1.320
H	L	0	DV3m	1.114	1.209	1.114	1.168	1.250
VH	L	0	DV3m	1.038	1.014	1.038	1.194	1.211

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table I

Max Rated Driver Experience 0 - 3

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	1	DV3m	1.299	2.214	1.299	1.199	1.357
L	L	1	DV3m	1.299	2.214	1.299	1.199	1.357
M	L	1	DV3m	1.246	1.731	1.246	1.165	1.317
H	L	1	DV3m	1.176	1.340	1.176	1.169	1.217
VH	L	1	DV3m	1.125	1.133	1.125	1.209	1.171
X	L	2	DV3m	1.417	2.293	1.417	1.310	1.370
L	L	2	DV3m	1.417	2.293	1.417	1.310	1.370
M	L	2	DV3m	1.359	1.793	1.359	1.273	1.330
H	L	2	DV3m	1.283	1.389	1.283	1.277	1.229
VH	L	2	DV3m	1.227	1.173	1.227	1.320	1.182
X	L	3+	DV3m	1.260	2.039	1.260	1.176	1.514
L	L	3+	DV3m	1.260	2.039	1.260	1.176	1.514
M	L	3+	DV3m	1.256	1.877	1.256	1.205	1.449
H	L	3+	DV3m	1.378	1.486	1.378	1.347	1.151
VH	L	3+	DV3m	1.336	1.372	1.336	1.413	1.110
X	M	0	DV11	1.446	2.815	1.446	1.387	1.190
L	M	0	DV11	1.446	2.815	1.446	1.387	1.190
M	M	0	DV11	1.371	2.037	1.371	1.338	1.232
H	M	0	DV11	1.300	1.567	1.300	1.347	1.169
VH	M	0	DV11	1.241	1.204	1.241	1.391	1.129
X	M	1	DV11	1.408	2.386	1.408	1.323	1.292
L	M	1	DV11	1.408	2.386	1.408	1.323	1.292
M	M	1	DV11	1.409	2.024	1.409	1.312	1.231
H	M	1	DV11	1.336	1.573	1.336	1.317	1.140
VH	M	1	DV11	1.284	1.278	1.284	1.363	1.098
X	M	2	DV11	1.452	2.386	1.452	1.339	1.305
L	M	2	DV11	1.452	2.386	1.452	1.339	1.305
M	M	2	DV11	1.453	2.024	1.453	1.328	1.243
H	M	2	DV11	1.377	1.573	1.377	1.332	1.151
VH	M	2	DV11	1.324	1.278	1.324	1.379	1.109
X	M	3+	DV11	1.385	2.257	1.385	1.215	1.449
L	M	3+	DV11	1.385	2.257	1.385	1.215	1.449
M	M	3+	DV11	1.400	2.033	1.400	1.294	1.294
H	M	3+	DV11	1.338	1.586	1.338	1.304	1.124
VH	M	3+	DV11	1.360	1.347	1.360	1.395	1.084
X	M	0	DV12	1.378	2.964	1.378	1.320	1.247
L	M	0	DV12	1.378	2.964	1.378	1.320	1.247
M	M	0	DV12	1.307	2.145	1.307	1.274	1.291
H	M	0	DV12	1.238	1.650	1.238	1.282	1.225
VH	M	0	DV12	1.183	1.268	1.183	1.323	1.183
X	M	1	DV12	1.553	2.942	1.553	1.428	1.416
L	M	1	DV12	1.553	2.942	1.553	1.428	1.416
M	M	1	DV12	1.555	2.496	1.555	1.416	1.349
H	M	1	DV12	1.474	1.939	1.474	1.421	1.249
VH	M	1	DV12	1.416	1.575	1.416	1.471	1.203
X	M	2	DV12	1.771	3.186	1.771	1.631	1.430
L	M	2	DV12	1.771	3.186	1.771	1.631	1.430
M	M	2	DV12	1.773	2.703	1.773	1.618	1.362
H	M	2	DV12	1.680	2.100	1.680	1.623	1.261
VH	M	2	DV12	1.615	1.706	1.615	1.680	1.216
X	M	3+	DV12	1.863	3.287	1.863	1.616	1.732
L	M	3+	DV12	1.863	3.287	1.863	1.616	1.732
M	M	3+	DV12	1.884	2.962	1.884	1.721	1.547
H	M	3+	DV12	1.801	2.310	1.801	1.735	1.344
VH	M	3+	DV12	1.830	1.963	1.830	1.855	1.295

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Household Structure Factor Table I

Max Rated Driver Experience 0 - 3

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	0	DV13	1.443	2.964	1.443	1.485	1.271
L	M	0	DV13	1.443	2.964	1.443	1.485	1.271
M	M	0	DV13	1.368	2.145	1.368	1.433	1.316
H	M	0	DV13	1.297	1.650	1.297	1.442	1.249
VH	M	0	DV13	1.238	1.268	1.238	1.489	1.206
X	M	1	DV13	1.626	2.942	1.626	1.606	1.519
L	M	1	DV13	1.626	2.942	1.626	1.606	1.519
M	M	1	DV13	1.628	2.496	1.628	1.593	1.447
H	M	1	DV13	1.543	1.939	1.543	1.599	1.340
VH	M	1	DV13	1.483	1.575	1.483	1.655	1.291
X	M	2	DV13	1.774	3.048	1.774	1.755	1.534
L	M	2	DV13	1.774	3.048	1.774	1.755	1.534
M	M	2	DV13	1.775	2.586	1.775	1.741	1.461
H	M	2	DV13	1.683	2.009	1.683	1.747	1.353
VH	M	2	DV13	1.617	1.632	1.617	1.808	1.304
X	M	3+	DV13	1.870	3.151	1.870	1.742	1.781
L	M	3+	DV13	1.870	3.151	1.870	1.742	1.781
M	M	3+	DV13	1.890	2.838	1.890	1.856	1.590
H	M	3+	DV13	1.807	2.214	1.807	1.871	1.382
VH	M	3+	DV13	1.836	1.881	1.836	2.000	1.332
X	M	0	DV2d	1.154	2.819	1.154	1.169	1.431
L	M	0	DV2d	1.154	2.819	1.154	1.169	1.431
M	M	0	DV2d	1.111	2.182	1.111	1.170	1.367
H	M	0	DV2d	1.020	1.628	1.020	1.100	1.295
VH	M	0	DV2d	0.951	1.366	0.951	1.125	1.254
X	M	1	DV2d	1.249	3.131	1.249	1.186	1.476
L	M	1	DV2d	1.249	3.131	1.249	1.186	1.476
M	M	1	DV2d	1.199	2.449	1.199	1.153	1.433
H	M	1	DV2d	1.131	1.896	1.131	1.157	1.323
VH	M	1	DV2d	1.082	1.602	1.082	1.196	1.273
X	M	2	DV2d	1.362	3.244	1.362	1.296	1.491
L	M	2	DV2d	1.362	3.244	1.362	1.296	1.491
M	M	2	DV2d	1.307	2.537	1.307	1.260	1.447
H	M	2	DV2d	1.233	1.964	1.233	1.264	1.336
VH	M	2	DV2d	1.180	1.660	1.180	1.307	1.286
X	M	3+	DV2d	1.212	2.885	1.212	1.163	1.647
L	M	3+	DV2d	1.212	2.885	1.212	1.163	1.647
M	M	3+	DV2d	1.208	2.655	1.208	1.192	1.576
H	M	3+	DV2d	1.325	2.102	1.325	1.333	1.252
VH	M	3+	DV2d	1.285	1.941	1.285	1.398	1.207
X	M	0	DV2e	1.111	2.345	1.111	1.089	1.287
L	M	0	DV2e	1.111	2.345	1.111	1.089	1.287
M	M	0	DV2e	1.070	1.814	1.070	1.090	1.230
H	M	0	DV2e	0.983	1.354	0.983	1.024	1.165
VH	M	0	DV2e	0.915	1.136	0.915	1.048	1.128
X	M	1	DV2e	1.203	2.604	1.203	1.105	1.328
L	M	1	DV2e	1.203	2.604	1.203	1.105	1.328
M	M	1	DV2e	1.154	2.036	1.154	1.074	1.289
H	M	1	DV2e	1.089	1.577	1.089	1.077	1.191
VH	M	1	DV2e	1.042	1.333	1.042	1.114	1.146
X	M	2	DV2e	1.312	2.698	1.312	1.207	1.341
L	M	2	DV2e	1.312	2.698	1.312	1.207	1.341
M	M	2	DV2e	1.259	2.110	1.259	1.173	1.302
H	M	2	DV2e	1.188	1.634	1.188	1.177	1.202
VH	M	2	DV2e	1.136	1.381	1.136	1.217	1.157

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table I

Max Rated Driver Experience 0 - 3

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	3+	DV2e	1.167	2.399	1.167	1.083	1.481
L	M	3+	DV2e	1.167	2.399	1.167	1.083	1.481
M	M	3+	DV2e	1.163	2.208	1.163	1.110	1.418
H	M	3+	DV2e	1.276	1.748	1.276	1.241	1.127
VH	M	3+	DV2e	1.237	1.614	1.237	1.302	1.086
X	M	0	DV2m	1.111	2.384	1.111	1.148	1.376
L	M	0	DV2m	1.111	2.384	1.111	1.148	1.376
M	M	0	DV2m	1.070	1.845	1.070	1.149	1.314
H	M	0	DV2m	0.983	1.377	0.983	1.081	1.245
VH	M	0	DV2m	0.915	1.155	0.915	1.105	1.206
X	M	1	DV2m	1.239	2.727	1.239	1.200	1.462
L	M	1	DV2m	1.239	2.727	1.239	1.200	1.462
M	M	1	DV2m	1.189	2.133	1.189	1.167	1.418
H	M	1	DV2m	1.122	1.652	1.122	1.170	1.310
VH	M	1	DV2m	1.073	1.396	1.073	1.210	1.261
X	M	2	DV2m	1.364	2.854	1.364	1.324	1.490
L	M	2	DV2m	1.364	2.854	1.364	1.324	1.490
M	M	2	DV2m	1.309	2.231	1.309	1.286	1.447
H	M	2	DV2m	1.236	1.727	1.236	1.291	1.336
VH	M	2	DV2m	1.181	1.460	1.181	1.334	1.285
X	M	3+	DV2m	1.225	2.562	1.225	1.200	1.662
L	M	3+	DV2m	1.225	2.562	1.225	1.200	1.662
M	M	3+	DV2m	1.221	2.358	1.221	1.230	1.591
H	M	3+	DV2m	1.340	1.867	1.340	1.374	1.264
VH	M	3+	DV2m	1.299	1.724	1.299	1.442	1.219
X	M	0	DV3d	0.898	1.934	0.898	0.977	1.255
L	M	0	DV3d	0.898	1.934	0.898	0.977	1.255
M	M	0	DV3d	0.864	1.496	0.864	0.977	1.199
H	M	0	DV3d	0.794	1.117	0.794	0.919	1.136
VH	M	0	DV3d	0.739	0.937	0.739	0.940	1.100
X	M	1	DV3d	0.972	2.148	0.972	0.991	1.294
L	M	1	DV3d	0.972	2.148	0.972	0.991	1.294
M	M	1	DV3d	0.932	1.680	0.932	0.963	1.256
H	M	1	DV3d	0.880	1.301	0.880	0.966	1.161
VH	M	1	DV3d	0.841	1.099	0.841	0.999	1.117
X	M	2	DV3d	1.060	2.225	1.060	1.082	1.307
L	M	2	DV3d	1.060	2.225	1.060	1.082	1.307
M	M	2	DV3d	1.017	1.740	1.017	1.052	1.269
H	M	2	DV3d	0.959	1.347	0.959	1.056	1.172
VH	M	2	DV3d	0.918	1.139	0.918	1.091	1.128
X	M	3+	DV3d	0.942	1.979	0.942	0.972	1.444
L	M	3+	DV3d	0.942	1.979	0.942	0.972	1.444
M	M	3+	DV3d	0.940	1.822	0.940	0.996	1.382
H	M	3+	DV3d	1.031	1.442	1.031	1.113	1.098
VH	M	3+	DV3d	0.999	1.332	0.999	1.168	1.059
X	M	0	DV3e	1.016	1.993	1.016	1.013	1.264
L	M	0	DV3e	1.016	1.993	1.016	1.013	1.264
M	M	0	DV3e	0.978	1.542	0.978	1.014	1.208
H	M	0	DV3e	0.898	1.151	0.898	0.954	1.144
VH	M	0	DV3e	0.837	0.966	0.837	0.975	1.108
X	M	1	DV3e	1.099	2.214	1.099	1.028	1.304
L	M	1	DV3e	1.099	2.214	1.099	1.028	1.304
M	M	1	DV3e	1.055	1.731	1.055	0.999	1.266
H	M	1	DV3e	0.995	1.340	0.995	1.003	1.169
VH	M	1	DV3e	0.952	1.133	0.952	1.037	1.125

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Household Structure Factor Table I

Max Rated Driver Experience 0 - 3

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	2	DV3e	1.199	2.293	1.199	1.123	1.317
L	M	2	DV3e	1.199	2.293	1.199	1.123	1.317
M	M	2	DV3e	1.150	1.793	1.150	1.092	1.278
H	M	2	DV3e	1.086	1.389	1.086	1.096	1.181
VH	M	2	DV3e	1.038	1.173	1.038	1.133	1.136
X	M	3+	DV3e	1.066	2.039	1.066	1.008	1.455
L	M	3+	DV3e	1.066	2.039	1.066	1.008	1.455
M	M	3+	DV3e	1.063	1.877	1.063	1.033	1.392
H	M	3+	DV3e	1.166	1.486	1.166	1.155	1.106
VH	M	3+	DV3e	1.131	1.372	1.131	1.212	1.067
X	M	0	DV3m	1.031	1.993	1.031	1.067	1.236
L	M	0	DV3m	1.031	1.993	1.031	1.067	1.236
M	M	0	DV3m	0.992	1.542	0.992	1.068	1.181
H	M	0	DV3m	0.911	1.151	0.911	1.004	1.119
VH	M	0	DV3m	0.849	0.966	0.849	1.027	1.083
X	M	1	DV3m	1.115	2.214	1.115	1.083	1.275
L	M	1	DV3m	1.115	2.214	1.115	1.083	1.275
M	M	1	DV3m	1.070	1.731	1.070	1.052	1.238
H	M	1	DV3m	1.010	1.340	1.010	1.056	1.143
VH	M	1	DV3m	0.966	1.133	0.966	1.092	1.100
X	M	2	DV3m	1.216	2.293	1.216	1.183	1.288
L	M	2	DV3m	1.216	2.293	1.216	1.183	1.288
M	M	2	DV3m	1.167	1.793	1.167	1.150	1.250
H	M	2	DV3m	1.101	1.389	1.101	1.154	1.154
VH	M	2	DV3m	1.053	1.173	1.053	1.193	1.111
X	M	3+	DV3m	1.082	2.039	1.082	1.062	1.422
L	M	3+	DV3m	1.082	2.039	1.082	1.062	1.422
M	M	3+	DV3m	1.079	1.877	1.079	1.088	1.361
H	M	3+	DV3m	1.183	1.486	1.183	1.217	1.082
VH	M	3+	DV3m	1.147	1.372	1.147	1.276	1.043

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Household Structure Factor Table II

Max Rated Driver Experience 10

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	0	DV11	1.441	2.982	1.441	1.508	1.219
L	L	0	DV11	1.441	2.982	1.441	1.508	1.219
M	L	0	DV11	1.369	2.165	1.369	1.459	1.265
H	L	0	DV11	1.298	1.662	1.298	1.468	1.205
VH	L	0	DV11	1.237	1.275	1.237	1.512	1.165
X	M	0	DV11	1.441	2.982	1.441	1.382	1.167
L	M	0	DV11	1.441	2.982	1.441	1.382	1.167
M	M	0	DV11	1.369	2.165	1.369	1.338	1.211
H	M	0	DV11	1.298	1.662	1.298	1.346	1.153
VH	M	0	DV11	1.237	1.275	1.237	1.387	1.115
X	H	0	DV11	1.439	2.718	1.439	1.304	1.220
L	H	0	DV11	1.439	2.718	1.439	1.304	1.220
M	H	0	DV11	1.426	2.292	1.426	1.263	1.208
H	H	0	DV11	1.359	1.724	1.359	1.208	1.139
VH	H	0	DV11	1.305	1.506	1.305	1.157	1.102
X	L	1	DV11	1.408	2.515	1.408	1.442	1.328
L	L	1	DV11	1.408	2.515	1.408	1.442	1.328
M	L	1	DV11	1.408	2.135	1.408	1.431	1.265
H	L	1	DV11	1.336	1.656	1.336	1.435	1.171
VH	L	1	DV11	1.285	1.342	1.285	1.485	1.129
X	M	1	DV11	1.408	2.515	1.408	1.322	1.270
L	M	1	DV11	1.408	2.515	1.408	1.322	1.270
M	M	1	DV11	1.408	2.135	1.408	1.312	1.210
H	M	1	DV11	1.336	1.656	1.336	1.315	1.120
VH	M	1	DV11	1.285	1.342	1.285	1.362	1.080
X	H	1	DV11	1.426	2.606	1.426	1.298	1.202
L	H	1	DV11	1.426	2.606	1.426	1.298	1.202
M	H	1	DV11	1.351	2.176	1.351	1.218	1.170
H	H	1	DV11	1.287	1.703	1.287	1.219	1.091
VH	H	1	DV11	1.233	1.450	1.233	1.228	1.057
X	L	2	DV11	1.451	2.515	1.451	1.458	1.341
L	L	2	DV11	1.451	2.515	1.451	1.458	1.341
M	L	2	DV11	1.452	2.135	1.452	1.447	1.277
H	L	2	DV11	1.377	1.656	1.377	1.451	1.182
VH	L	2	DV11	1.325	1.342	1.325	1.502	1.140
X	M	2	DV11	1.451	2.515	1.451	1.337	1.283
L	M	2	DV11	1.451	2.515	1.451	1.337	1.283
M	M	2	DV11	1.452	2.135	1.452	1.327	1.222
H	M	2	DV11	1.377	1.656	1.377	1.331	1.131
VH	M	2	DV11	1.325	1.342	1.325	1.378	1.091
X	H	2	DV11	1.470	2.606	1.470	1.314	1.214
L	H	2	DV11	1.470	2.606	1.470	1.314	1.214
M	H	2	DV11	1.393	2.176	1.393	1.232	1.182
H	H	2	DV11	1.327	1.703	1.327	1.233	1.101
VH	H	2	DV11	1.271	1.450	1.271	1.242	1.067
X	L	3+	DV11	1.383	2.374	1.383	1.319	1.497
L	L	3+	DV11	1.383	2.374	1.383	1.319	1.497
M	L	3+	DV11	1.399	2.145	1.399	1.409	1.336
H	L	3+	DV11	1.336	1.672	1.336	1.420	1.152
VH	L	3+	DV11	1.360	1.419	1.360	1.517	1.111
X	M	3+	DV11	1.383	2.374	1.383	1.210	1.433
L	M	3+	DV11	1.383	2.374	1.383	1.210	1.433
M	M	3+	DV11	1.399	2.145	1.399	1.292	1.278
H	M	3+	DV11	1.336	1.672	1.336	1.302	1.103
VH	M	3+	DV11	1.360	1.419	1.360	1.391	1.063

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table II

Max Rated Driver Experience 10

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	H	3+	DV11	1.297	2.338	1.297	1.111	1.269
L	H	3+	DV11	1.297	2.338	1.297	1.111	1.269
M	H	3+	DV11	1.379	2.190	1.379	1.132	1.235
H	H	3+	DV11	1.330	1.709	1.330	1.244	1.100
VH	H	3+	DV11	1.294	1.453	1.294	1.360	1.042
X	L	0	DV12	1.579	3.611	1.579	1.650	1.470
L	L	0	DV12	1.579	3.611	1.579	1.650	1.470
M	L	0	DV12	1.500	2.622	1.500	1.596	1.526
H	L	0	DV12	1.423	2.013	1.423	1.607	1.452
VH	L	0	DV12	1.356	1.544	1.356	1.655	1.405
X	M	0	DV12	1.373	3.140	1.373	1.315	1.223
L	M	0	DV12	1.373	3.140	1.373	1.315	1.223
M	M	0	DV12	1.305	2.280	1.305	1.273	1.269
H	M	0	DV12	1.237	1.751	1.237	1.281	1.208
VH	M	0	DV12	1.179	1.343	1.179	1.319	1.169
X	H	0	DV12	1.371	2.862	1.371	1.241	1.279
L	H	0	DV12	1.371	2.862	1.371	1.241	1.279
M	H	0	DV12	1.359	2.413	1.359	1.201	1.266
H	H	0	DV12	1.295	1.815	1.295	1.149	1.194
VH	H	0	DV12	1.243	1.586	1.243	1.101	1.155
X	L	1	DV12	1.786	3.566	1.786	1.789	1.674
L	L	1	DV12	1.786	3.566	1.786	1.789	1.674
M	L	1	DV12	1.787	3.027	1.787	1.775	1.594
H	L	1	DV12	1.695	2.348	1.695	1.780	1.475
VH	L	1	DV12	1.631	1.903	1.631	1.843	1.423
X	M	1	DV12	1.553	3.101	1.553	1.426	1.393
L	M	1	DV12	1.553	3.101	1.553	1.426	1.393
M	M	1	DV12	1.554	2.632	1.554	1.416	1.327
H	M	1	DV12	1.474	2.042	1.474	1.419	1.227
VH	M	1	DV12	1.418	1.655	1.418	1.469	1.183
X	H	1	DV12	1.573	3.213	1.573	1.401	1.317
L	H	1	DV12	1.573	3.213	1.573	1.401	1.317
M	H	1	DV12	1.490	2.683	1.490	1.314	1.283
H	H	1	DV12	1.420	2.100	1.420	1.316	1.195
VH	H	1	DV12	1.360	1.787	1.360	1.325	1.158
X	L	2	DV12	2.036	3.863	2.036	2.043	1.690
L	L	2	DV12	2.036	3.863	2.036	2.043	1.690
M	L	2	DV12	2.037	3.278	2.037	2.028	1.610
H	L	2	DV12	1.933	2.544	1.933	2.033	1.490
VH	L	2	DV12	1.859	2.062	1.859	2.105	1.437
X	M	2	DV12	1.771	3.359	1.771	1.629	1.406
L	M	2	DV12	1.771	3.359	1.771	1.629	1.406
M	M	2	DV12	1.772	2.851	1.772	1.617	1.340
H	M	2	DV12	1.680	2.212	1.680	1.621	1.240
VH	M	2	DV12	1.617	1.793	1.617	1.678	1.195
X	H	2	DV12	1.794	3.480	1.794	1.600	1.331
L	H	2	DV12	1.794	3.480	1.794	1.600	1.331
M	H	2	DV12	1.699	2.906	1.699	1.501	1.295
H	H	2	DV12	1.619	2.274	1.619	1.503	1.207
VH	H	2	DV12	1.550	1.936	1.550	1.513	1.170
X	L	3+	DV12	2.140	3.977	2.140	2.018	2.059
L	L	3+	DV12	2.140	3.977	2.140	2.018	2.059
M	L	3+	DV12	2.165	3.593	2.165	2.155	1.837
H	L	3+	DV12	2.068	2.800	2.068	2.172	1.585
VH	L	3+	DV12	2.104	2.377	2.104	2.321	1.528

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table II

Max Rated Driver Experience 10

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	3+	DV12	1.861	3.458	1.861	1.609	1.714
L	M	3+	DV12	1.861	3.458	1.861	1.609	1.714
M	M	3+	DV12	1.882	3.125	1.882	1.718	1.528
H	M	3+	DV12	1.798	2.435	1.798	1.732	1.318
VH	M	3+	DV12	1.830	2.067	1.830	1.851	1.271
X	H	3+	DV12	1.744	3.407	1.744	1.477	1.518
L	H	3+	DV12	1.744	3.407	1.744	1.477	1.518
M	H	3+	DV12	1.855	3.191	1.855	1.506	1.476
H	H	3+	DV12	1.789	2.489	1.789	1.655	1.315
VH	H	3+	DV12	1.741	2.117	1.741	1.810	1.246
X	L	0	DV13	1.653	3.611	1.653	1.856	1.499
L	L	0	DV13	1.653	3.611	1.653	1.856	1.499
M	L	0	DV13	1.571	2.622	1.571	1.796	1.555
H	L	0	DV13	1.490	2.013	1.490	1.807	1.480
VH	L	0	DV13	1.420	1.544	1.420	1.861	1.432
X	M	0	DV13	1.438	3.140	1.438	1.480	1.247
L	M	0	DV13	1.438	3.140	1.438	1.480	1.247
M	M	0	DV13	1.366	2.280	1.366	1.432	1.294
H	M	0	DV13	1.295	1.751	1.295	1.441	1.232
VH	M	0	DV13	1.235	1.343	1.235	1.484	1.191
X	H	0	DV13	1.435	2.862	1.435	1.396	1.304
L	H	0	DV13	1.435	2.862	1.435	1.396	1.304
M	H	0	DV13	1.423	2.413	1.423	1.352	1.291
H	H	0	DV13	1.356	1.815	1.356	1.293	1.217
VH	H	0	DV13	1.302	1.586	1.302	1.239	1.178
X	L	1	DV13	1.870	3.566	1.870	2.012	1.795
L	L	1	DV13	1.870	3.566	1.870	2.012	1.795
M	L	1	DV13	1.871	3.027	1.871	1.998	1.710
H	L	1	DV13	1.775	2.348	1.775	2.003	1.583
VH	L	1	DV13	1.708	1.903	1.708	2.073	1.526
X	M	1	DV13	1.626	3.101	1.626	1.605	1.493
L	M	1	DV13	1.626	3.101	1.626	1.605	1.493
M	M	1	DV13	1.627	2.632	1.627	1.593	1.423
H	M	1	DV13	1.543	2.042	1.543	1.597	1.317
VH	M	1	DV13	1.485	1.655	1.485	1.653	1.270
X	H	1	DV13	1.648	3.213	1.648	1.576	1.413
L	H	1	DV13	1.648	3.213	1.648	1.576	1.413
M	H	1	DV13	1.560	2.683	1.560	1.478	1.376
H	H	1	DV13	1.487	2.100	1.487	1.480	1.282
VH	H	1	DV13	1.424	1.787	1.424	1.490	1.243
X	L	2	DV13	2.039	3.695	2.039	2.199	1.812
L	L	2	DV13	2.039	3.695	2.039	2.199	1.812
M	L	2	DV13	2.040	3.136	2.040	2.182	1.727
H	L	2	DV13	1.936	2.433	1.936	2.188	1.598
VH	L	2	DV13	1.862	1.972	1.862	2.265	1.541
X	M	2	DV13	1.773	3.213	1.773	1.753	1.508
L	M	2	DV13	1.773	3.213	1.773	1.753	1.508
M	M	2	DV13	1.774	2.727	1.774	1.740	1.437
H	M	2	DV13	1.683	2.116	1.683	1.745	1.330
VH	M	2	DV13	1.619	1.715	1.619	1.806	1.282
X	H	2	DV13	1.797	3.329	1.797	1.722	1.427
L	H	2	DV13	1.797	3.329	1.797	1.722	1.427
M	H	2	DV13	1.701	2.779	1.701	1.615	1.389
H	H	2	DV13	1.622	2.176	1.622	1.617	1.295
VH	H	2	DV13	1.553	1.852	1.553	1.628	1.255

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Household Structure Factor Table II

Max Rated Driver Experience 10

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	3+	DV13	2.147	3.811	2.147	2.175	2.116
L	L	3+	DV13	2.147	3.811	2.147	2.175	2.116
M	L	3+	DV13	2.172	3.444	2.172	2.323	1.888
H	L	3+	DV13	2.075	2.684	2.075	2.342	1.628
VH	L	3+	DV13	2.111	2.278	2.111	2.502	1.571
X	M	3+	DV13	1.867	3.314	1.867	1.735	1.761
L	M	3+	DV13	1.867	3.314	1.867	1.735	1.761
M	M	3+	DV13	1.889	2.994	1.889	1.852	1.571
H	M	3+	DV13	1.804	2.334	1.804	1.868	1.355
VH	M	3+	DV13	1.836	1.980	1.836	1.995	1.307
X	H	3+	DV13	1.750	3.265	1.750	1.593	1.560
L	H	3+	DV13	1.750	3.265	1.750	1.593	1.560
M	H	3+	DV13	1.861	3.058	1.861	1.623	1.518
H	H	3+	DV13	1.795	2.386	1.795	1.784	1.352
VH	H	3+	DV13	1.747	2.028	1.747	1.951	1.281
X	L	0	DV2d	1.339	2.974	1.339	1.292	1.497
L	L	0	DV2d	1.339	2.974	1.339	1.292	1.497
M	L	0	DV2d	1.292	2.310	1.292	1.294	1.430
H	L	0	DV2d	1.189	1.723	1.189	1.217	1.354
VH	L	0	DV2d	1.109	1.450	1.109	1.244	1.316
X	M	0	DV2d	1.150	2.974	1.150	1.167	1.407
L	M	0	DV2d	1.150	2.974	1.150	1.167	1.407
M	M	0	DV2d	1.110	2.310	1.110	1.169	1.343
H	M	0	DV2d	1.021	1.723	1.021	1.099	1.272
VH	M	0	DV2d	0.952	1.450	0.952	1.124	1.237
X	H	0	DV2d	1.135	2.256	1.135	1.137	1.277
L	H	0	DV2d	1.135	2.256	1.135	1.137	1.277
M	H	0	DV2d	1.106	1.974	1.106	1.098	1.252
H	H	0	DV2d	0.992	1.418	0.992	1.100	1.178
VH	H	0	DV2d	0.883	1.084	0.883	1.129	1.132
X	L	1	DV2d	1.454	3.309	1.454	1.313	1.548
L	L	1	DV2d	1.454	3.309	1.454	1.313	1.548
M	L	1	DV2d	1.395	2.571	1.395	1.278	1.503
H	L	1	DV2d	1.317	1.985	1.317	1.282	1.386
VH	L	1	DV2d	1.259	1.676	1.259	1.324	1.335
X	M	1	DV2d	1.249	3.309	1.249	1.186	1.454
L	M	1	DV2d	1.249	3.309	1.249	1.186	1.454
M	M	1	DV2d	1.198	2.571	1.198	1.154	1.412
H	M	1	DV2d	1.131	1.985	1.131	1.158	1.303
VH	M	1	DV2d	1.081	1.676	1.081	1.196	1.254
X	H	1	DV2d	1.168	2.613	1.168	1.126	1.350
L	H	1	DV2d	1.168	2.613	1.168	1.126	1.350
M	H	1	DV2d	1.149	2.192	1.149	1.129	1.324
H	H	1	DV2d	1.051	1.699	1.051	1.133	1.254
VH	H	1	DV2d	0.972	1.439	0.972	1.191	1.198
X	L	2	DV2d	1.586	3.428	1.586	1.434	1.563
L	L	2	DV2d	1.586	3.428	1.586	1.434	1.563
M	L	2	DV2d	1.522	2.664	1.522	1.396	1.518
H	L	2	DV2d	1.437	2.057	1.437	1.401	1.400
VH	L	2	DV2d	1.373	1.737	1.373	1.447	1.348
X	M	2	DV2d	1.362	3.428	1.362	1.295	1.468
L	M	2	DV2d	1.362	3.428	1.362	1.295	1.468
M	M	2	DV2d	1.306	2.664	1.306	1.261	1.426
H	M	2	DV2d	1.233	2.057	1.233	1.265	1.315
VH	M	2	DV2d	1.178	1.737	1.178	1.307	1.266

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Household Structure Factor Table II

Max Rated Driver Experience 10

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	H	2	DV2d	1.274	2.707	1.274	1.230	1.363
L	H	2	DV2d	1.274	2.707	1.274	1.230	1.363
M	H	2	DV2d	1.253	2.270	1.253	1.234	1.337
H	H	2	DV2d	1.147	1.761	1.147	1.238	1.267
VH	H	2	DV2d	1.060	1.491	1.060	1.301	1.209
X	L	3+	DV2d	1.412	3.034	1.412	1.285	1.736
L	L	3+	DV2d	1.412	3.034	1.412	1.285	1.736
M	L	3+	DV2d	1.407	2.793	1.407	1.317	1.663
H	L	3+	DV2d	1.548	2.209	1.548	1.478	1.309
VH	L	3+	DV2d	1.503	2.043	1.503	1.549	1.262
X	M	3+	DV2d	1.212	3.034	1.212	1.161	1.632
L	M	3+	DV2d	1.212	3.034	1.212	1.161	1.632
M	M	3+	DV2d	1.208	2.793	1.208	1.190	1.562
H	M	3+	DV2d	1.329	2.209	1.329	1.335	1.230
VH	M	3+	DV2d	1.291	2.043	1.291	1.399	1.186
X	H	3+	DV2d	1.209	2.457	1.209	1.119	1.475
L	H	3+	DV2d	1.209	2.457	1.209	1.119	1.475
M	H	3+	DV2d	1.227	2.227	1.227	1.162	1.457
H	H	3+	DV2d	1.241	1.836	1.241	1.305	1.322
VH	H	3+	DV2d	1.236	1.581	1.236	1.381	1.263
X	L	0	DV2e	1.290	2.474	1.290	1.203	1.347
L	L	0	DV2e	1.290	2.474	1.290	1.203	1.347
M	L	0	DV2e	1.244	1.921	1.244	1.205	1.286
H	L	0	DV2e	1.145	1.433	1.145	1.133	1.218
VH	L	0	DV2e	1.068	1.206	1.068	1.158	1.184
X	M	0	DV2e	1.107	2.474	1.107	1.086	1.266
L	M	0	DV2e	1.107	2.474	1.107	1.086	1.266
M	M	0	DV2e	1.068	1.921	1.068	1.089	1.209
H	M	0	DV2e	0.983	1.433	0.983	1.023	1.145
VH	M	0	DV2e	0.917	1.206	0.917	1.046	1.113
X	H	0	DV2e	1.093	1.876	1.093	1.059	1.149
L	H	0	DV2e	1.093	1.876	1.093	1.059	1.149
M	H	0	DV2e	1.065	1.642	1.065	1.022	1.126
H	H	0	DV2e	0.955	1.179	0.955	1.024	1.060
VH	H	0	DV2e	0.850	0.902	0.850	1.051	1.018
X	L	1	DV2e	1.400	2.752	1.400	1.222	1.392
L	L	1	DV2e	1.400	2.752	1.400	1.222	1.392
M	L	1	DV2e	1.344	2.138	1.344	1.190	1.352
H	L	1	DV2e	1.268	1.651	1.268	1.194	1.247
VH	L	1	DV2e	1.212	1.394	1.212	1.233	1.201
X	M	1	DV2e	1.202	2.752	1.202	1.104	1.308
L	M	1	DV2e	1.202	2.752	1.202	1.104	1.308
M	M	1	DV2e	1.153	2.138	1.153	1.075	1.271
H	M	1	DV2e	1.089	1.651	1.089	1.078	1.172
VH	M	1	DV2e	1.040	1.394	1.040	1.114	1.128
X	H	1	DV2e	1.125	2.173	1.125	1.049	1.215
L	H	1	DV2e	1.125	2.173	1.125	1.049	1.215
M	H	1	DV2e	1.106	1.823	1.106	1.051	1.191
H	H	1	DV2e	1.012	1.413	1.012	1.055	1.129
VH	H	1	DV2e	0.936	1.197	0.936	1.109	1.078
X	L	2	DV2e	1.527	2.851	1.527	1.335	1.406
L	L	2	DV2e	1.527	2.851	1.527	1.335	1.406
M	L	2	DV2e	1.465	2.215	1.465	1.300	1.366
H	L	2	DV2e	1.383	1.711	1.383	1.304	1.260
VH	L	2	DV2e	1.322	1.444	1.322	1.347	1.213

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table II

Max Rated Driver Experience 10

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	2	DV2e	1.311	2.851	1.311	1.206	1.321
L	M	2	DV2e	1.311	2.851	1.311	1.206	1.321
M	M	2	DV2e	1.258	2.215	1.258	1.174	1.283
H	M	2	DV2e	1.188	1.711	1.188	1.178	1.183
VH	M	2	DV2e	1.135	1.444	1.135	1.217	1.139
X	H	2	DV2e	1.226	2.251	1.226	1.146	1.227
L	H	2	DV2e	1.226	2.251	1.226	1.146	1.227
M	H	2	DV2e	1.206	1.888	1.206	1.149	1.203
H	H	2	DV2e	1.104	1.464	1.104	1.153	1.140
VH	H	2	DV2e	1.020	1.240	1.020	1.212	1.088
X	L	3+	DV2e	1.360	2.523	1.360	1.197	1.562
L	L	3+	DV2e	1.360	2.523	1.360	1.197	1.562
M	L	3+	DV2e	1.354	2.323	1.354	1.226	1.496
H	L	3+	DV2e	1.490	1.837	1.490	1.377	1.178
VH	L	3+	DV2e	1.447	1.699	1.447	1.442	1.135
X	M	3+	DV2e	1.167	2.523	1.167	1.081	1.468
L	M	3+	DV2e	1.167	2.523	1.167	1.081	1.468
M	M	3+	DV2e	1.163	2.323	1.163	1.108	1.406
H	M	3+	DV2e	1.279	1.837	1.279	1.243	1.107
VH	M	3+	DV2e	1.243	1.699	1.243	1.302	1.067
X	H	3+	DV2e	1.164	2.043	1.164	1.042	1.327
L	H	3+	DV2e	1.164	2.043	1.164	1.042	1.327
M	H	3+	DV2e	1.182	1.852	1.182	1.082	1.311
H	H	3+	DV2e	1.195	1.527	1.195	1.215	1.190
VH	H	3+	DV2e	1.190	1.315	1.190	1.286	1.136
X	L	0	DV2m	1.342	2.617	1.342	1.320	1.497
L	L	0	DV2m	1.342	2.617	1.342	1.320	1.497
M	L	0	DV2m	1.294	2.031	1.294	1.322	1.429
H	L	0	DV2m	1.191	1.516	1.191	1.243	1.354
VH	L	0	DV2m	1.111	1.275	1.111	1.271	1.316
X	M	0	DV2m	1.107	2.516	1.107	1.146	1.352
L	M	0	DV2m	1.107	2.516	1.107	1.146	1.352
M	M	0	DV2m	1.068	1.953	1.068	1.148	1.291
H	M	0	DV2m	0.983	1.458	0.983	1.079	1.223
VH	M	0	DV2m	0.917	1.226	0.917	1.103	1.189
X	H	0	DV2m	1.093	1.908	1.093	1.117	1.227
L	H	0	DV2m	1.093	1.908	1.093	1.117	1.227
M	H	0	DV2m	1.065	1.670	1.065	1.078	1.203
H	H	0	DV2m	0.955	1.199	0.955	1.080	1.133
VH	H	0	DV2m	0.850	0.917	0.850	1.108	1.088
X	L	1	DV2m	1.500	2.998	1.500	1.381	1.594
L	L	1	DV2m	1.500	2.998	1.500	1.381	1.594
M	L	1	DV2m	1.440	2.330	1.440	1.344	1.548
H	L	1	DV2m	1.358	1.799	1.358	1.349	1.428
VH	L	1	DV2m	1.298	1.519	1.298	1.394	1.374
X	M	1	DV2m	1.238	2.883	1.238	1.199	1.440
L	M	1	DV2m	1.238	2.883	1.238	1.199	1.440
M	M	1	DV2m	1.188	2.240	1.188	1.167	1.399
H	M	1	DV2m	1.122	1.729	1.122	1.171	1.290
VH	M	1	DV2m	1.071	1.461	1.071	1.210	1.242
X	H	1	DV2m	1.159	2.276	1.159	1.139	1.337
L	H	1	DV2m	1.159	2.276	1.159	1.139	1.337
M	H	1	DV2m	1.139	1.910	1.139	1.142	1.311
H	H	1	DV2m	1.042	1.480	1.042	1.146	1.242
VH	H	1	DV2m	0.964	1.254	0.964	1.205	1.186

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Household Structure Factor Table II

Max Rated Driver Experience 10

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	2	DV2m	1.652	3.136	1.652	1.524	1.625
L	L	2	DV2m	1.652	3.136	1.652	1.524	1.625
M	L	2	DV2m	1.585	2.437	1.585	1.483	1.578
H	L	2	DV2m	1.496	1.882	1.496	1.488	1.456
VH	L	2	DV2m	1.430	1.589	1.430	1.537	1.402
X	M	2	DV2m	1.363	3.015	1.363	1.323	1.468
L	M	2	DV2m	1.363	3.015	1.363	1.323	1.468
M	M	2	DV2m	1.308	2.343	1.308	1.288	1.426
H	M	2	DV2m	1.236	1.810	1.236	1.292	1.316
VH	M	2	DV2m	1.180	1.528	1.180	1.335	1.266
X	H	2	DV2m	1.275	2.381	1.275	1.257	1.363
L	H	2	DV2m	1.275	2.381	1.275	1.257	1.363
M	H	2	DV2m	1.254	1.997	1.254	1.260	1.336
H	H	2	DV2m	1.148	1.549	1.148	1.265	1.267
VH	H	2	DV2m	1.061	1.311	1.061	1.329	1.210
X	L	3+	DV2m	1.485	2.802	1.485	1.378	1.823
L	L	3+	DV2m	1.485	2.802	1.485	1.378	1.823
M	L	3+	DV2m	1.479	2.580	1.479	1.413	1.746
H	L	3+	DV2m	1.627	2.040	1.627	1.586	1.375
VH	L	3+	DV2m	1.580	1.887	1.580	1.661	1.325
X	M	3+	DV2m	1.225	2.694	1.225	1.197	1.647
L	M	3+	DV2m	1.225	2.694	1.225	1.197	1.647
M	M	3+	DV2m	1.221	2.481	1.221	1.226	1.577
H	M	3+	DV2m	1.343	1.961	1.343	1.378	1.242
VH	M	3+	DV2m	1.305	1.814	1.305	1.443	1.197
X	H	3+	DV2m	1.222	2.182	1.222	1.154	1.489
L	H	3+	DV2m	1.222	2.182	1.222	1.154	1.489
M	H	3+	DV2m	1.241	1.978	1.241	1.198	1.470
H	H	3+	DV2m	1.255	1.631	1.255	1.346	1.335
VH	H	3+	DV2m	1.250	1.404	1.250	1.424	1.275
X	L	0	DV3d	1.042	2.040	1.042	1.079	1.313
L	L	0	DV3d	1.042	2.040	1.042	1.079	1.313
M	L	0	DV3d	1.005	1.584	1.005	1.081	1.254
H	L	0	DV3d	0.925	1.182	0.925	1.016	1.188
VH	L	0	DV3d	0.863	0.995	0.863	1.039	1.154
X	M	0	DV3d	0.894	2.040	0.894	0.975	1.234
L	M	0	DV3d	0.894	2.040	0.894	0.975	1.234
M	M	0	DV3d	0.863	1.584	0.863	0.976	1.178
H	M	0	DV3d	0.794	1.182	0.794	0.918	1.116
VH	M	0	DV3d	0.741	0.995	0.741	0.938	1.084
X	H	0	DV3d	0.883	1.547	0.883	0.950	1.120
L	H	0	DV3d	0.883	1.547	0.883	0.950	1.120
M	H	0	DV3d	0.860	1.354	0.860	0.917	1.098
H	H	0	DV3d	0.772	0.973	0.772	0.919	1.033
VH	H	0	DV3d	0.686	0.744	0.686	0.943	0.992
X	L	1	DV3d	1.131	2.270	1.131	1.096	1.357
L	L	1	DV3d	1.131	2.270	1.131	1.096	1.357
M	L	1	DV3d	1.085	1.764	1.085	1.067	1.318
H	L	1	DV3d	1.025	1.362	1.025	1.071	1.216
VH	L	1	DV3d	0.979	1.150	0.979	1.106	1.170
X	M	1	DV3d	0.971	2.270	0.971	0.990	1.275
L	M	1	DV3d	0.971	2.270	0.971	0.990	1.275
M	M	1	DV3d	0.932	1.764	0.932	0.964	1.238
H	M	1	DV3d	0.880	1.362	0.880	0.967	1.142
VH	M	1	DV3d	0.840	1.150	0.840	0.999	1.100

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Household Structure Factor Table II

Max Rated Driver Experience 10

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	H	1	DV3d	0.908	1.792	0.908	0.941	1.184
L	H	1	DV3d	0.908	1.792	0.908	0.941	1.184
M	H	1	DV3d	0.893	1.503	0.893	0.943	1.161
H	H	1	DV3d	0.818	1.166	0.818	0.947	1.100
VH	H	1	DV3d	0.756	0.987	0.756	0.995	1.050
X	L	2	DV3d	1.234	2.352	1.234	1.198	1.370
L	L	2	DV3d	1.234	2.352	1.234	1.198	1.370
M	L	2	DV3d	1.184	1.827	1.184	1.166	1.331
H	L	2	DV3d	1.117	1.411	1.117	1.170	1.228
VH	L	2	DV3d	1.068	1.191	1.068	1.209	1.182
X	M	2	DV3d	1.059	2.352	1.059	1.082	1.288
L	M	2	DV3d	1.059	2.352	1.059	1.082	1.288
M	M	2	DV3d	1.016	1.827	1.016	1.053	1.251
H	M	2	DV3d	0.959	1.411	0.959	1.057	1.153
VH	M	2	DV3d	0.917	1.191	0.917	1.092	1.110
X	H	2	DV3d	0.991	1.857	0.991	1.028	1.196
L	H	2	DV3d	0.991	1.857	0.991	1.028	1.196
M	H	2	DV3d	0.974	1.557	0.974	1.030	1.172
H	H	2	DV3d	0.892	1.208	0.892	1.034	1.111
VH	H	2	DV3d	0.824	1.023	0.824	1.087	1.061
X	L	3+	DV3d	1.098	2.081	1.098	1.073	1.523
L	L	3+	DV3d	1.098	2.081	1.098	1.073	1.523
M	L	3+	DV3d	1.094	1.916	1.094	1.100	1.458
H	L	3+	DV3d	1.204	1.515	1.204	1.235	1.148
VH	L	3+	DV3d	1.169	1.402	1.169	1.294	1.106
X	M	3+	DV3d	0.943	2.081	0.943	0.969	1.431
L	M	3+	DV3d	0.943	2.081	0.943	0.969	1.431
M	M	3+	DV3d	0.939	1.916	0.939	0.994	1.370
H	M	3+	DV3d	1.033	1.515	1.033	1.115	1.079
VH	M	3+	DV3d	1.004	1.402	1.004	1.168	1.040
X	H	3+	DV3d	0.941	1.685	0.941	0.935	1.294
L	H	3+	DV3d	0.941	1.685	0.941	0.935	1.294
M	H	3+	DV3d	0.955	1.528	0.955	0.970	1.277
H	H	3+	DV3d	0.965	1.260	0.965	1.090	1.160
VH	H	3+	DV3d	0.961	1.085	0.961	1.153	1.107
X	L	0	DV3e	1.179	2.103	1.179	1.120	1.323
L	L	0	DV3e	1.179	2.103	1.179	1.120	1.323
M	L	0	DV3e	1.138	1.633	1.138	1.122	1.263
H	L	0	DV3e	1.046	1.218	1.046	1.055	1.196
VH	L	0	DV3e	0.976	1.025	0.976	1.078	1.163
X	M	0	DV3e	1.012	2.103	1.012	1.011	1.243
L	M	0	DV3e	1.012	2.103	1.012	1.011	1.243
M	M	0	DV3e	0.977	1.633	0.977	1.013	1.187
H	M	0	DV3e	0.898	1.218	0.898	0.953	1.124
VH	M	0	DV3e	0.838	1.025	0.838	0.974	1.092
X	H	0	DV3e	0.999	1.595	0.999	0.986	1.128
L	H	0	DV3e	0.999	1.595	0.999	0.986	1.128
M	H	0	DV3e	0.973	1.395	0.973	0.951	1.106
H	H	0	DV3e	0.873	1.002	0.873	0.953	1.041
VH	H	0	DV3e	0.777	0.767	0.777	0.978	1.000
X	L	1	DV3e	1.280	2.339	1.280	1.138	1.367
L	L	1	DV3e	1.280	2.339	1.280	1.138	1.367
M	L	1	DV3e	1.228	1.818	1.228	1.108	1.328
H	L	1	DV3e	1.159	1.403	1.159	1.111	1.225
VH	L	1	DV3e	1.108	1.185	1.108	1.148	1.179

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Household Structure Factor Table II

Max Rated Driver Experience 10

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	1	DV3e	1.099	2.339	1.099	1.028	1.285
L	M	1	DV3e	1.099	2.339	1.099	1.028	1.285
M	M	1	DV3e	1.054	1.818	1.054	1.000	1.248
H	M	1	DV3e	0.995	1.403	0.995	1.004	1.151
VH	M	1	DV3e	0.951	1.185	0.951	1.037	1.108
X	H	1	DV3e	1.028	1.847	1.028	0.976	1.193
L	H	1	DV3e	1.028	1.847	1.028	0.976	1.193
M	H	1	DV3e	1.011	1.549	1.011	0.979	1.170
H	H	1	DV3e	0.925	1.201	0.925	0.982	1.108
VH	H	1	DV3e	0.855	1.018	0.855	1.032	1.058
X	L	2	DV3e	1.396	2.423	1.396	1.243	1.381
L	L	2	DV3e	1.396	2.423	1.396	1.243	1.381
M	L	2	DV3e	1.339	1.883	1.339	1.210	1.341
H	L	2	DV3e	1.264	1.454	1.264	1.214	1.237
VH	L	2	DV3e	1.208	1.228	1.208	1.254	1.191
X	M	2	DV3e	1.198	2.423	1.198	1.123	1.297
L	M	2	DV3e	1.198	2.423	1.198	1.123	1.297
M	M	2	DV3e	1.150	1.883	1.150	1.093	1.260
H	M	2	DV3e	1.085	1.454	1.085	1.096	1.162
VH	M	2	DV3e	1.037	1.228	1.037	1.133	1.119
X	H	2	DV3e	1.121	1.913	1.121	1.067	1.204
L	H	2	DV3e	1.121	1.913	1.121	1.067	1.204
M	H	2	DV3e	1.102	1.605	1.102	1.069	1.181
H	H	2	DV3e	1.009	1.245	1.009	1.073	1.119
VH	H	2	DV3e	0.933	1.054	0.933	1.128	1.068
X	L	3+	DV3e	1.243	2.145	1.243	1.114	1.534
L	L	3+	DV3e	1.243	2.145	1.243	1.114	1.534
M	L	3+	DV3e	1.238	1.975	1.238	1.142	1.469
H	L	3+	DV3e	1.362	1.562	1.362	1.282	1.157
VH	L	3+	DV3e	1.323	1.444	1.323	1.342	1.115
X	M	3+	DV3e	1.067	2.145	1.067	1.006	1.441
L	M	3+	DV3e	1.067	2.145	1.067	1.006	1.441
M	M	3+	DV3e	1.063	1.975	1.063	1.031	1.380
H	M	3+	DV3e	1.169	1.562	1.169	1.157	1.087
VH	M	3+	DV3e	1.136	1.444	1.136	1.212	1.047
X	H	3+	DV3e	1.064	1.737	1.064	0.970	1.303
L	H	3+	DV3e	1.064	1.737	1.064	0.970	1.303
M	H	3+	DV3e	1.080	1.574	1.080	1.007	1.287
H	H	3+	DV3e	1.092	1.298	1.092	1.131	1.168
VH	H	3+	DV3e	1.088	1.118	1.088	1.197	1.116
X	L	0	DV3m	1.196	2.103	1.196	1.179	1.293
L	L	0	DV3m	1.196	2.103	1.196	1.179	1.293
M	L	0	DV3m	1.154	1.633	1.154	1.181	1.235
H	L	0	DV3m	1.061	1.218	1.061	1.110	1.170
VH	L	0	DV3m	0.990	1.025	0.990	1.135	1.137
X	M	0	DV3m	1.027	2.103	1.027	1.065	1.215
L	M	0	DV3m	1.027	2.103	1.027	1.065	1.215
M	M	0	DV3m	0.991	1.633	0.991	1.067	1.160
H	M	0	DV3m	0.911	1.218	0.911	1.003	1.099
VH	M	0	DV3m	0.850	1.025	0.850	1.025	1.068
X	H	0	DV3m	1.014	1.595	1.014	1.038	1.103
L	H	0	DV3m	1.014	1.595	1.014	1.038	1.103
M	H	0	DV3m	0.987	1.395	0.987	1.002	1.081
H	H	0	DV3m	0.886	1.002	0.886	1.004	1.018
VH	H	0	DV3m	0.788	0.767	0.788	1.030	0.977

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Household Structure Factor Table II

Max Rated Driver Experience 10

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	1	DV3m	1.299	2.339	1.299	1.198	1.337
L	L	1	DV3m	1.299	2.339	1.299	1.198	1.337
M	L	1	DV3m	1.246	1.818	1.246	1.166	1.298
H	L	1	DV3m	1.176	1.403	1.176	1.170	1.197
VH	L	1	DV3m	1.124	1.185	1.124	1.209	1.153
X	M	1	DV3m	1.115	2.339	1.115	1.082	1.256
L	M	1	DV3m	1.115	2.339	1.115	1.082	1.256
M	M	1	DV3m	1.070	1.818	1.070	1.053	1.220
H	M	1	DV3m	1.010	1.403	1.010	1.057	1.125
VH	M	1	DV3m	0.965	1.185	0.965	1.092	1.083
X	H	1	DV3m	1.043	1.847	1.043	1.028	1.166
L	H	1	DV3m	1.043	1.847	1.043	1.028	1.166
M	H	1	DV3m	1.025	1.549	1.025	1.031	1.144
H	H	1	DV3m	0.939	1.201	0.939	1.034	1.083
VH	H	1	DV3m	0.868	1.018	0.868	1.087	1.034
X	L	2	DV3m	1.416	2.423	1.416	1.309	1.350
L	L	2	DV3m	1.416	2.423	1.416	1.309	1.350
M	L	2	DV3m	1.359	1.883	1.359	1.274	1.311
H	L	2	DV3m	1.283	1.454	1.283	1.278	1.209
VH	L	2	DV3m	1.225	1.228	1.225	1.321	1.164
X	M	2	DV3m	1.216	2.423	1.216	1.182	1.268
L	M	2	DV3m	1.216	2.423	1.216	1.182	1.268
M	M	2	DV3m	1.166	1.883	1.166	1.151	1.232
H	M	2	DV3m	1.101	1.454	1.101	1.154	1.136
VH	M	2	DV3m	1.052	1.228	1.052	1.193	1.094
X	H	2	DV3m	1.137	1.913	1.137	1.123	1.178
L	H	2	DV3m	1.137	1.913	1.137	1.123	1.178
M	H	2	DV3m	1.118	1.605	1.118	1.126	1.155
H	H	2	DV3m	1.024	1.245	1.024	1.130	1.094
VH	H	2	DV3m	0.946	1.054	0.946	1.188	1.045
X	L	3+	DV3m	1.261	2.145	1.261	1.173	1.500
L	L	3+	DV3m	1.261	2.145	1.261	1.173	1.500
M	L	3+	DV3m	1.256	1.975	1.256	1.202	1.436
H	L	3+	DV3m	1.382	1.562	1.382	1.349	1.131
VH	L	3+	DV3m	1.342	1.444	1.342	1.413	1.090
X	M	3+	DV3m	1.082	2.145	1.082	1.059	1.409
L	M	3+	DV3m	1.082	2.145	1.082	1.059	1.409
M	M	3+	DV3m	1.078	1.975	1.078	1.086	1.350
H	M	3+	DV3m	1.186	1.562	1.186	1.219	1.062
VH	M	3+	DV3m	1.152	1.444	1.152	1.277	1.024
X	H	3+	DV3m	1.080	1.737	1.080	1.021	1.274
L	H	3+	DV3m	1.080	1.737	1.080	1.021	1.274
M	H	3+	DV3m	1.096	1.574	1.096	1.060	1.258
H	H	3+	DV3m	1.108	1.298	1.108	1.191	1.142
VH	H	3+	DV3m	1.104	1.118	1.104	1.260	1.091

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table III

Max Rated Driver Experience 26

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	0	DV11	1.605	2.423	1.605	1.499	1.224
L	L	0	DV11	1.605	2.423	1.605	1.499	1.224
M	L	0	DV11	1.483	1.861	1.483	1.399	1.195
H	L	0	DV11	1.394	1.441	1.394	1.408	1.085
VH	L	0	DV11	1.335	1.213	1.335	1.463	1.040
X	M	0	DV11	1.605	2.423	1.605	1.375	1.171
L	M	0	DV11	1.605	2.423	1.605	1.375	1.171
M	M	0	DV11	1.483	1.861	1.483	1.283	1.144
H	M	0	DV11	1.394	1.441	1.394	1.291	1.038
VH	M	0	DV11	1.335	1.213	1.335	1.341	0.995
X	H	0	DV11	1.557	2.164	1.557	1.240	1.055
L	H	0	DV11	1.557	2.164	1.557	1.240	1.055
M	H	0	DV11	1.486	1.911	1.486	1.189	1.053
H	H	0	DV11	1.312	1.525	1.312	1.180	1.085
VH	H	0	DV11	1.200	1.293	1.200	1.152	1.070
X	L	1	DV11	1.523	2.502	1.523	1.437	1.250
L	L	1	DV11	1.523	2.502	1.523	1.437	1.250
M	L	1	DV11	1.517	2.186	1.517	1.436	1.212
H	L	1	DV11	1.444	1.700	1.444	1.477	1.142
VH	L	1	DV11	1.385	1.448	1.385	1.529	1.099
X	M	1	DV11	1.523	2.502	1.523	1.318	1.196
L	M	1	DV11	1.523	2.502	1.523	1.318	1.196
M	M	1	DV11	1.517	2.186	1.517	1.317	1.160
H	M	1	DV11	1.444	1.700	1.444	1.354	1.093
VH	M	1	DV11	1.385	1.448	1.385	1.402	1.051
X	H	1	DV11	1.550	2.510	1.550	1.207	1.190
L	H	1	DV11	1.550	2.510	1.550	1.207	1.190
M	H	1	DV11	1.495	2.198	1.495	1.218	1.159
H	H	1	DV11	1.366	1.682	1.366	1.222	1.056
VH	H	1	DV11	1.307	1.421	1.307	1.262	1.014
X	L	2	DV11	1.571	2.502	1.571	1.454	1.262
L	L	2	DV11	1.571	2.502	1.571	1.454	1.262
M	L	2	DV11	1.564	2.186	1.564	1.453	1.224
H	L	2	DV11	1.489	1.700	1.489	1.494	1.153
VH	L	2	DV11	1.428	1.448	1.428	1.547	1.110
X	M	2	DV11	1.571	2.502	1.571	1.333	1.207
L	M	2	DV11	1.571	2.502	1.571	1.333	1.207
M	M	2	DV11	1.564	2.186	1.564	1.333	1.171
H	M	2	DV11	1.489	1.700	1.489	1.370	1.104
VH	M	2	DV11	1.428	1.448	1.428	1.418	1.062
X	H	2	DV11	1.598	2.510	1.598	1.221	1.201
L	H	2	DV11	1.598	2.510	1.598	1.221	1.201
M	H	2	DV11	1.542	2.198	1.542	1.232	1.170
H	H	2	DV11	1.408	1.682	1.408	1.237	1.066
VH	H	2	DV11	1.348	1.421	1.348	1.276	1.024
X	L	3+	DV11	1.550	2.487	1.550	1.465	1.217
L	L	3+	DV11	1.550	2.487	1.550	1.465	1.217
M	L	3+	DV11	1.524	2.232	1.524	1.497	1.187
H	L	3+	DV11	1.501	1.744	1.501	1.509	1.198
VH	L	3+	DV11	1.454	1.482	1.454	1.629	1.158
X	M	3+	DV11	1.550	2.487	1.550	1.343	1.165
L	M	3+	DV11	1.550	2.487	1.550	1.343	1.165
M	M	3+	DV11	1.524	2.232	1.524	1.373	1.136
H	M	3+	DV11	1.501	1.744	1.501	1.384	1.147
VH	M	3+	DV11	1.454	1.482	1.454	1.494	1.108

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table III

Max Rated Driver Experience 26

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	H	3+	DV11	1.539	2.487	1.539	1.218	1.242
L	H	3+	DV11	1.539	2.487	1.539	1.218	1.242
M	H	3+	DV11	1.545	2.246	1.545	1.266	1.210
H	H	3+	DV11	1.486	1.750	1.486	1.273	1.070
VH	H	3+	DV11	1.420	1.487	1.420	1.316	1.031
X	L	0	DV12	1.835	2.915	1.835	1.712	1.400
L	L	0	DV12	1.835	2.915	1.835	1.712	1.400
M	L	0	DV12	1.696	2.239	1.696	1.597	1.367
H	L	0	DV12	1.594	1.734	1.594	1.608	1.240
VH	L	0	DV12	1.526	1.459	1.526	1.670	1.190
X	M	0	DV12	1.529	2.429	1.529	1.308	1.116
L	M	0	DV12	1.529	2.429	1.529	1.308	1.116
M	M	0	DV12	1.413	1.866	1.413	1.221	1.090
H	M	0	DV12	1.328	1.445	1.328	1.229	0.989
VH	M	0	DV12	1.272	1.216	1.272	1.276	0.949
X	H	0	DV12	1.484	2.171	1.484	1.179	1.006
L	H	0	DV12	1.484	2.171	1.484	1.179	1.006
M	H	0	DV12	1.416	1.917	1.416	1.131	1.004
H	H	0	DV12	1.250	1.529	1.250	1.123	1.034
VH	H	0	DV12	1.143	1.297	1.143	1.096	1.020
X	L	1	DV12	2.017	3.702	2.017	1.861	1.572
L	L	1	DV12	2.017	3.702	2.017	1.861	1.572
M	L	1	DV12	2.008	3.234	2.008	1.860	1.525
H	L	1	DV12	1.912	2.515	1.912	1.912	1.437
VH	L	1	DV12	1.834	2.142	1.834	1.980	1.382
X	M	1	DV12	1.681	3.085	1.681	1.422	1.254
L	M	1	DV12	1.681	3.085	1.681	1.422	1.254
M	M	1	DV12	1.674	2.695	1.674	1.421	1.216
H	M	1	DV12	1.593	2.095	1.593	1.461	1.146
VH	M	1	DV12	1.528	1.785	1.528	1.513	1.102
X	H	1	DV12	1.710	3.095	1.710	1.303	1.247
L	H	1	DV12	1.710	3.095	1.710	1.303	1.247
M	H	1	DV12	1.650	2.710	1.650	1.314	1.215
H	H	1	DV12	1.507	2.074	1.507	1.319	1.107
VH	H	1	DV12	1.442	1.752	1.442	1.362	1.063
X	L	2	DV12	2.300	4.010	2.300	2.126	1.660
L	L	2	DV12	2.300	4.010	2.300	2.126	1.660
M	L	2	DV12	2.290	3.503	2.290	2.124	1.610
H	L	2	DV12	2.179	2.723	2.179	2.184	1.517
VH	L	2	DV12	2.091	2.320	2.091	2.261	1.459
X	M	2	DV12	1.916	3.341	1.916	1.624	1.323
L	M	2	DV12	1.916	3.341	1.916	1.624	1.323
M	M	2	DV12	1.908	2.919	1.908	1.623	1.284
H	M	2	DV12	1.816	2.269	1.816	1.669	1.209
VH	M	2	DV12	1.743	1.933	1.743	1.728	1.164
X	H	2	DV12	1.950	3.352	1.950	1.488	1.317
L	H	2	DV12	1.950	3.352	1.950	1.488	1.317
M	H	2	DV12	1.881	2.935	1.881	1.501	1.282
H	H	2	DV12	1.718	2.246	1.718	1.506	1.169
VH	H	2	DV12	1.644	1.898	1.644	1.555	1.123
X	L	3+	DV12	2.606	4.529	2.606	2.435	1.740
L	L	3+	DV12	2.606	4.529	2.606	2.435	1.740
M	L	3+	DV12	2.562	4.065	2.562	2.490	1.697
H	L	3+	DV12	2.523	3.176	2.523	2.509	1.713
VH	L	3+	DV12	2.446	2.698	2.446	2.709	1.655

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table III

Max Rated Driver Experience 26

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	3+	DV12	2.172	3.774	2.172	1.861	1.388
L	M	3+	DV12	2.172	3.774	2.172	1.861	1.388
M	M	3+	DV12	2.135	3.387	2.135	1.903	1.353
H	M	3+	DV12	2.103	2.647	2.103	1.918	1.366
VH	M	3+	DV12	2.038	2.249	2.038	2.070	1.320
X	H	3+	DV12	2.156	3.774	2.156	1.687	1.480
L	H	3+	DV12	2.156	3.774	2.156	1.687	1.480
M	H	3+	DV12	2.165	3.408	2.165	1.754	1.442
H	H	3+	DV12	2.082	2.655	2.082	1.764	1.274
VH	H	3+	DV12	1.989	2.257	1.989	1.823	1.229
X	L	0	DV13	2.001	3.037	2.001	2.006	1.635
L	L	0	DV13	2.001	3.037	2.001	2.006	1.635
M	L	0	DV13	1.850	2.332	1.850	1.872	1.597
H	L	0	DV13	1.739	1.806	1.739	1.884	1.449
VH	L	0	DV13	1.665	1.520	1.665	1.957	1.390
X	M	0	DV13	1.601	2.429	1.601	1.472	1.252
L	M	0	DV13	1.601	2.429	1.601	1.472	1.252
M	M	0	DV13	1.480	1.866	1.480	1.373	1.222
H	M	0	DV13	1.391	1.445	1.391	1.382	1.109
VH	M	0	DV13	1.332	1.216	1.332	1.436	1.064
X	H	0	DV13	1.554	2.171	1.554	1.327	1.128
L	H	0	DV13	1.554	2.171	1.554	1.327	1.128
M	H	0	DV13	1.483	1.917	1.483	1.272	1.126
H	H	0	DV13	1.309	1.529	1.309	1.263	1.159
VH	H	0	DV13	1.197	1.297	1.197	1.233	1.144
X	L	1	DV13	2.200	3.856	2.200	2.181	1.836
L	L	1	DV13	2.200	3.856	2.200	2.181	1.836
M	L	1	DV13	2.191	3.369	2.191	2.180	1.782
H	L	1	DV13	2.085	2.619	2.085	2.241	1.678
VH	L	1	DV13	2.001	2.231	2.001	2.320	1.615
X	M	1	DV13	1.760	3.085	1.760	1.600	1.405
L	M	1	DV13	1.760	3.085	1.760	1.600	1.405
M	M	1	DV13	1.753	2.695	1.753	1.599	1.364
H	M	1	DV13	1.668	2.095	1.668	1.644	1.285
VH	M	1	DV13	1.600	1.785	1.600	1.702	1.236
X	H	1	DV13	1.791	3.095	1.791	1.466	1.398
L	H	1	DV13	1.791	3.095	1.791	1.466	1.398
M	H	1	DV13	1.727	2.710	1.727	1.478	1.362
H	H	1	DV13	1.578	2.074	1.578	1.484	1.241
VH	H	1	DV13	1.510	1.752	1.510	1.532	1.192
X	L	2	DV13	2.617	4.358	2.617	2.600	2.023
L	L	2	DV13	2.617	4.358	2.617	2.600	2.023
M	L	2	DV13	2.606	3.807	2.606	2.598	1.963
H	L	2	DV13	2.481	2.960	2.481	2.671	1.849
VH	L	2	DV13	2.380	2.521	2.380	2.765	1.779
X	M	2	DV13	2.094	3.487	2.094	1.907	1.548
L	M	2	DV13	2.094	3.487	2.094	1.907	1.548
M	M	2	DV13	2.085	3.046	2.085	1.906	1.502
H	M	2	DV13	1.984	2.368	1.984	1.960	1.415
VH	M	2	DV13	1.904	2.017	1.904	2.028	1.361
X	H	2	DV13	2.130	3.498	2.130	1.747	1.540
L	H	2	DV13	2.130	3.498	2.130	1.747	1.540
M	H	2	DV13	2.055	3.063	2.055	1.762	1.500
H	H	2	DV13	1.877	2.344	1.877	1.769	1.368
VH	H	2	DV13	1.797	1.981	1.797	1.826	1.313

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Household Structure Factor Table III

Max Rated Driver Experience 26

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	3+	DV13	2.956	4.906	2.956	2.968	2.114
L	L	3+	DV13	2.956	4.906	2.956	2.968	2.114
M	L	3+	DV13	2.907	4.404	2.907	3.034	2.061
H	L	3+	DV13	2.863	3.441	2.863	3.058	2.081
VH	L	3+	DV13	2.774	2.923	2.774	3.302	2.010
X	M	3+	DV13	2.365	3.925	2.365	2.177	1.618
L	M	3+	DV13	2.365	3.925	2.365	2.177	1.618
M	M	3+	DV13	2.325	3.523	2.325	2.226	1.577
H	M	3+	DV13	2.290	2.752	2.290	2.244	1.593
VH	M	3+	DV13	2.219	2.339	2.219	2.422	1.539
X	H	3+	DV13	2.348	3.925	2.348	1.974	1.726
L	H	3+	DV13	2.348	3.925	2.348	1.974	1.726
M	H	3+	DV13	2.358	3.544	2.358	2.052	1.682
H	H	3+	DV13	2.267	2.761	2.267	2.063	1.486
VH	H	3+	DV13	2.166	2.347	2.166	2.133	1.433
X	L	0	DV2d	1.458	2.662	1.458	1.266	1.390
L	L	0	DV2d	1.458	2.662	1.458	1.266	1.390
M	L	0	DV2d	1.337	2.119	1.337	1.240	1.358
H	L	0	DV2d	1.267	1.594	1.267	1.216	1.284
VH	L	0	DV2d	1.179	1.268	1.179	1.236	1.227
X	M	0	DV2d	1.251	2.662	1.251	1.143	1.306
L	M	0	DV2d	1.251	2.662	1.251	1.143	1.306
M	M	0	DV2d	1.148	2.119	1.148	1.120	1.276
H	M	0	DV2d	1.088	1.594	1.088	1.098	1.206
VH	M	0	DV2d	1.012	1.268	1.012	1.116	1.153
X	H	0	DV2d	1.261	2.090	1.261	1.075	1.262
L	H	0	DV2d	1.261	2.090	1.261	1.075	1.262
M	H	0	DV2d	1.180	1.619	1.180	1.076	1.237
H	H	0	DV2d	1.092	1.256	1.092	1.114	1.159
VH	H	0	DV2d	0.933	1.050	0.933	1.152	1.114
X	L	1	DV2d	1.464	3.025	1.464	1.309	1.401
L	L	1	DV2d	1.464	3.025	1.464	1.309	1.401
M	L	1	DV2d	1.437	2.703	1.437	1.260	1.369
H	L	1	DV2d	1.361	2.172	1.361	1.264	1.299
VH	L	1	DV2d	1.351	1.878	1.351	1.307	1.234
X	M	1	DV2d	1.257	3.025	1.257	1.183	1.316
L	M	1	DV2d	1.257	3.025	1.257	1.183	1.316
M	M	1	DV2d	1.234	2.703	1.234	1.138	1.287
H	M	1	DV2d	1.169	2.172	1.169	1.141	1.221
VH	M	1	DV2d	1.160	1.878	1.160	1.180	1.160
X	H	1	DV2d	1.252	2.413	1.252	1.130	1.287
L	H	1	DV2d	1.252	2.413	1.252	1.130	1.287
M	H	1	DV2d	1.214	2.135	1.214	1.133	1.262
H	H	1	DV2d	1.150	1.597	1.150	1.166	1.180
VH	H	1	DV2d	1.030	1.351	1.030	1.208	1.115
X	L	2	DV2d	1.597	3.134	1.597	1.431	1.415
L	L	2	DV2d	1.597	3.134	1.597	1.431	1.415
M	L	2	DV2d	1.567	2.801	1.567	1.376	1.383
H	L	2	DV2d	1.485	2.250	1.485	1.381	1.312
VH	L	2	DV2d	1.473	1.945	1.473	1.428	1.246
X	M	2	DV2d	1.371	3.134	1.371	1.292	1.329
L	M	2	DV2d	1.371	3.134	1.371	1.292	1.329
M	M	2	DV2d	1.345	2.801	1.345	1.243	1.299
H	M	2	DV2d	1.275	2.250	1.275	1.247	1.233
VH	M	2	DV2d	1.265	1.945	1.265	1.290	1.171

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table III

Max Rated Driver Experience 26

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	H	2	DV2d	1.365	2.499	1.365	1.234	1.300
L	H	2	DV2d	1.365	2.499	1.365	1.234	1.300
M	H	2	DV2d	1.324	2.212	1.324	1.238	1.274
H	H	2	DV2d	1.254	1.654	1.254	1.274	1.192
VH	H	2	DV2d	1.124	1.399	1.124	1.319	1.126
X	L	3+	DV2d	1.639	3.133	1.639	1.447	1.343
L	L	3+	DV2d	1.639	3.133	1.639	1.447	1.343
M	L	3+	DV2d	1.613	2.940	1.613	1.446	1.374
H	L	3+	DV2d	1.537	2.340	1.537	1.455	1.328
VH	L	3+	DV2d	1.569	2.037	1.569	1.631	1.297
X	M	3+	DV2d	1.407	3.133	1.407	1.307	1.261
L	M	3+	DV2d	1.407	3.133	1.407	1.307	1.261
M	M	3+	DV2d	1.385	2.940	1.385	1.306	1.291
H	M	3+	DV2d	1.320	2.340	1.320	1.314	1.248
VH	M	3+	DV2d	1.347	2.037	1.347	1.473	1.219
X	H	3+	DV2d	1.453	2.593	1.453	1.299	1.201
L	H	3+	DV2d	1.453	2.593	1.453	1.299	1.201
M	H	3+	DV2d	1.426	2.334	1.426	1.291	1.173
H	H	3+	DV2d	1.351	1.819	1.351	1.299	1.220
VH	H	3+	DV2d	1.269	1.680	1.269	1.352	1.175
X	L	0	DV2e	1.403	2.213	1.403	1.179	1.251
L	L	0	DV2e	1.403	2.213	1.403	1.179	1.251
M	L	0	DV2e	1.287	1.762	1.287	1.155	1.222
H	L	0	DV2e	1.220	1.326	1.220	1.132	1.155
VH	L	0	DV2e	1.135	1.055	1.135	1.151	1.104
X	M	0	DV2e	1.205	2.213	1.205	1.065	1.175
L	M	0	DV2e	1.205	2.213	1.205	1.065	1.175
M	M	0	DV2e	1.105	1.762	1.105	1.043	1.148
H	M	0	DV2e	1.047	1.326	1.047	1.023	1.085
VH	M	0	DV2e	0.975	1.055	0.975	1.039	1.037
X	H	0	DV2e	1.214	1.738	1.214	1.001	1.135
L	H	0	DV2e	1.214	1.738	1.214	1.001	1.135
M	H	0	DV2e	1.136	1.346	1.136	1.001	1.113
H	H	0	DV2e	1.051	1.045	1.051	1.037	1.043
VH	H	0	DV2e	0.898	0.873	0.898	1.072	1.002
X	L	1	DV2e	1.410	2.516	1.410	1.219	1.260
L	L	1	DV2e	1.410	2.516	1.410	1.219	1.260
M	L	1	DV2e	1.384	2.248	1.384	1.173	1.232
H	L	1	DV2e	1.311	1.806	1.311	1.177	1.169
VH	L	1	DV2e	1.301	1.562	1.301	1.217	1.110
X	M	1	DV2e	1.210	2.516	1.210	1.101	1.184
L	M	1	DV2e	1.210	2.516	1.210	1.101	1.184
M	M	1	DV2e	1.188	2.248	1.188	1.059	1.158
H	M	1	DV2e	1.125	1.806	1.125	1.063	1.098
VH	M	1	DV2e	1.117	1.562	1.117	1.099	1.043
X	H	1	DV2e	1.205	2.006	1.205	1.052	1.158
L	H	1	DV2e	1.205	2.006	1.205	1.052	1.158
M	H	1	DV2e	1.169	1.776	1.169	1.055	1.135
H	H	1	DV2e	1.107	1.328	1.107	1.085	1.062
VH	H	1	DV2e	0.992	1.123	0.992	1.125	1.003
X	L	2	DV2e	1.537	2.606	1.537	1.332	1.273
L	L	2	DV2e	1.537	2.606	1.537	1.332	1.273
M	L	2	DV2e	1.509	2.329	1.509	1.281	1.244
H	L	2	DV2e	1.430	1.871	1.430	1.285	1.181
VH	L	2	DV2e	1.419	1.618	1.419	1.329	1.121

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Household Structure Factor Table III

Max Rated Driver Experience 26

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	2	DV2e	1.320	2.606	1.320	1.203	1.196
L	M	2	DV2e	1.320	2.606	1.320	1.203	1.196
M	M	2	DV2e	1.295	2.329	1.295	1.157	1.169
H	M	2	DV2e	1.227	1.871	1.227	1.161	1.109
VH	M	2	DV2e	1.218	1.618	1.218	1.201	1.054
X	H	2	DV2e	1.314	2.079	1.314	1.149	1.169
L	H	2	DV2e	1.314	2.079	1.314	1.149	1.169
M	H	2	DV2e	1.275	1.840	1.275	1.153	1.147
H	H	2	DV2e	1.208	1.376	1.208	1.186	1.072
VH	H	2	DV2e	1.082	1.164	1.082	1.229	1.013
X	L	3+	DV2e	1.578	2.605	1.578	1.347	1.208
L	L	3+	DV2e	1.578	2.605	1.578	1.347	1.208
M	L	3+	DV2e	1.553	2.445	1.553	1.346	1.236
H	L	3+	DV2e	1.480	1.946	1.480	1.355	1.195
VH	L	3+	DV2e	1.511	1.694	1.511	1.519	1.167
X	M	3+	DV2e	1.355	2.605	1.355	1.217	1.135
L	M	3+	DV2e	1.355	2.605	1.355	1.217	1.135
M	M	3+	DV2e	1.333	2.445	1.333	1.216	1.162
H	M	3+	DV2e	1.271	1.946	1.271	1.224	1.123
VH	M	3+	DV2e	1.297	1.694	1.297	1.372	1.097
X	H	3+	DV2e	1.399	2.156	1.399	1.210	1.080
L	H	3+	DV2e	1.399	2.156	1.399	1.210	1.080
M	H	3+	DV2e	1.373	1.941	1.373	1.202	1.055
H	H	3+	DV2e	1.301	1.513	1.301	1.209	1.098
VH	H	3+	DV2e	1.221	1.397	1.221	1.259	1.057
X	L	0	DV2m	1.459	2.341	1.459	1.293	1.389
L	L	0	DV2m	1.459	2.341	1.459	1.293	1.389
M	L	0	DV2m	1.338	1.864	1.338	1.267	1.358
H	L	0	DV2m	1.269	1.402	1.269	1.242	1.283
VH	L	0	DV2m	1.180	1.116	1.180	1.263	1.226
X	M	0	DV2m	1.205	2.251	1.205	1.123	1.256
L	M	0	DV2m	1.205	2.251	1.205	1.123	1.256
M	M	0	DV2m	1.105	1.792	1.105	1.100	1.227
H	M	0	DV2m	1.047	1.348	1.047	1.079	1.160
VH	M	0	DV2m	0.975	1.073	0.975	1.096	1.108
X	H	0	DV2m	1.214	1.767	1.214	1.056	1.213
L	H	0	DV2m	1.214	1.767	1.214	1.056	1.213
M	H	0	DV2m	1.136	1.369	1.136	1.056	1.189
H	H	0	DV2m	1.051	1.062	1.051	1.094	1.114
VH	H	0	DV2m	0.898	0.888	0.898	1.131	1.071
X	L	1	DV2m	1.510	2.740	1.510	1.378	1.443
L	L	1	DV2m	1.510	2.740	1.510	1.378	1.443
M	L	1	DV2m	1.483	2.449	1.483	1.325	1.410
H	L	1	DV2m	1.404	1.968	1.404	1.329	1.338
VH	L	1	DV2m	1.394	1.701	1.394	1.375	1.270
X	M	1	DV2m	1.246	2.635	1.246	1.197	1.304
L	M	1	DV2m	1.246	2.635	1.246	1.197	1.304
M	M	1	DV2m	1.224	2.355	1.224	1.151	1.274
H	M	1	DV2m	1.159	1.892	1.159	1.155	1.209
VH	M	1	DV2m	1.151	1.636	1.151	1.194	1.148
X	H	1	DV2m	1.241	2.101	1.241	1.143	1.274
L	H	1	DV2m	1.241	2.101	1.241	1.143	1.274
M	H	1	DV2m	1.204	1.860	1.204	1.146	1.249
H	H	1	DV2m	1.140	1.391	1.140	1.179	1.169
VH	H	1	DV2m	1.022	1.176	1.022	1.222	1.104

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table III

Max Rated Driver Experience 26

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	2	DV2m	1.662	2.866	1.662	1.520	1.471
L	L	2	DV2m	1.662	2.866	1.662	1.520	1.471
M	L	2	DV2m	1.632	2.562	1.632	1.462	1.437
H	L	2	DV2m	1.547	2.058	1.547	1.467	1.364
VH	L	2	DV2m	1.535	1.779	1.535	1.516	1.296
X	M	2	DV2m	1.373	2.756	1.373	1.320	1.329
L	M	2	DV2m	1.373	2.756	1.373	1.320	1.329
M	M	2	DV2m	1.347	2.464	1.347	1.270	1.299
H	M	2	DV2m	1.276	1.979	1.276	1.274	1.232
VH	M	2	DV2m	1.267	1.711	1.267	1.318	1.171
X	H	2	DV2m	1.367	2.199	1.367	1.260	1.300
L	H	2	DV2m	1.367	2.199	1.367	1.260	1.300
M	H	2	DV2m	1.326	1.946	1.326	1.265	1.274
H	H	2	DV2m	1.256	1.455	1.256	1.301	1.192
VH	H	2	DV2m	1.125	1.230	1.125	1.348	1.125
X	L	3+	DV2m	1.723	2.894	1.723	1.552	1.410
L	L	3+	DV2m	1.723	2.894	1.723	1.552	1.410
M	L	3+	DV2m	1.696	2.715	1.696	1.551	1.443
H	L	3+	DV2m	1.616	2.161	1.616	1.560	1.394
VH	L	3+	DV2m	1.650	1.882	1.650	1.749	1.362
X	M	3+	DV2m	1.423	2.783	1.423	1.347	1.274
L	M	3+	DV2m	1.423	2.783	1.423	1.347	1.274
M	M	3+	DV2m	1.400	2.610	1.400	1.347	1.303
H	M	3+	DV2m	1.335	2.078	1.335	1.356	1.260
VH	M	3+	DV2m	1.362	1.809	1.362	1.519	1.231
X	H	3+	DV2m	1.469	2.303	1.469	1.340	1.212
L	H	3+	DV2m	1.469	2.303	1.469	1.340	1.212
M	H	3+	DV2m	1.442	2.073	1.442	1.331	1.183
H	H	3+	DV2m	1.366	1.615	1.366	1.339	1.232
VH	H	3+	DV2m	1.282	1.492	1.282	1.394	1.187
X	L	0	DV3d	1.134	1.826	1.134	1.057	1.219
L	L	0	DV3d	1.134	1.826	1.134	1.057	1.219
M	L	0	DV3d	1.040	1.454	1.040	1.036	1.191
H	L	0	DV3d	0.985	1.094	0.985	1.016	1.126
VH	L	0	DV3d	0.917	0.870	0.917	1.032	1.076
X	M	0	DV3d	0.973	1.826	0.973	0.955	1.145
L	M	0	DV3d	0.973	1.826	0.973	0.955	1.145
M	M	0	DV3d	0.893	1.454	0.893	0.936	1.119
H	M	0	DV3d	0.846	1.094	0.846	0.917	1.058
VH	M	0	DV3d	0.787	0.870	0.787	0.932	1.011
X	H	0	DV3d	0.981	1.434	0.981	0.898	1.107
L	H	0	DV3d	0.981	1.434	0.981	0.898	1.107
M	H	0	DV3d	0.918	1.110	0.918	0.898	1.085
H	H	0	DV3d	0.849	0.862	0.849	0.930	1.016
VH	H	0	DV3d	0.725	0.720	0.725	0.962	0.977
X	L	1	DV3d	1.139	2.075	1.139	1.094	1.229
L	L	1	DV3d	1.139	2.075	1.139	1.094	1.229
M	L	1	DV3d	1.118	1.854	1.118	1.052	1.201
H	L	1	DV3d	1.059	1.490	1.059	1.055	1.139
VH	L	1	DV3d	1.051	1.288	1.051	1.092	1.082
X	M	1	DV3d	0.978	2.075	0.978	0.988	1.154
L	M	1	DV3d	0.978	2.075	0.978	0.988	1.154
M	M	1	DV3d	0.959	1.854	0.959	0.950	1.128
H	M	1	DV3d	0.909	1.490	0.909	0.953	1.071
VH	M	1	DV3d	0.902	1.288	0.902	0.986	1.017

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table III

Max Rated Driver Experience 26

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	H	1	DV3d	0.973	1.655	0.973	0.944	1.129
L	H	1	DV3d	0.973	1.655	0.973	0.944	1.129
M	H	1	DV3d	0.944	1.465	0.944	0.947	1.107
H	H	1	DV3d	0.895	1.095	0.895	0.974	1.035
VH	H	1	DV3d	0.801	0.926	0.801	1.009	0.978
X	L	2	DV3d	1.242	2.150	1.242	1.195	1.241
L	L	2	DV3d	1.242	2.150	1.242	1.195	1.241
M	L	2	DV3d	1.219	1.921	1.219	1.150	1.213
H	L	2	DV3d	1.155	1.543	1.155	1.153	1.151
VH	L	2	DV3d	1.146	1.335	1.146	1.193	1.093
X	M	2	DV3d	1.066	2.150	1.066	1.079	1.166
L	M	2	DV3d	1.066	2.150	1.066	1.079	1.166
M	M	2	DV3d	1.046	1.921	1.046	1.038	1.139
H	M	2	DV3d	0.991	1.543	0.991	1.041	1.081
VH	M	2	DV3d	0.984	1.335	0.984	1.077	1.027
X	H	2	DV3d	1.062	1.715	1.062	1.031	1.140
L	H	2	DV3d	1.062	1.715	1.062	1.031	1.140
M	H	2	DV3d	1.030	1.517	1.030	1.034	1.117
H	H	2	DV3d	0.976	1.135	0.976	1.064	1.045
VH	H	2	DV3d	0.874	0.960	0.874	1.102	0.987
X	L	3+	DV3d	1.275	2.149	1.275	1.208	1.177
L	L	3+	DV3d	1.275	2.149	1.275	1.208	1.177
M	L	3+	DV3d	1.255	2.017	1.255	1.208	1.205
H	L	3+	DV3d	1.196	1.605	1.196	1.215	1.164
VH	L	3+	DV3d	1.221	1.398	1.221	1.362	1.137
X	M	3+	DV3d	1.094	2.149	1.094	1.091	1.106
L	M	3+	DV3d	1.094	2.149	1.094	1.091	1.106
M	M	3+	DV3d	1.077	2.017	1.077	1.091	1.132
H	M	3+	DV3d	1.027	1.605	1.027	1.098	1.094
VH	M	3+	DV3d	1.048	1.398	1.048	1.230	1.069
X	H	3+	DV3d	1.130	1.778	1.130	1.085	1.053
L	H	3+	DV3d	1.130	1.778	1.130	1.085	1.053
M	H	3+	DV3d	1.109	1.601	1.109	1.079	1.028
H	H	3+	DV3d	1.051	1.248	1.051	1.085	1.070
VH	H	3+	DV3d	0.987	1.152	0.987	1.129	1.030
X	L	0	DV3e	1.283	1.881	1.283	1.097	1.228
L	L	0	DV3e	1.283	1.881	1.283	1.097	1.228
M	L	0	DV3e	1.176	1.498	1.176	1.075	1.200
H	L	0	DV3e	1.115	1.127	1.115	1.054	1.134
VH	L	0	DV3e	1.038	0.897	1.038	1.071	1.084
X	M	0	DV3e	1.101	1.881	1.101	0.991	1.154
L	M	0	DV3e	1.101	1.881	1.101	0.991	1.154
M	M	0	DV3e	1.010	1.498	1.010	0.971	1.128
H	M	0	DV3e	0.957	1.127	0.957	0.952	1.066
VH	M	0	DV3e	0.891	0.897	0.891	0.968	1.018
X	H	0	DV3e	1.110	1.477	1.110	0.932	1.115
L	H	0	DV3e	1.110	1.477	1.110	0.932	1.115
M	H	0	DV3e	1.039	1.144	1.039	0.932	1.093
H	H	0	DV3e	0.961	0.888	0.961	0.965	1.024
VH	H	0	DV3e	0.821	0.742	0.821	0.998	0.984
X	L	1	DV3e	1.288	2.138	1.288	1.135	1.238
L	L	1	DV3e	1.288	2.138	1.288	1.135	1.238
M	L	1	DV3e	1.265	1.911	1.265	1.092	1.210
H	L	1	DV3e	1.198	1.535	1.198	1.095	1.148
VH	L	1	DV3e	1.189	1.327	1.189	1.133	1.090

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Household Structure Factor Table III

Max Rated Driver Experience 26

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	1	DV3e	1.106	2.138	1.106	1.025	1.163
L	M	1	DV3e	1.106	2.138	1.106	1.025	1.163
M	M	1	DV3e	1.086	1.911	1.086	0.986	1.137
H	M	1	DV3e	1.029	1.535	1.029	0.989	1.079
VH	M	1	DV3e	1.021	1.327	1.021	1.023	1.024
X	H	1	DV3e	1.101	1.705	1.101	0.979	1.137
L	H	1	DV3e	1.101	1.705	1.101	0.979	1.137
M	H	1	DV3e	1.068	1.509	1.068	0.982	1.115
H	H	1	DV3e	1.012	1.129	1.012	1.010	1.043
VH	H	1	DV3e	0.907	0.955	0.907	1.047	0.985
X	L	2	DV3e	1.405	2.215	1.405	1.240	1.250
L	L	2	DV3e	1.405	2.215	1.405	1.240	1.250
M	L	2	DV3e	1.379	1.980	1.379	1.193	1.222
H	L	2	DV3e	1.307	1.591	1.307	1.197	1.159
VH	L	2	DV3e	1.297	1.375	1.297	1.238	1.101
X	M	2	DV3e	1.206	2.215	1.206	1.120	1.174
L	M	2	DV3e	1.206	2.215	1.206	1.120	1.174
M	M	2	DV3e	1.184	1.980	1.184	1.077	1.148
H	M	2	DV3e	1.122	1.591	1.122	1.081	1.089
VH	M	2	DV3e	1.113	1.375	1.113	1.118	1.035
X	H	2	DV3e	1.201	1.767	1.201	1.070	1.148
L	H	2	DV3e	1.201	1.767	1.201	1.070	1.148
M	H	2	DV3e	1.165	1.564	1.165	1.073	1.126
H	H	2	DV3e	1.104	1.169	1.104	1.104	1.053
VH	H	2	DV3e	0.989	0.989	0.989	1.144	0.995
X	L	3+	DV3e	1.443	2.215	1.443	1.254	1.186
L	L	3+	DV3e	1.443	2.215	1.443	1.254	1.186
M	L	3+	DV3e	1.420	2.078	1.420	1.253	1.214
H	L	3+	DV3e	1.353	1.654	1.353	1.261	1.173
VH	L	3+	DV3e	1.381	1.440	1.381	1.414	1.146
X	M	3+	DV3e	1.238	2.215	1.238	1.133	1.115
L	M	3+	DV3e	1.238	2.215	1.238	1.133	1.115
M	M	3+	DV3e	1.219	2.078	1.219	1.132	1.141
H	M	3+	DV3e	1.162	1.654	1.162	1.139	1.102
VH	M	3+	DV3e	1.186	1.440	1.186	1.277	1.077
X	H	3+	DV3e	1.279	1.833	1.279	1.126	1.061
L	H	3+	DV3e	1.279	1.833	1.279	1.126	1.061
M	H	3+	DV3e	1.255	1.650	1.255	1.119	1.036
H	H	3+	DV3e	1.189	1.286	1.189	1.126	1.078
VH	H	3+	DV3e	1.116	1.188	1.116	1.172	1.038
X	L	0	DV3m	1.301	1.881	1.301	1.155	1.200
L	L	0	DV3m	1.301	1.881	1.301	1.155	1.200
M	L	0	DV3m	1.193	1.498	1.193	1.132	1.173
H	L	0	DV3m	1.131	1.127	1.131	1.110	1.109
VH	L	0	DV3m	1.053	0.897	1.053	1.128	1.059
X	M	0	DV3m	1.117	1.881	1.117	1.043	1.128
L	M	0	DV3m	1.117	1.881	1.117	1.043	1.128
M	M	0	DV3m	1.025	1.498	1.025	1.022	1.102
H	M	0	DV3m	0.971	1.127	0.971	1.002	1.042
VH	M	0	DV3m	0.904	0.897	0.904	1.019	0.995
X	H	0	DV3m	1.126	1.477	1.126	0.982	1.090
L	H	0	DV3m	1.126	1.477	1.126	0.982	1.090
M	H	0	DV3m	1.054	1.144	1.054	0.982	1.068
H	H	0	DV3m	0.975	0.888	0.975	1.016	1.001
VH	H	0	DV3m	0.833	0.742	0.833	1.051	0.962

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Household Structure Factor Table III

Max Rated Driver Experience 26

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	1	DV3m	1.307	2.138	1.307	1.195	1.210
L	L	1	DV3m	1.307	2.138	1.307	1.195	1.210
M	L	1	DV3m	1.283	1.911	1.283	1.150	1.183
H	L	1	DV3m	1.215	1.535	1.215	1.153	1.122
VH	L	1	DV3m	1.206	1.327	1.206	1.193	1.066
X	M	1	DV3m	1.122	2.138	1.122	1.079	1.137
L	M	1	DV3m	1.122	2.138	1.122	1.079	1.137
M	M	1	DV3m	1.101	1.911	1.101	1.038	1.111
H	M	1	DV3m	1.043	1.535	1.043	1.042	1.055
VH	M	1	DV3m	1.036	1.327	1.036	1.077	1.002
X	H	1	DV3m	1.117	1.705	1.117	1.031	1.112
L	H	1	DV3m	1.117	1.705	1.117	1.031	1.112
M	H	1	DV3m	1.084	1.509	1.084	1.034	1.090
H	H	1	DV3m	1.027	1.129	1.027	1.064	1.019
VH	H	1	DV3m	0.920	0.955	0.920	1.102	0.963
X	L	2	DV3m	1.425	2.215	1.425	1.306	1.222
L	L	2	DV3m	1.425	2.215	1.425	1.306	1.222
M	L	2	DV3m	1.399	1.980	1.399	1.256	1.194
H	L	2	DV3m	1.326	1.591	1.326	1.260	1.133
VH	L	2	DV3m	1.315	1.375	1.315	1.303	1.076
X	M	2	DV3m	1.224	2.215	1.224	1.179	1.148
L	M	2	DV3m	1.224	2.215	1.224	1.179	1.148
M	M	2	DV3m	1.201	1.980	1.201	1.134	1.122
H	M	2	DV3m	1.138	1.591	1.138	1.138	1.065
VH	M	2	DV3m	1.129	1.375	1.129	1.177	1.011
X	H	2	DV3m	1.219	1.767	1.219	1.127	1.123
L	H	2	DV3m	1.219	1.767	1.219	1.127	1.123
M	H	2	DV3m	1.182	1.564	1.182	1.130	1.101
H	H	2	DV3m	1.120	1.169	1.120	1.162	1.029
VH	H	2	DV3m	1.003	0.989	1.003	1.204	0.972
X	L	3+	DV3m	1.463	2.215	1.463	1.320	1.160
L	L	3+	DV3m	1.463	2.215	1.463	1.320	1.160
M	L	3+	DV3m	1.440	2.078	1.440	1.320	1.187
H	L	3+	DV3m	1.373	1.654	1.373	1.328	1.147
VH	L	3+	DV3m	1.401	1.440	1.401	1.488	1.120
X	M	3+	DV3m	1.256	2.215	1.256	1.192	1.090
L	M	3+	DV3m	1.256	2.215	1.256	1.192	1.090
M	M	3+	DV3m	1.236	2.078	1.236	1.192	1.115
H	M	3+	DV3m	1.178	1.654	1.178	1.199	1.078
VH	M	3+	DV3m	1.203	1.440	1.203	1.344	1.053
X	H	3+	DV3m	1.297	1.833	1.297	1.186	1.037
L	H	3+	DV3m	1.297	1.833	1.297	1.186	1.037
M	H	3+	DV3m	1.273	1.650	1.273	1.179	1.013
H	H	3+	DV3m	1.206	1.286	1.206	1.185	1.054
VH	H	3+	DV3m	1.133	1.188	1.133	1.234	1.015

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Household Structure Factor Table IV

Max Rated Driver Experience 41

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	0	DV11	1.427	1.990	1.427	1.326	1.195
L	L	0	DV11	1.427	1.990	1.427	1.326	1.195
M	L	0	DV11	1.397	1.805	1.397	1.323	1.170
H	L	0	DV11	1.325	1.404	1.325	1.331	1.112
VH	L	0	DV11	1.197	1.338	1.197	1.300	1.132
X	M	0	DV11	1.427	1.990	1.427	1.216	1.144
L	M	0	DV11	1.427	1.990	1.427	1.216	1.144
M	M	0	DV11	1.397	1.805	1.397	1.213	1.120
H	M	0	DV11	1.325	1.404	1.325	1.220	1.064
VH	M	0	DV11	1.197	1.338	1.197	1.192	1.083
X	H	0	DV11	1.437	1.895	1.437	1.074	1.052
L	H	0	DV11	1.437	1.895	1.437	1.074	1.052
M	H	0	DV11	1.260	1.702	1.260	1.076	1.050
H	H	0	DV11	1.196	1.329	1.196	1.082	1.001
VH	H	0	DV11	1.146	1.414	1.146	1.102	1.069
X	L	1	DV11	1.533	2.394	1.533	1.378	1.209
L	L	1	DV11	1.533	2.394	1.533	1.378	1.209
M	L	1	DV11	1.499	2.106	1.499	1.427	1.213
H	L	1	DV11	1.420	1.633	1.420	1.441	1.161
VH	L	1	DV11	1.361	1.383	1.361	1.491	1.136
X	M	1	DV11	1.533	2.394	1.533	1.264	1.157
L	M	1	DV11	1.533	2.394	1.533	1.264	1.157
M	M	1	DV11	1.499	2.106	1.499	1.308	1.161
H	M	1	DV11	1.420	1.633	1.420	1.321	1.111
VH	M	1	DV11	1.361	1.383	1.361	1.368	1.087
X	H	1	DV11	1.511	2.281	1.511	1.153	1.103
L	H	1	DV11	1.511	2.281	1.511	1.153	1.103
M	H	1	DV11	1.490	2.049	1.490	1.225	1.088
H	H	1	DV11	1.441	1.645	1.441	1.231	1.049
VH	H	1	DV11	1.380	1.458	1.380	1.273	1.069
X	L	2	DV11	1.581	2.394	1.581	1.394	1.221
L	L	2	DV11	1.581	2.394	1.581	1.394	1.221
M	L	2	DV11	1.546	2.106	1.546	1.443	1.225
H	L	2	DV11	1.464	1.633	1.464	1.458	1.173
VH	L	2	DV11	1.403	1.383	1.403	1.509	1.147
X	M	2	DV11	1.581	2.394	1.581	1.279	1.168
L	M	2	DV11	1.581	2.394	1.581	1.279	1.168
M	M	2	DV11	1.546	2.106	1.546	1.324	1.172
H	M	2	DV11	1.464	1.633	1.464	1.337	1.122
VH	M	2	DV11	1.403	1.383	1.403	1.384	1.097
X	H	2	DV11	1.558	2.281	1.558	1.167	1.114
L	H	2	DV11	1.558	2.281	1.558	1.167	1.114
M	H	2	DV11	1.537	2.049	1.537	1.239	1.099
H	H	2	DV11	1.486	1.645	1.486	1.245	1.059
VH	H	2	DV11	1.423	1.458	1.423	1.288	1.080
X	L	3+	DV11	1.611	2.392	1.611	1.417	1.207
L	L	3+	DV11	1.611	2.392	1.611	1.417	1.207
M	L	3+	DV11	1.587	2.278	1.587	1.510	1.296
H	L	3+	DV11	1.544	1.772	1.544	1.530	1.241
VH	L	3+	DV11	1.477	1.507	1.477	1.579	1.196
X	M	3+	DV11	1.611	2.392	1.611	1.300	1.155
L	M	3+	DV11	1.611	2.392	1.611	1.300	1.155
M	M	3+	DV11	1.587	2.278	1.587	1.385	1.240
H	M	3+	DV11	1.544	1.772	1.544	1.403	1.187
VH	M	3+	DV11	1.477	1.507	1.477	1.448	1.145

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Household Structure Factor Table IV

Max Rated Driver Experience 41

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	H	3+	DV11	1.594	2.382	1.594	1.205	1.241
L	H	3+	DV11	1.594	2.382	1.594	1.205	1.241
M	H	3+	DV11	1.567	2.218	1.567	1.257	1.217
H	H	3+	DV11	1.529	1.728	1.529	1.304	1.171
VH	H	3+	DV11	1.633	1.470	1.633	1.413	1.130
X	L	0	DV12	1.632	2.395	1.632	1.514	1.367
L	L	0	DV12	1.632	2.395	1.632	1.514	1.367
M	L	0	DV12	1.598	2.172	1.598	1.510	1.338
H	L	0	DV12	1.515	1.689	1.515	1.520	1.272
VH	L	0	DV12	1.369	1.610	1.369	1.484	1.294
X	M	0	DV12	1.360	1.996	1.360	1.157	1.090
L	M	0	DV12	1.360	1.996	1.360	1.157	1.090
M	M	0	DV12	1.331	1.810	1.331	1.154	1.067
H	M	0	DV12	1.262	1.408	1.262	1.161	1.014
VH	M	0	DV12	1.141	1.342	1.141	1.134	1.032
X	H	0	DV12	1.369	1.900	1.369	1.022	1.003
L	H	0	DV12	1.369	1.900	1.369	1.022	1.003
M	H	0	DV12	1.200	1.707	1.200	1.023	1.001
H	H	0	DV12	1.140	1.333	1.140	1.030	0.954
VH	H	0	DV12	1.092	1.418	1.092	1.049	1.019
X	L	1	DV12	2.029	3.542	2.029	1.785	1.521
L	L	1	DV12	2.029	3.542	2.029	1.785	1.521
M	L	1	DV12	1.984	3.116	1.984	1.848	1.526
H	L	1	DV12	1.880	2.416	1.880	1.866	1.461
VH	L	1	DV12	1.801	2.046	1.801	1.931	1.429
X	M	1	DV12	1.691	2.952	1.691	1.364	1.213
L	M	1	DV12	1.691	2.952	1.691	1.364	1.213
M	M	1	DV12	1.654	2.596	1.654	1.412	1.217
H	M	1	DV12	1.567	2.013	1.567	1.426	1.165
VH	M	1	DV12	1.501	1.705	1.501	1.476	1.139
X	H	1	DV12	1.667	2.812	1.667	1.244	1.156
L	H	1	DV12	1.667	2.812	1.667	1.244	1.156
M	H	1	DV12	1.644	2.526	1.644	1.322	1.141
H	H	1	DV12	1.590	2.028	1.590	1.328	1.100
VH	H	1	DV12	1.523	1.798	1.523	1.374	1.121
X	L	2	DV12	2.314	3.837	2.314	2.039	1.606
L	L	2	DV12	2.314	3.837	2.314	2.039	1.606
M	L	2	DV12	2.263	3.374	2.263	2.110	1.611
H	L	2	DV12	2.144	2.617	2.144	2.131	1.543
VH	L	2	DV12	2.054	2.216	2.054	2.206	1.509
X	M	2	DV12	1.928	3.197	1.928	1.558	1.281
L	M	2	DV12	1.928	3.197	1.928	1.558	1.281
M	M	2	DV12	1.885	2.812	1.885	1.613	1.285
H	M	2	DV12	1.786	2.180	1.786	1.629	1.230
VH	M	2	DV12	1.711	1.847	1.711	1.686	1.203
X	H	2	DV12	1.901	3.046	1.901	1.421	1.221
L	H	2	DV12	1.901	3.046	1.901	1.421	1.221
M	H	2	DV12	1.875	2.736	1.875	1.509	1.204
H	H	2	DV12	1.813	2.197	1.813	1.517	1.161
VH	H	2	DV12	1.736	1.947	1.736	1.569	1.183
X	L	3+	DV12	2.708	4.356	2.708	2.357	1.725
L	L	3+	DV12	2.708	4.356	2.708	2.357	1.725
M	L	3+	DV12	2.669	4.148	2.669	2.510	1.852
H	L	3+	DV12	2.596	3.227	2.596	2.543	1.774
VH	L	3+	DV12	2.485	2.745	2.485	2.626	1.710

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table IV

Max Rated Driver Experience 41

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	3+	DV12	2.257	3.630	2.257	1.801	1.376
L	M	3+	DV12	2.257	3.630	2.257	1.801	1.376
M	M	3+	DV12	2.225	3.457	2.225	1.918	1.477
H	M	3+	DV12	2.164	2.689	2.164	1.944	1.415
VH	M	3+	DV12	2.071	2.287	2.071	2.006	1.364
X	H	3+	DV12	2.235	3.614	2.235	1.670	1.478
L	H	3+	DV12	2.235	3.614	2.235	1.670	1.478
M	H	3+	DV12	2.196	3.366	2.196	1.742	1.450
H	H	3+	DV12	2.142	2.622	2.142	1.807	1.395
VH	H	3+	DV12	2.289	2.231	2.289	1.958	1.346
X	L	0	DV13	1.780	2.494	1.780	1.774	1.597
L	L	0	DV13	1.780	2.494	1.780	1.774	1.597
M	L	0	DV13	1.743	2.262	1.743	1.770	1.563
H	L	0	DV13	1.652	1.760	1.652	1.781	1.486
VH	L	0	DV13	1.493	1.677	1.493	1.739	1.512
X	M	0	DV13	1.424	1.996	1.424	1.301	1.222
L	M	0	DV13	1.424	1.996	1.424	1.301	1.222
M	M	0	DV13	1.394	1.810	1.394	1.299	1.196
H	M	0	DV13	1.322	1.408	1.322	1.307	1.137
VH	M	0	DV13	1.195	1.342	1.195	1.276	1.157
X	H	0	DV13	1.434	1.900	1.434	1.150	1.124
L	H	0	DV13	1.434	1.900	1.434	1.150	1.124
M	H	0	DV13	1.257	1.707	1.257	1.151	1.122
H	H	0	DV13	1.193	1.333	1.193	1.158	1.069
VH	H	0	DV13	1.144	1.418	1.144	1.180	1.142
X	L	1	DV13	2.214	3.690	2.214	2.092	1.777
L	L	1	DV13	2.214	3.690	2.214	2.092	1.777
M	L	1	DV13	2.164	3.245	2.164	2.165	1.783
H	L	1	DV13	2.051	2.517	2.051	2.187	1.707
VH	L	1	DV13	1.965	2.131	1.965	2.263	1.669
X	M	1	DV13	1.771	2.952	1.771	1.534	1.360
L	M	1	DV13	1.771	2.952	1.771	1.534	1.360
M	M	1	DV13	1.732	2.596	1.732	1.588	1.365
H	M	1	DV13	1.641	2.013	1.641	1.604	1.306
VH	M	1	DV13	1.572	1.705	1.572	1.660	1.278
X	H	1	DV13	1.746	2.812	1.746	1.400	1.296
L	H	1	DV13	1.746	2.812	1.746	1.400	1.296
M	H	1	DV13	1.722	2.526	1.722	1.487	1.279
H	H	1	DV13	1.665	2.028	1.665	1.494	1.233
VH	H	1	DV13	1.595	1.798	1.595	1.546	1.257
X	L	2	DV13	2.633	4.170	2.633	2.493	1.957
L	L	2	DV13	2.633	4.170	2.633	2.493	1.957
M	L	2	DV13	2.575	3.668	2.575	2.581	1.964
H	L	2	DV13	2.440	2.844	2.440	2.606	1.880
VH	L	2	DV13	2.337	2.409	2.337	2.697	1.839
X	M	2	DV13	2.107	3.336	2.107	1.829	1.498
L	M	2	DV13	2.107	3.336	2.107	1.829	1.498
M	M	2	DV13	2.060	2.934	2.060	1.893	1.503
H	M	2	DV13	1.952	2.275	1.952	1.912	1.439
VH	M	2	DV13	1.870	1.927	1.870	1.979	1.407
X	H	2	DV13	2.077	3.178	2.077	1.669	1.428
L	H	2	DV13	2.077	3.178	2.077	1.669	1.428
M	H	2	DV13	2.048	2.855	2.048	1.772	1.409
H	H	2	DV13	1.981	2.292	1.981	1.781	1.359
VH	H	2	DV13	1.897	2.032	1.897	1.842	1.385

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Household Structure Factor Table IV

Max Rated Driver Experience 41

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	3+	DV13	3.072	4.719	3.072	2.873	2.095
L	L	3+	DV13	3.072	4.719	3.072	2.873	2.095
M	L	3+	DV13	3.028	4.494	3.028	3.060	2.250
H	L	3+	DV13	2.945	3.496	2.945	3.100	2.155
VH	L	3+	DV13	2.818	2.973	2.818	3.200	2.077
X	M	3+	DV13	2.458	3.775	2.458	2.107	1.604
L	M	3+	DV13	2.458	3.775	2.458	2.107	1.604
M	M	3+	DV13	2.422	3.595	2.422	2.245	1.722
H	M	3+	DV13	2.356	2.797	2.356	2.274	1.650
VH	M	3+	DV13	2.255	2.379	2.255	2.348	1.590
X	H	3+	DV13	2.433	3.758	2.433	1.954	1.724
L	H	3+	DV13	2.433	3.758	2.433	1.954	1.724
M	H	3+	DV13	2.391	3.500	2.391	2.038	1.691
H	H	3+	DV13	2.333	2.727	2.333	2.114	1.626
VH	H	3+	DV13	2.493	2.320	2.493	2.291	1.569
X	L	0	DV2d	1.301	2.218	1.301	1.175	1.326
L	L	0	DV2d	1.301	2.218	1.301	1.175	1.326
M	L	0	DV2d	1.284	1.997	1.284	1.165	1.300
H	L	0	DV2d	1.243	1.585	1.243	1.174	1.233
VH	L	0	DV2d	1.193	1.441	1.193	1.181	1.359
X	M	0	DV2d	1.117	2.218	1.117	1.061	1.246
L	M	0	DV2d	1.117	2.218	1.117	1.061	1.246
M	M	0	DV2d	1.103	1.997	1.103	1.052	1.222
H	M	0	DV2d	1.068	1.585	1.068	1.060	1.159
VH	M	0	DV2d	1.024	1.441	1.024	1.067	1.277
X	H	0	DV2d	1.146	1.746	1.146	0.987	1.245
L	H	0	DV2d	1.146	1.746	1.146	0.987	1.245
M	H	0	DV2d	0.994	1.564	0.994	0.988	1.221
H	H	0	DV2d	0.870	1.307	0.870	0.977	1.168
VH	H	0	DV2d	0.811	1.110	0.811	0.951	1.121
X	L	1	DV2d	1.448	2.775	1.448	1.279	1.352
L	L	1	DV2d	1.448	2.775	1.448	1.279	1.352
M	L	1	DV2d	1.422	2.563	1.422	1.280	1.372
H	L	1	DV2d	1.348	2.013	1.348	1.288	1.303
VH	L	1	DV2d	1.280	1.707	1.280	1.309	1.280
X	M	1	DV2d	1.243	2.775	1.243	1.155	1.271
L	M	1	DV2d	1.243	2.775	1.243	1.155	1.271
M	M	1	DV2d	1.221	2.563	1.221	1.156	1.289
H	M	1	DV2d	1.157	2.013	1.157	1.163	1.224
VH	M	1	DV2d	1.099	1.707	1.099	1.182	1.203
X	H	1	DV2d	1.206	2.294	1.206	1.082	1.202
L	H	1	DV2d	1.206	2.294	1.206	1.082	1.202
M	H	1	DV2d	1.170	2.033	1.170	1.083	1.182
H	H	1	DV2d	1.109	1.525	1.109	1.068	1.132
VH	H	1	DV2d	1.024	1.294	1.024	1.046	1.150
X	L	2	DV2d	1.579	2.874	1.579	1.398	1.365
L	L	2	DV2d	1.579	2.874	1.579	1.398	1.365
M	L	2	DV2d	1.551	2.655	1.551	1.399	1.386
H	L	2	DV2d	1.470	2.085	1.470	1.407	1.316
VH	L	2	DV2d	1.396	1.768	1.396	1.430	1.292
X	M	2	DV2d	1.355	2.874	1.355	1.262	1.283
L	M	2	DV2d	1.355	2.874	1.355	1.262	1.283
M	M	2	DV2d	1.331	2.655	1.331	1.263	1.302
H	M	2	DV2d	1.262	2.085	1.262	1.271	1.236
VH	M	2	DV2d	1.199	1.768	1.199	1.292	1.214

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Household Structure Factor Table IV

Max Rated Driver Experience 41

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	H	2	DV2d	1.316	2.376	1.316	1.182	1.214
L	H	2	DV2d	1.316	2.376	1.316	1.182	1.214
M	H	2	DV2d	1.276	2.106	1.276	1.183	1.194
H	H	2	DV2d	1.210	1.580	1.210	1.167	1.144
VH	H	2	DV2d	1.116	1.340	1.116	1.143	1.161
X	L	3+	DV2d	1.765	3.030	1.765	1.483	1.331
L	L	3+	DV2d	1.765	3.030	1.765	1.483	1.331
M	L	3+	DV2d	1.739	3.017	1.739	1.508	1.471
H	L	3+	DV2d	1.661	2.349	1.661	1.517	1.399
VH	L	3+	DV2d	1.820	1.993	1.820	1.744	1.348
X	M	3+	DV2d	1.515	3.030	1.515	1.340	1.251
L	M	3+	DV2d	1.515	3.030	1.515	1.340	1.251
M	M	3+	DV2d	1.493	3.017	1.493	1.362	1.382
H	M	3+	DV2d	1.426	2.349	1.426	1.370	1.314
VH	M	3+	DV2d	1.563	1.993	1.563	1.575	1.267
X	H	3+	DV2d	1.421	2.567	1.421	1.268	1.187
L	H	3+	DV2d	1.421	2.567	1.421	1.268	1.187
M	H	3+	DV2d	1.424	2.300	1.424	1.286	1.247
H	H	3+	DV2d	1.348	1.738	1.348	1.291	1.192
VH	H	3+	DV2d	1.480	1.467	1.480	1.502	1.212
X	L	0	DV2e	1.252	1.844	1.252	1.094	1.193
L	L	0	DV2e	1.252	1.844	1.252	1.094	1.193
M	L	0	DV2e	1.237	1.661	1.237	1.085	1.170
H	L	0	DV2e	1.197	1.318	1.197	1.093	1.109
VH	L	0	DV2e	1.148	1.198	1.148	1.100	1.223
X	M	0	DV2e	1.075	1.844	1.075	0.988	1.121
L	M	0	DV2e	1.075	1.844	1.075	0.988	1.121
M	M	0	DV2e	1.062	1.661	1.062	0.980	1.099
H	M	0	DV2e	1.028	1.318	1.028	0.987	1.042
VH	M	0	DV2e	0.986	1.198	0.986	0.993	1.149
X	H	0	DV2e	1.104	1.452	1.104	0.919	1.120
L	H	0	DV2e	1.104	1.452	1.104	0.919	1.120
M	H	0	DV2e	0.957	1.301	0.957	0.920	1.098
H	H	0	DV2e	0.838	1.087	0.838	0.909	1.051
VH	H	0	DV2e	0.781	0.923	0.781	0.886	1.009
X	L	1	DV2e	1.394	2.307	1.394	1.191	1.217
L	L	1	DV2e	1.394	2.307	1.394	1.191	1.217
M	L	1	DV2e	1.369	2.132	1.369	1.192	1.235
H	L	1	DV2e	1.298	1.674	1.298	1.199	1.172
VH	L	1	DV2e	1.233	1.419	1.233	1.219	1.152
X	M	1	DV2e	1.197	2.307	1.197	1.076	1.143
L	M	1	DV2e	1.197	2.307	1.197	1.076	1.143
M	M	1	DV2e	1.176	2.132	1.176	1.077	1.160
H	M	1	DV2e	1.114	1.674	1.114	1.083	1.102
VH	M	1	DV2e	1.058	1.419	1.058	1.101	1.082
X	H	1	DV2e	1.162	1.908	1.162	1.007	1.082
L	H	1	DV2e	1.162	1.908	1.162	1.007	1.082
M	H	1	DV2e	1.127	1.691	1.127	1.009	1.063
H	H	1	DV2e	1.068	1.268	1.068	0.995	1.019
VH	H	1	DV2e	0.986	1.076	0.986	0.974	1.035
X	L	2	DV2e	1.520	2.390	1.520	1.301	1.229
L	L	2	DV2e	1.520	2.390	1.520	1.301	1.229
M	L	2	DV2e	1.493	2.208	1.493	1.302	1.247
H	L	2	DV2e	1.415	1.734	1.415	1.310	1.184
VH	L	2	DV2e	1.344	1.470	1.344	1.332	1.163

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Household Structure Factor Table IV

Max Rated Driver Experience 41

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	2	DV2e	1.305	2.390	1.305	1.175	1.154
L	M	2	DV2e	1.305	2.390	1.305	1.175	1.154
M	M	2	DV2e	1.282	2.208	1.282	1.176	1.172
H	M	2	DV2e	1.215	1.734	1.215	1.184	1.112
VH	M	2	DV2e	1.154	1.470	1.154	1.203	1.093
X	H	2	DV2e	1.267	1.976	1.267	1.100	1.092
L	H	2	DV2e	1.267	1.976	1.267	1.100	1.092
M	H	2	DV2e	1.229	1.752	1.229	1.102	1.074
H	H	2	DV2e	1.165	1.314	1.165	1.087	1.029
VH	H	2	DV2e	1.075	1.115	1.075	1.064	1.045
X	L	3+	DV2e	1.699	2.519	1.699	1.381	1.198
L	L	3+	DV2e	1.699	2.519	1.699	1.381	1.198
M	L	3+	DV2e	1.674	2.509	1.674	1.404	1.323
H	L	3+	DV2e	1.600	1.953	1.600	1.412	1.259
VH	L	3+	DV2e	1.753	1.658	1.753	1.624	1.213
X	M	3+	DV2e	1.459	2.519	1.459	1.247	1.125
L	M	3+	DV2e	1.459	2.519	1.459	1.247	1.125
M	M	3+	DV2e	1.437	2.509	1.437	1.268	1.243
H	M	3+	DV2e	1.373	1.953	1.373	1.276	1.183
VH	M	3+	DV2e	1.505	1.658	1.505	1.467	1.140
X	H	3+	DV2e	1.368	2.135	1.368	1.181	1.068
L	H	3+	DV2e	1.368	2.135	1.368	1.181	1.068
M	H	3+	DV2e	1.371	1.912	1.371	1.197	1.122
H	H	3+	DV2e	1.298	1.446	1.298	1.202	1.073
VH	H	3+	DV2e	1.425	1.220	1.425	1.399	1.090
X	L	0	DV2m	1.302	1.951	1.302	1.200	1.326
L	L	0	DV2m	1.302	1.951	1.302	1.200	1.326
M	L	0	DV2m	1.286	1.757	1.286	1.191	1.300
H	L	0	DV2m	1.245	1.394	1.245	1.199	1.232
VH	L	0	DV2m	1.194	1.268	1.194	1.206	1.358
X	M	0	DV2m	1.075	1.876	1.075	1.042	1.198
L	M	0	DV2m	1.075	1.876	1.075	1.042	1.198
M	M	0	DV2m	1.062	1.689	1.062	1.034	1.175
H	M	0	DV2m	1.028	1.340	1.028	1.041	1.114
VH	M	0	DV2m	0.986	1.219	0.986	1.048	1.228
X	H	0	DV2m	1.104	1.477	1.104	0.970	1.197
L	H	0	DV2m	1.104	1.477	1.104	0.970	1.197
M	H	0	DV2m	0.957	1.323	0.957	0.971	1.174
H	H	0	DV2m	0.838	1.105	0.838	0.959	1.123
VH	H	0	DV2m	0.781	0.939	0.781	0.934	1.078
X	L	1	DV2m	1.493	2.514	1.493	1.346	1.393
L	L	1	DV2m	1.493	2.514	1.493	1.346	1.393
M	L	1	DV2m	1.466	2.322	1.466	1.346	1.413
H	L	1	DV2m	1.390	1.823	1.390	1.355	1.342
VH	L	1	DV2m	1.321	1.546	1.321	1.378	1.318
X	M	1	DV2m	1.233	2.417	1.233	1.169	1.259
L	M	1	DV2m	1.233	2.417	1.233	1.169	1.259
M	M	1	DV2m	1.211	2.233	1.211	1.170	1.277
H	M	1	DV2m	1.147	1.753	1.147	1.177	1.212
VH	M	1	DV2m	1.090	1.486	1.090	1.196	1.191
X	H	1	DV2m	1.197	1.998	1.197	1.094	1.191
L	H	1	DV2m	1.197	1.998	1.197	1.094	1.191
M	H	1	DV2m	1.161	1.771	1.161	1.096	1.170
H	H	1	DV2m	1.100	1.329	1.100	1.080	1.122
VH	H	1	DV2m	1.016	1.127	1.016	1.059	1.139

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table IV

Max Rated Driver Experience 41

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	2	DV2m	1.644	2.629	1.644	1.485	1.420
L	L	2	DV2m	1.644	2.629	1.644	1.485	1.420
M	L	2	DV2m	1.615	2.429	1.615	1.486	1.441
H	L	2	DV2m	1.530	1.907	1.530	1.495	1.368
VH	L	2	DV2m	1.454	1.617	1.454	1.520	1.344
X	M	2	DV2m	1.357	2.528	1.357	1.290	1.283
L	M	2	DV2m	1.357	2.528	1.357	1.290	1.283
M	M	2	DV2m	1.333	2.336	1.333	1.291	1.302
H	M	2	DV2m	1.264	1.834	1.264	1.298	1.237
VH	M	2	DV2m	1.200	1.555	1.200	1.320	1.215
X	H	2	DV2m	1.318	2.090	1.318	1.207	1.214
L	H	2	DV2m	1.318	2.090	1.318	1.207	1.214
M	H	2	DV2m	1.278	1.852	1.278	1.208	1.193
H	H	2	DV2m	1.212	1.389	1.212	1.192	1.143
VH	H	2	DV2m	1.118	1.179	1.118	1.168	1.161
X	L	3+	DV2m	1.855	2.798	1.855	1.591	1.398
L	L	3+	DV2m	1.855	2.798	1.855	1.591	1.398
M	L	3+	DV2m	1.828	2.786	1.828	1.617	1.544
H	L	3+	DV2m	1.747	2.169	1.747	1.627	1.469
VH	L	3+	DV2m	1.914	1.841	1.914	1.871	1.415
X	M	3+	DV2m	1.532	2.690	1.532	1.382	1.262
L	M	3+	DV2m	1.532	2.690	1.532	1.382	1.262
M	M	3+	DV2m	1.509	2.679	1.509	1.405	1.395
H	M	3+	DV2m	1.442	2.085	1.442	1.413	1.327
VH	M	3+	DV2m	1.580	1.770	1.580	1.624	1.279
X	H	3+	DV2m	1.436	2.280	1.436	1.308	1.198
L	H	3+	DV2m	1.436	2.280	1.436	1.308	1.198
M	H	3+	DV2m	1.440	2.042	1.440	1.326	1.259
H	H	3+	DV2m	1.363	1.544	1.363	1.331	1.203
VH	H	3+	DV2m	1.496	1.303	1.496	1.550	1.223
X	L	0	DV3d	1.012	1.521	1.012	0.981	1.163
L	L	0	DV3d	1.012	1.521	1.012	0.981	1.163
M	L	0	DV3d	0.999	1.370	0.999	0.973	1.140
H	L	0	DV3d	0.967	1.087	0.967	0.981	1.081
VH	L	0	DV3d	0.928	0.988	0.928	0.986	1.192
X	M	0	DV3d	0.869	1.521	0.869	0.886	1.093
L	M	0	DV3d	0.869	1.521	0.869	0.886	1.093
M	M	0	DV3d	0.858	1.370	0.858	0.879	1.072
H	M	0	DV3d	0.830	1.087	0.830	0.886	1.016
VH	M	0	DV3d	0.796	0.988	0.796	0.891	1.120
X	H	0	DV3d	0.891	1.198	0.891	0.825	1.092
L	H	0	DV3d	0.891	1.198	0.891	0.825	1.092
M	H	0	DV3d	0.773	1.073	0.773	0.825	1.070
H	H	0	DV3d	0.677	0.897	0.677	0.816	1.025
VH	H	0	DV3d	0.631	0.761	0.631	0.795	0.983
X	L	1	DV3d	1.126	1.903	1.126	1.069	1.186
L	L	1	DV3d	1.126	1.903	1.126	1.069	1.186
M	L	1	DV3d	1.106	1.758	1.106	1.069	1.203
H	L	1	DV3d	1.048	1.381	1.048	1.076	1.143
VH	L	1	DV3d	0.996	1.171	0.996	1.093	1.122
X	M	1	DV3d	0.967	1.903	0.967	0.965	1.114
L	M	1	DV3d	0.967	1.903	0.967	0.965	1.114
M	M	1	DV3d	0.950	1.758	0.950	0.966	1.131
H	M	1	DV3d	0.900	1.381	0.900	0.972	1.074
VH	M	1	DV3d	0.855	1.171	0.855	0.987	1.055

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Household Structure Factor Table IV

Max Rated Driver Experience 41

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	H	1	DV3d	0.938	1.574	0.938	0.903	1.054
L	H	1	DV3d	0.938	1.574	0.938	0.903	1.054
M	H	1	DV3d	0.910	1.395	0.910	0.905	1.036
H	H	1	DV3d	0.863	1.046	0.863	0.892	0.993
VH	H	1	DV3d	0.796	0.888	0.796	0.874	1.009
X	L	2	DV3d	1.228	1.972	1.228	1.167	1.197
L	L	2	DV3d	1.228	1.972	1.228	1.167	1.197
M	L	2	DV3d	1.206	1.821	1.206	1.168	1.215
H	L	2	DV3d	1.143	1.430	1.143	1.175	1.154
VH	L	2	DV3d	1.086	1.213	1.086	1.195	1.133
X	M	2	DV3d	1.054	1.972	1.054	1.054	1.125
L	M	2	DV3d	1.054	1.972	1.054	1.054	1.125
M	M	2	DV3d	1.036	1.821	1.036	1.055	1.142
H	M	2	DV3d	0.981	1.430	0.981	1.062	1.084
VH	M	2	DV3d	0.932	1.213	0.932	1.079	1.065
X	H	2	DV3d	1.023	1.630	1.023	0.987	1.065
L	H	2	DV3d	1.023	1.630	1.023	0.987	1.065
M	H	2	DV3d	0.993	1.445	0.993	0.988	1.047
H	H	2	DV3d	0.941	1.084	0.941	0.975	1.003
VH	H	2	DV3d	0.868	0.919	0.868	0.955	1.018
X	L	3+	DV3d	1.373	2.078	1.373	1.239	1.167
L	L	3+	DV3d	1.373	2.078	1.373	1.239	1.167
M	L	3+	DV3d	1.352	2.069	1.352	1.260	1.290
H	L	3+	DV3d	1.292	1.611	1.292	1.267	1.227
VH	L	3+	DV3d	1.416	1.367	1.416	1.457	1.182
X	M	3+	DV3d	1.179	2.078	1.179	1.119	1.097
L	M	3+	DV3d	1.179	2.078	1.179	1.119	1.097
M	M	3+	DV3d	1.161	2.069	1.161	1.138	1.212
H	M	3+	DV3d	1.109	1.611	1.109	1.144	1.153
VH	M	3+	DV3d	1.215	1.367	1.215	1.316	1.111
X	H	3+	DV3d	1.105	1.761	1.105	1.059	1.041
L	H	3+	DV3d	1.105	1.761	1.105	1.059	1.041
M	H	3+	DV3d	1.108	1.577	1.108	1.074	1.093
H	H	3+	DV3d	1.049	1.193	1.049	1.078	1.046
VH	H	3+	DV3d	1.151	1.006	1.151	1.255	1.063
X	L	0	DV3e	1.145	1.568	1.145	1.018	1.172
L	L	0	DV3e	1.145	1.568	1.145	1.018	1.172
M	L	0	DV3e	1.130	1.412	1.130	1.010	1.149
H	L	0	DV3e	1.094	1.120	1.094	1.018	1.089
VH	L	0	DV3e	1.050	1.018	1.050	1.024	1.201
X	M	0	DV3e	0.983	1.568	0.983	0.919	1.101
L	M	0	DV3e	0.983	1.568	0.983	0.919	1.101
M	M	0	DV3e	0.970	1.412	0.970	0.912	1.080
H	M	0	DV3e	0.940	1.120	0.940	0.919	1.024
VH	M	0	DV3e	0.901	1.018	0.901	0.925	1.128
X	H	0	DV3e	1.009	1.234	1.009	0.856	1.100
L	H	0	DV3e	1.009	1.234	1.009	0.856	1.100
M	H	0	DV3e	0.875	1.106	0.875	0.857	1.078
H	H	0	DV3e	0.766	0.924	0.766	0.847	1.032
VH	H	0	DV3e	0.714	0.785	0.714	0.825	0.991
X	L	1	DV3e	1.274	1.961	1.274	1.109	1.195
L	L	1	DV3e	1.274	1.961	1.274	1.109	1.195
M	L	1	DV3e	1.252	1.812	1.252	1.110	1.212
H	L	1	DV3e	1.186	1.423	1.186	1.117	1.151
VH	L	1	DV3e	1.127	1.207	1.127	1.135	1.131

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Household Structure Factor Table IV

Max Rated Driver Experience 41

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	1	DV3e	1.094	1.961	1.094	1.002	1.123
L	M	1	DV3e	1.094	1.961	1.094	1.002	1.123
M	M	1	DV3e	1.074	1.812	1.074	1.002	1.139
H	M	1	DV3e	1.018	1.423	1.018	1.008	1.082
VH	M	1	DV3e	0.967	1.207	0.967	1.025	1.063
X	H	1	DV3e	1.062	1.622	1.062	0.937	1.062
L	H	1	DV3e	1.062	1.622	1.062	0.937	1.062
M	H	1	DV3e	1.030	1.437	1.030	0.939	1.044
H	H	1	DV3e	0.976	1.078	0.976	0.926	1.000
VH	H	1	DV3e	0.901	0.915	0.901	0.907	1.016
X	L	2	DV3e	1.390	2.032	1.390	1.212	1.206
L	L	2	DV3e	1.390	2.032	1.390	1.212	1.206
M	L	2	DV3e	1.365	1.877	1.365	1.212	1.224
H	L	2	DV3e	1.293	1.474	1.293	1.220	1.162
VH	L	2	DV3e	1.229	1.250	1.229	1.240	1.142
X	M	2	DV3e	1.193	2.032	1.193	1.094	1.134
L	M	2	DV3e	1.193	2.032	1.193	1.094	1.134
M	M	2	DV3e	1.172	1.877	1.172	1.095	1.150
H	M	2	DV3e	1.110	1.474	1.110	1.102	1.092
VH	M	2	DV3e	1.055	1.250	1.055	1.120	1.073
X	H	2	DV3e	1.158	1.680	1.158	1.024	1.073
L	H	2	DV3e	1.158	1.680	1.158	1.024	1.073
M	H	2	DV3e	1.123	1.489	1.123	1.026	1.054
H	H	2	DV3e	1.065	1.117	1.065	1.012	1.010
VH	H	2	DV3e	0.982	0.948	0.982	0.991	1.026
X	L	3+	DV3e	1.553	2.142	1.553	1.286	1.176
L	L	3+	DV3e	1.553	2.142	1.553	1.286	1.176
M	L	3+	DV3e	1.530	2.132	1.530	1.307	1.299
H	L	3+	DV3e	1.462	1.660	1.462	1.315	1.236
VH	L	3+	DV3e	1.602	1.409	1.602	1.512	1.191
X	M	3+	DV3e	1.334	2.142	1.334	1.161	1.105
L	M	3+	DV3e	1.334	2.142	1.334	1.161	1.105
M	M	3+	DV3e	1.314	2.132	1.314	1.181	1.221
H	M	3+	DV3e	1.255	1.660	1.255	1.187	1.161
VH	M	3+	DV3e	1.375	1.409	1.375	1.365	1.119
X	H	3+	DV3e	1.250	1.815	1.250	1.099	1.049
L	H	3+	DV3e	1.250	1.815	1.250	1.099	1.049
M	H	3+	DV3e	1.253	1.626	1.253	1.115	1.101
H	H	3+	DV3e	1.187	1.229	1.187	1.119	1.053
VH	H	3+	DV3e	1.303	1.037	1.303	1.302	1.070
X	L	0	DV3m	1.161	1.568	1.161	1.072	1.145
L	L	0	DV3m	1.161	1.568	1.161	1.072	1.145
M	L	0	DV3m	1.147	1.412	1.147	1.063	1.123
H	L	0	DV3m	1.110	1.120	1.110	1.071	1.065
VH	L	0	DV3m	1.065	1.018	1.065	1.078	1.174
X	M	0	DV3m	0.997	1.568	0.997	0.968	1.076
L	M	0	DV3m	0.997	1.568	0.997	0.968	1.076
M	M	0	DV3m	0.984	1.412	0.984	0.961	1.055
H	M	0	DV3m	0.953	1.120	0.953	0.968	1.001
VH	M	0	DV3m	0.914	1.018	0.914	0.973	1.103
X	H	0	DV3m	1.023	1.234	1.023	0.901	1.075
L	H	0	DV3m	1.023	1.234	1.023	0.901	1.075
M	H	0	DV3m	0.888	1.106	0.888	0.902	1.054
H	H	0	DV3m	0.777	0.924	0.777	0.891	1.009
VH	H	0	DV3m	0.724	0.785	0.724	0.868	0.968

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Household Structure Factor Table IV

Max Rated Driver Experience 41

<u>Prior BI</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	1	DV3m	1.293	1.961	1.293	1.168	1.168
L	L	1	DV3m	1.293	1.961	1.293	1.168	1.168
M	L	1	DV3m	1.270	1.812	1.270	1.168	1.185
H	L	1	DV3m	1.203	1.423	1.203	1.176	1.125
VH	L	1	DV3m	1.143	1.207	1.143	1.195	1.106
X	M	1	DV3m	1.110	1.961	1.110	1.055	1.097
L	M	1	DV3m	1.110	1.961	1.110	1.055	1.097
M	M	1	DV3m	1.090	1.812	1.090	1.055	1.114
H	M	1	DV3m	1.033	1.423	1.033	1.062	1.057
VH	M	1	DV3m	0.981	1.207	0.981	1.079	1.039
X	H	1	DV3m	1.077	1.622	1.077	0.987	1.039
L	H	1	DV3m	1.077	1.622	1.077	0.987	1.039
M	H	1	DV3m	1.045	1.437	1.045	0.989	1.021
H	H	1	DV3m	0.990	1.078	0.990	0.975	0.978
VH	H	1	DV3m	0.914	0.915	0.914	0.955	0.993
X	L	2	DV3m	1.410	2.032	1.410	1.276	1.179
L	L	2	DV3m	1.410	2.032	1.410	1.276	1.179
M	L	2	DV3m	1.385	1.877	1.385	1.277	1.197
H	L	2	DV3m	1.312	1.474	1.312	1.284	1.136
VH	L	2	DV3m	1.246	1.250	1.246	1.305	1.116
X	M	2	DV3m	1.210	2.032	1.210	1.152	1.108
L	M	2	DV3m	1.210	2.032	1.210	1.152	1.108
M	M	2	DV3m	1.189	1.877	1.189	1.153	1.125
H	M	2	DV3m	1.127	1.474	1.127	1.160	1.068
VH	M	2	DV3m	1.070	1.250	1.070	1.179	1.049
X	H	2	DV3m	1.175	1.680	1.175	1.078	1.049
L	H	2	DV3m	1.175	1.680	1.175	1.078	1.049
M	H	2	DV3m	1.139	1.489	1.139	1.080	1.031
H	H	2	DV3m	1.080	1.117	1.080	1.065	0.988
VH	H	2	DV3m	0.997	0.948	0.997	1.043	1.003
X	L	3+	DV3m	1.576	2.142	1.576	1.354	1.150
L	L	3+	DV3m	1.576	2.142	1.576	1.354	1.150
M	L	3+	DV3m	1.552	2.132	1.552	1.376	1.270
H	L	3+	DV3m	1.483	1.660	1.483	1.384	1.208
VH	L	3+	DV3m	1.625	1.409	1.625	1.592	1.164
X	M	3+	DV3m	1.353	2.142	1.353	1.223	1.080
L	M	3+	DV3m	1.353	2.142	1.353	1.223	1.080
M	M	3+	DV3m	1.333	2.132	1.333	1.243	1.194
H	M	3+	DV3m	1.273	1.660	1.273	1.250	1.135
VH	M	3+	DV3m	1.395	1.409	1.395	1.438	1.094
X	H	3+	DV3m	1.268	1.815	1.268	1.158	1.025
L	H	3+	DV3m	1.268	1.815	1.268	1.158	1.025
M	H	3+	DV3m	1.271	1.626	1.271	1.173	1.077
H	H	3+	DV3m	1.204	1.229	1.204	1.178	1.030
VH	H	3+	DV3m	1.322	1.037	1.322	1.371	1.047

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Household Structure Factor Table V

Max Rated Driver Experience 64								
<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	0	DV11	1.359	2.384	1.359	1.324	1.195
L	L	0	DV11	1.359	2.384	1.359	1.324	1.195
M	L	0	DV11	1.341	2.450	1.341	1.299	1.205
H	L	0	DV11	1.271	1.965	1.271	1.308	1.144
VH	L	0	DV11	1.194	1.646	1.194	1.346	1.128
X	M	0	DV11	1.359	2.384	1.359	1.214	1.144
L	M	0	DV11	1.359	2.384	1.359	1.214	1.144
M	M	0	DV11	1.341	2.450	1.341	1.191	1.153
H	M	0	DV11	1.271	1.965	1.271	1.199	1.094
VH	M	0	DV11	1.194	1.646	1.194	1.234	1.080
X	H	0	DV11	1.318	2.214	1.318	1.054	1.041
L	H	0	DV11	1.318	2.214	1.318	1.054	1.041
M	H	0	DV11	1.383	2.381	1.383	1.064	1.061
H	H	0	DV11	1.310	2.084	1.310	1.123	1.058
VH	H	0	DV11	1.253	1.726	1.253	1.168	1.098
X	L	1	DV11	1.471	2.662	1.471	1.448	1.221
L	L	1	DV11	1.471	2.662	1.471	1.448	1.221
M	L	1	DV11	1.449	2.469	1.449	1.437	1.225
H	L	1	DV11	1.373	1.945	1.373	1.447	1.161
VH	L	1	DV11	1.291	1.661	1.291	1.498	1.156
X	M	1	DV11	1.471	2.662	1.471	1.327	1.168
L	M	1	DV11	1.471	2.662	1.471	1.327	1.168
M	M	1	DV11	1.449	2.469	1.449	1.318	1.172
H	M	1	DV11	1.373	1.945	1.373	1.327	1.111
VH	M	1	DV11	1.291	1.661	1.291	1.374	1.106
X	H	1	DV11	1.443	2.589	1.443	1.194	1.106
L	H	1	DV11	1.443	2.589	1.443	1.194	1.106
M	H	1	DV11	1.388	2.364	1.388	1.181	1.083
H	H	1	DV11	1.310	1.832	1.310	1.228	1.013
VH	H	1	DV11	1.251	1.634	1.251	1.313	0.958
X	L	2	DV11	1.516	2.662	1.516	1.464	1.233
L	L	2	DV11	1.516	2.662	1.516	1.464	1.233
M	L	2	DV11	1.494	2.469	1.494	1.453	1.237
H	L	2	DV11	1.415	1.945	1.415	1.464	1.172
VH	L	2	DV11	1.331	1.661	1.331	1.516	1.167
X	M	2	DV11	1.516	2.662	1.516	1.343	1.179
L	M	2	DV11	1.516	2.662	1.516	1.343	1.179
M	M	2	DV11	1.494	2.469	1.494	1.333	1.183
H	M	2	DV11	1.415	1.945	1.415	1.342	1.122
VH	M	2	DV11	1.331	1.661	1.331	1.390	1.117
X	H	2	DV11	1.488	2.589	1.488	1.208	1.117
L	H	2	DV11	1.488	2.589	1.488	1.208	1.117
M	H	2	DV11	1.431	2.364	1.431	1.195	1.094
H	H	2	DV11	1.351	1.832	1.351	1.242	1.023
VH	H	2	DV11	1.290	1.634	1.290	1.329	0.967
X	L	3+	DV11	1.817	2.868	1.817	1.684	1.427
L	L	3+	DV11	1.817	2.868	1.817	1.684	1.427
M	L	3+	DV11	1.783	2.495	1.783	1.649	1.387
H	L	3+	DV11	1.682	1.920	1.682	1.660	1.317
VH	L	3+	DV11	1.609	1.630	1.609	1.718	1.270
X	M	3+	DV11	1.817	2.868	1.817	1.544	1.365
L	M	3+	DV11	1.817	2.868	1.817	1.544	1.365
M	M	3+	DV11	1.783	2.495	1.783	1.513	1.327
H	M	3+	DV11	1.682	1.920	1.682	1.522	1.260
VH	M	3+	DV11	1.609	1.630	1.609	1.575	1.215

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table V

Max Rated Driver Experience 64

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	H	3+	DV11	1.817	2.836	1.817	1.416	1.314
L	H	3+	DV11	1.817	2.836	1.817	1.416	1.314
M	H	3+	DV11	1.795	2.331	1.795	1.433	1.288
H	H	3+	DV11	1.698	1.817	1.698	1.433	1.053
VH	H	3+	DV11	1.595	1.544	1.595	1.469	1.011
X	L	0	DV12	1.700	2.989	1.700	1.575	1.424
L	L	0	DV12	1.700	2.989	1.700	1.575	1.424
M	L	0	DV12	1.677	3.071	1.677	1.545	1.436
H	L	0	DV12	1.590	2.463	1.590	1.556	1.363
VH	L	0	DV12	1.493	2.064	1.493	1.601	1.344
X	M	0	DV12	1.360	2.391	1.360	1.155	1.090
L	M	0	DV12	1.360	2.391	1.360	1.155	1.090
M	M	0	DV12	1.342	2.457	1.342	1.134	1.099
H	M	0	DV12	1.272	1.970	1.272	1.141	1.043
VH	M	0	DV12	1.194	1.651	1.194	1.174	1.029
X	H	0	DV12	1.319	2.221	1.319	1.003	0.992
L	H	0	DV12	1.319	2.221	1.319	1.003	0.992
M	H	0	DV12	1.384	2.388	1.384	1.013	1.011
H	H	0	DV12	1.310	2.090	1.310	1.069	1.008
VH	H	0	DV12	1.254	1.731	1.254	1.111	1.047
X	L	1	DV12	2.028	4.103	2.028	1.953	1.600
L	L	1	DV12	2.028	4.103	2.028	1.953	1.600
M	L	1	DV12	1.998	3.805	1.998	1.938	1.605
H	L	1	DV12	1.893	2.998	1.893	1.952	1.521
VH	L	1	DV12	1.780	2.559	1.780	2.021	1.515
X	M	1	DV12	1.622	3.282	1.622	1.432	1.224
L	M	1	DV12	1.622	3.282	1.622	1.432	1.224
M	M	1	DV12	1.599	3.044	1.599	1.422	1.228
H	M	1	DV12	1.515	2.398	1.515	1.432	1.164
VH	M	1	DV12	1.424	2.047	1.424	1.482	1.160
X	H	1	DV12	1.592	3.192	1.592	1.288	1.159
L	H	1	DV12	1.592	3.192	1.592	1.288	1.159
M	H	1	DV12	1.531	2.915	1.531	1.274	1.135
H	H	1	DV12	1.445	2.258	1.445	1.325	1.062
VH	H	1	DV12	1.380	2.015	1.380	1.417	1.004
X	L	2	DV12	2.312	4.443	2.312	2.230	1.689
L	L	2	DV12	2.312	4.443	2.312	2.230	1.689
M	L	2	DV12	2.278	4.121	2.278	2.214	1.694
H	L	2	DV12	2.159	3.247	2.159	2.230	1.606
VH	L	2	DV12	2.030	2.772	2.030	2.308	1.599
X	M	2	DV12	1.850	3.555	1.850	1.636	1.293
L	M	2	DV12	1.850	3.555	1.850	1.636	1.293
M	M	2	DV12	1.823	3.297	1.823	1.624	1.297
H	M	2	DV12	1.727	2.597	1.727	1.636	1.229
VH	M	2	DV12	1.624	2.217	1.624	1.693	1.224
X	H	2	DV12	1.815	3.457	1.815	1.472	1.224
L	H	2	DV12	1.815	3.457	1.815	1.472	1.224
M	H	2	DV12	1.745	3.157	1.745	1.456	1.199
H	H	2	DV12	1.648	2.446	1.648	1.514	1.121
VH	H	2	DV12	1.573	2.182	1.573	1.619	1.060
X	L	3+	DV12	3.183	5.440	3.183	2.916	2.125
L	L	3+	DV12	3.183	5.440	3.183	2.916	2.125
M	L	3+	DV12	3.123	4.732	3.123	2.857	2.066
H	L	3+	DV12	2.947	3.641	2.947	2.875	1.961
VH	L	3+	DV12	2.819	3.093	2.819	2.975	1.891

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Household Structure Factor Table V

Max Rated Driver Experience 64

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	3+	DV12	2.547	4.352	2.547	2.139	1.627
L	M	3+	DV12	2.547	4.352	2.547	2.139	1.627
M	M	3+	DV12	2.499	3.786	2.499	2.096	1.581
H	M	3+	DV12	2.358	2.913	2.358	2.109	1.501
VH	M	3+	DV12	2.255	2.474	2.255	2.182	1.447
X	H	3+	DV12	2.546	4.303	2.546	1.962	1.565
L	H	3+	DV12	2.546	4.303	2.546	1.962	1.565
M	H	3+	DV12	2.515	3.538	2.515	1.986	1.535
H	H	3+	DV12	2.380	2.756	2.380	1.985	1.255
VH	H	3+	DV12	2.236	2.343	2.236	2.036	1.204
X	L	0	DV13	1.559	2.750	1.559	1.630	1.469
L	L	0	DV13	1.559	2.750	1.559	1.630	1.469
M	L	0	DV13	1.539	2.825	1.539	1.600	1.481
H	L	0	DV13	1.459	2.266	1.459	1.610	1.406
VH	L	0	DV13	1.370	1.898	1.370	1.657	1.387
X	M	0	DV13	1.356	2.391	1.356	1.300	1.222
L	M	0	DV13	1.356	2.391	1.356	1.300	1.222
M	M	0	DV13	1.338	2.457	1.338	1.276	1.232
H	M	0	DV13	1.268	1.970	1.268	1.284	1.170
VH	M	0	DV13	1.191	1.651	1.191	1.321	1.154
X	H	0	DV13	1.315	2.221	1.315	1.128	1.112
L	H	0	DV13	1.315	2.221	1.315	1.128	1.112
M	H	0	DV13	1.380	2.388	1.380	1.139	1.134
H	H	0	DV13	1.307	2.090	1.307	1.202	1.130
VH	H	0	DV13	1.250	1.731	1.250	1.250	1.174
X	L	1	DV13	1.954	3.774	1.954	2.021	1.650
L	L	1	DV13	1.954	3.774	1.954	2.021	1.650
M	L	1	DV13	1.925	3.501	1.925	2.006	1.655
H	L	1	DV13	1.824	2.758	1.824	2.020	1.569
VH	L	1	DV13	1.715	2.354	1.715	2.092	1.563
X	M	1	DV13	1.699	3.282	1.699	1.612	1.373
L	M	1	DV13	1.699	3.282	1.699	1.612	1.373
M	M	1	DV13	1.674	3.044	1.674	1.599	1.377
H	M	1	DV13	1.586	2.398	1.586	1.611	1.306
VH	M	1	DV13	1.491	2.047	1.491	1.668	1.300
X	H	1	DV13	1.667	3.192	1.667	1.449	1.300
L	H	1	DV13	1.667	3.192	1.667	1.449	1.300
M	H	1	DV13	1.603	2.915	1.603	1.434	1.273
H	H	1	DV13	1.513	2.258	1.513	1.491	1.190
VH	H	1	DV13	1.445	2.015	1.445	1.594	1.126
X	L	2	DV13	2.324	4.088	2.324	2.308	1.742
L	L	2	DV13	2.324	4.088	2.324	2.308	1.742
M	L	2	DV13	2.290	3.792	2.290	2.291	1.748
H	L	2	DV13	2.170	2.987	2.170	2.308	1.657
VH	L	2	DV13	2.041	2.550	2.041	2.389	1.650
X	M	2	DV13	2.021	3.555	2.021	1.841	1.449
L	M	2	DV13	2.021	3.555	2.021	1.841	1.449
M	M	2	DV13	1.992	3.297	1.992	1.827	1.454
H	M	2	DV13	1.887	2.597	1.887	1.840	1.378
VH	M	2	DV13	1.774	2.217	1.774	1.905	1.373
X	H	2	DV13	1.983	3.457	1.983	1.656	1.372
L	H	2	DV13	1.983	3.457	1.983	1.656	1.372
M	H	2	DV13	1.907	3.157	1.907	1.638	1.344
H	H	2	DV13	1.800	2.446	1.800	1.703	1.257
VH	H	2	DV13	1.719	2.182	1.719	1.821	1.189

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Household Structure Factor Table V

Max Rated Driver Experience 64

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	3+	DV13	3.312	5.005	3.312	3.018	2.280
L	L	3+	DV13	3.312	5.005	3.312	3.018	2.280
M	L	3+	DV13	3.249	4.354	3.249	2.957	2.216
H	L	3+	DV13	3.066	3.350	3.066	2.976	2.104
VH	L	3+	DV13	2.932	2.845	2.932	3.079	2.028
X	M	3+	DV13	2.880	4.352	2.880	2.407	1.897
L	M	3+	DV13	2.880	4.352	2.880	2.407	1.897
M	M	3+	DV13	2.825	3.786	2.825	2.358	1.844
H	M	3+	DV13	2.666	2.913	2.666	2.373	1.751
VH	M	3+	DV13	2.550	2.474	2.550	2.455	1.688
X	H	3+	DV13	2.879	4.303	2.879	2.207	1.825
L	H	3+	DV13	2.879	4.303	2.879	2.207	1.825
M	H	3+	DV13	2.844	3.538	2.844	2.234	1.790
H	H	3+	DV13	2.692	2.756	2.692	2.233	1.463
VH	H	3+	DV13	2.528	2.343	2.528	2.290	1.405
X	L	0	DV2d	1.246	2.521	1.246	1.158	1.350
L	L	0	DV2d	1.246	2.521	1.246	1.158	1.350
M	L	0	DV2d	1.227	2.627	1.227	1.121	1.325
H	L	0	DV2d	1.138	2.040	1.138	1.129	1.317
VH	L	0	DV2d	1.090	1.800	1.090	1.176	1.247
X	M	0	DV2d	1.070	2.521	1.070	1.046	1.269
L	M	0	DV2d	1.070	2.521	1.070	1.046	1.269
M	M	0	DV2d	1.053	2.627	1.053	1.012	1.245
H	M	0	DV2d	0.977	2.040	0.977	1.019	1.238
VH	M	0	DV2d	0.935	1.800	0.935	1.063	1.172
X	H	0	DV2d	1.103	1.981	1.103	0.980	1.187
L	H	0	DV2d	1.103	1.981	1.103	0.980	1.187
M	H	0	DV2d	1.114	1.998	1.114	0.980	1.164
H	H	0	DV2d	1.070	1.543	1.070	0.991	1.103
VH	H	0	DV2d	0.918	1.515	0.918	1.071	1.168
X	L	1	DV2d	1.402	3.268	1.402	1.273	1.394
L	L	1	DV2d	1.402	3.268	1.402	1.273	1.394
M	L	1	DV2d	1.457	2.974	1.457	1.303	1.397
H	L	1	DV2d	1.380	2.315	1.380	1.323	1.333
VH	L	1	DV2d	1.323	1.972	1.323	1.377	1.297
X	M	1	DV2d	1.204	3.268	1.204	1.150	1.310
L	M	1	DV2d	1.204	3.268	1.204	1.150	1.310
M	M	1	DV2d	1.251	2.974	1.251	1.177	1.313
H	M	1	DV2d	1.185	2.315	1.185	1.195	1.252
VH	M	1	DV2d	1.136	1.972	1.136	1.243	1.219
X	H	1	DV2d	1.163	2.575	1.163	1.138	1.331
L	H	1	DV2d	1.163	2.575	1.163	1.138	1.331
M	H	1	DV2d	1.148	2.321	1.148	1.087	1.305
H	H	1	DV2d	1.088	1.816	1.088	1.091	1.236
VH	H	1	DV2d	1.138	1.619	1.138	1.141	1.151
X	L	2	DV2d	1.529	3.386	1.529	1.391	1.408
L	L	2	DV2d	1.529	3.386	1.529	1.391	1.408
M	L	2	DV2d	1.589	3.081	1.589	1.424	1.411
H	L	2	DV2d	1.505	2.399	1.505	1.445	1.346
VH	L	2	DV2d	1.443	2.043	1.443	1.504	1.310
X	M	2	DV2d	1.313	3.386	1.313	1.256	1.323
L	M	2	DV2d	1.313	3.386	1.313	1.256	1.323
M	M	2	DV2d	1.364	3.081	1.364	1.286	1.325
H	M	2	DV2d	1.292	2.399	1.292	1.305	1.265
VH	M	2	DV2d	1.239	2.043	1.239	1.358	1.231

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Household Structure Factor Table V

Max Rated Driver Experience 64

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	H	2	DV2d	1.268	2.668	1.268	1.243	1.344
L	H	2	DV2d	1.268	2.668	1.268	1.243	1.344
M	H	2	DV2d	1.251	2.405	1.251	1.187	1.317
H	H	2	DV2d	1.186	1.882	1.186	1.192	1.248
VH	H	2	DV2d	1.242	1.677	1.242	1.247	1.163
X	L	3+	DV2d	1.949	3.763	1.949	1.693	1.665
L	L	3+	DV2d	1.949	3.763	1.949	1.693	1.665
M	L	3+	DV2d	1.938	3.319	1.938	1.688	1.569
H	L	3+	DV2d	1.834	2.586	1.834	1.697	1.492
VH	L	3+	DV2d	1.713	2.105	1.713	1.746	1.438
X	M	3+	DV2d	1.673	3.763	1.673	1.529	1.564
L	M	3+	DV2d	1.673	3.763	1.673	1.529	1.564
M	M	3+	DV2d	1.663	3.319	1.663	1.525	1.474
H	M	3+	DV2d	1.575	2.586	1.575	1.532	1.402
VH	M	3+	DV2d	1.471	2.105	1.471	1.577	1.352
X	H	3+	DV2d	1.368	2.972	1.368	1.459	1.456
L	H	3+	DV2d	1.368	2.972	1.368	1.459	1.456
M	H	3+	DV2d	1.340	2.671	1.340	1.435	1.410
H	H	3+	DV2d	1.269	2.087	1.269	1.441	1.338
VH	H	3+	DV2d	1.441	1.740	1.441	1.289	1.213
X	L	0	DV2e	1.200	2.096	1.200	1.079	1.215
L	L	0	DV2e	1.200	2.096	1.200	1.079	1.215
M	L	0	DV2e	1.181	2.185	1.181	1.044	1.192
H	L	0	DV2e	1.096	1.697	1.096	1.051	1.185
VH	L	0	DV2e	1.049	1.497	1.049	1.095	1.122
X	M	0	DV2e	1.030	2.096	1.030	0.974	1.142
L	M	0	DV2e	1.030	2.096	1.030	0.974	1.142
M	M	0	DV2e	1.014	2.185	1.014	0.943	1.120
H	M	0	DV2e	0.941	1.697	0.941	0.949	1.114
VH	M	0	DV2e	0.901	1.497	0.901	0.989	1.054
X	H	0	DV2e	1.063	1.648	1.063	0.912	1.068
L	H	0	DV2e	1.063	1.648	1.063	0.912	1.068
M	H	0	DV2e	1.072	1.661	1.072	0.913	1.047
H	H	0	DV2e	1.030	1.283	1.030	0.922	0.993
VH	H	0	DV2e	0.884	1.260	0.884	0.997	1.051
X	L	1	DV2e	1.350	2.718	1.350	1.185	1.255
L	L	1	DV2e	1.350	2.718	1.350	1.185	1.255
M	L	1	DV2e	1.403	2.473	1.403	1.213	1.257
H	L	1	DV2e	1.329	1.925	1.329	1.231	1.199
VH	L	1	DV2e	1.274	1.640	1.274	1.282	1.167
X	M	1	DV2e	1.159	2.718	1.159	1.071	1.179
L	M	1	DV2e	1.159	2.718	1.159	1.071	1.179
M	M	1	DV2e	1.205	2.473	1.205	1.096	1.181
H	M	1	DV2e	1.141	1.925	1.141	1.112	1.127
VH	M	1	DV2e	1.094	1.640	1.094	1.158	1.097
X	H	1	DV2e	1.120	2.142	1.120	1.059	1.197
L	H	1	DV2e	1.120	2.142	1.120	1.059	1.197
M	H	1	DV2e	1.105	1.930	1.105	1.012	1.174
H	H	1	DV2e	1.047	1.511	1.047	1.016	1.112
VH	H	1	DV2e	1.096	1.346	1.096	1.063	1.036
X	L	2	DV2e	1.472	2.816	1.472	1.295	1.267
L	L	2	DV2e	1.472	2.816	1.472	1.295	1.267
M	L	2	DV2e	1.530	2.562	1.530	1.325	1.269
H	L	2	DV2e	1.450	1.995	1.450	1.345	1.211
VH	L	2	DV2e	1.389	1.699	1.389	1.400	1.179

PLYMOUTH ROCK ASSURANCE CORPORATION
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Household Structure Factor Table V

Max Rated Driver Experience 64

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	2	DV2e	1.264	2.816	1.264	1.170	1.190
L	M	2	DV2e	1.264	2.816	1.264	1.170	1.190
M	M	2	DV2e	1.314	2.562	1.314	1.197	1.193
H	M	2	DV2e	1.244	1.995	1.244	1.215	1.138
VH	M	2	DV2e	1.193	1.699	1.193	1.265	1.108
X	H	2	DV2e	1.221	2.219	1.221	1.157	1.209
L	H	2	DV2e	1.221	2.219	1.221	1.157	1.209
M	H	2	DV2e	1.205	2.000	1.205	1.105	1.185
H	H	2	DV2e	1.142	1.565	1.142	1.110	1.123
VH	H	2	DV2e	1.195	1.394	1.195	1.161	1.046
X	L	3+	DV2e	1.877	3.129	1.877	1.576	1.498
L	L	3+	DV2e	1.877	3.129	1.877	1.576	1.498
M	L	3+	DV2e	1.866	2.760	1.866	1.572	1.411
H	L	3+	DV2e	1.766	2.151	1.766	1.580	1.342
VH	L	3+	DV2e	1.650	1.750	1.650	1.626	1.294
X	M	3+	DV2e	1.611	3.129	1.611	1.424	1.407
L	M	3+	DV2e	1.611	3.129	1.611	1.424	1.407
M	M	3+	DV2e	1.602	2.760	1.602	1.420	1.326
H	M	3+	DV2e	1.516	2.151	1.516	1.427	1.261
VH	M	3+	DV2e	1.416	1.750	1.416	1.468	1.216
X	H	3+	DV2e	1.317	2.472	1.317	1.358	1.310
L	H	3+	DV2e	1.317	2.472	1.317	1.358	1.310
M	H	3+	DV2e	1.291	2.221	1.291	1.336	1.269
H	H	3+	DV2e	1.222	1.736	1.222	1.341	1.204
VH	H	3+	DV2e	1.388	1.447	1.388	1.201	1.091
X	L	0	DV2m	1.248	2.217	1.248	1.184	1.350
L	L	0	DV2m	1.248	2.217	1.248	1.184	1.350
M	L	0	DV2m	1.228	2.311	1.228	1.145	1.324
H	L	0	DV2m	1.140	1.794	1.140	1.153	1.318
VH	L	0	DV2m	1.091	1.584	1.091	1.201	1.247
X	M	0	DV2m	1.030	2.132	1.030	1.028	1.220
L	M	0	DV2m	1.030	2.132	1.030	1.028	1.220
M	M	0	DV2m	1.014	2.222	1.014	0.994	1.197
H	M	0	DV2m	0.941	1.725	0.941	1.001	1.190
VH	M	0	DV2m	0.901	1.523	0.901	1.044	1.126
X	H	0	DV2m	1.063	1.676	1.063	0.962	1.141
L	H	0	DV2m	1.063	1.676	1.063	0.962	1.141
M	H	0	DV2m	1.072	1.690	1.072	0.963	1.119
H	H	0	DV2m	1.030	1.305	1.030	0.973	1.061
VH	H	0	DV2m	0.884	1.281	0.884	1.052	1.123
X	L	1	DV2m	1.446	2.961	1.446	1.339	1.436
L	L	1	DV2m	1.446	2.961	1.446	1.339	1.436
M	L	1	DV2m	1.503	2.694	1.503	1.371	1.439
H	L	1	DV2m	1.424	2.097	1.424	1.391	1.372
VH	L	1	DV2m	1.365	1.787	1.365	1.448	1.336
X	M	1	DV2m	1.194	2.847	1.194	1.163	1.298
L	M	1	DV2m	1.194	2.847	1.194	1.163	1.298
M	M	1	DV2m	1.241	2.590	1.241	1.191	1.300
H	M	1	DV2m	1.175	2.017	1.175	1.208	1.240
VH	M	1	DV2m	1.127	1.718	1.127	1.258	1.207
X	H	1	DV2m	1.154	2.243	1.154	1.152	1.318
L	H	1	DV2m	1.154	2.243	1.154	1.152	1.318
M	H	1	DV2m	1.138	2.022	1.138	1.099	1.292
H	H	1	DV2m	1.078	1.582	1.078	1.104	1.224
VH	H	1	DV2m	1.129	1.410	1.129	1.155	1.140

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Household Structure Factor Table V

Max Rated Driver Experience 64

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	2	DV2m	1.592	3.098	1.592	1.477	1.464
L	L	2	DV2m	1.592	3.098	1.592	1.477	1.464
M	L	2	DV2m	1.655	2.819	1.655	1.512	1.467
H	L	2	DV2m	1.568	2.195	1.568	1.535	1.400
VH	L	2	DV2m	1.502	1.869	1.502	1.598	1.363
X	M	2	DV2m	1.315	2.979	1.315	1.283	1.323
L	M	2	DV2m	1.315	2.979	1.315	1.283	1.323
M	M	2	DV2m	1.367	2.710	1.367	1.314	1.325
H	M	2	DV2m	1.294	2.110	1.294	1.333	1.265
VH	M	2	DV2m	1.241	1.797	1.241	1.387	1.231
X	H	2	DV2m	1.270	2.346	1.270	1.270	1.344
L	H	2	DV2m	1.270	2.346	1.270	1.270	1.344
M	H	2	DV2m	1.253	2.115	1.253	1.213	1.318
H	H	2	DV2m	1.188	1.655	1.188	1.218	1.248
VH	H	2	DV2m	1.243	1.475	1.243	1.274	1.163
X	L	3+	DV2m	2.050	3.475	2.050	1.816	1.747
L	L	3+	DV2m	2.050	3.475	2.050	1.816	1.747
M	L	3+	DV2m	2.038	3.065	2.038	1.811	1.647
H	L	3+	DV2m	1.928	2.388	1.928	1.819	1.566
VH	L	3+	DV2m	1.802	1.944	1.802	1.873	1.510
X	M	3+	DV2m	1.692	3.341	1.692	1.577	1.579
L	M	3+	DV2m	1.692	3.341	1.692	1.577	1.579
M	M	3+	DV2m	1.682	2.947	1.682	1.572	1.488
H	M	3+	DV2m	1.592	2.296	1.592	1.580	1.415
VH	M	3+	DV2m	1.487	1.869	1.487	1.626	1.364
X	H	3+	DV2m	1.383	2.640	1.383	1.505	1.470
L	H	3+	DV2m	1.383	2.640	1.383	1.505	1.470
M	H	3+	DV2m	1.356	2.372	1.356	1.479	1.423
H	H	3+	DV2m	1.283	1.853	1.283	1.486	1.351
VH	H	3+	DV2m	1.457	1.546	1.457	1.329	1.224
X	L	0	DV3d	0.969	1.729	0.969	0.967	1.184
L	L	0	DV3d	0.969	1.729	0.969	0.967	1.184
M	L	0	DV3d	0.954	1.802	0.954	0.936	1.162
H	L	0	DV3d	0.885	1.399	0.885	0.943	1.155
VH	L	0	DV3d	0.847	1.235	0.847	0.983	1.094
X	M	0	DV3d	0.832	1.729	0.832	0.874	1.113
L	M	0	DV3d	0.832	1.729	0.832	0.874	1.113
M	M	0	DV3d	0.819	1.802	0.819	0.845	1.091
H	M	0	DV3d	0.760	1.399	0.760	0.851	1.086
VH	M	0	DV3d	0.728	1.235	0.728	0.887	1.028
X	H	0	DV3d	0.858	1.359	0.858	0.818	1.041
L	H	0	DV3d	0.858	1.359	0.858	0.818	1.041
M	H	0	DV3d	0.866	1.370	0.866	0.819	1.021
H	H	0	DV3d	0.832	1.058	0.832	0.827	0.967
VH	H	0	DV3d	0.714	1.039	0.714	0.895	1.024
X	L	1	DV3d	1.090	2.242	1.090	1.063	1.223
L	L	1	DV3d	1.090	2.242	1.090	1.063	1.223
M	L	1	DV3d	1.133	2.040	1.133	1.088	1.225
H	L	1	DV3d	1.074	1.588	1.074	1.105	1.169
VH	L	1	DV3d	1.029	1.353	1.029	1.150	1.138
X	M	1	DV3d	0.936	2.242	0.936	0.960	1.149
L	M	1	DV3d	0.936	2.242	0.936	0.960	1.149
M	M	1	DV3d	0.973	2.040	0.973	0.983	1.151
H	M	1	DV3d	0.922	1.588	0.922	0.998	1.098
VH	M	1	DV3d	0.883	1.353	0.883	1.038	1.069

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Household Structure Factor Table V

Max Rated Driver Experience 64

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	H	1	DV3d	0.904	1.766	0.904	0.950	1.167
L	H	1	DV3d	0.904	1.766	0.904	0.950	1.167
M	H	1	DV3d	0.893	1.592	0.893	0.908	1.144
H	H	1	DV3d	0.846	1.246	0.846	0.911	1.084
VH	H	1	DV3d	0.885	1.110	0.885	0.953	1.010
X	L	2	DV3d	1.189	2.323	1.189	1.162	1.235
L	L	2	DV3d	1.189	2.323	1.189	1.162	1.235
M	L	2	DV3d	1.236	2.114	1.236	1.189	1.237
H	L	2	DV3d	1.171	1.645	1.171	1.207	1.180
VH	L	2	DV3d	1.122	1.402	1.122	1.256	1.149
X	M	2	DV3d	1.021	2.323	1.021	1.049	1.160
L	M	2	DV3d	1.021	2.323	1.021	1.049	1.160
M	M	2	DV3d	1.061	2.114	1.061	1.074	1.162
H	M	2	DV3d	1.005	1.645	1.005	1.090	1.109
VH	M	2	DV3d	0.963	1.402	0.963	1.135	1.080
X	H	2	DV3d	0.986	1.830	0.986	1.038	1.179
L	H	2	DV3d	0.986	1.830	0.986	1.038	1.179
M	H	2	DV3d	0.973	1.649	0.973	0.992	1.155
H	H	2	DV3d	0.923	1.291	0.923	0.996	1.095
VH	H	2	DV3d	0.966	1.150	0.966	1.041	1.019
X	L	3+	DV3d	1.516	2.581	1.516	1.414	1.460
L	L	3+	DV3d	1.516	2.581	1.516	1.414	1.460
M	L	3+	DV3d	1.507	2.277	1.507	1.410	1.376
H	L	3+	DV3d	1.426	1.774	1.426	1.417	1.308
VH	L	3+	DV3d	1.333	1.444	1.333	1.458	1.261
X	M	3+	DV3d	1.302	2.581	1.302	1.277	1.372
L	M	3+	DV3d	1.302	2.581	1.302	1.277	1.372
M	M	3+	DV3d	1.294	2.277	1.294	1.273	1.293
H	M	3+	DV3d	1.225	1.774	1.225	1.280	1.229
VH	M	3+	DV3d	1.144	1.444	1.144	1.317	1.185
X	H	3+	DV3d	1.064	2.039	1.064	1.218	1.277
L	H	3+	DV3d	1.064	2.039	1.064	1.218	1.277
M	H	3+	DV3d	1.042	1.832	1.042	1.199	1.236
H	H	3+	DV3d	0.987	1.432	0.987	1.203	1.174
VH	H	3+	DV3d	1.121	1.194	1.121	1.077	1.064
X	L	0	DV3e	1.097	1.782	1.097	1.004	1.193
L	L	0	DV3e	1.097	1.782	1.097	1.004	1.193
M	L	0	DV3e	1.079	1.857	1.079	0.971	1.170
H	L	0	DV3e	1.002	1.442	1.002	0.978	1.164
VH	L	0	DV3e	0.959	1.273	0.959	1.020	1.102
X	M	0	DV3e	0.941	1.782	0.941	0.907	1.121
L	M	0	DV3e	0.941	1.782	0.941	0.907	1.121
M	M	0	DV3e	0.927	1.857	0.927	0.877	1.100
H	M	0	DV3e	0.860	1.442	0.860	0.884	1.094
VH	M	0	DV3e	0.823	1.273	0.823	0.921	1.035
X	H	0	DV3e	0.971	1.401	0.971	0.849	1.049
L	H	0	DV3e	0.971	1.401	0.971	0.849	1.049
M	H	0	DV3e	0.980	1.412	0.980	0.850	1.028
H	H	0	DV3e	0.942	1.091	0.942	0.859	0.975
VH	H	0	DV3e	0.808	1.071	0.808	0.929	1.032
X	L	1	DV3e	1.234	2.310	1.234	1.103	1.232
L	L	1	DV3e	1.234	2.310	1.234	1.103	1.232
M	L	1	DV3e	1.282	2.102	1.282	1.129	1.234
H	L	1	DV3e	1.215	1.637	1.215	1.146	1.178
VH	L	1	DV3e	1.164	1.394	1.164	1.193	1.146

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Household Structure Factor Table V

Max Rated Driver Experience 64

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	M	1	DV3e	1.059	2.310	1.059	0.997	1.158
L	M	1	DV3e	1.059	2.310	1.059	0.997	1.158
M	M	1	DV3e	1.101	2.102	1.101	1.020	1.160
H	M	1	DV3e	1.043	1.637	1.043	1.035	1.107
VH	M	1	DV3e	1.000	1.394	1.000	1.078	1.077
X	H	1	DV3e	1.023	1.820	1.023	0.986	1.176
L	H	1	DV3e	1.023	1.820	1.023	0.986	1.176
M	H	1	DV3e	1.010	1.641	1.010	0.942	1.153
H	H	1	DV3e	0.957	1.284	0.957	0.946	1.092
VH	H	1	DV3e	1.002	1.144	1.002	0.989	1.017
X	L	2	DV3e	1.346	2.393	1.346	1.206	1.244
L	L	2	DV3e	1.346	2.393	1.346	1.206	1.244
M	L	2	DV3e	1.399	2.178	1.399	1.234	1.246
H	L	2	DV3e	1.325	1.695	1.325	1.252	1.189
VH	L	2	DV3e	1.270	1.444	1.270	1.304	1.157
X	M	2	DV3e	1.155	2.393	1.155	1.089	1.169
L	M	2	DV3e	1.155	2.393	1.155	1.089	1.169
M	M	2	DV3e	1.201	2.178	1.201	1.114	1.171
H	M	2	DV3e	1.137	1.695	1.137	1.131	1.117
VH	M	2	DV3e	1.090	1.444	1.090	1.177	1.088
X	H	2	DV3e	1.116	1.886	1.116	1.078	1.187
L	H	2	DV3e	1.116	1.886	1.116	1.078	1.187
M	H	2	DV3e	1.101	1.700	1.101	1.029	1.164
H	H	2	DV3e	1.044	1.330	1.044	1.033	1.103
VH	H	2	DV3e	1.093	1.185	1.093	1.081	1.027
X	L	3+	DV3e	1.716	2.660	1.716	1.467	1.471
L	L	3+	DV3e	1.716	2.660	1.716	1.467	1.471
M	L	3+	DV3e	1.705	2.346	1.705	1.463	1.386
H	L	3+	DV3e	1.614	1.828	1.614	1.471	1.318
VH	L	3+	DV3e	1.508	1.488	1.508	1.514	1.271
X	M	3+	DV3e	1.473	2.660	1.473	1.325	1.382
L	M	3+	DV3e	1.473	2.660	1.473	1.325	1.382
M	M	3+	DV3e	1.464	2.346	1.464	1.321	1.302
H	M	3+	DV3e	1.386	1.828	1.386	1.328	1.238
VH	M	3+	DV3e	1.295	1.488	1.295	1.367	1.194
X	H	3+	DV3e	1.204	2.101	1.204	1.264	1.286
L	H	3+	DV3e	1.204	2.101	1.204	1.264	1.286
M	H	3+	DV3e	1.180	1.888	1.180	1.244	1.246
H	H	3+	DV3e	1.117	1.476	1.117	1.249	1.182
VH	H	3+	DV3e	1.268	1.230	1.268	1.118	1.072
X	L	0	DV3m	1.112	1.782	1.112	1.057	1.166
L	L	0	DV3m	1.112	1.782	1.112	1.057	1.166
M	L	0	DV3m	1.095	1.857	1.095	1.023	1.144
H	L	0	DV3m	1.016	1.442	1.016	1.030	1.138
VH	L	0	DV3m	0.973	1.273	0.973	1.074	1.077
X	M	0	DV3m	0.955	1.782	0.955	0.955	1.096
L	M	0	DV3m	0.955	1.782	0.955	0.955	1.096
M	M	0	DV3m	0.940	1.857	0.940	0.924	1.075
H	M	0	DV3m	0.873	1.442	0.873	0.930	1.069
VH	M	0	DV3m	0.835	1.273	0.835	0.970	1.012
X	H	0	DV3m	0.985	1.401	0.985	0.894	1.025
L	H	0	DV3m	0.985	1.401	0.985	0.894	1.025
M	H	0	DV3m	0.994	1.412	0.994	0.895	1.005
H	H	0	DV3m	0.955	1.091	0.955	0.904	0.953
VH	H	0	DV3m	0.819	1.071	0.819	0.978	1.009

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Household Structure Factor Table V

Max Rated Driver Experience 64

<u>Prior Bl</u>	<u>Minimum</u>	<u>Household</u>						
<u>Limit</u>	<u>Experience</u>	<u>Incident</u>	<u>DVGroup</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
X	L	1	DV3m	1.252	2.310	1.252	1.162	1.204
L	L	1	DV3m	1.252	2.310	1.252	1.162	1.204
M	L	1	DV3m	1.301	2.102	1.301	1.189	1.207
H	L	1	DV3m	1.232	1.637	1.232	1.207	1.151
VH	L	1	DV3m	1.181	1.394	1.181	1.256	1.121
X	M	1	DV3m	1.075	2.310	1.075	1.049	1.132
L	M	1	DV3m	1.075	2.310	1.075	1.049	1.132
M	M	1	DV3m	1.117	2.102	1.117	1.074	1.134
H	M	1	DV3m	1.058	1.637	1.058	1.090	1.082
VH	M	1	DV3m	1.014	1.394	1.014	1.135	1.053
X	H	1	DV3m	1.038	1.820	1.038	1.038	1.150
L	H	1	DV3m	1.038	1.820	1.038	1.038	1.150
M	H	1	DV3m	1.025	1.641	1.025	0.992	1.127
H	H	1	DV3m	0.971	1.284	0.971	0.996	1.068
VH	H	1	DV3m	1.016	1.144	1.016	1.041	0.994
X	L	2	DV3m	1.365	2.393	1.365	1.269	1.216
L	L	2	DV3m	1.365	2.393	1.365	1.269	1.216
M	L	2	DV3m	1.419	2.178	1.419	1.299	1.218
H	L	2	DV3m	1.344	1.695	1.344	1.319	1.163
VH	L	2	DV3m	1.288	1.444	1.288	1.373	1.132
X	M	2	DV3m	1.172	2.393	1.172	1.146	1.143
L	M	2	DV3m	1.172	2.393	1.172	1.146	1.143
M	M	2	DV3m	1.218	2.178	1.218	1.173	1.145
H	M	2	DV3m	1.154	1.695	1.154	1.191	1.092
VH	M	2	DV3m	1.106	1.444	1.106	1.240	1.063
X	H	2	DV3m	1.132	1.886	1.132	1.135	1.161
L	H	2	DV3m	1.132	1.886	1.132	1.135	1.161
M	H	2	DV3m	1.117	1.700	1.117	1.083	1.138
H	H	2	DV3m	1.059	1.330	1.059	1.088	1.078
VH	H	2	DV3m	1.108	1.185	1.108	1.138	1.004
X	L	3+	DV3m	1.740	2.660	1.740	1.545	1.438
L	L	3+	DV3m	1.740	2.660	1.740	1.545	1.438
M	L	3+	DV3m	1.730	2.346	1.730	1.541	1.355
H	L	3+	DV3m	1.637	1.828	1.637	1.548	1.289
VH	L	3+	DV3m	1.530	1.488	1.530	1.594	1.242
X	M	3+	DV3m	1.494	2.660	1.494	1.395	1.351
L	M	3+	DV3m	1.494	2.660	1.494	1.395	1.351
M	M	3+	DV3m	1.485	2.346	1.485	1.391	1.273
H	M	3+	DV3m	1.406	1.828	1.406	1.399	1.211
VH	M	3+	DV3m	1.313	1.488	1.313	1.439	1.167
X	H	3+	DV3m	1.222	2.101	1.222	1.331	1.258
L	H	3+	DV3m	1.222	2.101	1.222	1.331	1.258
M	H	3+	DV3m	1.197	1.888	1.197	1.310	1.218
H	H	3+	DV3m	1.133	1.476	1.133	1.315	1.156
VH	H	3+	DV3m	1.287	1.230	1.287	1.177	1.048

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
X	X	0	N	0	0	0	0	0.806	0.806	0.806	0.806	0.806
0	0	0	N	0	0	0	0	0.766	0.766	0.766	0.766	0.766
0	1	0	N	0	0	0	0	0.806	0.806	0.806	0.806	0.806
0	2	0	N	0	0	0	0	0.927	0.927	0.927	0.927	0.927
1	0	0	N	0	0	0	0	0.863	0.863	0.863	0.863	0.863
1	1	0	N	0	0	0	0	0.943	0.943	0.943	0.943	0.943
1	2	0	N	0	0	0	0	0.968	0.968	0.968	0.968	0.968
2	0	0	N	0	0	0	0	0.968	0.968	0.968	0.968	0.968
2	1	0	N	0	0	0	0	1.008	1.008	1.008	1.008	1.008
2	2	0	N	0	0	0	0	1.048	1.048	1.048	1.048	1.048
X	X	1	N	0	0	0	0	0.887	0.887	0.887	0.887	0.887
0	0	1	N	0	0	0	0	0.842	0.842	0.842	0.842	0.842
0	1	1	N	0	0	0	0	0.887	0.887	0.887	0.887	0.887
0	2	1	N	0	0	0	0	1.021	1.021	1.021	1.021	1.021
1	0	1	N	0	0	0	0	0.949	0.949	0.949	0.949	0.949
1	1	1	N	0	0	0	0	1.038	1.038	1.038	1.038	1.038
1	2	1	N	0	0	0	0	1.065	1.065	1.065	1.065	1.065
2	0	1	N	0	0	0	0	1.065	1.065	1.065	1.065	1.065
2	1	1	N	0	0	0	0	1.108	1.108	1.108	1.108	1.108
2	2	1	N	0	0	0	0	1.153	1.153	1.153	1.153	1.153
X	X	2+	N	0	0	0	0	1.008	1.008	1.008	1.008	1.008
0	0	2+	N	0	0	0	0	0.957	0.957	0.957	0.957	0.957
0	1	2+	N	0	0	0	0	1.008	1.008	1.008	1.008	1.008
0	2	2+	N	0	0	0	0	1.159	1.159	1.159	1.159	1.159
1	0	2+	N	0	0	0	0	1.079	1.079	1.079	1.079	1.079
1	1	2+	N	0	0	0	0	1.179	1.179	1.179	1.179	1.179
1	2	2+	N	0	0	0	0	1.209	1.209	1.209	1.209	1.209
2	0	2+	N	0	0	0	0	1.209	1.209	1.209	1.209	1.209
2	1	2+	N	0	0	0	0	1.260	1.260	1.260	1.260	1.260
2	2	2+	N	0	0	0	0	1.310	1.310	1.310	1.310	1.310
X	X	0	Y	0	0	0	0	0.874	0.874	0.874	0.874	0.874
0	0	0	Y	0	0	0	0	0.830	0.830	0.830	0.830	0.830
0	1	0	Y	0	0	0	0	0.874	0.874	0.874	0.874	0.874
0	2	0	Y	0	0	0	0	1.005	1.005	1.005	1.005	1.005
1	0	0	Y	0	0	0	0	0.935	0.935	0.935	0.935	0.935
1	1	0	Y	0	0	0	0	1.023	1.023	1.023	1.023	1.023
1	2	0	Y	0	0	0	0	1.049	1.049	1.049	1.049	1.049
2	0	0	Y	0	0	0	0	1.049	1.049	1.049	1.049	1.049
2	1	0	Y	0	0	0	0	1.093	1.093	1.093	1.093	1.093
2	2	0	Y	0	0	0	0	1.136	1.136	1.136	1.136	1.136
X	X	1	Y	0	0	0	0	0.961	0.961	0.961	0.961	0.961
0	0	1	Y	0	0	0	0	0.913	0.913	0.913	0.913	0.913
0	1	1	Y	0	0	0	0	0.961	0.961	0.961	0.961	0.961
0	2	1	Y	0	0	0	0	1.106	1.106	1.106	1.106	1.106
1	0	1	Y	0	0	0	0	1.029	1.029	1.029	1.029	1.029
1	1	1	Y	0	0	0	0	1.125	1.125	1.125	1.125	1.125
1	2	1	Y	0	0	0	0	1.154	1.154	1.154	1.154	1.154
2	0	1	Y	0	0	0	0	1.154	1.154	1.154	1.154	1.154
2	1	1	Y	0	0	0	0	1.202	1.202	1.202	1.202	1.202
2	2	1	Y	0	0	0	0	1.250	1.250	1.250	1.250	1.250
X	X	2+	Y	0	0	0	0	1.093	1.093	1.093	1.093	1.093
0	0	2+	Y	0	0	0	0	1.038	1.038	1.038	1.038	1.038
0	1	2+	Y	0	0	0	0	1.093	1.093	1.093	1.093	1.093
0	2	2+	Y	0	0	0	0	1.257	1.257	1.257	1.257	1.257
1	0	2+	Y	0	0	0	0	1.169	1.169	1.169	1.169	1.169
1	1	2+	Y	0	0	0	0	1.279	1.279	1.279	1.279	1.279
1	2	2+	Y	0	0	0	0	1.311	1.311	1.311	1.311	1.311
2	0	2+	Y	0	0	0	0	1.311	1.311	1.311	1.311	1.311
2	1	2+	Y	0	0	0	0	1.366	1.366	1.366	1.366	1.366
2	2	2+	Y	0	0	0	0	1.420	1.420	1.420	1.420	1.420
X	X	0	N	0	0	1	0	0.830	0.830	0.830	0.830	0.830
0	0	0	N	0	0	1	0	0.789	0.789	0.789	0.789	0.789
0	1	0	N	0	0	1	0	0.830	0.830	0.830	0.830	0.830
0	2	0	N	0	0	1	0	0.955	0.955	0.955	0.955	0.955
1	0	0	N	0	0	1	0	0.889	0.889	0.889	0.889	0.889
1	1	0	N	0	0	1	0	0.972	0.972	0.972	0.972	0.972
1	2	0	N	0	0	1	0	0.996	0.996	0.996	0.996	0.996
2	0	0	N	0	0	1	0	0.996	0.996	0.996	0.996	0.996
2	1	0	N	0	0	1	0	1.038	1.038	1.038	1.038	1.038
2	2	0	N	0	0	1	0	1.079	1.079	1.079	1.079	1.079
X	X	1	N	0	0	1	0	0.913	0.913	0.913	0.913	0.913
0	0	1	N	0	0	1	0	0.868	0.868	0.868	0.868	0.868
0	1	1	N	0	0	1	0	0.913	0.913	0.913	0.913	0.913
0	2	1	N	0	0	1	0	1.051	1.051	1.051	1.051	1.051
1	0	1	N	0	0	1	0	0.977	0.977	0.977	0.977	0.977
1	1	1	N	0	0	1	0	1.069	1.069	1.069	1.069	1.069
1	2	1	N	0	0	1	0	1.096	1.096	1.096	1.096	1.096
2	0	1	N	0	0	1	0	1.096	1.096	1.096	1.096	1.096

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
2	1	1	N	0	0	1	0	1.141	1.141	1.141	1.141	1.141
2	2	1	N	0	0	1	0	1.188	1.188	1.188	1.188	1.188
X	X	2+	N	0	0	1	0	1.038	1.038	1.038	1.038	1.038
0	0	2+	N	0	0	1	0	0.987	0.987	0.987	0.987	0.987
0	1	2+	N	0	0	1	0	1.038	1.038	1.038	1.038	1.038
0	2	2+	N	0	0	1	0	1.194	1.194	1.194	1.194	1.194
1	0	2+	N	0	0	1	0	1.111	1.111	1.111	1.111	1.111
1	1	2+	N	0	0	1	0	1.215	1.215	1.215	1.215	1.215
1	2	2+	N	0	0	1	0	1.245	1.245	1.245	1.245	1.245
2	0	2+	N	0	0	1	0	1.245	1.245	1.245	1.245	1.245
2	1	2+	N	0	0	1	0	1.298	1.298	1.298	1.298	1.298
2	2	2+	N	0	0	1	0	1.349	1.349	1.349	1.349	1.349
X	X	0	Y	0	0	1	0	0.900	0.900	0.900	0.900	0.900
0	0	0	Y	0	0	1	0	0.856	0.856	0.856	0.856	0.856
0	1	0	Y	0	0	1	0	0.900	0.900	0.900	0.900	0.900
0	2	0	Y	0	0	1	0	1.036	1.036	1.036	1.036	1.036
1	0	0	Y	0	0	1	0	0.963	0.963	0.963	0.963	0.963
1	1	0	Y	0	0	1	0	1.053	1.053	1.053	1.053	1.053
1	2	0	Y	0	0	1	0	1.080	1.080	1.080	1.080	1.080
2	0	0	Y	0	0	1	0	1.080	1.080	1.080	1.080	1.080
2	1	0	Y	0	0	1	0	1.126	1.126	1.126	1.126	1.126
2	2	0	Y	0	0	1	0	1.170	1.170	1.170	1.170	1.170
X	X	1	Y	0	0	1	0	0.990	0.990	0.990	0.990	0.990
0	0	1	Y	0	0	1	0	0.941	0.941	0.941	0.941	0.941
0	1	1	Y	0	0	1	0	0.990	0.990	0.990	0.990	0.990
0	2	1	Y	0	0	1	0	1.140	1.140	1.140	1.140	1.140
1	0	1	Y	0	0	1	0	1.059	1.059	1.059	1.059	1.059
1	1	1	Y	0	0	1	0	1.159	1.159	1.159	1.159	1.159
1	2	1	Y	0	0	1	0	1.189	1.189	1.189	1.189	1.189
2	0	1	Y	0	0	1	0	1.189	1.189	1.189	1.189	1.189
2	1	1	Y	0	0	1	0	1.238	1.238	1.238	1.238	1.238
2	2	1	Y	0	0	1	0	1.287	1.287	1.287	1.287	1.287
X	X	2+	Y	0	0	1	0	1.126	1.126	1.126	1.126	1.126
0	0	2+	Y	0	0	1	0	1.070	1.070	1.070	1.070	1.070
0	1	2+	Y	0	0	1	0	1.126	1.126	1.126	1.126	1.126
0	2	2+	Y	0	0	1	0	1.294	1.294	1.294	1.294	1.294
1	0	2+	Y	0	0	1	0	1.204	1.204	1.204	1.204	1.204
1	1	2+	Y	0	0	1	0	1.316	1.316	1.316	1.316	1.316
1	2	2+	Y	0	0	1	0	1.350	1.350	1.350	1.350	1.350
2	0	2+	Y	0	0	1	0	1.350	1.350	1.350	1.350	1.350
2	1	2+	Y	0	0	1	0	1.407	1.407	1.407	1.407	1.407
2	2	2+	Y	0	0	1	0	1.463	1.463	1.463	1.463	1.463
X	X	0	N	0	0	2	0	0.968	0.968	0.968	0.968	0.968
0	0	0	N	0	0	2	0	0.919	0.919	0.919	0.919	0.919
0	1	0	N	0	0	2	0	0.968	0.968	0.968	0.968	0.968
0	2	0	N	0	0	2	0	1.113	1.113	1.113	1.113	1.113
1	0	0	N	0	0	2	0	1.036	1.036	1.036	1.036	1.036
1	1	0	N	0	0	2	0	1.132	1.132	1.132	1.132	1.132
1	2	0	N	0	0	2	0	1.161	1.161	1.161	1.161	1.161
2	0	0	N	0	0	2	0	1.161	1.161	1.161	1.161	1.161
2	1	0	N	0	0	2	0	1.210	1.210	1.210	1.210	1.210
2	2	0	N	0	0	2	0	1.258	1.258	1.258	1.258	1.258
X	X	1	N	0	0	2	0	1.065	1.065	1.065	1.065	1.065
0	0	1	N	0	0	2	0	1.011	1.011	1.011	1.011	1.011
0	1	1	N	0	0	2	0	1.065	1.065	1.065	1.065	1.065
0	2	1	N	0	0	2	0	1.224	1.224	1.224	1.224	1.224
1	0	1	N	0	0	2	0	1.139	1.139	1.139	1.139	1.139
1	1	1	N	0	0	2	0	1.245	1.245	1.245	1.245	1.245
1	2	1	N	0	0	2	0	1.277	1.277	1.277	1.277	1.277
2	0	1	N	0	0	2	0	1.277	1.277	1.277	1.277	1.277
2	1	1	N	0	0	2	0	1.331	1.331	1.331	1.331	1.331
2	2	1	N	0	0	2	0	1.384	1.384	1.384	1.384	1.384
X	X	2+	N	0	0	2	0	1.209	1.209	1.209	1.209	1.209
0	0	2+	N	0	0	2	0	1.149	1.149	1.149	1.149	1.149
0	1	2+	N	0	0	2	0	1.209	1.209	1.209	1.209	1.209
0	2	2+	N	0	0	2	0	1.391	1.391	1.391	1.391	1.391
1	0	2+	N	0	0	2	0	1.294	1.294	1.294	1.294	1.294
1	1	2+	N	0	0	2	0	1.415	1.415	1.415	1.415	1.415
1	2	2+	N	0	0	2	0	1.452	1.452	1.452	1.452	1.452
2	0	2+	N	0	0	2	0	1.452	1.452	1.452	1.452	1.452
2	1	2+	N	0	0	2	0	1.512	1.512	1.512	1.512	1.512
2	2	2+	N	0	0	2	0	1.572	1.572	1.572	1.572	1.572
X	X	0	Y	0	0	2	0	1.049	1.049	1.049	1.049	1.049
0	0	0	Y	0	0	2	0	0.996	0.996	0.996	0.996	0.996
0	1	0	Y	0	0	2	0	1.049	1.049	1.049	1.049	1.049
0	2	0	Y	0	0	2	0	1.206	1.206	1.206	1.206	1.206
1	0	0	Y	0	0	2	0	1.122	1.122	1.122	1.122	1.122
1	1	0	Y	0	0	2	0	1.227	1.227	1.227	1.227	1.227

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	2	0	Y	0	0	2	0	1.259	1.259	1.259	1.259	1.259
2	0	0	Y	0	0	2	0	1.259	1.259	1.259	1.259	1.259
2	1	0	Y	0	0	2	0	1.311	1.311	1.311	1.311	1.311
2	2	0	Y	0	0	2	0	1.363	1.363	1.363	1.363	1.363
X	X	1	Y	0	0	2	0	1.154	1.154	1.154	1.154	1.154
0	0	1	Y	0	0	2	0	1.096	1.096	1.096	1.096	1.096
0	1	1	Y	0	0	2	0	1.154	1.154	1.154	1.154	1.154
0	2	1	Y	0	0	2	0	1.327	1.327	1.327	1.327	1.327
1	0	1	Y	0	0	2	0	1.234	1.234	1.234	1.234	1.234
1	1	1	Y	0	0	2	0	1.349	1.349	1.349	1.349	1.349
1	2	1	Y	0	0	2	0	1.384	1.384	1.384	1.384	1.384
2	0	1	Y	0	0	2	0	1.384	1.384	1.384	1.384	1.384
2	1	1	Y	0	0	2	0	1.442	1.442	1.442	1.442	1.442
2	2	1	Y	0	0	2	0	1.500	1.500	1.500	1.500	1.500
X	X	2+	Y	0	0	2	0	1.311	1.311	1.311	1.311	1.311
0	0	2+	Y	0	0	2	0	1.245	1.245	1.245	1.245	1.245
0	1	2+	Y	0	0	2	0	1.311	1.311	1.311	1.311	1.311
0	2	2+	Y	0	0	2	0	1.508	1.508	1.508	1.508	1.508
1	0	2+	Y	0	0	2	0	1.403	1.403	1.403	1.403	1.403
1	1	2+	Y	0	0	2	0	1.534	1.534	1.534	1.534	1.534
1	2	2+	Y	0	0	2	0	1.573	1.573	1.573	1.573	1.573
2	0	2+	Y	0	0	2	0	1.573	1.573	1.573	1.573	1.573
2	1	2+	Y	0	0	2	0	1.639	1.639	1.639	1.639	1.639
2	2	2+	Y	0	0	2	0	1.704	1.704	1.704	1.704	1.704
X	X	0	N	0	1	0	0	0.766	0.766	0.766	0.766	0.766
0	0	0	N	0	1	0	0	0.727	0.727	0.727	0.727	0.727
0	1	0	N	0	1	0	0	0.766	0.766	0.766	0.766	0.766
0	2	0	N	0	1	0	0	0.881	0.881	0.881	0.881	0.881
1	0	0	N	0	1	0	0	0.820	0.820	0.820	0.820	0.820
1	1	0	N	0	1	0	0	0.896	0.896	0.896	0.896	0.896
1	2	0	N	0	1	0	0	0.919	0.919	0.919	0.919	0.919
2	0	0	N	0	1	0	0	0.919	0.919	0.919	0.919	0.919
2	1	0	N	0	1	0	0	0.957	0.957	0.957	0.957	0.957
2	2	0	N	0	1	0	0	0.995	0.995	0.995	0.995	0.995
X	X	1	N	0	1	0	0	0.842	0.842	0.842	0.842	0.842
0	0	1	N	0	1	0	0	0.801	0.801	0.801	0.801	0.801
0	1	1	N	0	1	0	0	0.842	0.842	0.842	0.842	0.842
0	2	1	N	0	1	0	0	0.969	0.969	0.969	0.969	0.969
1	0	1	N	0	1	0	0	0.902	0.902	0.902	0.902	0.902
1	1	1	N	0	1	0	0	0.986	0.986	0.986	0.986	0.986
1	2	1	N	0	1	0	0	1.011	1.011	1.011	1.011	1.011
2	0	1	N	0	1	0	0	1.011	1.011	1.011	1.011	1.011
2	1	1	N	0	1	0	0	1.053	1.053	1.053	1.053	1.053
2	2	1	N	0	1	0	0	1.095	1.095	1.095	1.095	1.095
X	X	2+	N	0	1	0	0	0.957	0.957	0.957	0.957	0.957
0	0	2+	N	0	1	0	0	0.909	0.909	0.909	0.909	0.909
0	1	2+	N	0	1	0	0	0.957	0.957	0.957	0.957	0.957
0	2	2+	N	0	1	0	0	1.101	1.101	1.101	1.101	1.101
1	0	2+	N	0	1	0	0	1.024	1.024	1.024	1.024	1.024
1	1	2+	N	0	1	0	0	1.120	1.120	1.120	1.120	1.120
1	2	2+	N	0	1	0	0	1.149	1.149	1.149	1.149	1.149
2	0	2+	N	0	1	0	0	1.149	1.149	1.149	1.149	1.149
2	1	2+	N	0	1	0	0	1.197	1.197	1.197	1.197	1.197
2	2	2+	N	0	1	0	0	1.245	1.245	1.245	1.245	1.245
X	X	0	Y	0	1	0	0	0.830	0.830	0.830	0.830	0.830
0	0	0	Y	0	1	0	0	0.789	0.789	0.789	0.789	0.789
0	1	0	Y	0	1	0	0	0.830	0.830	0.830	0.830	0.830
0	2	0	Y	0	1	0	0	0.955	0.955	0.955	0.955	0.955
1	0	0	Y	0	1	0	0	0.889	0.889	0.889	0.889	0.889
1	1	0	Y	0	1	0	0	0.972	0.972	0.972	0.972	0.972
1	2	0	Y	0	1	0	0	0.996	0.996	0.996	0.996	0.996
2	0	0	Y	0	1	0	0	0.996	0.996	0.996	0.996	0.996
2	1	0	Y	0	1	0	0	1.038	1.038	1.038	1.038	1.038
2	2	0	Y	0	1	0	0	1.079	1.079	1.079	1.079	1.079
X	X	1	Y	0	1	0	0	0.913	0.913	0.913	0.913	0.913
0	0	1	Y	0	1	0	0	0.868	0.868	0.868	0.868	0.868
0	1	1	Y	0	1	0	0	0.913	0.913	0.913	0.913	0.913
0	2	1	Y	0	1	0	0	1.051	1.051	1.051	1.051	1.051
1	0	1	Y	0	1	0	0	0.978	0.978	0.978	0.978	0.978
1	1	1	Y	0	1	0	0	1.069	1.069	1.069	1.069	1.069
1	2	1	Y	0	1	0	0	1.096	1.096	1.096	1.096	1.096
2	0	1	Y	0	1	0	0	1.096	1.096	1.096	1.096	1.096
2	1	1	Y	0	1	0	0	1.142	1.142	1.142	1.142	1.142
2	2	1	Y	0	1	0	0	1.188	1.188	1.188	1.188	1.188
X	X	2+	Y	0	1	0	0	1.038	1.038	1.038	1.038	1.038
0	0	2+	Y	0	1	0	0	0.987	0.987	0.987	0.987	0.987
0	1	2+	Y	0	1	0	0	1.038	1.038	1.038	1.038	1.038
0	2	2+	Y	0	1	0	0	1.194	1.194	1.194	1.194	1.194

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	0	2+	Y	0	1	0	0	1.111	1.111	1.111	1.111	1.111
1	1	2+	Y	0	1	0	0	1.215	1.215	1.215	1.215	1.215
1	2	2+	Y	0	1	0	0	1.245	1.245	1.245	1.245	1.245
2	0	2+	Y	0	1	0	0	1.245	1.245	1.245	1.245	1.245
2	1	2+	Y	0	1	0	0	1.298	1.298	1.298	1.298	1.298
2	2	2+	Y	0	1	0	0	1.349	1.349	1.349	1.349	1.349
X	X	0	N	0	1	1	0	0.847	0.847	0.847	0.847	0.847
0	0	0	N	0	1	1	0	0.805	0.805	0.805	0.805	0.805
0	1	0	N	0	1	1	0	0.847	0.847	0.847	0.847	0.847
0	2	0	N	0	1	1	0	0.973	0.973	0.973	0.973	0.973
1	0	0	N	0	1	1	0	0.905	0.905	0.905	0.905	0.905
1	1	0	N	0	1	1	0	0.990	0.990	0.990	0.990	0.990
1	2	0	N	0	1	1	0	1.016	1.016	1.016	1.016	1.016
2	0	0	N	0	1	1	0	1.016	1.016	1.016	1.016	1.016
2	1	0	N	0	1	1	0	1.058	1.058	1.058	1.058	1.058
2	2	0	N	0	1	1	0	1.100	1.100	1.100	1.100	1.100
X	X	1	N	0	1	1	0	0.932	0.932	0.932	0.932	0.932
0	0	1	N	0	1	1	0	0.885	0.885	0.885	0.885	0.885
0	1	1	N	0	1	1	0	0.932	0.932	0.932	0.932	0.932
0	2	1	N	0	1	1	0	1.071	1.071	1.071	1.071	1.071
1	0	1	N	0	1	1	0	0.996	0.996	0.996	0.996	0.996
1	1	1	N	0	1	1	0	1.089	1.089	1.089	1.089	1.089
1	2	1	N	0	1	1	0	1.117	1.117	1.117	1.117	1.117
2	0	1	N	0	1	1	0	1.117	1.117	1.117	1.117	1.117
2	1	1	N	0	1	1	0	1.163	1.163	1.163	1.163	1.163
2	2	1	N	0	1	1	0	1.210	1.210	1.210	1.210	1.210
X	X	2+	N	0	1	1	0	1.058	1.058	1.058	1.058	1.058
0	0	2+	N	0	1	1	0	1.005	1.005	1.005	1.005	1.005
0	1	2+	N	0	1	1	0	1.058	1.058	1.058	1.058	1.058
0	2	2+	N	0	1	1	0	1.217	1.217	1.217	1.217	1.217
1	0	2+	N	0	1	1	0	1.133	1.133	1.133	1.133	1.133
1	1	2+	N	0	1	1	0	1.238	1.238	1.238	1.238	1.238
1	2	2+	N	0	1	1	0	1.270	1.270	1.270	1.270	1.270
2	0	2+	N	0	1	1	0	1.270	1.270	1.270	1.270	1.270
2	1	2+	N	0	1	1	0	1.322	1.322	1.322	1.322	1.322
2	2	2+	N	0	1	1	0	1.375	1.375	1.375	1.375	1.375
X	X	0	Y	0	1	1	0	0.918	0.918	0.918	0.918	0.918
0	0	0	Y	0	1	1	0	0.872	0.872	0.872	0.872	0.872
0	1	0	Y	0	1	1	0	0.918	0.918	0.918	0.918	0.918
0	2	0	Y	0	1	1	0	1.056	1.056	1.056	1.056	1.056
1	0	0	Y	0	1	1	0	0.982	0.982	0.982	0.982	0.982
1	1	0	Y	0	1	1	0	1.074	1.074	1.074	1.074	1.074
1	2	0	Y	0	1	1	0	1.101	1.101	1.101	1.101	1.101
2	0	0	Y	0	1	1	0	1.101	1.101	1.101	1.101	1.101
2	1	0	Y	0	1	1	0	1.148	1.148	1.148	1.148	1.148
2	2	0	Y	0	1	1	0	1.193	1.193	1.193	1.193	1.193
X	X	1	Y	0	1	1	0	1.009	1.009	1.009	1.009	1.009
0	0	1	Y	0	1	1	0	0.960	0.960	0.960	0.960	0.960
0	1	1	Y	0	1	1	0	1.009	1.009	1.009	1.009	1.009
0	2	1	Y	0	1	1	0	1.162	1.162	1.162	1.162	1.162
1	0	1	Y	0	1	1	0	1.080	1.080	1.080	1.080	1.080
1	1	1	Y	0	1	1	0	1.182	1.182	1.182	1.182	1.182
1	2	1	Y	0	1	1	0	1.211	1.211	1.211	1.211	1.211
2	0	1	Y	0	1	1	0	1.211	1.211	1.211	1.211	1.211
2	1	1	Y	0	1	1	0	1.262	1.262	1.262	1.262	1.262
2	2	1	Y	0	1	1	0	1.313	1.313	1.313	1.313	1.313
X	X	2+	Y	0	1	1	0	1.148	1.148	1.148	1.148	1.148
0	0	2+	Y	0	1	1	0	1.091	1.091	1.091	1.091	1.091
0	1	2+	Y	0	1	1	0	1.148	1.148	1.148	1.148	1.148
0	2	2+	Y	0	1	1	0	1.320	1.320	1.320	1.320	1.320
1	0	2+	Y	0	1	1	0	1.228	1.228	1.228	1.228	1.228
1	1	2+	Y	0	1	1	0	1.342	1.342	1.342	1.342	1.342
1	2	2+	Y	0	1	1	0	1.377	1.377	1.377	1.377	1.377
2	0	2+	Y	0	1	1	0	1.377	1.377	1.377	1.377	1.377
2	1	2+	Y	0	1	1	0	1.434	1.434	1.434	1.434	1.434
2	2	2+	Y	0	1	1	0	1.491	1.491	1.491	1.491	1.491
X	X	0	N	0	1	2	0	0.968	0.968	0.968	0.968	0.968
0	0	0	N	0	1	2	0	0.919	0.919	0.919	0.919	0.919
0	1	0	N	0	1	2	0	0.968	0.968	0.968	0.968	0.968
0	2	0	N	0	1	2	0	1.113	1.113	1.113	1.113	1.113
1	0	0	N	0	1	2	0	1.036	1.036	1.036	1.036	1.036
1	1	0	N	0	1	2	0	1.132	1.132	1.132	1.132	1.132
1	2	0	N	0	1	2	0	1.161	1.161	1.161	1.161	1.161
2	0	0	N	0	1	2	0	1.161	1.161	1.161	1.161	1.161
2	1	0	N	0	1	2	0	1.210	1.210	1.210	1.210	1.210
2	2	0	N	0	1	2	0	1.258	1.258	1.258	1.258	1.258
X	X	1	N	0	1	2	0	1.065	1.065	1.065	1.065	1.065
0	0	1	N	0	1	2	0	1.011	1.011	1.011	1.011	1.011

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
0	1	1	N	0	1	2	0	1.065	1.065	1.065	1.065	1.065
0	2	1	N	0	1	2	0	1.224	1.224	1.224	1.224	1.224
1	0	1	N	0	1	2	0	1.139	1.139	1.139	1.139	1.139
1	1	1	N	0	1	2	0	1.245	1.245	1.245	1.245	1.245
1	2	1	N	0	1	2	0	1.277	1.277	1.277	1.277	1.277
2	0	1	N	0	1	2	0	1.277	1.277	1.277	1.277	1.277
2	1	1	N	0	1	2	0	1.331	1.331	1.331	1.331	1.331
2	2	1	N	0	1	2	0	1.384	1.384	1.384	1.384	1.384
X	X	2+	N	0	1	2	0	1.209	1.209	1.209	1.209	1.209
0	0	2+	N	0	1	2	0	1.149	1.149	1.149	1.149	1.149
0	1	2+	N	0	1	2	0	1.209	1.209	1.209	1.209	1.209
0	2	2+	N	0	1	2	0	1.391	1.391	1.391	1.391	1.391
1	0	2+	N	0	1	2	0	1.294	1.294	1.294	1.294	1.294
1	1	2+	N	0	1	2	0	1.415	1.415	1.415	1.415	1.415
1	2	2+	N	0	1	2	0	1.452	1.452	1.452	1.452	1.452
2	0	2+	N	0	1	2	0	1.452	1.452	1.452	1.452	1.452
2	1	2+	N	0	1	2	0	1.512	1.512	1.512	1.512	1.512
2	2	2+	N	0	1	2	0	1.572	1.572	1.572	1.572	1.572
X	X	0	Y	0	1	2	0	1.049	1.049	1.049	1.049	1.049
0	0	0	Y	0	1	2	0	0.996	0.996	0.996	0.996	0.996
0	1	0	Y	0	1	2	0	1.049	1.049	1.049	1.049	1.049
0	2	0	Y	0	1	2	0	1.206	1.206	1.206	1.206	1.206
1	0	0	Y	0	1	2	0	1.122	1.122	1.122	1.122	1.122
1	1	0	Y	0	1	2	0	1.227	1.227	1.227	1.227	1.227
1	2	0	Y	0	1	2	0	1.259	1.259	1.259	1.259	1.259
2	0	0	Y	0	1	2	0	1.259	1.259	1.259	1.259	1.259
2	1	0	Y	0	1	2	0	1.311	1.311	1.311	1.311	1.311
2	2	0	Y	0	1	2	0	1.363	1.363	1.363	1.363	1.363
X	X	1	Y	0	1	2	0	1.154	1.154	1.154	1.154	1.154
0	0	1	Y	0	1	2	0	1.096	1.096	1.096	1.096	1.096
0	1	1	Y	0	1	2	0	1.154	1.154	1.154	1.154	1.154
0	2	1	Y	0	1	2	0	1.327	1.327	1.327	1.327	1.327
1	0	1	Y	0	1	2	0	1.234	1.234	1.234	1.234	1.234
1	1	1	Y	0	1	2	0	1.349	1.349	1.349	1.349	1.349
1	2	1	Y	0	1	2	0	1.384	1.384	1.384	1.384	1.384
2	0	1	Y	0	1	2	0	1.384	1.384	1.384	1.384	1.384
2	1	1	Y	0	1	2	0	1.442	1.442	1.442	1.442	1.442
2	2	1	Y	0	1	2	0	1.500	1.500	1.500	1.500	1.500
X	X	2+	Y	0	1	2	0	1.311	1.311	1.311	1.311	1.311
0	0	2+	Y	0	1	2	0	1.245	1.245	1.245	1.245	1.245
0	1	2+	Y	0	1	2	0	1.311	1.311	1.311	1.311	1.311
0	2	2+	Y	0	1	2	0	1.508	1.508	1.508	1.508	1.508
1	0	2+	Y	0	1	2	0	1.403	1.403	1.403	1.403	1.403
1	1	2+	Y	0	1	2	0	1.534	1.534	1.534	1.534	1.534
1	2	2+	Y	0	1	2	0	1.573	1.573	1.573	1.573	1.573
2	0	2+	Y	0	1	2	0	1.573	1.573	1.573	1.573	1.573
2	1	2+	Y	0	1	2	0	1.639	1.639	1.639	1.639	1.639
2	2	2+	Y	0	1	2	0	1.704	1.704	1.704	1.704	1.704
X	X	0	N	0	2	0	0	0.790	0.790	0.790	0.790	0.790
0	0	0	N	0	2	0	0	0.751	0.751	0.751	0.751	0.751
0	1	0	N	0	2	0	0	0.790	0.790	0.790	0.790	0.790
0	2	0	N	0	2	0	0	0.908	0.908	0.908	0.908	0.908
1	0	0	N	0	2	0	0	0.845	0.845	0.845	0.845	0.845
1	1	0	N	0	2	0	0	0.924	0.924	0.924	0.924	0.924
1	2	0	N	0	2	0	0	0.948	0.948	0.948	0.948	0.948
2	0	0	N	0	2	0	0	0.948	0.948	0.948	0.948	0.948
2	1	0	N	0	2	0	0	0.988	0.988	0.988	0.988	0.988
2	2	0	N	0	2	0	0	1.027	1.027	1.027	1.027	1.027
X	X	1	N	0	2	0	0	0.870	0.870	0.870	0.870	0.870
0	0	1	N	0	2	0	0	0.825	0.825	0.825	0.825	0.825
0	1	1	N	0	2	0	0	0.870	0.870	0.870	0.870	0.870
0	2	1	N	0	2	0	0	0.999	0.999	0.999	0.999	0.999
1	0	1	N	0	2	0	0	0.930	0.930	0.930	0.930	0.930
1	1	1	N	0	2	0	0	1.016	1.016	1.016	1.016	1.016
1	2	1	N	0	2	0	0	1.043	1.043	1.043	1.043	1.043
2	0	1	N	0	2	0	0	1.043	1.043	1.043	1.043	1.043
2	1	1	N	0	2	0	0	1.086	1.086	1.086	1.086	1.086
2	2	1	N	0	2	0	0	1.130	1.130	1.130	1.130	1.130
X	X	2+	N	0	2	0	0	0.988	0.988	0.988	0.988	0.988
0	0	2+	N	0	2	0	0	0.939	0.939	0.939	0.939	0.939
0	1	2+	N	0	2	0	0	0.988	0.988	0.988	0.988	0.988
0	2	2+	N	0	2	0	0	1.136	1.136	1.136	1.136	1.136
1	0	2+	N	0	2	0	0	1.057	1.057	1.057	1.057	1.057
1	1	2+	N	0	2	0	0	1.155	1.155	1.155	1.155	1.155
1	2	2+	N	0	2	0	0	1.186	1.186	1.186	1.186	1.186
2	0	2+	N	0	2	0	0	1.186	1.186	1.186	1.186	1.186
2	1	2+	N	0	2	0	0	1.234	1.234	1.234	1.234	1.234
2	2	2+	N	0	2	0	0	1.284	1.284	1.284	1.284	1.284

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
X	X	0	Y	0	2	0	0	0.857	0.857	0.857	0.857	0.857
0	0	0	Y	0	2	0	0	0.814	0.814	0.814	0.814	0.814
0	1	0	Y	0	2	0	0	0.857	0.857	0.857	0.857	0.857
0	2	0	Y	0	2	0	0	0.985	0.985	0.985	0.985	0.985
1	0	0	Y	0	2	0	0	0.917	0.917	0.917	0.917	0.917
1	1	0	Y	0	2	0	0	1.002	1.002	1.002	1.002	1.002
1	2	0	Y	0	2	0	0	1.028	1.028	1.028	1.028	1.028
2	0	0	Y	0	2	0	0	1.028	1.028	1.028	1.028	1.028
2	1	0	Y	0	2	0	0	1.071	1.071	1.071	1.071	1.071
2	2	0	Y	0	2	0	0	1.113	1.113	1.113	1.113	1.113
X	X	1	Y	0	2	0	0	0.942	0.942	0.942	0.942	0.942
0	0	1	Y	0	2	0	0	0.895	0.895	0.895	0.895	0.895
0	1	1	Y	0	2	0	0	0.942	0.942	0.942	0.942	0.942
0	2	1	Y	0	2	0	0	1.084	1.084	1.084	1.084	1.084
1	0	1	Y	0	2	0	0	1.009	1.009	1.009	1.009	1.009
1	1	1	Y	0	2	0	0	1.103	1.103	1.103	1.103	1.103
1	2	1	Y	0	2	0	0	1.131	1.131	1.131	1.131	1.131
2	0	1	Y	0	2	0	0	1.131	1.131	1.131	1.131	1.131
2	1	1	Y	0	2	0	0	1.178	1.178	1.178	1.178	1.178
2	2	1	Y	0	2	0	0	1.224	1.224	1.224	1.224	1.224
X	X	2+	Y	0	2	0	0	1.071	1.071	1.071	1.071	1.071
0	0	2+	Y	0	2	0	0	1.017	1.017	1.017	1.017	1.017
0	1	2+	Y	0	2	0	0	1.071	1.071	1.071	1.071	1.071
0	2	2+	Y	0	2	0	0	1.231	1.231	1.231	1.231	1.231
1	0	2+	Y	0	2	0	0	1.146	1.146	1.146	1.146	1.146
1	1	2+	Y	0	2	0	0	1.253	1.253	1.253	1.253	1.253
1	2	2+	Y	0	2	0	0	1.285	1.285	1.285	1.285	1.285
2	0	2+	Y	0	2	0	0	1.285	1.285	1.285	1.285	1.285
2	1	2+	Y	0	2	0	0	1.338	1.338	1.338	1.338	1.338
2	2	2+	Y	0	2	0	0	1.392	1.392	1.392	1.392	1.392
X	X	0	N	0	2	1	0	0.847	0.847	0.847	0.847	0.847
0	0	0	N	0	2	1	0	0.805	0.805	0.805	0.805	0.805
0	1	0	N	0	2	1	0	0.847	0.847	0.847	0.847	0.847
0	2	0	N	0	2	1	0	0.973	0.973	0.973	0.973	0.973
1	0	0	N	0	2	1	0	0.905	0.905	0.905	0.905	0.905
1	1	0	N	0	2	1	0	0.990	0.990	0.990	0.990	0.990
1	2	0	N	0	2	1	0	1.016	1.016	1.016	1.016	1.016
2	0	0	N	0	2	1	0	1.016	1.016	1.016	1.016	1.016
2	1	0	N	0	2	1	0	1.058	1.058	1.058	1.058	1.058
2	2	0	N	0	2	1	0	1.100	1.100	1.100	1.100	1.100
X	X	1	N	0	2	1	0	0.932	0.932	0.932	0.932	0.932
0	0	1	N	0	2	1	0	0.885	0.885	0.885	0.885	0.885
0	1	1	N	0	2	1	0	0.932	0.932	0.932	0.932	0.932
0	2	1	N	0	2	1	0	1.071	1.071	1.071	1.071	1.071
1	0	1	N	0	2	1	0	0.996	0.996	0.996	0.996	0.996
1	1	1	N	0	2	1	0	1.089	1.089	1.089	1.089	1.089
1	2	1	N	0	2	1	0	1.117	1.117	1.117	1.117	1.117
2	0	1	N	0	2	1	0	1.117	1.117	1.117	1.117	1.117
2	1	1	N	0	2	1	0	1.163	1.163	1.163	1.163	1.163
2	2	1	N	0	2	1	0	1.210	1.210	1.210	1.210	1.210
X	X	2+	N	0	2	1	0	1.058	1.058	1.058	1.058	1.058
0	0	2+	N	0	2	1	0	1.005	1.005	1.005	1.005	1.005
0	1	2+	N	0	2	1	0	1.058	1.058	1.058	1.058	1.058
0	2	2+	N	0	2	1	0	1.217	1.217	1.217	1.217	1.217
1	0	2+	N	0	2	1	0	1.133	1.133	1.133	1.133	1.133
1	1	2+	N	0	2	1	0	1.238	1.238	1.238	1.238	1.238
1	2	2+	N	0	2	1	0	1.270	1.270	1.270	1.270	1.270
2	0	2+	N	0	2	1	0	1.270	1.270	1.270	1.270	1.270
2	1	2+	N	0	2	1	0	1.322	1.322	1.322	1.322	1.322
2	2	2+	N	0	2	1	0	1.375	1.375	1.375	1.375	1.375
X	X	0	Y	0	2	1	0	0.918	0.918	0.918	0.918	0.918
0	0	0	Y	0	2	1	0	0.872	0.872	0.872	0.872	0.872
0	1	0	Y	0	2	1	0	0.918	0.918	0.918	0.918	0.918
0	2	0	Y	0	2	1	0	1.056	1.056	1.056	1.056	1.056
1	0	0	Y	0	2	1	0	0.982	0.982	0.982	0.982	0.982
1	1	0	Y	0	2	1	0	1.074	1.074	1.074	1.074	1.074
1	2	0	Y	0	2	1	0	1.101	1.101	1.101	1.101	1.101
2	0	0	Y	0	2	1	0	1.101	1.101	1.101	1.101	1.101
2	1	0	Y	0	2	1	0	1.148	1.148	1.148	1.148	1.148
2	2	0	Y	0	2	1	0	1.193	1.193	1.193	1.193	1.193
X	X	1	Y	0	2	1	0	1.009	1.009	1.009	1.009	1.009
0	0	1	Y	0	2	1	0	0.960	0.960	0.960	0.960	0.960
0	1	1	Y	0	2	1	0	1.009	1.009	1.009	1.009	1.009
0	2	1	Y	0	2	1	0	1.162	1.162	1.162	1.162	1.162
1	0	1	Y	0	2	1	0	1.080	1.080	1.080	1.080	1.080
1	1	1	Y	0	2	1	0	1.182	1.182	1.182	1.182	1.182
1	2	1	Y	0	2	1	0	1.211	1.211	1.211	1.211	1.211
2	0	1	Y	0	2	1	0	1.211	1.211	1.211	1.211	1.211

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
2	1	1	Y	0	2	1	0	1.262	1.262	1.262	1.262	1.262
2	2	1	Y	0	2	1	0	1.313	1.313	1.313	1.313	1.313
X	X	2+	Y	0	2	1	0	1.148	1.148	1.148	1.148	1.148
0	0	2+	Y	0	2	1	0	1.091	1.091	1.091	1.091	1.091
0	1	2+	Y	0	2	1	0	1.148	1.148	1.148	1.148	1.148
0	2	2+	Y	0	2	1	0	1.320	1.320	1.320	1.320	1.320
1	0	2+	Y	0	2	1	0	1.228	1.228	1.228	1.228	1.228
1	1	2+	Y	0	2	1	0	1.342	1.342	1.342	1.342	1.342
1	2	2+	Y	0	2	1	0	1.377	1.377	1.377	1.377	1.377
2	0	2+	Y	0	2	1	0	1.377	1.377	1.377	1.377	1.377
2	1	2+	Y	0	2	1	0	1.434	1.434	1.434	1.434	1.434
2	2	2+	Y	0	2	1	0	1.491	1.491	1.491	1.491	1.491
X	X	0	N	0	2	2	0	0.968	0.968	0.968	0.968	0.968
0	0	0	N	0	2	2	0	0.919	0.919	0.919	0.919	0.919
0	1	0	N	0	2	2	0	0.968	0.968	0.968	0.968	0.968
0	2	0	N	0	2	2	0	1.113	1.113	1.113	1.113	1.113
1	0	0	N	0	2	2	0	1.036	1.036	1.036	1.036	1.036
1	1	0	N	0	2	2	0	1.132	1.132	1.132	1.132	1.132
1	2	0	N	0	2	2	0	1.161	1.161	1.161	1.161	1.161
2	0	0	N	0	2	2	0	1.161	1.161	1.161	1.161	1.161
2	1	0	N	0	2	2	0	1.210	1.210	1.210	1.210	1.210
2	2	0	N	0	2	2	0	1.258	1.258	1.258	1.258	1.258
X	X	1	N	0	2	2	0	1.065	1.065	1.065	1.065	1.065
0	0	1	N	0	2	2	0	1.011	1.011	1.011	1.011	1.011
0	1	1	N	0	2	2	0	1.065	1.065	1.065	1.065	1.065
0	2	1	N	0	2	2	0	1.224	1.224	1.224	1.224	1.224
1	0	1	N	0	2	2	0	1.139	1.139	1.139	1.139	1.139
1	1	1	N	0	2	2	0	1.245	1.245	1.245	1.245	1.245
1	2	1	N	0	2	2	0	1.277	1.277	1.277	1.277	1.277
2	0	1	N	0	2	2	0	1.277	1.277	1.277	1.277	1.277
2	1	1	N	0	2	2	0	1.331	1.331	1.331	1.331	1.331
2	2	1	N	0	2	2	0	1.384	1.384	1.384	1.384	1.384
X	X	2+	N	0	2	2	0	1.209	1.209	1.209	1.209	1.209
0	0	2+	N	0	2	2	0	1.149	1.149	1.149	1.149	1.149
0	1	2+	N	0	2	2	0	1.209	1.209	1.209	1.209	1.209
0	2	2+	N	0	2	2	0	1.391	1.391	1.391	1.391	1.391
1	0	2+	N	0	2	2	0	1.294	1.294	1.294	1.294	1.294
1	1	2+	N	0	2	2	0	1.415	1.415	1.415	1.415	1.415
1	2	2+	N	0	2	2	0	1.452	1.452	1.452	1.452	1.452
2	0	2+	N	0	2	2	0	1.452	1.452	1.452	1.452	1.452
2	1	2+	N	0	2	2	0	1.512	1.512	1.512	1.512	1.512
2	2	2+	N	0	2	2	0	1.572	1.572	1.572	1.572	1.572
X	X	0	Y	0	2	2	0	1.049	1.049	1.049	1.049	1.049
0	0	0	Y	0	2	2	0	0.996	0.996	0.996	0.996	0.996
0	1	0	Y	0	2	2	0	1.049	1.049	1.049	1.049	1.049
0	2	0	Y	0	2	2	0	1.206	1.206	1.206	1.206	1.206
1	0	0	Y	0	2	2	0	1.122	1.122	1.122	1.122	1.122
1	1	0	Y	0	2	2	0	1.227	1.227	1.227	1.227	1.227
1	2	0	Y	0	2	2	0	1.259	1.259	1.259	1.259	1.259
2	0	0	Y	0	2	2	0	1.259	1.259	1.259	1.259	1.259
2	1	0	Y	0	2	2	0	1.311	1.311	1.311	1.311	1.311
2	2	0	Y	0	2	2	0	1.363	1.363	1.363	1.363	1.363
X	X	1	Y	0	2	2	0	1.154	1.154	1.154	1.154	1.154
0	0	1	Y	0	2	2	0	1.096	1.096	1.096	1.096	1.096
0	1	1	Y	0	2	2	0	1.154	1.154	1.154	1.154	1.154
0	2	1	Y	0	2	2	0	1.327	1.327	1.327	1.327	1.327
1	0	1	Y	0	2	2	0	1.234	1.234	1.234	1.234	1.234
1	1	1	Y	0	2	2	0	1.349	1.349	1.349	1.349	1.349
1	2	1	Y	0	2	2	0	1.384	1.384	1.384	1.384	1.384
2	0	1	Y	0	2	2	0	1.384	1.384	1.384	1.384	1.384
2	1	1	Y	0	2	2	0	1.442	1.442	1.442	1.442	1.442
2	2	1	Y	0	2	2	0	1.500	1.500	1.500	1.500	1.500
X	X	2+	Y	0	2	2	0	1.311	1.311	1.311	1.311	1.311
0	0	2+	Y	0	2	2	0	1.245	1.245	1.245	1.245	1.245
0	1	2+	Y	0	2	2	0	1.311	1.311	1.311	1.311	1.311
0	2	2+	Y	0	2	2	0	1.508	1.508	1.508	1.508	1.508
1	0	2+	Y	0	2	2	0	1.403	1.403	1.403	1.403	1.403
1	1	2+	Y	0	2	2	0	1.534	1.534	1.534	1.534	1.534
1	2	2+	Y	0	2	2	0	1.573	1.573	1.573	1.573	1.573
2	0	2+	Y	0	2	2	0	1.573	1.573	1.573	1.573	1.573
2	1	2+	Y	0	2	2	0	1.639	1.639	1.639	1.639	1.639
2	2	2+	Y	0	2	2	0	1.704	1.704	1.704	1.704	1.704
X	X	0	N	1	0	0	0	0.830	0.830	0.830	0.830	0.830
0	0	0	N	1	0	0	0	0.789	0.789	0.789	0.789	0.789
0	1	0	N	1	0	0	0	0.830	0.830	0.830	0.830	0.830
0	2	0	N	1	0	0	0	0.955	0.955	0.955	0.955	0.955
1	0	0	N	1	0	0	0	0.889	0.889	0.889	0.889	0.889
1	1	0	N	1	0	0	0	0.972	0.972	0.972	0.972	0.972

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	2	0	N	1	0	0	0	0.996	0.996	0.996	0.996	0.996
2	0	0	N	1	0	0	0	0.996	0.996	0.996	0.996	0.996
2	1	0	N	1	0	0	0	1.038	1.038	1.038	1.038	1.038
2	2	0	N	1	0	0	0	1.079	1.079	1.079	1.079	1.079
X	X	1	N	1	0	0	0	0.913	0.913	0.913	0.913	0.913
0	0	1	N	1	0	0	0	0.868	0.868	0.868	0.868	0.868
0	1	1	N	1	0	0	0	0.913	0.913	0.913	0.913	0.913
0	2	1	N	1	0	0	0	1.051	1.051	1.051	1.051	1.051
1	0	1	N	1	0	0	0	0.977	0.977	0.977	0.977	0.977
1	1	1	N	1	0	0	0	1.069	1.069	1.069	1.069	1.069
1	2	1	N	1	0	0	0	1.096	1.096	1.096	1.096	1.096
2	0	1	N	1	0	0	0	1.096	1.096	1.096	1.096	1.096
2	1	1	N	1	0	0	0	1.141	1.141	1.141	1.141	1.141
2	2	1	N	1	0	0	0	1.188	1.188	1.188	1.188	1.188
X	X	2+	N	1	0	0	0	1.038	1.038	1.038	1.038	1.038
0	0	2+	N	1	0	0	0	0.987	0.987	0.987	0.987	0.987
0	1	2+	N	1	0	0	0	1.038	1.038	1.038	1.038	1.038
0	2	2+	N	1	0	0	0	1.194	1.194	1.194	1.194	1.194
1	0	2+	N	1	0	0	0	1.111	1.111	1.111	1.111	1.111
1	1	2+	N	1	0	0	0	1.215	1.215	1.215	1.215	1.215
1	2	2+	N	1	0	0	0	1.245	1.245	1.245	1.245	1.245
2	0	2+	N	1	0	0	0	1.245	1.245	1.245	1.245	1.245
2	1	2+	N	1	0	0	0	1.298	1.298	1.298	1.298	1.298
2	2	2+	N	1	0	0	0	1.349	1.349	1.349	1.349	1.349
X	X	0	Y	1	0	0	0	0.900	0.900	0.900	0.900	0.900
0	0	0	Y	1	0	0	0	0.856	0.856	0.856	0.856	0.856
0	1	0	Y	1	0	0	0	0.900	0.900	0.900	0.900	0.900
0	2	0	Y	1	0	0	0	1.036	1.036	1.036	1.036	1.036
1	0	0	Y	1	0	0	0	0.963	0.963	0.963	0.963	0.963
1	1	0	Y	1	0	0	0	1.053	1.053	1.053	1.053	1.053
1	2	0	Y	1	0	0	0	1.080	1.080	1.080	1.080	1.080
2	0	0	Y	1	0	0	0	1.080	1.080	1.080	1.080	1.080
2	1	0	Y	1	0	0	0	1.126	1.126	1.126	1.126	1.126
2	2	0	Y	1	0	0	0	1.170	1.170	1.170	1.170	1.170
X	X	1	Y	1	0	0	0	0.990	0.990	0.990	0.990	0.990
0	0	1	Y	1	0	0	0	0.941	0.941	0.941	0.941	0.941
0	1	1	Y	1	0	0	0	0.990	0.990	0.990	0.990	0.990
0	2	1	Y	1	0	0	0	1.140	1.140	1.140	1.140	1.140
1	0	1	Y	1	0	0	0	1.059	1.059	1.059	1.059	1.059
1	1	1	Y	1	0	0	0	1.159	1.159	1.159	1.159	1.159
1	2	1	Y	1	0	0	0	1.189	1.189	1.189	1.189	1.189
2	0	1	Y	1	0	0	0	1.189	1.189	1.189	1.189	1.189
2	1	1	Y	1	0	0	0	1.238	1.238	1.238	1.238	1.238
2	2	1	Y	1	0	0	0	1.287	1.287	1.287	1.287	1.287
X	X	2+	Y	1	0	0	0	1.126	1.126	1.126	1.126	1.126
0	0	2+	Y	1	0	0	0	1.070	1.070	1.070	1.070	1.070
0	1	2+	Y	1	0	0	0	1.126	1.126	1.126	1.126	1.126
0	2	2+	Y	1	0	0	0	1.294	1.294	1.294	1.294	1.294
1	0	2+	Y	1	0	0	0	1.204	1.204	1.204	1.204	1.204
1	1	2+	Y	1	0	0	0	1.316	1.316	1.316	1.316	1.316
1	2	2+	Y	1	0	0	0	1.350	1.350	1.350	1.350	1.350
2	0	2+	Y	1	0	0	0	1.350	1.350	1.350	1.350	1.350
2	1	2+	Y	1	0	0	0	1.407	1.407	1.407	1.407	1.407
2	2	2+	Y	1	0	0	0	1.463	1.463	1.463	1.463	1.463
X	X	0	N	1	0	1	0	0.968	0.968	0.968	0.968	0.968
0	0	0	N	1	0	1	0	0.919	0.919	0.919	0.919	0.919
0	1	0	N	1	0	1	0	0.968	0.968	0.968	0.968	0.968
0	2	0	N	1	0	1	0	1.113	1.113	1.113	1.113	1.113
1	0	0	N	1	0	1	0	1.036	1.036	1.036	1.036	1.036
1	1	0	N	1	0	1	0	1.132	1.132	1.132	1.132	1.132
1	2	0	N	1	0	1	0	1.161	1.161	1.161	1.161	1.161
2	0	0	N	1	0	1	0	1.161	1.161	1.161	1.161	1.161
2	1	0	N	1	0	1	0	1.210	1.210	1.210	1.210	1.210
2	2	0	N	1	0	1	0	1.258	1.258	1.258	1.258	1.258
X	X	1	N	1	0	1	0	1.065	1.065	1.065	1.065	1.065
0	0	1	N	1	0	1	0	1.011	1.011	1.011	1.011	1.011
0	1	1	N	1	0	1	0	1.065	1.065	1.065	1.065	1.065
0	2	1	N	1	0	1	0	1.224	1.224	1.224	1.224	1.224
1	0	1	N	1	0	1	0	1.139	1.139	1.139	1.139	1.139
1	1	1	N	1	0	1	0	1.245	1.245	1.245	1.245	1.245
1	2	1	N	1	0	1	0	1.277	1.277	1.277	1.277	1.277
2	0	1	N	1	0	1	0	1.277	1.277	1.277	1.277	1.277
2	1	1	N	1	0	1	0	1.331	1.331	1.331	1.331	1.331
2	2	1	N	1	0	1	0	1.384	1.384	1.384	1.384	1.384
X	X	2+	N	1	0	1	0	1.209	1.209	1.209	1.209	1.209
0	0	2+	N	1	0	1	0	1.149	1.149	1.149	1.149	1.149
0	1	2+	N	1	0	1	0	1.209	1.209	1.209	1.209	1.209
0	2	2+	N	1	0	1	0	1.391	1.391	1.391	1.391	1.391

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	0	2+	N	1	0	1	0	1.294	1.294	1.294	1.294	1.294
1	1	2+	N	1	0	1	0	1.415	1.415	1.415	1.415	1.415
1	2	2+	N	1	0	1	0	1.452	1.452	1.452	1.452	1.452
2	0	2+	N	1	0	1	0	1.452	1.452	1.452	1.452	1.452
2	1	2+	N	1	0	1	0	1.512	1.512	1.512	1.512	1.512
2	2	2+	N	1	0	1	0	1.572	1.572	1.572	1.572	1.572
X	X	0	Y	1	0	1	0	1.049	1.049	1.049	1.049	1.049
0	0	0	Y	1	0	1	0	0.996	0.996	0.996	0.996	0.996
0	1	0	Y	1	0	1	0	1.049	1.049	1.049	1.049	1.049
0	2	0	Y	1	0	1	0	1.206	1.206	1.206	1.206	1.206
1	0	0	Y	1	0	1	0	1.122	1.122	1.122	1.122	1.122
1	1	0	Y	1	0	1	0	1.227	1.227	1.227	1.227	1.227
1	2	0	Y	1	0	1	0	1.259	1.259	1.259	1.259	1.259
2	0	0	Y	1	0	1	0	1.259	1.259	1.259	1.259	1.259
2	1	0	Y	1	0	1	0	1.311	1.311	1.311	1.311	1.311
2	2	0	Y	1	0	1	0	1.363	1.363	1.363	1.363	1.363
X	X	1	Y	1	0	1	0	1.154	1.154	1.154	1.154	1.154
0	0	1	Y	1	0	1	0	1.096	1.096	1.096	1.096	1.096
0	1	1	Y	1	0	1	0	1.154	1.154	1.154	1.154	1.154
0	2	1	Y	1	0	1	0	1.327	1.327	1.327	1.327	1.327
1	0	1	Y	1	0	1	0	1.234	1.234	1.234	1.234	1.234
1	1	1	Y	1	0	1	0	1.349	1.349	1.349	1.349	1.349
1	2	1	Y	1	0	1	0	1.384	1.384	1.384	1.384	1.384
2	0	1	Y	1	0	1	0	1.384	1.384	1.384	1.384	1.384
2	1	1	Y	1	0	1	0	1.442	1.442	1.442	1.442	1.442
2	2	1	Y	1	0	1	0	1.500	1.500	1.500	1.500	1.500
X	X	2+	Y	1	0	1	0	1.311	1.311	1.311	1.311	1.311
0	0	2+	Y	1	0	1	0	1.245	1.245	1.245	1.245	1.245
0	1	2+	Y	1	0	1	0	1.311	1.311	1.311	1.311	1.311
0	2	2+	Y	1	0	1	0	1.508	1.508	1.508	1.508	1.508
1	0	2+	Y	1	0	1	0	1.403	1.403	1.403	1.403	1.403
1	1	2+	Y	1	0	1	0	1.534	1.534	1.534	1.534	1.534
1	2	2+	Y	1	0	1	0	1.573	1.573	1.573	1.573	1.573
2	0	2+	Y	1	0	1	0	1.573	1.573	1.573	1.573	1.573
2	1	2+	Y	1	0	1	0	1.639	1.639	1.639	1.639	1.639
2	2	2+	Y	1	0	1	0	1.704	1.704	1.704	1.704	1.704
X	X	0	N	1	0	2	0	1.008	1.008	1.008	1.008	1.008
0	0	0	N	1	0	2	0	0.957	0.957	0.957	0.957	0.957
0	1	0	N	1	0	2	0	1.008	1.008	1.008	1.008	1.008
0	2	0	N	1	0	2	0	1.159	1.159	1.159	1.159	1.159
1	0	0	N	1	0	2	0	1.079	1.079	1.079	1.079	1.079
1	1	0	N	1	0	2	0	1.179	1.179	1.179	1.179	1.179
1	2	0	N	1	0	2	0	1.210	1.210	1.210	1.210	1.210
2	0	0	N	1	0	2	0	1.210	1.210	1.210	1.210	1.210
2	1	0	N	1	0	2	0	1.259	1.259	1.259	1.259	1.259
2	2	0	N	1	0	2	0	1.310	1.310	1.310	1.310	1.310
X	X	1	N	1	0	2	0	1.108	1.108	1.108	1.108	1.108
0	0	1	N	1	0	2	0	1.053	1.053	1.053	1.053	1.053
0	1	1	N	1	0	2	0	1.108	1.108	1.108	1.108	1.108
0	2	1	N	1	0	2	0	1.275	1.275	1.275	1.275	1.275
1	0	1	N	1	0	2	0	1.187	1.187	1.187	1.187	1.187
1	1	1	N	1	0	2	0	1.297	1.297	1.297	1.297	1.297
1	2	1	N	1	0	2	0	1.331	1.331	1.331	1.331	1.331
2	0	1	N	1	0	2	0	1.331	1.331	1.331	1.331	1.331
2	1	1	N	1	0	2	0	1.386	1.386	1.386	1.386	1.386
2	2	1	N	1	0	2	0	1.441	1.441	1.441	1.441	1.441
X	X	2+	N	1	0	2	0	1.260	1.260	1.260	1.260	1.260
0	0	2+	N	1	0	2	0	1.197	1.197	1.197	1.197	1.197
0	1	2+	N	1	0	2	0	1.260	1.260	1.260	1.260	1.260
0	2	2+	N	1	0	2	0	1.449	1.449	1.449	1.449	1.449
1	0	2+	N	1	0	2	0	1.349	1.349	1.349	1.349	1.349
1	1	2+	N	1	0	2	0	1.474	1.474	1.474	1.474	1.474
1	2	2+	N	1	0	2	0	1.512	1.512	1.512	1.512	1.512
2	0	2+	N	1	0	2	0	1.512	1.512	1.512	1.512	1.512
2	1	2+	N	1	0	2	0	1.574	1.574	1.574	1.574	1.574
2	2	2+	N	1	0	2	0	1.638	1.638	1.638	1.638	1.638
X	X	0	Y	1	0	2	0	1.093	1.093	1.093	1.093	1.093
0	0	0	Y	1	0	2	0	1.038	1.038	1.038	1.038	1.038
0	1	0	Y	1	0	2	0	1.093	1.093	1.093	1.093	1.093
0	2	0	Y	1	0	2	0	1.257	1.257	1.257	1.257	1.257
1	0	0	Y	1	0	2	0	1.169	1.169	1.169	1.169	1.169
1	1	0	Y	1	0	2	0	1.279	1.279	1.279	1.279	1.279
1	2	0	Y	1	0	2	0	1.311	1.311	1.311	1.311	1.311
2	0	0	Y	1	0	2	0	1.311	1.311	1.311	1.311	1.311
2	1	0	Y	1	0	2	0	1.366	1.366	1.366	1.366	1.366
2	2	0	Y	1	0	2	0	1.420	1.420	1.420	1.420	1.420
X	X	1	Y	1	0	2	0	1.202	1.202	1.202	1.202	1.202
0	0	1	Y	1	0	2	0	1.142	1.142	1.142	1.142	1.142

PLYMOUTH ROCK ASSURANCE CORPORATION
2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
0	1	1	Y	1	0	2	0	1.202	1.202	1.202	1.202	1.202
0	2	1	Y	1	0	2	0	1.383	1.383	1.383	1.383	1.383
1	0	1	Y	1	0	2	0	1.287	1.287	1.287	1.287	1.287
1	1	1	Y	1	0	2	0	1.406	1.406	1.406	1.406	1.406
1	2	1	Y	1	0	2	0	1.442	1.442	1.442	1.442	1.442
2	0	1	Y	1	0	2	0	1.442	1.442	1.442	1.442	1.442
2	1	1	Y	1	0	2	0	1.502	1.502	1.502	1.502	1.502
2	2	1	Y	1	0	2	0	1.563	1.563	1.563	1.563	1.563
X	X	2+	Y	1	0	2	0	1.366	1.366	1.366	1.366	1.366
0	0	2+	Y	1	0	2	0	1.298	1.298	1.298	1.298	1.298
0	1	2+	Y	1	0	2	0	1.366	1.366	1.366	1.366	1.366
0	2	2+	Y	1	0	2	0	1.571	1.571	1.571	1.571	1.571
1	0	2+	Y	1	0	2	0	1.462	1.462	1.462	1.462	1.462
1	1	2+	Y	1	0	2	0	1.599	1.599	1.599	1.599	1.599
1	2	2+	Y	1	0	2	0	1.639	1.639	1.639	1.639	1.639
2	0	2+	Y	1	0	2	0	1.639	1.639	1.639	1.639	1.639
2	1	2+	Y	1	0	2	0	1.708	1.708	1.708	1.708	1.708
2	2	2+	Y	1	0	2	0	1.775	1.775	1.775	1.775	1.775
X	X	0	N	1	1	0	0	0.847	0.847	0.847	0.847	0.847
0	0	0	N	1	1	0	0	0.805	0.805	0.805	0.805	0.805
0	1	0	N	1	1	0	0	0.847	0.847	0.847	0.847	0.847
0	2	0	N	1	1	0	0	0.973	0.973	0.973	0.973	0.973
1	0	0	N	1	1	0	0	0.905	0.905	0.905	0.905	0.905
1	1	0	N	1	1	0	0	0.990	0.990	0.990	0.990	0.990
1	2	0	N	1	1	0	0	1.016	1.016	1.016	1.016	1.016
2	0	0	N	1	1	0	0	1.016	1.016	1.016	1.016	1.016
2	1	0	N	1	1	0	0	1.058	1.058	1.058	1.058	1.058
2	2	0	N	1	1	0	0	1.100	1.100	1.100	1.100	1.100
X	X	1	N	1	1	0	0	0.932	0.932	0.932	0.932	0.932
0	0	1	N	1	1	0	0	0.885	0.885	0.885	0.885	0.885
0	1	1	N	1	1	0	0	0.932	0.932	0.932	0.932	0.932
0	2	1	N	1	1	0	0	1.071	1.071	1.071	1.071	1.071
1	0	1	N	1	1	0	0	0.996	0.996	0.996	0.996	0.996
1	1	1	N	1	1	0	0	1.089	1.089	1.089	1.089	1.089
1	2	1	N	1	1	0	0	1.117	1.117	1.117	1.117	1.117
2	0	1	N	1	1	0	0	1.117	1.117	1.117	1.117	1.117
2	1	1	N	1	1	0	0	1.163	1.163	1.163	1.163	1.163
2	2	1	N	1	1	0	0	1.210	1.210	1.210	1.210	1.210
X	X	2+	N	1	1	0	0	1.058	1.058	1.058	1.058	1.058
0	0	2+	N	1	1	0	0	1.005	1.005	1.005	1.005	1.005
0	1	2+	N	1	1	0	0	1.058	1.058	1.058	1.058	1.058
0	2	2+	N	1	1	0	0	1.217	1.217	1.217	1.217	1.217
1	0	2+	N	1	1	0	0	1.133	1.133	1.133	1.133	1.133
1	1	2+	N	1	1	0	0	1.238	1.238	1.238	1.238	1.238
1	2	2+	N	1	1	0	0	1.270	1.270	1.270	1.270	1.270
2	0	2+	N	1	1	0	0	1.270	1.270	1.270	1.270	1.270
2	1	2+	N	1	1	0	0	1.322	1.322	1.322	1.322	1.322
2	2	2+	N	1	1	0	0	1.375	1.375	1.375	1.375	1.375
X	X	0	Y	1	1	0	0	0.918	0.918	0.918	0.918	0.918
0	0	0	Y	1	1	0	0	0.872	0.872	0.872	0.872	0.872
0	1	0	Y	1	1	0	0	0.918	0.918	0.918	0.918	0.918
0	2	0	Y	1	1	0	0	1.056	1.056	1.056	1.056	1.056
1	0	0	Y	1	1	0	0	0.982	0.982	0.982	0.982	0.982
1	1	0	Y	1	1	0	0	1.074	1.074	1.074	1.074	1.074
1	2	0	Y	1	1	0	0	1.101	1.101	1.101	1.101	1.101
2	0	0	Y	1	1	0	0	1.101	1.101	1.101	1.101	1.101
2	1	0	Y	1	1	0	0	1.148	1.148	1.148	1.148	1.148
2	2	0	Y	1	1	0	0	1.193	1.193	1.193	1.193	1.193
X	X	1	Y	1	1	0	0	1.009	1.009	1.009	1.009	1.009
0	0	1	Y	1	1	0	0	0.960	0.960	0.960	0.960	0.960
0	1	1	Y	1	1	0	0	1.009	1.009	1.009	1.009	1.009
0	2	1	Y	1	1	0	0	1.162	1.162	1.162	1.162	1.162
1	0	1	Y	1	1	0	0	1.080	1.080	1.080	1.080	1.080
1	1	1	Y	1	1	0	0	1.182	1.182	1.182	1.182	1.182
1	2	1	Y	1	1	0	0	1.211	1.211	1.211	1.211	1.211
2	0	1	Y	1	1	0	0	1.211	1.211	1.211	1.211	1.211
2	1	1	Y	1	1	0	0	1.262	1.262	1.262	1.262	1.262
2	2	1	Y	1	1	0	0	1.313	1.313	1.313	1.313	1.313
X	X	2+	Y	1	1	0	0	1.148	1.148	1.148	1.148	1.148
0	0	2+	Y	1	1	0	0	1.091	1.091	1.091	1.091	1.091
0	1	2+	Y	1	1	0	0	1.148	1.148	1.148	1.148	1.148
0	2	2+	Y	1	1	0	0	1.320	1.320	1.320	1.320	1.320
1	0	2+	Y	1	1	0	0	1.228	1.228	1.228	1.228	1.228
1	1	2+	Y	1	1	0	0	1.342	1.342	1.342	1.342	1.342
1	2	2+	Y	1	1	0	0	1.377	1.377	1.377	1.377	1.377
2	0	2+	Y	1	1	0	0	1.377	1.377	1.377	1.377	1.377
2	1	2+	Y	1	1	0	0	1.434	1.434	1.434	1.434	1.434
2	2	2+	Y	1	1	0	0	1.491	1.491	1.491	1.491	1.491

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
X	X	0	N	1	1	1	0	0.871	0.871	0.871	0.871	0.871
0	0	0	N	1	1	1	0	0.827	0.827	0.827	0.827	0.827
0	1	0	N	1	1	1	0	0.871	0.871	0.871	0.871	0.871
0	2	0	N	1	1	1	0	1.002	1.002	1.002	1.002	1.002
1	0	0	N	1	1	1	0	0.932	0.932	0.932	0.932	0.932
1	1	0	N	1	1	1	0	1.019	1.019	1.019	1.019	1.019
1	2	0	N	1	1	1	0	1.044	1.044	1.044	1.044	1.044
2	0	0	N	1	1	1	0	1.044	1.044	1.044	1.044	1.044
2	1	0	N	1	1	1	0	1.088	1.088	1.088	1.088	1.088
2	2	0	N	1	1	1	0	1.132	1.132	1.132	1.132	1.132
X	X	1	N	1	1	1	0	0.958	0.958	0.958	0.958	0.958
0	0	1	N	1	1	1	0	0.910	0.910	0.910	0.910	0.910
0	1	1	N	1	1	1	0	0.958	0.958	0.958	0.958	0.958
0	2	1	N	1	1	1	0	1.102	1.102	1.102	1.102	1.102
1	0	1	N	1	1	1	0	1.024	1.024	1.024	1.024	1.024
1	1	1	N	1	1	1	0	1.121	1.121	1.121	1.121	1.121
1	2	1	N	1	1	1	0	1.149	1.149	1.149	1.149	1.149
2	0	1	N	1	1	1	0	1.149	1.149	1.149	1.149	1.149
2	1	1	N	1	1	1	0	1.197	1.197	1.197	1.197	1.197
2	2	1	N	1	1	1	0	1.245	1.245	1.245	1.245	1.245
X	X	2+	N	1	1	1	0	1.088	1.088	1.088	1.088	1.088
0	0	2+	N	1	1	1	0	1.034	1.034	1.034	1.034	1.034
0	1	2+	N	1	1	1	0	1.088	1.088	1.088	1.088	1.088
0	2	2+	N	1	1	1	0	1.252	1.252	1.252	1.252	1.252
1	0	2+	N	1	1	1	0	1.165	1.165	1.165	1.165	1.165
1	1	2+	N	1	1	1	0	1.273	1.273	1.273	1.273	1.273
1	2	2+	N	1	1	1	0	1.306	1.306	1.306	1.306	1.306
2	0	2+	N	1	1	1	0	1.306	1.306	1.306	1.306	1.306
2	1	2+	N	1	1	1	0	1.361	1.361	1.361	1.361	1.361
2	2	2+	N	1	1	1	0	1.415	1.415	1.415	1.415	1.415
X	X	0	Y	1	1	1	0	0.944	0.944	0.944	0.944	0.944
0	0	0	Y	1	1	1	0	0.897	0.897	0.897	0.897	0.897
0	1	0	Y	1	1	1	0	0.944	0.944	0.944	0.944	0.944
0	2	0	Y	1	1	1	0	1.086	1.086	1.086	1.086	1.086
1	0	0	Y	1	1	1	0	1.010	1.010	1.010	1.010	1.010
1	1	0	Y	1	1	1	0	1.105	1.105	1.105	1.105	1.105
1	2	0	Y	1	1	1	0	1.133	1.133	1.133	1.133	1.133
2	0	0	Y	1	1	1	0	1.133	1.133	1.133	1.133	1.133
2	1	0	Y	1	1	1	0	1.180	1.180	1.180	1.180	1.180
2	2	0	Y	1	1	1	0	1.227	1.227	1.227	1.227	1.227
X	X	1	Y	1	1	1	0	1.038	1.038	1.038	1.038	1.038
0	0	1	Y	1	1	1	0	0.987	0.987	0.987	0.987	0.987
0	1	1	Y	1	1	1	0	1.038	1.038	1.038	1.038	1.038
0	2	1	Y	1	1	1	0	1.194	1.194	1.194	1.194	1.194
1	0	1	Y	1	1	1	0	1.112	1.112	1.112	1.112	1.112
1	1	1	Y	1	1	1	0	1.215	1.215	1.215	1.215	1.215
1	2	1	Y	1	1	1	0	1.246	1.246	1.246	1.246	1.246
2	0	1	Y	1	1	1	0	1.246	1.246	1.246	1.246	1.246
2	1	1	Y	1	1	1	0	1.298	1.298	1.298	1.298	1.298
2	2	1	Y	1	1	1	0	1.349	1.349	1.349	1.349	1.349
X	X	2+	Y	1	1	1	0	1.180	1.180	1.180	1.180	1.180
0	0	2+	Y	1	1	1	0	1.121	1.121	1.121	1.121	1.121
0	1	2+	Y	1	1	1	0	1.180	1.180	1.180	1.180	1.180
0	2	2+	Y	1	1	1	0	1.357	1.357	1.357	1.357	1.357
1	0	2+	Y	1	1	1	0	1.263	1.263	1.263	1.263	1.263
1	1	2+	Y	1	1	1	0	1.381	1.381	1.381	1.381	1.381
1	2	2+	Y	1	1	1	0	1.416	1.416	1.416	1.416	1.416
2	0	2+	Y	1	1	1	0	1.416	1.416	1.416	1.416	1.416
2	1	2+	Y	1	1	1	0	1.475	1.475	1.475	1.475	1.475
2	2	2+	Y	1	1	1	0	1.534	1.534	1.534	1.534	1.534
X	X	0	N	1	1	2	0	1.008	1.008	1.008	1.008	1.008
0	0	0	N	1	1	2	0	0.957	0.957	0.957	0.957	0.957
0	1	0	N	1	1	2	0	1.008	1.008	1.008	1.008	1.008
0	2	0	N	1	1	2	0	1.159	1.159	1.159	1.159	1.159
1	0	0	N	1	1	2	0	1.079	1.079	1.079	1.079	1.079
1	1	0	N	1	1	2	0	1.179	1.179	1.179	1.179	1.179
1	2	0	N	1	1	2	0	1.210	1.210	1.210	1.210	1.210
2	0	0	N	1	1	2	0	1.210	1.210	1.210	1.210	1.210
2	1	0	N	1	1	2	0	1.259	1.259	1.259	1.259	1.259
2	2	0	N	1	1	2	0	1.310	1.310	1.310	1.310	1.310
X	X	1	N	1	1	2	0	1.108	1.108	1.108	1.108	1.108
0	0	1	N	1	1	2	0	1.053	1.053	1.053	1.053	1.053
0	1	1	N	1	1	2	0	1.108	1.108	1.108	1.108	1.108
0	2	1	N	1	1	2	0	1.275	1.275	1.275	1.275	1.275
1	0	1	N	1	1	2	0	1.187	1.187	1.187	1.187	1.187
1	1	1	N	1	1	2	0	1.297	1.297	1.297	1.297	1.297
1	2	1	N	1	1	2	0	1.331	1.331	1.331	1.331	1.331
2	0	1	N	1	1	2	0	1.331	1.331	1.331	1.331	1.331

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
2	1	1	N	1	1	2	0	1.386	1.386	1.386	1.386	1.386
2	2	1	N	1	1	2	0	1.441	1.441	1.441	1.441	1.441
X	X	2+	N	1	1	2	0	1.260	1.260	1.260	1.260	1.260
0	0	2+	N	1	1	2	0	1.197	1.197	1.197	1.197	1.197
0	1	2+	N	1	1	2	0	1.260	1.260	1.260	1.260	1.260
0	2	2+	N	1	1	2	0	1.449	1.449	1.449	1.449	1.449
1	0	2+	N	1	1	2	0	1.349	1.349	1.349	1.349	1.349
1	1	2+	N	1	1	2	0	1.474	1.474	1.474	1.474	1.474
1	2	2+	N	1	1	2	0	1.512	1.512	1.512	1.512	1.512
2	0	2+	N	1	1	2	0	1.512	1.512	1.512	1.512	1.512
2	1	2+	N	1	1	2	0	1.574	1.574	1.574	1.574	1.574
2	2	2+	N	1	1	2	0	1.638	1.638	1.638	1.638	1.638
X	X	0	Y	1	1	2	0	1.093	1.093	1.093	1.093	1.093
0	0	0	Y	1	1	2	0	1.038	1.038	1.038	1.038	1.038
0	1	0	Y	1	1	2	0	1.093	1.093	1.093	1.093	1.093
0	2	0	Y	1	1	2	0	1.257	1.257	1.257	1.257	1.257
1	0	0	Y	1	1	2	0	1.169	1.169	1.169	1.169	1.169
1	1	0	Y	1	1	2	0	1.279	1.279	1.279	1.279	1.279
1	2	0	Y	1	1	2	0	1.311	1.311	1.311	1.311	1.311
2	0	0	Y	1	1	2	0	1.311	1.311	1.311	1.311	1.311
2	1	0	Y	1	1	2	0	1.366	1.366	1.366	1.366	1.366
2	2	0	Y	1	1	2	0	1.420	1.420	1.420	1.420	1.420
X	X	1	Y	1	1	2	0	1.202	1.202	1.202	1.202	1.202
0	0	1	Y	1	1	2	0	1.142	1.142	1.142	1.142	1.142
0	1	1	Y	1	1	2	0	1.202	1.202	1.202	1.202	1.202
0	2	1	Y	1	1	2	0	1.383	1.383	1.383	1.383	1.383
1	0	1	Y	1	1	2	0	1.287	1.287	1.287	1.287	1.287
1	1	1	Y	1	1	2	0	1.406	1.406	1.406	1.406	1.406
1	2	1	Y	1	1	2	0	1.442	1.442	1.442	1.442	1.442
2	0	1	Y	1	1	2	0	1.442	1.442	1.442	1.442	1.442
2	1	1	Y	1	1	2	0	1.502	1.502	1.502	1.502	1.502
2	2	1	Y	1	1	2	0	1.563	1.563	1.563	1.563	1.563
X	X	2+	Y	1	1	2	0	1.366	1.366	1.366	1.366	1.366
0	0	2+	Y	1	1	2	0	1.298	1.298	1.298	1.298	1.298
0	1	2+	Y	1	1	2	0	1.366	1.366	1.366	1.366	1.366
0	2	2+	Y	1	1	2	0	1.571	1.571	1.571	1.571	1.571
1	0	2+	Y	1	1	2	0	1.462	1.462	1.462	1.462	1.462
1	1	2+	Y	1	1	2	0	1.599	1.599	1.599	1.599	1.599
1	2	2+	Y	1	1	2	0	1.639	1.639	1.639	1.639	1.639
2	0	2+	Y	1	1	2	0	1.639	1.639	1.639	1.639	1.639
2	1	2+	Y	1	1	2	0	1.708	1.708	1.708	1.708	1.708
2	2	2+	Y	1	1	2	0	1.775	1.775	1.775	1.775	1.775
X	X	0	N	1	2	0	0	0.847	0.847	0.847	0.847	0.847
0	0	0	N	1	2	0	0	0.805	0.805	0.805	0.805	0.805
0	1	0	N	1	2	0	0	0.847	0.847	0.847	0.847	0.847
0	2	0	N	1	2	0	0	0.973	0.973	0.973	0.973	0.973
1	0	0	N	1	2	0	0	0.905	0.905	0.905	0.905	0.905
1	1	0	N	1	2	0	0	0.990	0.990	0.990	0.990	0.990
1	2	0	N	1	2	0	0	1.016	1.016	1.016	1.016	1.016
2	0	0	N	1	2	0	0	1.016	1.016	1.016	1.016	1.016
2	1	0	N	1	2	0	0	1.058	1.058	1.058	1.058	1.058
2	2	0	N	1	2	0	0	1.100	1.100	1.100	1.100	1.100
X	X	1	N	1	2	0	0	0.932	0.932	0.932	0.932	0.932
0	0	1	N	1	2	0	0	0.885	0.885	0.885	0.885	0.885
0	1	1	N	1	2	0	0	0.932	0.932	0.932	0.932	0.932
0	2	1	N	1	2	0	0	1.071	1.071	1.071	1.071	1.071
1	0	1	N	1	2	0	0	0.996	0.996	0.996	0.996	0.996
1	1	1	N	1	2	0	0	1.089	1.089	1.089	1.089	1.089
1	2	1	N	1	2	0	0	1.117	1.117	1.117	1.117	1.117
2	0	1	N	1	2	0	0	1.117	1.117	1.117	1.117	1.117
2	1	1	N	1	2	0	0	1.163	1.163	1.163	1.163	1.163
2	2	1	N	1	2	0	0	1.210	1.210	1.210	1.210	1.210
X	X	2+	N	1	2	0	0	1.058	1.058	1.058	1.058	1.058
0	0	2+	N	1	2	0	0	1.005	1.005	1.005	1.005	1.005
0	1	2+	N	1	2	0	0	1.058	1.058	1.058	1.058	1.058
0	2	2+	N	1	2	0	0	1.217	1.217	1.217	1.217	1.217
1	0	2+	N	1	2	0	0	1.133	1.133	1.133	1.133	1.133
1	1	2+	N	1	2	0	0	1.238	1.238	1.238	1.238	1.238
1	2	2+	N	1	2	0	0	1.270	1.270	1.270	1.270	1.270
2	0	2+	N	1	2	0	0	1.270	1.270	1.270	1.270	1.270
2	1	2+	N	1	2	0	0	1.322	1.322	1.322	1.322	1.322
2	2	2+	N	1	2	0	0	1.375	1.375	1.375	1.375	1.375
X	X	0	Y	1	2	0	0	0.918	0.918	0.918	0.918	0.918
0	0	0	Y	1	2	0	0	0.872	0.872	0.872	0.872	0.872
0	1	0	Y	1	2	0	0	0.918	0.918	0.918	0.918	0.918
0	2	0	Y	1	2	0	0	1.056	1.056	1.056	1.056	1.056
1	0	0	Y	1	2	0	0	0.982	0.982	0.982	0.982	0.982
1	1	0	Y	1	2	0	0	1.074	1.074	1.074	1.074	1.074

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	2	0	Y	1	2	0	0	1.101	1.101	1.101	1.101	1.101
2	0	0	Y	1	2	0	0	1.101	1.101	1.101	1.101	1.101
2	1	0	Y	1	2	0	0	1.148	1.148	1.148	1.148	1.148
2	2	0	Y	1	2	0	0	1.193	1.193	1.193	1.193	1.193
X	X	1	Y	1	2	0	0	1.009	1.009	1.009	1.009	1.009
0	0	1	Y	1	2	0	0	0.960	0.960	0.960	0.960	0.960
0	1	1	Y	1	2	0	0	1.009	1.009	1.009	1.009	1.009
0	2	1	Y	1	2	0	0	1.162	1.162	1.162	1.162	1.162
1	0	1	Y	1	2	0	0	1.080	1.080	1.080	1.080	1.080
1	1	1	Y	1	2	0	0	1.182	1.182	1.182	1.182	1.182
1	2	1	Y	1	2	0	0	1.211	1.211	1.211	1.211	1.211
2	0	1	Y	1	2	0	0	1.211	1.211	1.211	1.211	1.211
2	1	1	Y	1	2	0	0	1.262	1.262	1.262	1.262	1.262
2	2	1	Y	1	2	0	0	1.313	1.313	1.313	1.313	1.313
X	X	2+	Y	1	2	0	0	1.148	1.148	1.148	1.148	1.148
0	0	2+	Y	1	2	0	0	1.091	1.091	1.091	1.091	1.091
0	1	2+	Y	1	2	0	0	1.148	1.148	1.148	1.148	1.148
0	2	2+	Y	1	2	0	0	1.320	1.320	1.320	1.320	1.320
1	0	2+	Y	1	2	0	0	1.228	1.228	1.228	1.228	1.228
1	1	2+	Y	1	2	0	0	1.342	1.342	1.342	1.342	1.342
1	2	2+	Y	1	2	0	0	1.377	1.377	1.377	1.377	1.377
2	0	2+	Y	1	2	0	0	1.377	1.377	1.377	1.377	1.377
2	1	2+	Y	1	2	0	0	1.434	1.434	1.434	1.434	1.434
2	2	2+	Y	1	2	0	0	1.491	1.491	1.491	1.491	1.491
X	X	0	N	1	2	1	0	0.871	0.871	0.871	0.871	0.871
0	0	0	N	1	2	1	0	0.827	0.827	0.827	0.827	0.827
0	1	0	N	1	2	1	0	0.871	0.871	0.871	0.871	0.871
0	2	0	N	1	2	1	0	1.002	1.002	1.002	1.002	1.002
1	0	0	N	1	2	1	0	0.932	0.932	0.932	0.932	0.932
1	1	0	N	1	2	1	0	1.019	1.019	1.019	1.019	1.019
1	2	0	N	1	2	1	0	1.044	1.044	1.044	1.044	1.044
2	0	0	N	1	2	1	0	1.044	1.044	1.044	1.044	1.044
2	1	0	N	1	2	1	0	1.088	1.088	1.088	1.088	1.088
2	2	0	N	1	2	1	0	1.132	1.132	1.132	1.132	1.132
X	X	1	N	1	2	1	0	0.958	0.958	0.958	0.958	0.958
0	0	1	N	1	2	1	0	0.910	0.910	0.910	0.910	0.910
0	1	1	N	1	2	1	0	0.958	0.958	0.958	0.958	0.958
0	2	1	N	1	2	1	0	1.102	1.102	1.102	1.102	1.102
1	0	1	N	1	2	1	0	1.024	1.024	1.024	1.024	1.024
1	1	1	N	1	2	1	0	1.121	1.121	1.121	1.121	1.121
1	2	1	N	1	2	1	0	1.149	1.149	1.149	1.149	1.149
2	0	1	N	1	2	1	0	1.149	1.149	1.149	1.149	1.149
2	1	1	N	1	2	1	0	1.197	1.197	1.197	1.197	1.197
2	2	1	N	1	2	1	0	1.245	1.245	1.245	1.245	1.245
X	X	2+	N	1	2	1	0	1.088	1.088	1.088	1.088	1.088
0	0	2+	N	1	2	1	0	1.034	1.034	1.034	1.034	1.034
0	1	2+	N	1	2	1	0	1.088	1.088	1.088	1.088	1.088
0	2	2+	N	1	2	1	0	1.252	1.252	1.252	1.252	1.252
1	0	2+	N	1	2	1	0	1.165	1.165	1.165	1.165	1.165
1	1	2+	N	1	2	1	0	1.273	1.273	1.273	1.273	1.273
1	2	2+	N	1	2	1	0	1.306	1.306	1.306	1.306	1.306
2	0	2+	N	1	2	1	0	1.306	1.306	1.306	1.306	1.306
2	1	2+	N	1	2	1	0	1.361	1.361	1.361	1.361	1.361
2	2	2+	N	1	2	1	0	1.415	1.415	1.415	1.415	1.415
X	X	0	Y	1	2	1	0	0.944	0.944	0.944	0.944	0.944
0	0	0	Y	1	2	1	0	0.897	0.897	0.897	0.897	0.897
0	1	0	Y	1	2	1	0	0.944	0.944	0.944	0.944	0.944
0	2	0	Y	1	2	1	0	1.086	1.086	1.086	1.086	1.086
1	0	0	Y	1	2	1	0	1.010	1.010	1.010	1.010	1.010
1	1	0	Y	1	2	1	0	1.105	1.105	1.105	1.105	1.105
1	2	0	Y	1	2	1	0	1.133	1.133	1.133	1.133	1.133
2	0	0	Y	1	2	1	0	1.133	1.133	1.133	1.133	1.133
2	1	0	Y	1	2	1	0	1.180	1.180	1.180	1.180	1.180
2	2	0	Y	1	2	1	0	1.227	1.227	1.227	1.227	1.227
X	X	1	Y	1	2	1	0	1.038	1.038	1.038	1.038	1.038
0	0	1	Y	1	2	1	0	0.987	0.987	0.987	0.987	0.987
0	1	1	Y	1	2	1	0	1.038	1.038	1.038	1.038	1.038
0	2	1	Y	1	2	1	0	1.194	1.194	1.194	1.194	1.194
1	0	1	Y	1	2	1	0	1.112	1.112	1.112	1.112	1.112
1	1	1	Y	1	2	1	0	1.215	1.215	1.215	1.215	1.215
1	2	1	Y	1	2	1	0	1.246	1.246	1.246	1.246	1.246
2	0	1	Y	1	2	1	0	1.246	1.246	1.246	1.246	1.246
2	1	1	Y	1	2	1	0	1.298	1.298	1.298	1.298	1.298
2	2	1	Y	1	2	1	0	1.349	1.349	1.349	1.349	1.349
X	X	2+	Y	1	2	1	0	1.180	1.180	1.180	1.180	1.180
0	0	2+	Y	1	2	1	0	1.121	1.121	1.121	1.121	1.121
0	1	2+	Y	1	2	1	0	1.180	1.180	1.180	1.180	1.180
0	2	2+	Y	1	2	1	0	1.357	1.357	1.357	1.357	1.357

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	0	2+	Y	1	2	1	0	1.263	1.263	1.263	1.263	1.263
1	1	2+	Y	1	2	1	0	1.381	1.381	1.381	1.381	1.381
1	2	2+	Y	1	2	1	0	1.416	1.416	1.416	1.416	1.416
2	0	2+	Y	1	2	1	0	1.416	1.416	1.416	1.416	1.416
2	1	2+	Y	1	2	1	0	1.475	1.475	1.475	1.475	1.475
2	2	2+	Y	1	2	1	0	1.534	1.534	1.534	1.534	1.534
X	X	0	N	1	2	2	0	1.008	1.008	1.008	1.008	1.008
0	0	0	N	1	2	2	0	0.957	0.957	0.957	0.957	0.957
0	1	0	N	1	2	2	0	1.008	1.008	1.008	1.008	1.008
0	2	0	N	1	2	2	0	1.159	1.159	1.159	1.159	1.159
1	0	0	N	1	2	2	0	1.079	1.079	1.079	1.079	1.079
1	1	0	N	1	2	2	0	1.179	1.179	1.179	1.179	1.179
1	2	0	N	1	2	2	0	1.210	1.210	1.210	1.210	1.210
2	0	0	N	1	2	2	0	1.210	1.210	1.210	1.210	1.210
2	1	0	N	1	2	2	0	1.259	1.259	1.259	1.259	1.259
2	2	0	N	1	2	2	0	1.310	1.310	1.310	1.310	1.310
X	X	1	N	1	2	2	0	1.108	1.108	1.108	1.108	1.108
0	0	1	N	1	2	2	0	1.053	1.053	1.053	1.053	1.053
0	1	1	N	1	2	2	0	1.108	1.108	1.108	1.108	1.108
0	2	1	N	1	2	2	0	1.275	1.275	1.275	1.275	1.275
1	0	1	N	1	2	2	0	1.187	1.187	1.187	1.187	1.187
1	1	1	N	1	2	2	0	1.297	1.297	1.297	1.297	1.297
1	2	1	N	1	2	2	0	1.331	1.331	1.331	1.331	1.331
2	0	1	N	1	2	2	0	1.331	1.331	1.331	1.331	1.331
2	1	1	N	1	2	2	0	1.386	1.386	1.386	1.386	1.386
2	2	1	N	1	2	2	0	1.441	1.441	1.441	1.441	1.441
X	X	2+	N	1	2	2	0	1.260	1.260	1.260	1.260	1.260
0	0	2+	N	1	2	2	0	1.197	1.197	1.197	1.197	1.197
0	1	2+	N	1	2	2	0	1.260	1.260	1.260	1.260	1.260
0	2	2+	N	1	2	2	0	1.449	1.449	1.449	1.449	1.449
1	0	2+	N	1	2	2	0	1.349	1.349	1.349	1.349	1.349
1	1	2+	N	1	2	2	0	1.474	1.474	1.474	1.474	1.474
1	2	2+	N	1	2	2	0	1.512	1.512	1.512	1.512	1.512
2	0	2+	N	1	2	2	0	1.512	1.512	1.512	1.512	1.512
2	1	2+	N	1	2	2	0	1.574	1.574	1.574	1.574	1.574
2	2	2+	N	1	2	2	0	1.638	1.638	1.638	1.638	1.638
X	X	0	Y	1	2	2	0	1.093	1.093	1.093	1.093	1.093
0	0	0	Y	1	2	2	0	1.038	1.038	1.038	1.038	1.038
0	1	0	Y	1	2	2	0	1.093	1.093	1.093	1.093	1.093
0	2	0	Y	1	2	2	0	1.257	1.257	1.257	1.257	1.257
1	0	0	Y	1	2	2	0	1.169	1.169	1.169	1.169	1.169
1	1	0	Y	1	2	2	0	1.279	1.279	1.279	1.279	1.279
1	2	0	Y	1	2	2	0	1.311	1.311	1.311	1.311	1.311
2	0	0	Y	1	2	2	0	1.311	1.311	1.311	1.311	1.311
2	1	0	Y	1	2	2	0	1.366	1.366	1.366	1.366	1.366
2	2	0	Y	1	2	2	0	1.420	1.420	1.420	1.420	1.420
X	X	1	Y	1	2	2	0	1.202	1.202	1.202	1.202	1.202
0	0	1	Y	1	2	2	0	1.142	1.142	1.142	1.142	1.142
0	1	1	Y	1	2	2	0	1.202	1.202	1.202	1.202	1.202
0	2	1	Y	1	2	2	0	1.383	1.383	1.383	1.383	1.383
1	0	1	Y	1	2	2	0	1.287	1.287	1.287	1.287	1.287
1	1	1	Y	1	2	2	0	1.406	1.406	1.406	1.406	1.406
1	2	1	Y	1	2	2	0	1.442	1.442	1.442	1.442	1.442
2	0	1	Y	1	2	2	0	1.442	1.442	1.442	1.442	1.442
2	1	1	Y	1	2	2	0	1.502	1.502	1.502	1.502	1.502
2	2	1	Y	1	2	2	0	1.563	1.563	1.563	1.563	1.563
X	X	2+	Y	1	2	2	0	1.366	1.366	1.366	1.366	1.366
0	0	2+	Y	1	2	2	0	1.298	1.298	1.298	1.298	1.298
0	1	2+	Y	1	2	2	0	1.366	1.366	1.366	1.366	1.366
0	2	2+	Y	1	2	2	0	1.571	1.571	1.571	1.571	1.571
1	0	2+	Y	1	2	2	0	1.462	1.462	1.462	1.462	1.462
1	1	2+	Y	1	2	2	0	1.599	1.599	1.599	1.599	1.599
1	2	2+	Y	1	2	2	0	1.639	1.639	1.639	1.639	1.639
2	0	2+	Y	1	2	2	0	1.639	1.639	1.639	1.639	1.639
2	1	2+	Y	1	2	2	0	1.708	1.708	1.708	1.708	1.708
2	2	2+	Y	1	2	2	0	1.775	1.775	1.775	1.775	1.775
X	X	0	N	2	0	0	0	0.968	0.968	0.968	0.968	0.968
0	0	0	N	2	0	0	0	0.919	0.919	0.919	0.919	0.919
0	1	0	N	2	0	0	0	0.968	0.968	0.968	0.968	0.968
0	2	0	N	2	0	0	0	1.113	1.113	1.113	1.113	1.113
1	0	0	N	2	0	0	0	1.036	1.036	1.036	1.036	1.036
1	1	0	N	2	0	0	0	1.132	1.132	1.132	1.132	1.132
1	2	0	N	2	0	0	0	1.161	1.161	1.161	1.161	1.161
2	0	0	N	2	0	0	0	1.161	1.161	1.161	1.161	1.161
2	1	0	N	2	0	0	0	1.210	1.210	1.210	1.210	1.210
2	2	0	N	2	0	0	0	1.258	1.258	1.258	1.258	1.258
X	X	1	N	2	0	0	0	1.065	1.065	1.065	1.065	1.065
0	0	1	N	2	0	0	0	1.011	1.011	1.011	1.011	1.011

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
0	1	1	N	2	0	0	0	1.065	1.065	1.065	1.065	1.065
0	2	1	N	2	0	0	0	1.224	1.224	1.224	1.224	1.224
1	0	1	N	2	0	0	0	1.139	1.139	1.139	1.139	1.139
1	1	1	N	2	0	0	0	1.245	1.245	1.245	1.245	1.245
1	2	1	N	2	0	0	0	1.277	1.277	1.277	1.277	1.277
2	0	1	N	2	0	0	0	1.277	1.277	1.277	1.277	1.277
2	1	1	N	2	0	0	0	1.331	1.331	1.331	1.331	1.331
2	2	1	N	2	0	0	0	1.384	1.384	1.384	1.384	1.384
X	X	2+	N	2	0	0	0	1.209	1.209	1.209	1.209	1.209
0	0	2+	N	2	0	0	0	1.149	1.149	1.149	1.149	1.149
0	1	2+	N	2	0	0	0	1.209	1.209	1.209	1.209	1.209
0	2	2+	N	2	0	0	0	1.391	1.391	1.391	1.391	1.391
1	0	2+	N	2	0	0	0	1.294	1.294	1.294	1.294	1.294
1	1	2+	N	2	0	0	0	1.415	1.415	1.415	1.415	1.415
1	2	2+	N	2	0	0	0	1.452	1.452	1.452	1.452	1.452
2	0	2+	N	2	0	0	0	1.452	1.452	1.452	1.452	1.452
2	1	2+	N	2	0	0	0	1.512	1.512	1.512	1.512	1.512
2	2	2+	N	2	0	0	0	1.572	1.572	1.572	1.572	1.572
X	X	0	Y	2	0	0	0	1.049	1.049	1.049	1.049	1.049
0	0	0	Y	2	0	0	0	0.996	0.996	0.996	0.996	0.996
0	1	0	Y	2	0	0	0	1.049	1.049	1.049	1.049	1.049
0	2	0	Y	2	0	0	0	1.206	1.206	1.206	1.206	1.206
1	0	0	Y	2	0	0	0	1.122	1.122	1.122	1.122	1.122
1	1	0	Y	2	0	0	0	1.227	1.227	1.227	1.227	1.227
1	2	0	Y	2	0	0	0	1.259	1.259	1.259	1.259	1.259
2	0	0	Y	2	0	0	0	1.259	1.259	1.259	1.259	1.259
2	1	0	Y	2	0	0	0	1.311	1.311	1.311	1.311	1.311
2	2	0	Y	2	0	0	0	1.363	1.363	1.363	1.363	1.363
X	X	1	Y	2	0	0	0	1.154	1.154	1.154	1.154	1.154
0	0	1	Y	2	0	0	0	1.096	1.096	1.096	1.096	1.096
0	1	1	Y	2	0	0	0	1.154	1.154	1.154	1.154	1.154
0	2	1	Y	2	0	0	0	1.327	1.327	1.327	1.327	1.327
1	0	1	Y	2	0	0	0	1.234	1.234	1.234	1.234	1.234
1	1	1	Y	2	0	0	0	1.349	1.349	1.349	1.349	1.349
1	2	1	Y	2	0	0	0	1.384	1.384	1.384	1.384	1.384
2	0	1	Y	2	0	0	0	1.384	1.384	1.384	1.384	1.384
2	1	1	Y	2	0	0	0	1.442	1.442	1.442	1.442	1.442
2	2	1	Y	2	0	0	0	1.500	1.500	1.500	1.500	1.500
X	X	2+	Y	2	0	0	0	1.311	1.311	1.311	1.311	1.311
0	0	2+	Y	2	0	0	0	1.245	1.245	1.245	1.245	1.245
0	1	2+	Y	2	0	0	0	1.311	1.311	1.311	1.311	1.311
0	2	2+	Y	2	0	0	0	1.508	1.508	1.508	1.508	1.508
1	0	2+	Y	2	0	0	0	1.403	1.403	1.403	1.403	1.403
1	1	2+	Y	2	0	0	0	1.534	1.534	1.534	1.534	1.534
1	2	2+	Y	2	0	0	0	1.573	1.573	1.573	1.573	1.573
2	0	2+	Y	2	0	0	0	1.573	1.573	1.573	1.573	1.573
2	1	2+	Y	2	0	0	0	1.639	1.639	1.639	1.639	1.639
2	2	2+	Y	2	0	0	0	1.704	1.704	1.704	1.704	1.704
X	X	0	N	2	0	1	0	1.008	1.008	1.008	1.008	1.008
0	0	0	N	2	0	1	0	0.957	0.957	0.957	0.957	0.957
0	1	0	N	2	0	1	0	1.008	1.008	1.008	1.008	1.008
0	2	0	N	2	0	1	0	1.159	1.159	1.159	1.159	1.159
1	0	0	N	2	0	1	0	1.079	1.079	1.079	1.079	1.079
1	1	0	N	2	0	1	0	1.179	1.179	1.179	1.179	1.179
1	2	0	N	2	0	1	0	1.210	1.210	1.210	1.210	1.210
2	0	0	N	2	0	1	0	1.210	1.210	1.210	1.210	1.210
2	1	0	N	2	0	1	0	1.259	1.259	1.259	1.259	1.259
2	2	0	N	2	0	1	0	1.310	1.310	1.310	1.310	1.310
X	X	1	N	2	0	1	0	1.108	1.108	1.108	1.108	1.108
0	0	1	N	2	0	1	0	1.053	1.053	1.053	1.053	1.053
0	1	1	N	2	0	1	0	1.108	1.108	1.108	1.108	1.108
0	2	1	N	2	0	1	0	1.275	1.275	1.275	1.275	1.275
1	0	1	N	2	0	1	0	1.187	1.187	1.187	1.187	1.187
1	1	1	N	2	0	1	0	1.297	1.297	1.297	1.297	1.297
1	2	1	N	2	0	1	0	1.331	1.331	1.331	1.331	1.331
2	0	1	N	2	0	1	0	1.331	1.331	1.331	1.331	1.331
2	1	1	N	2	0	1	0	1.386	1.386	1.386	1.386	1.386
2	2	1	N	2	0	1	0	1.441	1.441	1.441	1.441	1.441
X	X	2+	N	2	0	1	0	1.260	1.260	1.260	1.260	1.260
0	0	2+	N	2	0	1	0	1.197	1.197	1.197	1.197	1.197
0	1	2+	N	2	0	1	0	1.260	1.260	1.260	1.260	1.260
0	2	2+	N	2	0	1	0	1.449	1.449	1.449	1.449	1.449
1	0	2+	N	2	0	1	0	1.349	1.349	1.349	1.349	1.349
1	1	2+	N	2	0	1	0	1.474	1.474	1.474	1.474	1.474
1	2	2+	N	2	0	1	0	1.512	1.512	1.512	1.512	1.512
2	0	2+	N	2	0	1	0	1.512	1.512	1.512	1.512	1.512
2	1	2+	N	2	0	1	0	1.574	1.574	1.574	1.574	1.574
2	2	2+	N	2	0	1	0	1.638	1.638	1.638	1.638	1.638

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
X	X	0	Y	2	0	1	0	1.093	1.093	1.093	1.093	1.093
0	0	0	Y	2	0	1	0	1.038	1.038	1.038	1.038	1.038
0	1	0	Y	2	0	1	0	1.093	1.093	1.093	1.093	1.093
0	2	0	Y	2	0	1	0	1.257	1.257	1.257	1.257	1.257
1	0	0	Y	2	0	1	0	1.169	1.169	1.169	1.169	1.169
1	1	0	Y	2	0	1	0	1.279	1.279	1.279	1.279	1.279
1	2	0	Y	2	0	1	0	1.311	1.311	1.311	1.311	1.311
2	0	0	Y	2	0	1	0	1.311	1.311	1.311	1.311	1.311
2	1	0	Y	2	0	1	0	1.366	1.366	1.366	1.366	1.366
2	2	0	Y	2	0	1	0	1.420	1.420	1.420	1.420	1.420
X	X	1	Y	2	0	1	0	1.202	1.202	1.202	1.202	1.202
0	0	1	Y	2	0	1	0	1.142	1.142	1.142	1.142	1.142
0	1	1	Y	2	0	1	0	1.202	1.202	1.202	1.202	1.202
0	2	1	Y	2	0	1	0	1.383	1.383	1.383	1.383	1.383
1	0	1	Y	2	0	1	0	1.287	1.287	1.287	1.287	1.287
1	1	1	Y	2	0	1	0	1.406	1.406	1.406	1.406	1.406
1	2	1	Y	2	0	1	0	1.442	1.442	1.442	1.442	1.442
2	0	1	Y	2	0	1	0	1.442	1.442	1.442	1.442	1.442
2	1	1	Y	2	0	1	0	1.502	1.502	1.502	1.502	1.502
2	2	1	Y	2	0	1	0	1.563	1.563	1.563	1.563	1.563
X	X	2+	Y	2	0	1	0	1.366	1.366	1.366	1.366	1.366
0	0	2+	Y	2	0	1	0	1.298	1.298	1.298	1.298	1.298
0	1	2+	Y	2	0	1	0	1.366	1.366	1.366	1.366	1.366
0	2	2+	Y	2	0	1	0	1.571	1.571	1.571	1.571	1.571
1	0	2+	Y	2	0	1	0	1.462	1.462	1.462	1.462	1.462
1	1	2+	Y	2	0	1	0	1.599	1.599	1.599	1.599	1.599
1	2	2+	Y	2	0	1	0	1.639	1.639	1.639	1.639	1.639
2	0	2+	Y	2	0	1	0	1.639	1.639	1.639	1.639	1.639
2	1	2+	Y	2	0	1	0	1.708	1.708	1.708	1.708	1.708
2	2	2+	Y	2	0	1	0	1.775	1.775	1.775	1.775	1.775
X	X	0	N	2	0	2	0	1.008	1.008	1.008	1.008	1.008
0	0	0	N	2	0	2	0	0.957	0.957	0.957	0.957	0.957
0	1	0	N	2	0	2	0	1.008	1.008	1.008	1.008	1.008
0	2	0	N	2	0	2	0	1.159	1.159	1.159	1.159	1.159
1	0	0	N	2	0	2	0	1.079	1.079	1.079	1.079	1.079
1	1	0	N	2	0	2	0	1.179	1.179	1.179	1.179	1.179
1	2	0	N	2	0	2	0	1.210	1.210	1.210	1.210	1.210
2	0	0	N	2	0	2	0	1.210	1.210	1.210	1.210	1.210
2	1	0	N	2	0	2	0	1.259	1.259	1.259	1.259	1.259
2	2	0	N	2	0	2	0	1.310	1.310	1.310	1.310	1.310
X	X	1	N	2	0	2	0	1.108	1.108	1.108	1.108	1.108
0	0	1	N	2	0	2	0	1.053	1.053	1.053	1.053	1.053
0	1	1	N	2	0	2	0	1.108	1.108	1.108	1.108	1.108
0	2	1	N	2	0	2	0	1.275	1.275	1.275	1.275	1.275
1	0	1	N	2	0	2	0	1.187	1.187	1.187	1.187	1.187
1	1	1	N	2	0	2	0	1.297	1.297	1.297	1.297	1.297
1	2	1	N	2	0	2	0	1.331	1.331	1.331	1.331	1.331
2	0	1	N	2	0	2	0	1.331	1.331	1.331	1.331	1.331
2	1	1	N	2	0	2	0	1.386	1.386	1.386	1.386	1.386
2	2	1	N	2	0	2	0	1.441	1.441	1.441	1.441	1.441
X	X	2+	N	2	0	2	0	1.260	1.260	1.260	1.260	1.260
0	0	2+	N	2	0	2	0	1.197	1.197	1.197	1.197	1.197
0	1	2+	N	2	0	2	0	1.260	1.260	1.260	1.260	1.260
0	2	2+	N	2	0	2	0	1.449	1.449	1.449	1.449	1.449
1	0	2+	N	2	0	2	0	1.349	1.349	1.349	1.349	1.349
1	1	2+	N	2	0	2	0	1.474	1.474	1.474	1.474	1.474
1	2	2+	N	2	0	2	0	1.512	1.512	1.512	1.512	1.512
2	0	2+	N	2	0	2	0	1.512	1.512	1.512	1.512	1.512
2	1	2+	N	2	0	2	0	1.574	1.574	1.574	1.574	1.574
2	2	2+	N	2	0	2	0	1.638	1.638	1.638	1.638	1.638
X	X	0	Y	2	0	2	0	1.093	1.093	1.093	1.093	1.093
0	0	0	Y	2	0	2	0	1.038	1.038	1.038	1.038	1.038
0	1	0	Y	2	0	2	0	1.093	1.093	1.093	1.093	1.093
0	2	0	Y	2	0	2	0	1.257	1.257	1.257	1.257	1.257
1	0	0	Y	2	0	2	0	1.169	1.169	1.169	1.169	1.169
1	1	0	Y	2	0	2	0	1.279	1.279	1.279	1.279	1.279
1	2	0	Y	2	0	2	0	1.311	1.311	1.311	1.311	1.311
2	0	0	Y	2	0	2	0	1.311	1.311	1.311	1.311	1.311
2	1	0	Y	2	0	2	0	1.366	1.366	1.366	1.366	1.366
2	2	0	Y	2	0	2	0	1.420	1.420	1.420	1.420	1.420
X	X	1	Y	2	0	2	0	1.202	1.202	1.202	1.202	1.202
0	0	1	Y	2	0	2	0	1.142	1.142	1.142	1.142	1.142
0	1	1	Y	2	0	2	0	1.202	1.202	1.202	1.202	1.202
0	2	1	Y	2	0	2	0	1.383	1.383	1.383	1.383	1.383
1	0	1	Y	2	0	2	0	1.287	1.287	1.287	1.287	1.287
1	1	1	Y	2	0	2	0	1.406	1.406	1.406	1.406	1.406
1	2	1	Y	2	0	2	0	1.442	1.442	1.442	1.442	1.442
2	0	1	Y	2	0	2	0	1.442	1.442	1.442	1.442	1.442

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
2	1	1	Y	2	0	2	0	1.502	1.502	1.502	1.502	1.502
2	2	1	Y	2	0	2	0	1.563	1.563	1.563	1.563	1.563
X	X	2+	Y	2	0	2	0	1.366	1.366	1.366	1.366	1.366
0	0	2+	Y	2	0	2	0	1.298	1.298	1.298	1.298	1.298
0	1	2+	Y	2	0	2	0	1.366	1.366	1.366	1.366	1.366
0	2	2+	Y	2	0	2	0	1.571	1.571	1.571	1.571	1.571
1	0	2+	Y	2	0	2	0	1.462	1.462	1.462	1.462	1.462
1	1	2+	Y	2	0	2	0	1.599	1.599	1.599	1.599	1.599
1	2	2+	Y	2	0	2	0	1.639	1.639	1.639	1.639	1.639
2	0	2+	Y	2	0	2	0	1.639	1.639	1.639	1.639	1.639
2	1	2+	Y	2	0	2	0	1.708	1.708	1.708	1.708	1.708
2	2	2+	Y	2	0	2	0	1.775	1.775	1.775	1.775	1.775
X	X	0	N	2	1	0	0	0.968	0.968	0.968	0.968	0.968
0	0	0	N	2	1	0	0	0.919	0.919	0.919	0.919	0.919
0	1	0	N	2	1	0	0	0.968	0.968	0.968	0.968	0.968
0	2	0	N	2	1	0	0	1.113	1.113	1.113	1.113	1.113
1	0	0	N	2	1	0	0	1.036	1.036	1.036	1.036	1.036
1	1	0	N	2	1	0	0	1.132	1.132	1.132	1.132	1.132
1	2	0	N	2	1	0	0	1.161	1.161	1.161	1.161	1.161
2	0	0	N	2	1	0	0	1.161	1.161	1.161	1.161	1.161
2	1	0	N	2	1	0	0	1.210	1.210	1.210	1.210	1.210
2	2	0	N	2	1	0	0	1.258	1.258	1.258	1.258	1.258
X	X	1	N	2	1	0	0	1.065	1.065	1.065	1.065	1.065
0	0	1	N	2	1	0	0	1.011	1.011	1.011	1.011	1.011
0	1	1	N	2	1	0	0	1.065	1.065	1.065	1.065	1.065
0	2	1	N	2	1	0	0	1.224	1.224	1.224	1.224	1.224
1	0	1	N	2	1	0	0	1.139	1.139	1.139	1.139	1.139
1	1	1	N	2	1	0	0	1.245	1.245	1.245	1.245	1.245
1	2	1	N	2	1	0	0	1.277	1.277	1.277	1.277	1.277
2	0	1	N	2	1	0	0	1.277	1.277	1.277	1.277	1.277
2	1	1	N	2	1	0	0	1.331	1.331	1.331	1.331	1.331
2	2	1	N	2	1	0	0	1.384	1.384	1.384	1.384	1.384
X	X	2+	N	2	1	0	0	1.209	1.209	1.209	1.209	1.209
0	0	2+	N	2	1	0	0	1.149	1.149	1.149	1.149	1.149
0	1	2+	N	2	1	0	0	1.209	1.209	1.209	1.209	1.209
0	2	2+	N	2	1	0	0	1.391	1.391	1.391	1.391	1.391
1	0	2+	N	2	1	0	0	1.294	1.294	1.294	1.294	1.294
1	1	2+	N	2	1	0	0	1.415	1.415	1.415	1.415	1.415
1	2	2+	N	2	1	0	0	1.452	1.452	1.452	1.452	1.452
2	0	2+	N	2	1	0	0	1.452	1.452	1.452	1.452	1.452
2	1	2+	N	2	1	0	0	1.512	1.512	1.512	1.512	1.512
2	2	2+	N	2	1	0	0	1.572	1.572	1.572	1.572	1.572
X	X	0	Y	2	1	0	0	1.049	1.049	1.049	1.049	1.049
0	0	0	Y	2	1	0	0	0.996	0.996	0.996	0.996	0.996
0	1	0	Y	2	1	0	0	1.049	1.049	1.049	1.049	1.049
0	2	0	Y	2	1	0	0	1.206	1.206	1.206	1.206	1.206
1	0	0	Y	2	1	0	0	1.122	1.122	1.122	1.122	1.122
1	1	0	Y	2	1	0	0	1.227	1.227	1.227	1.227	1.227
1	2	0	Y	2	1	0	0	1.259	1.259	1.259	1.259	1.259
2	0	0	Y	2	1	0	0	1.259	1.259	1.259	1.259	1.259
2	1	0	Y	2	1	0	0	1.311	1.311	1.311	1.311	1.311
2	2	0	Y	2	1	0	0	1.363	1.363	1.363	1.363	1.363
X	X	1	Y	2	1	0	0	1.154	1.154	1.154	1.154	1.154
0	0	1	Y	2	1	0	0	1.096	1.096	1.096	1.096	1.096
0	1	1	Y	2	1	0	0	1.154	1.154	1.154	1.154	1.154
0	2	1	Y	2	1	0	0	1.327	1.327	1.327	1.327	1.327
1	0	1	Y	2	1	0	0	1.234	1.234	1.234	1.234	1.234
1	1	1	Y	2	1	0	0	1.349	1.349	1.349	1.349	1.349
1	2	1	Y	2	1	0	0	1.384	1.384	1.384	1.384	1.384
2	0	1	Y	2	1	0	0	1.384	1.384	1.384	1.384	1.384
2	1	1	Y	2	1	0	0	1.442	1.442	1.442	1.442	1.442
2	2	1	Y	2	1	0	0	1.500	1.500	1.500	1.500	1.500
X	X	2+	Y	2	1	0	0	1.311	1.311	1.311	1.311	1.311
0	0	2+	Y	2	1	0	0	1.245	1.245	1.245	1.245	1.245
0	1	2+	Y	2	1	0	0	1.311	1.311	1.311	1.311	1.311
0	2	2+	Y	2	1	0	0	1.508	1.508	1.508	1.508	1.508
1	0	2+	Y	2	1	0	0	1.403	1.403	1.403	1.403	1.403
1	1	2+	Y	2	1	0	0	1.534	1.534	1.534	1.534	1.534
1	2	2+	Y	2	1	0	0	1.573	1.573	1.573	1.573	1.573
2	0	2+	Y	2	1	0	0	1.573	1.573	1.573	1.573	1.573
2	1	2+	Y	2	1	0	0	1.639	1.639	1.639	1.639	1.639
2	2	2+	Y	2	1	0	0	1.704	1.704	1.704	1.704	1.704
X	X	0	N	2	1	1	0	1.008	1.008	1.008	1.008	1.008
0	0	0	N	2	1	1	0	0.957	0.957	0.957	0.957	0.957
0	1	0	N	2	1	1	0	1.008	1.008	1.008	1.008	1.008
0	2	0	N	2	1	1	0	1.159	1.159	1.159	1.159	1.159
1	0	0	N	2	1	1	0	1.079	1.079	1.079	1.079	1.079
1	1	0	N	2	1	1	0	1.179	1.179	1.179	1.179	1.179

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	2	0	N	2	1	1	0	1.210	1.210	1.210	1.210	1.210
2	0	0	N	2	1	1	0	1.210	1.210	1.210	1.210	1.210
2	1	0	N	2	1	1	0	1.259	1.259	1.259	1.259	1.259
2	2	0	N	2	1	1	0	1.310	1.310	1.310	1.310	1.310
X	X	1	N	2	1	1	0	1.108	1.108	1.108	1.108	1.108
0	0	1	N	2	1	1	0	1.053	1.053	1.053	1.053	1.053
0	1	1	N	2	1	1	0	1.108	1.108	1.108	1.108	1.108
0	2	1	N	2	1	1	0	1.275	1.275	1.275	1.275	1.275
1	0	1	N	2	1	1	0	1.187	1.187	1.187	1.187	1.187
1	1	1	N	2	1	1	0	1.297	1.297	1.297	1.297	1.297
1	2	1	N	2	1	1	0	1.331	1.331	1.331	1.331	1.331
2	0	1	N	2	1	1	0	1.331	1.331	1.331	1.331	1.331
2	1	1	N	2	1	1	0	1.386	1.386	1.386	1.386	1.386
2	2	1	N	2	1	1	0	1.441	1.441	1.441	1.441	1.441
X	X	2+	N	2	1	1	0	1.260	1.260	1.260	1.260	1.260
0	0	2+	N	2	1	1	0	1.197	1.197	1.197	1.197	1.197
0	1	2+	N	2	1	1	0	1.260	1.260	1.260	1.260	1.260
0	2	2+	N	2	1	1	0	1.449	1.449	1.449	1.449	1.449
1	0	2+	N	2	1	1	0	1.349	1.349	1.349	1.349	1.349
1	1	2+	N	2	1	1	0	1.474	1.474	1.474	1.474	1.474
1	2	2+	N	2	1	1	0	1.512	1.512	1.512	1.512	1.512
2	0	2+	N	2	1	1	0	1.512	1.512	1.512	1.512	1.512
2	1	2+	N	2	1	1	0	1.574	1.574	1.574	1.574	1.574
2	2	2+	N	2	1	1	0	1.638	1.638	1.638	1.638	1.638
X	X	0	Y	2	1	1	0	1.093	1.093	1.093	1.093	1.093
0	0	0	Y	2	1	1	0	1.038	1.038	1.038	1.038	1.038
0	1	0	Y	2	1	1	0	1.093	1.093	1.093	1.093	1.093
0	2	0	Y	2	1	1	0	1.257	1.257	1.257	1.257	1.257
1	0	0	Y	2	1	1	0	1.169	1.169	1.169	1.169	1.169
1	1	0	Y	2	1	1	0	1.279	1.279	1.279	1.279	1.279
1	2	0	Y	2	1	1	0	1.311	1.311	1.311	1.311	1.311
2	0	0	Y	2	1	1	0	1.311	1.311	1.311	1.311	1.311
2	1	0	Y	2	1	1	0	1.366	1.366	1.366	1.366	1.366
2	2	0	Y	2	1	1	0	1.420	1.420	1.420	1.420	1.420
X	X	1	Y	2	1	1	0	1.202	1.202	1.202	1.202	1.202
0	0	1	Y	2	1	1	0	1.142	1.142	1.142	1.142	1.142
0	1	1	Y	2	1	1	0	1.202	1.202	1.202	1.202	1.202
0	2	1	Y	2	1	1	0	1.383	1.383	1.383	1.383	1.383
1	0	1	Y	2	1	1	0	1.287	1.287	1.287	1.287	1.287
1	1	1	Y	2	1	1	0	1.406	1.406	1.406	1.406	1.406
1	2	1	Y	2	1	1	0	1.442	1.442	1.442	1.442	1.442
2	0	1	Y	2	1	1	0	1.442	1.442	1.442	1.442	1.442
2	1	1	Y	2	1	1	0	1.502	1.502	1.502	1.502	1.502
2	2	1	Y	2	1	1	0	1.563	1.563	1.563	1.563	1.563
X	X	2+	Y	2	1	1	0	1.366	1.366	1.366	1.366	1.366
0	0	2+	Y	2	1	1	0	1.298	1.298	1.298	1.298	1.298
0	1	2+	Y	2	1	1	0	1.366	1.366	1.366	1.366	1.366
0	2	2+	Y	2	1	1	0	1.571	1.571	1.571	1.571	1.571
1	0	2+	Y	2	1	1	0	1.462	1.462	1.462	1.462	1.462
1	1	2+	Y	2	1	1	0	1.599	1.599	1.599	1.599	1.599
1	2	2+	Y	2	1	1	0	1.639	1.639	1.639	1.639	1.639
2	0	2+	Y	2	1	1	0	1.639	1.639	1.639	1.639	1.639
2	1	2+	Y	2	1	1	0	1.708	1.708	1.708	1.708	1.708
2	2	2+	Y	2	1	1	0	1.775	1.775	1.775	1.775	1.775
X	X	0	N	2	1	2	0	1.008	1.008	1.008	1.008	1.008
0	0	0	N	2	1	2	0	0.957	0.957	0.957	0.957	0.957
0	1	0	N	2	1	2	0	1.008	1.008	1.008	1.008	1.008
0	2	0	N	2	1	2	0	1.159	1.159	1.159	1.159	1.159
1	0	0	N	2	1	2	0	1.079	1.079	1.079	1.079	1.079
1	1	0	N	2	1	2	0	1.179	1.179	1.179	1.179	1.179
1	2	0	N	2	1	2	0	1.210	1.210	1.210	1.210	1.210
2	0	0	N	2	1	2	0	1.210	1.210	1.210	1.210	1.210
2	1	0	N	2	1	2	0	1.259	1.259	1.259	1.259	1.259
2	2	0	N	2	1	2	0	1.310	1.310	1.310	1.310	1.310
X	X	1	N	2	1	2	0	1.108	1.108	1.108	1.108	1.108
0	0	1	N	2	1	2	0	1.053	1.053	1.053	1.053	1.053
0	1	1	N	2	1	2	0	1.108	1.108	1.108	1.108	1.108
0	2	1	N	2	1	2	0	1.275	1.275	1.275	1.275	1.275
1	0	1	N	2	1	2	0	1.187	1.187	1.187	1.187	1.187
1	1	1	N	2	1	2	0	1.297	1.297	1.297	1.297	1.297
1	2	1	N	2	1	2	0	1.331	1.331	1.331	1.331	1.331
2	0	1	N	2	1	2	0	1.331	1.331	1.331	1.331	1.331
2	1	1	N	2	1	2	0	1.386	1.386	1.386	1.386	1.386
2	2	1	N	2	1	2	0	1.441	1.441	1.441	1.441	1.441
X	X	2+	N	2	1	2	0	1.260	1.260	1.260	1.260	1.260
0	0	2+	N	2	1	2	0	1.197	1.197	1.197	1.197	1.197
0	1	2+	N	2	1	2	0	1.260	1.260	1.260	1.260	1.260
0	2	2+	N	2	1	2	0	1.449	1.449	1.449	1.449	1.449

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	0	2+	N	2	1	2	0	1.349	1.349	1.349	1.349	1.349
1	1	2+	N	2	1	2	0	1.474	1.474	1.474	1.474	1.474
1	2	2+	N	2	1	2	0	1.512	1.512	1.512	1.512	1.512
2	0	2+	N	2	1	2	0	1.512	1.512	1.512	1.512	1.512
2	1	2+	N	2	1	2	0	1.574	1.574	1.574	1.574	1.574
2	2	2+	N	2	1	2	0	1.638	1.638	1.638	1.638	1.638
X	X	0	Y	2	1	2	0	1.093	1.093	1.093	1.093	1.093
0	0	0	Y	2	1	2	0	1.038	1.038	1.038	1.038	1.038
0	1	0	Y	2	1	2	0	1.093	1.093	1.093	1.093	1.093
0	2	0	Y	2	1	2	0	1.257	1.257	1.257	1.257	1.257
1	0	0	Y	2	1	2	0	1.169	1.169	1.169	1.169	1.169
1	1	0	Y	2	1	2	0	1.279	1.279	1.279	1.279	1.279
1	2	0	Y	2	1	2	0	1.311	1.311	1.311	1.311	1.311
2	0	0	Y	2	1	2	0	1.311	1.311	1.311	1.311	1.311
2	1	0	Y	2	1	2	0	1.366	1.366	1.366	1.366	1.366
2	2	0	Y	2	1	2	0	1.420	1.420	1.420	1.420	1.420
X	X	1	Y	2	1	2	0	1.202	1.202	1.202	1.202	1.202
0	0	1	Y	2	1	2	0	1.142	1.142	1.142	1.142	1.142
0	1	1	Y	2	1	2	0	1.202	1.202	1.202	1.202	1.202
0	2	1	Y	2	1	2	0	1.383	1.383	1.383	1.383	1.383
1	0	1	Y	2	1	2	0	1.287	1.287	1.287	1.287	1.287
1	1	1	Y	2	1	2	0	1.406	1.406	1.406	1.406	1.406
1	2	1	Y	2	1	2	0	1.442	1.442	1.442	1.442	1.442
2	0	1	Y	2	1	2	0	1.442	1.442	1.442	1.442	1.442
2	1	1	Y	2	1	2	0	1.502	1.502	1.502	1.502	1.502
2	2	1	Y	2	1	2	0	1.563	1.563	1.563	1.563	1.563
X	X	2+	Y	2	1	2	0	1.366	1.366	1.366	1.366	1.366
0	0	2+	Y	2	1	2	0	1.298	1.298	1.298	1.298	1.298
0	1	2+	Y	2	1	2	0	1.366	1.366	1.366	1.366	1.366
0	2	2+	Y	2	1	2	0	1.571	1.571	1.571	1.571	1.571
1	0	2+	Y	2	1	2	0	1.462	1.462	1.462	1.462	1.462
1	1	2+	Y	2	1	2	0	1.599	1.599	1.599	1.599	1.599
1	2	2+	Y	2	1	2	0	1.639	1.639	1.639	1.639	1.639
2	0	2+	Y	2	1	2	0	1.639	1.639	1.639	1.639	1.639
2	1	2+	Y	2	1	2	0	1.708	1.708	1.708	1.708	1.708
2	2	2+	Y	2	1	2	0	1.775	1.775	1.775	1.775	1.775
X	X	0	N	2	2	0	0	0.968	0.968	0.968	0.968	0.968
0	0	0	N	2	2	0	0	0.919	0.919	0.919	0.919	0.919
0	1	0	N	2	2	0	0	0.968	0.968	0.968	0.968	0.968
0	2	0	N	2	2	0	0	1.113	1.113	1.113	1.113	1.113
1	0	0	N	2	2	0	0	1.036	1.036	1.036	1.036	1.036
1	1	0	N	2	2	0	0	1.132	1.132	1.132	1.132	1.132
1	2	0	N	2	2	0	0	1.161	1.161	1.161	1.161	1.161
2	0	0	N	2	2	0	0	1.161	1.161	1.161	1.161	1.161
2	1	0	N	2	2	0	0	1.210	1.210	1.210	1.210	1.210
2	2	0	N	2	2	0	0	1.258	1.258	1.258	1.258	1.258
X	X	1	N	2	2	0	0	1.065	1.065	1.065	1.065	1.065
0	0	1	N	2	2	0	0	1.011	1.011	1.011	1.011	1.011
0	1	1	N	2	2	0	0	1.065	1.065	1.065	1.065	1.065
0	2	1	N	2	2	0	0	1.224	1.224	1.224	1.224	1.224
1	0	1	N	2	2	0	0	1.139	1.139	1.139	1.139	1.139
1	1	1	N	2	2	0	0	1.245	1.245	1.245	1.245	1.245
1	2	1	N	2	2	0	0	1.277	1.277	1.277	1.277	1.277
2	0	1	N	2	2	0	0	1.277	1.277	1.277	1.277	1.277
2	1	1	N	2	2	0	0	1.331	1.331	1.331	1.331	1.331
2	2	1	N	2	2	0	0	1.384	1.384	1.384	1.384	1.384
X	X	2+	N	2	2	0	0	1.209	1.209	1.209	1.209	1.209
0	0	2+	N	2	2	0	0	1.149	1.149	1.149	1.149	1.149
0	1	2+	N	2	2	0	0	1.209	1.209	1.209	1.209	1.209
0	2	2+	N	2	2	0	0	1.391	1.391	1.391	1.391	1.391
1	0	2+	N	2	2	0	0	1.294	1.294	1.294	1.294	1.294
1	1	2+	N	2	2	0	0	1.415	1.415	1.415	1.415	1.415
1	2	2+	N	2	2	0	0	1.452	1.452	1.452	1.452	1.452
2	0	2+	N	2	2	0	0	1.452	1.452	1.452	1.452	1.452
2	1	2+	N	2	2	0	0	1.512	1.512	1.512	1.512	1.512
2	2	2+	N	2	2	0	0	1.572	1.572	1.572	1.572	1.572
X	X	0	Y	2	2	0	0	1.049	1.049	1.049	1.049	1.049
0	0	0	Y	2	2	0	0	0.996	0.996	0.996	0.996	0.996
0	1	0	Y	2	2	0	0	1.049	1.049	1.049	1.049	1.049
0	2	0	Y	2	2	0	0	1.206	1.206	1.206	1.206	1.206
1	0	0	Y	2	2	0	0	1.122	1.122	1.122	1.122	1.122
1	1	0	Y	2	2	0	0	1.227	1.227	1.227	1.227	1.227
1	2	0	Y	2	2	0	0	1.259	1.259	1.259	1.259	1.259
2	0	0	Y	2	2	0	0	1.259	1.259	1.259	1.259	1.259
2	1	0	Y	2	2	0	0	1.311	1.311	1.311	1.311	1.311
2	2	0	Y	2	2	0	0	1.363	1.363	1.363	1.363	1.363
X	X	1	Y	2	2	0	0	1.154	1.154	1.154	1.154	1.154
0	0	1	Y	2	2	0	0	1.096	1.096	1.096	1.096	1.096

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
0	1	1	Y	2	2	0	0	1.154	1.154	1.154	1.154	1.154
0	2	1	Y	2	2	0	0	1.327	1.327	1.327	1.327	1.327
1	0	1	Y	2	2	0	0	1.234	1.234	1.234	1.234	1.234
1	1	1	Y	2	2	0	0	1.349	1.349	1.349	1.349	1.349
1	2	1	Y	2	2	0	0	1.384	1.384	1.384	1.384	1.384
2	0	1	Y	2	2	0	0	1.384	1.384	1.384	1.384	1.384
2	1	1	Y	2	2	0	0	1.442	1.442	1.442	1.442	1.442
2	2	1	Y	2	2	0	0	1.500	1.500	1.500	1.500	1.500
X	X	2+	Y	2	2	0	0	1.311	1.311	1.311	1.311	1.311
0	0	2+	Y	2	2	0	0	1.245	1.245	1.245	1.245	1.245
0	1	2+	Y	2	2	0	0	1.311	1.311	1.311	1.311	1.311
0	2	2+	Y	2	2	0	0	1.508	1.508	1.508	1.508	1.508
1	0	2+	Y	2	2	0	0	1.403	1.403	1.403	1.403	1.403
1	1	2+	Y	2	2	0	0	1.534	1.534	1.534	1.534	1.534
1	2	2+	Y	2	2	0	0	1.573	1.573	1.573	1.573	1.573
2	0	2+	Y	2	2	0	0	1.573	1.573	1.573	1.573	1.573
2	1	2+	Y	2	2	0	0	1.639	1.639	1.639	1.639	1.639
2	2	2+	Y	2	2	0	0	1.704	1.704	1.704	1.704	1.704
X	X	0	N	2	2	1	0	1.008	1.008	1.008	1.008	1.008
0	0	0	N	2	2	1	0	0.957	0.957	0.957	0.957	0.957
0	1	0	N	2	2	1	0	1.008	1.008	1.008	1.008	1.008
0	2	0	N	2	2	1	0	1.159	1.159	1.159	1.159	1.159
1	0	0	N	2	2	1	0	1.079	1.079	1.079	1.079	1.079
1	1	0	N	2	2	1	0	1.179	1.179	1.179	1.179	1.179
1	2	0	N	2	2	1	0	1.210	1.210	1.210	1.210	1.210
2	0	0	N	2	2	1	0	1.210	1.210	1.210	1.210	1.210
2	1	0	N	2	2	1	0	1.259	1.259	1.259	1.259	1.259
2	2	0	N	2	2	1	0	1.310	1.310	1.310	1.310	1.310
X	X	1	N	2	2	1	0	1.108	1.108	1.108	1.108	1.108
0	0	1	N	2	2	1	0	1.053	1.053	1.053	1.053	1.053
0	1	1	N	2	2	1	0	1.108	1.108	1.108	1.108	1.108
0	2	1	N	2	2	1	0	1.275	1.275	1.275	1.275	1.275
1	0	1	N	2	2	1	0	1.187	1.187	1.187	1.187	1.187
1	1	1	N	2	2	1	0	1.297	1.297	1.297	1.297	1.297
1	2	1	N	2	2	1	0	1.331	1.331	1.331	1.331	1.331
2	0	1	N	2	2	1	0	1.331	1.331	1.331	1.331	1.331
2	1	1	N	2	2	1	0	1.386	1.386	1.386	1.386	1.386
2	2	1	N	2	2	1	0	1.441	1.441	1.441	1.441	1.441
X	X	2+	N	2	2	1	0	1.260	1.260	1.260	1.260	1.260
0	0	2+	N	2	2	1	0	1.197	1.197	1.197	1.197	1.197
0	1	2+	N	2	2	1	0	1.260	1.260	1.260	1.260	1.260
0	2	2+	N	2	2	1	0	1.449	1.449	1.449	1.449	1.449
1	0	2+	N	2	2	1	0	1.349	1.349	1.349	1.349	1.349
1	1	2+	N	2	2	1	0	1.474	1.474	1.474	1.474	1.474
1	2	2+	N	2	2	1	0	1.512	1.512	1.512	1.512	1.512
2	0	2+	N	2	2	1	0	1.512	1.512	1.512	1.512	1.512
2	1	2+	N	2	2	1	0	1.574	1.574	1.574	1.574	1.574
2	2	2+	N	2	2	1	0	1.638	1.638	1.638	1.638	1.638
X	X	0	Y	2	2	1	0	1.093	1.093	1.093	1.093	1.093
0	0	0	Y	2	2	1	0	1.038	1.038	1.038	1.038	1.038
0	1	0	Y	2	2	1	0	1.093	1.093	1.093	1.093	1.093
0	2	0	Y	2	2	1	0	1.257	1.257	1.257	1.257	1.257
1	0	0	Y	2	2	1	0	1.169	1.169	1.169	1.169	1.169
1	1	0	Y	2	2	1	0	1.279	1.279	1.279	1.279	1.279
1	2	0	Y	2	2	1	0	1.311	1.311	1.311	1.311	1.311
2	0	0	Y	2	2	1	0	1.311	1.311	1.311	1.311	1.311
2	1	0	Y	2	2	1	0	1.366	1.366	1.366	1.366	1.366
2	2	0	Y	2	2	1	0	1.420	1.420	1.420	1.420	1.420
X	X	1	Y	2	2	1	0	1.202	1.202	1.202	1.202	1.202
0	0	1	Y	2	2	1	0	1.142	1.142	1.142	1.142	1.142
0	1	1	Y	2	2	1	0	1.202	1.202	1.202	1.202	1.202
0	2	1	Y	2	2	1	0	1.383	1.383	1.383	1.383	1.383
1	0	1	Y	2	2	1	0	1.287	1.287	1.287	1.287	1.287
1	1	1	Y	2	2	1	0	1.406	1.406	1.406	1.406	1.406
1	2	1	Y	2	2	1	0	1.442	1.442	1.442	1.442	1.442
2	0	1	Y	2	2	1	0	1.442	1.442	1.442	1.442	1.442
2	1	1	Y	2	2	1	0	1.502	1.502	1.502	1.502	1.502
2	2	1	Y	2	2	1	0	1.563	1.563	1.563	1.563	1.563
X	X	2+	Y	2	2	1	0	1.366	1.366	1.366	1.366	1.366
0	0	2+	Y	2	2	1	0	1.298	1.298	1.298	1.298	1.298
0	1	2+	Y	2	2	1	0	1.366	1.366	1.366	1.366	1.366
0	2	2+	Y	2	2	1	0	1.571	1.571	1.571	1.571	1.571
1	0	2+	Y	2	2	1	0	1.462	1.462	1.462	1.462	1.462
1	1	2+	Y	2	2	1	0	1.599	1.599	1.599	1.599	1.599
1	2	2+	Y	2	2	1	0	1.639	1.639	1.639	1.639	1.639
2	0	2+	Y	2	2	1	0	1.639	1.639	1.639	1.639	1.639
2	1	2+	Y	2	2	1	0	1.708	1.708	1.708	1.708	1.708
2	2	2+	Y	2	2	1	0	1.775	1.775	1.775	1.775	1.775

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
X	X	0	N	2	2	2	0	1.008	1.008	1.008	1.008	1.008
0	0	0	N	2	2	2	0	0.957	0.957	0.957	0.957	0.957
0	1	0	N	2	2	2	0	1.008	1.008	1.008	1.008	1.008
0	2	0	N	2	2	2	0	1.159	1.159	1.159	1.159	1.159
1	0	0	N	2	2	2	0	1.079	1.079	1.079	1.079	1.079
1	1	0	N	2	2	2	0	1.179	1.179	1.179	1.179	1.179
1	2	0	N	2	2	2	0	1.210	1.210	1.210	1.210	1.210
2	0	0	N	2	2	2	0	1.210	1.210	1.210	1.210	1.210
2	1	0	N	2	2	2	0	1.259	1.259	1.259	1.259	1.259
2	2	0	N	2	2	2	0	1.310	1.310	1.310	1.310	1.310
X	X	1	N	2	2	2	0	1.108	1.108	1.108	1.108	1.108
0	0	1	N	2	2	2	0	1.053	1.053	1.053	1.053	1.053
0	1	1	N	2	2	2	0	1.108	1.108	1.108	1.108	1.108
0	2	1	N	2	2	2	0	1.275	1.275	1.275	1.275	1.275
1	0	1	N	2	2	2	0	1.187	1.187	1.187	1.187	1.187
1	1	1	N	2	2	2	0	1.297	1.297	1.297	1.297	1.297
1	2	1	N	2	2	2	0	1.331	1.331	1.331	1.331	1.331
2	0	1	N	2	2	2	0	1.331	1.331	1.331	1.331	1.331
2	1	1	N	2	2	2	0	1.386	1.386	1.386	1.386	1.386
2	2	1	N	2	2	2	0	1.441	1.441	1.441	1.441	1.441
X	X	2+	N	2	2	2	0	1.260	1.260	1.260	1.260	1.260
0	0	2+	N	2	2	2	0	1.197	1.197	1.197	1.197	1.197
0	1	2+	N	2	2	2	0	1.260	1.260	1.260	1.260	1.260
0	2	2+	N	2	2	2	0	1.449	1.449	1.449	1.449	1.449
1	0	2+	N	2	2	2	0	1.349	1.349	1.349	1.349	1.349
1	1	2+	N	2	2	2	0	1.474	1.474	1.474	1.474	1.474
1	2	2+	N	2	2	2	0	1.512	1.512	1.512	1.512	1.512
2	0	2+	N	2	2	2	0	1.512	1.512	1.512	1.512	1.512
2	1	2+	N	2	2	2	0	1.574	1.574	1.574	1.574	1.574
2	2	2+	N	2	2	2	0	1.638	1.638	1.638	1.638	1.638
X	X	0	Y	2	2	2	0	1.093	1.093	1.093	1.093	1.093
0	0	0	Y	2	2	2	0	1.038	1.038	1.038	1.038	1.038
0	1	0	Y	2	2	2	0	1.093	1.093	1.093	1.093	1.093
0	2	0	Y	2	2	2	0	1.257	1.257	1.257	1.257	1.257
1	0	0	Y	2	2	2	0	1.169	1.169	1.169	1.169	1.169
1	1	0	Y	2	2	2	0	1.279	1.279	1.279	1.279	1.279
1	2	0	Y	2	2	2	0	1.311	1.311	1.311	1.311	1.311
2	0	0	Y	2	2	2	0	1.311	1.311	1.311	1.311	1.311
2	1	0	Y	2	2	2	0	1.366	1.366	1.366	1.366	1.366
2	2	0	Y	2	2	2	0	1.420	1.420	1.420	1.420	1.420
X	X	1	Y	2	2	2	0	1.202	1.202	1.202	1.202	1.202
0	0	1	Y	2	2	2	0	1.142	1.142	1.142	1.142	1.142
0	1	1	Y	2	2	2	0	1.202	1.202	1.202	1.202	1.202
0	2	1	Y	2	2	2	0	1.383	1.383	1.383	1.383	1.383
1	0	1	Y	2	2	2	0	1.287	1.287	1.287	1.287	1.287
1	1	1	Y	2	2	2	0	1.406	1.406	1.406	1.406	1.406
1	2	1	Y	2	2	2	0	1.442	1.442	1.442	1.442	1.442
2	0	1	Y	2	2	2	0	1.442	1.442	1.442	1.442	1.442
2	1	1	Y	2	2	2	0	1.502	1.502	1.502	1.502	1.502
2	2	1	Y	2	2	2	0	1.563	1.563	1.563	1.563	1.563
X	X	2+	Y	2	2	2	0	1.366	1.366	1.366	1.366	1.366
0	0	2+	Y	2	2	2	0	1.298	1.298	1.298	1.298	1.298
0	1	2+	Y	2	2	2	0	1.366	1.366	1.366	1.366	1.366
0	2	2+	Y	2	2	2	0	1.571	1.571	1.571	1.571	1.571
1	0	2+	Y	2	2	2	0	1.462	1.462	1.462	1.462	1.462
1	1	2+	Y	2	2	2	0	1.599	1.599	1.599	1.599	1.599
1	2	2+	Y	2	2	2	0	1.639	1.639	1.639	1.639	1.639
2	0	2+	Y	2	2	2	0	1.639	1.639	1.639	1.639	1.639
2	1	2+	Y	2	2	2	0	1.708	1.708	1.708	1.708	1.708
2	2	2+	Y	2	2	2	0	1.775	1.775	1.775	1.775	1.775
X	X	0	N	0	0	0	1	0.858	0.858	0.858	0.858	0.858
0	0	0	N	0	0	0	1	0.858	0.858	0.858	0.858	0.858
0	1	0	N	0	0	0	1	0.858	0.858	0.858	0.858	0.858
0	2	0	N	0	0	0	1	1.004	1.004	1.004	1.004	1.004
1	0	0	N	0	0	0	1	0.953	0.953	0.953	0.953	0.953
1	1	0	N	0	0	0	1	1.030	1.030	1.030	1.030	1.030
1	2	0	N	0	0	0	1	1.073	1.073	1.073	1.073	1.073
2	0	0	N	0	0	0	1	1.116	1.116	1.116	1.116	1.116
2	1	0	N	0	0	0	1	1.159	1.159	1.159	1.159	1.159
2	2	0	N	0	0	0	1	1.202	1.202	1.202	1.202	1.202
X	X	1	N	0	0	0	1	0.944	0.944	0.944	0.944	0.944
0	0	1	N	0	0	0	1	0.944	0.944	0.944	0.944	0.944
0	1	1	N	0	0	0	1	0.944	0.944	0.944	0.944	0.944
0	2	1	N	0	0	0	1	1.105	1.105	1.105	1.105	1.105
1	0	1	N	0	0	0	1	1.048	1.048	1.048	1.048	1.048
1	1	1	N	0	0	0	1	1.133	1.133	1.133	1.133	1.133
1	2	1	N	0	0	0	1	1.181	1.181	1.181	1.181	1.181
2	0	1	N	0	0	0	1	1.228	1.228	1.228	1.228	1.228

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
2	1	1	N	0	0	0	1	1.275	1.275	1.275	1.275	1.275
2	2	1	N	0	0	0	1	1.322	1.322	1.322	1.322	1.322
X	X	2+	N	0	0	0	1	1.073	1.073	1.073	1.073	1.073
0	0	2+	N	0	0	0	1	1.073	1.073	1.073	1.073	1.073
0	1	2+	N	0	0	0	1	1.073	1.073	1.073	1.073	1.073
0	2	2+	N	0	0	0	1	1.255	1.255	1.255	1.255	1.255
1	0	2+	N	0	0	0	1	1.191	1.191	1.191	1.191	1.191
1	1	2+	N	0	0	0	1	1.287	1.287	1.287	1.287	1.287
1	2	2+	N	0	0	0	1	1.342	1.342	1.342	1.342	1.342
2	0	2+	N	0	0	0	1	1.395	1.395	1.395	1.395	1.395
2	1	2+	N	0	0	0	1	1.449	1.449	1.449	1.449	1.449
2	2	2+	N	0	0	0	1	1.502	1.502	1.502	1.502	1.502
X	X	0	Y	0	0	0	1	0.858	0.858	0.858	0.858	0.858
0	0	0	Y	0	0	0	1	0.858	0.858	0.858	0.858	0.858
0	1	0	Y	0	0	0	1	0.858	0.858	0.858	0.858	0.858
0	2	0	Y	0	0	0	1	1.004	1.004	1.004	1.004	1.004
1	0	0	Y	0	0	0	1	0.953	0.953	0.953	0.953	0.953
1	1	0	Y	0	0	0	1	1.030	1.030	1.030	1.030	1.030
1	2	0	Y	0	0	0	1	1.073	1.073	1.073	1.073	1.073
2	0	0	Y	0	0	0	1	1.116	1.116	1.116	1.116	1.116
2	1	0	Y	0	0	0	1	1.159	1.159	1.159	1.159	1.159
2	2	0	Y	0	0	0	1	1.202	1.202	1.202	1.202	1.202
X	X	1	Y	0	0	0	1	0.944	0.944	0.944	0.944	0.944
0	0	1	Y	0	0	0	1	0.944	0.944	0.944	0.944	0.944
0	1	1	Y	0	0	0	1	0.944	0.944	0.944	0.944	0.944
0	2	1	Y	0	0	0	1	1.105	1.105	1.105	1.105	1.105
1	0	1	Y	0	0	0	1	1.048	1.048	1.048	1.048	1.048
1	1	1	Y	0	0	0	1	1.133	1.133	1.133	1.133	1.133
1	2	1	Y	0	0	0	1	1.181	1.181	1.181	1.181	1.181
2	0	1	Y	0	0	0	1	1.228	1.228	1.228	1.228	1.228
2	1	1	Y	0	0	0	1	1.275	1.275	1.275	1.275	1.275
2	2	1	Y	0	0	0	1	1.322	1.322	1.322	1.322	1.322
X	X	2+	Y	0	0	0	1	1.073	1.073	1.073	1.073	1.073
0	0	2+	Y	0	0	0	1	1.073	1.073	1.073	1.073	1.073
0	1	2+	Y	0	0	0	1	1.073	1.073	1.073	1.073	1.073
0	2	2+	Y	0	0	0	1	1.255	1.255	1.255	1.255	1.255
1	0	2+	Y	0	0	0	1	1.191	1.191	1.191	1.191	1.191
1	1	2+	Y	0	0	0	1	1.287	1.287	1.287	1.287	1.287
1	2	2+	Y	0	0	0	1	1.342	1.342	1.342	1.342	1.342
2	0	2+	Y	0	0	0	1	1.395	1.395	1.395	1.395	1.395
2	1	2+	Y	0	0	0	1	1.449	1.449	1.449	1.449	1.449
2	2	2+	Y	0	0	0	1	1.502	1.502	1.502	1.502	1.502
X	X	0	N	0	0	1	1	0.884	0.884	0.884	0.884	0.884
0	0	0	N	0	0	1	1	0.884	0.884	0.884	0.884	0.884
0	1	0	N	0	0	1	1	0.884	0.884	0.884	0.884	0.884
0	2	0	N	0	0	1	1	1.034	1.034	1.034	1.034	1.034
1	0	0	N	0	0	1	1	0.982	0.982	0.982	0.982	0.982
1	1	0	N	0	0	1	1	1.061	1.061	1.061	1.061	1.061
1	2	0	N	0	0	1	1	1.105	1.105	1.105	1.105	1.105
2	0	0	N	0	0	1	1	1.149	1.149	1.149	1.149	1.149
2	1	0	N	0	0	1	1	1.193	1.193	1.193	1.193	1.193
2	2	0	N	0	0	1	1	1.238	1.238	1.238	1.238	1.238
X	X	1	N	0	0	1	1	0.972	0.972	0.972	0.972	0.972
0	0	1	N	0	0	1	1	0.972	0.972	0.972	0.972	0.972
0	1	1	N	0	0	1	1	0.972	0.972	0.972	0.972	0.972
0	2	1	N	0	0	1	1	1.137	1.137	1.137	1.137	1.137
1	0	1	N	0	0	1	1	1.079	1.079	1.079	1.079	1.079
1	1	1	N	0	0	1	1	1.167	1.167	1.167	1.167	1.167
1	2	1	N	0	0	1	1	1.215	1.215	1.215	1.215	1.215
2	0	1	N	0	0	1	1	1.265	1.265	1.265	1.265	1.265
2	1	1	N	0	0	1	1	1.313	1.313	1.313	1.313	1.313
2	2	1	N	0	0	1	1	1.362	1.362	1.362	1.362	1.362
X	X	2+	N	0	0	1	1	1.105	1.105	1.105	1.105	1.105
0	0	2+	N	0	0	1	1	1.105	1.105	1.105	1.105	1.105
0	1	2+	N	0	0	1	1	1.105	1.105	1.105	1.105	1.105
0	2	2+	N	0	0	1	1	1.293	1.293	1.293	1.293	1.293
1	0	2+	N	0	0	1	1	1.227	1.227	1.227	1.227	1.227
1	1	2+	N	0	0	1	1	1.327	1.327	1.327	1.327	1.327
1	2	2+	N	0	0	1	1	1.381	1.381	1.381	1.381	1.381
2	0	2+	N	0	0	1	1	1.437	1.437	1.437	1.437	1.437
2	1	2+	N	0	0	1	1	1.491	1.491	1.491	1.491	1.491
2	2	2+	N	0	0	1	1	1.547	1.547	1.547	1.547	1.547
X	X	0	Y	0	0	1	1	0.884	0.884	0.884	0.884	0.884
0	0	0	Y	0	0	1	1	0.884	0.884	0.884	0.884	0.884
0	1	0	Y	0	0	1	1	0.884	0.884	0.884	0.884	0.884
0	2	0	Y	0	0	1	1	1.034	1.034	1.034	1.034	1.034
1	0	0	Y	0	0	1	1	0.982	0.982	0.982	0.982	0.982
1	1	0	Y	0	0	1	1	1.061	1.061	1.061	1.061	1.061

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	2	0	Y	0	0	1	1	1.105	1.105	1.105	1.105	1.105
2	0	0	Y	0	0	1	1	1.149	1.149	1.149	1.149	1.149
2	1	0	Y	0	0	1	1	1.193	1.193	1.193	1.193	1.193
2	2	0	Y	0	0	1	1	1.238	1.238	1.238	1.238	1.238
X	X	1	Y	0	0	1	1	0.972	0.972	0.972	0.972	0.972
0	0	1	Y	0	0	1	1	0.972	0.972	0.972	0.972	0.972
0	1	1	Y	0	0	1	1	0.972	0.972	0.972	0.972	0.972
0	2	1	Y	0	0	1	1	1.137	1.137	1.137	1.137	1.137
1	0	1	Y	0	0	1	1	1.079	1.079	1.079	1.079	1.079
1	1	1	Y	0	0	1	1	1.167	1.167	1.167	1.167	1.167
1	2	1	Y	0	0	1	1	1.215	1.215	1.215	1.215	1.215
2	0	1	Y	0	0	1	1	1.265	1.265	1.265	1.265	1.265
2	1	1	Y	0	0	1	1	1.313	1.313	1.313	1.313	1.313
2	2	1	Y	0	0	1	1	1.362	1.362	1.362	1.362	1.362
X	X	2+	Y	0	0	1	1	1.105	1.105	1.105	1.105	1.105
0	0	2+	Y	0	0	1	1	1.105	1.105	1.105	1.105	1.105
0	1	2+	Y	0	0	1	1	1.105	1.105	1.105	1.105	1.105
0	2	2+	Y	0	0	1	1	1.293	1.293	1.293	1.293	1.293
1	0	2+	Y	0	0	1	1	1.227	1.227	1.227	1.227	1.227
1	1	2+	Y	0	0	1	1	1.327	1.327	1.327	1.327	1.327
1	2	2+	Y	0	0	1	1	1.381	1.381	1.381	1.381	1.381
2	0	2+	Y	0	0	1	1	1.437	1.437	1.437	1.437	1.437
2	1	2+	Y	0	0	1	1	1.491	1.491	1.491	1.491	1.491
2	2	2+	Y	0	0	1	1	1.547	1.547	1.547	1.547	1.547
X	X	0	N	0	0	2	1	1.030	1.030	1.030	1.030	1.030
0	0	0	N	0	0	2	1	1.030	1.030	1.030	1.030	1.030
0	1	0	N	0	0	2	1	1.030	1.030	1.030	1.030	1.030
0	2	0	N	0	0	2	1	1.205	1.205	1.205	1.205	1.205
1	0	0	N	0	0	2	1	1.143	1.143	1.143	1.143	1.143
1	1	0	N	0	0	2	1	1.236	1.236	1.236	1.236	1.236
1	2	0	N	0	0	2	1	1.287	1.287	1.287	1.287	1.287
2	0	0	N	0	0	2	1	1.339	1.339	1.339	1.339	1.339
2	1	0	N	0	0	2	1	1.391	1.391	1.391	1.391	1.391
2	2	0	N	0	0	2	1	1.442	1.442	1.442	1.442	1.442
X	X	1	N	0	0	2	1	1.133	1.133	1.133	1.133	1.133
0	0	1	N	0	0	2	1	1.133	1.133	1.133	1.133	1.133
0	1	1	N	0	0	2	1	1.133	1.133	1.133	1.133	1.133
0	2	1	N	0	0	2	1	1.326	1.326	1.326	1.326	1.326
1	0	1	N	0	0	2	1	1.258	1.258	1.258	1.258	1.258
1	1	1	N	0	0	2	1	1.359	1.359	1.359	1.359	1.359
1	2	1	N	0	0	2	1	1.416	1.416	1.416	1.416	1.416
2	0	1	N	0	0	2	1	1.473	1.473	1.473	1.473	1.473
2	1	1	N	0	0	2	1	1.530	1.530	1.530	1.530	1.530
2	2	1	N	0	0	2	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	N	0	0	2	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	N	0	0	2	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	N	0	0	2	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	N	0	0	2	1	1.507	1.507	1.507	1.507	1.507
1	0	2+	N	0	0	2	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	N	0	0	2	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	N	0	0	2	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	N	0	0	2	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	N	0	0	2	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	N	0	0	2	1	1.803	1.803	1.803	1.803	1.803
X	X	0	Y	0	0	2	1	1.030	1.030	1.030	1.030	1.030
0	0	0	Y	0	0	2	1	1.030	1.030	1.030	1.030	1.030
0	1	0	Y	0	0	2	1	1.030	1.030	1.030	1.030	1.030
0	2	0	Y	0	0	2	1	1.205	1.205	1.205	1.205	1.205
1	0	0	Y	0	0	2	1	1.143	1.143	1.143	1.143	1.143
1	1	0	Y	0	0	2	1	1.236	1.236	1.236	1.236	1.236
1	2	0	Y	0	0	2	1	1.287	1.287	1.287	1.287	1.287
2	0	0	Y	0	0	2	1	1.339	1.339	1.339	1.339	1.339
2	1	0	Y	0	0	2	1	1.391	1.391	1.391	1.391	1.391
2	2	0	Y	0	0	2	1	1.442	1.442	1.442	1.442	1.442
X	X	1	Y	0	0	2	1	1.133	1.133	1.133	1.133	1.133
0	0	1	Y	0	0	2	1	1.133	1.133	1.133	1.133	1.133
0	1	1	Y	0	0	2	1	1.133	1.133	1.133	1.133	1.133
0	2	1	Y	0	0	2	1	1.326	1.326	1.326	1.326	1.326
1	0	1	Y	0	0	2	1	1.258	1.258	1.258	1.258	1.258
1	1	1	Y	0	0	2	1	1.359	1.359	1.359	1.359	1.359
1	2	1	Y	0	0	2	1	1.416	1.416	1.416	1.416	1.416
2	0	1	Y	0	0	2	1	1.473	1.473	1.473	1.473	1.473
2	1	1	Y	0	0	2	1	1.530	1.530	1.530	1.530	1.530
2	2	1	Y	0	0	2	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	Y	0	0	2	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	Y	0	0	2	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	Y	0	0	2	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	Y	0	0	2	1	1.507	1.507	1.507	1.507	1.507

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	0	2+	Y	0	0	2	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	Y	0	0	2	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	Y	0	0	2	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	Y	0	0	2	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	Y	0	0	2	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	Y	0	0	2	1	1.803	1.803	1.803	1.803	1.803
X	X	0	N	0	1	0	1	0.815	0.815	0.815	0.815	0.815
0	0	0	N	0	1	0	1	0.815	0.815	0.815	0.815	0.815
0	1	0	N	0	1	0	1	0.815	0.815	0.815	0.815	0.815
0	2	0	N	0	1	0	1	0.954	0.954	0.954	0.954	0.954
1	0	0	N	0	1	0	1	0.905	0.905	0.905	0.905	0.905
1	1	0	N	0	1	0	1	0.978	0.978	0.978	0.978	0.978
1	2	0	N	0	1	0	1	1.019	1.019	1.019	1.019	1.019
2	0	0	N	0	1	0	1	1.060	1.060	1.060	1.060	1.060
2	1	0	N	0	1	0	1	1.100	1.100	1.100	1.100	1.100
2	2	0	N	0	1	0	1	1.141	1.141	1.141	1.141	1.141
X	X	1	N	0	1	0	1	0.897	0.897	0.897	0.897	0.897
0	0	1	N	0	1	0	1	0.897	0.897	0.897	0.897	0.897
0	1	1	N	0	1	0	1	0.897	0.897	0.897	0.897	0.897
0	2	1	N	0	1	0	1	1.049	1.049	1.049	1.049	1.049
1	0	1	N	0	1	0	1	0.996	0.996	0.996	0.996	0.996
1	1	1	N	0	1	0	1	1.076	1.076	1.076	1.076	1.076
1	2	1	N	0	1	0	1	1.121	1.121	1.121	1.121	1.121
2	0	1	N	0	1	0	1	1.166	1.166	1.166	1.166	1.166
2	1	1	N	0	1	0	1	1.210	1.210	1.210	1.210	1.210
2	2	1	N	0	1	0	1	1.256	1.256	1.256	1.256	1.256
X	X	2+	N	0	1	0	1	1.019	1.019	1.019	1.019	1.019
0	0	2+	N	0	1	0	1	1.019	1.019	1.019	1.019	1.019
0	1	2+	N	0	1	0	1	1.019	1.019	1.019	1.019	1.019
0	2	2+	N	0	1	0	1	1.192	1.192	1.192	1.192	1.192
1	0	2+	N	0	1	0	1	1.132	1.132	1.132	1.132	1.132
1	1	2+	N	0	1	0	1	1.223	1.223	1.223	1.223	1.223
1	2	2+	N	0	1	0	1	1.274	1.274	1.274	1.274	1.274
2	0	2+	N	0	1	0	1	1.325	1.325	1.325	1.325	1.325
2	1	2+	N	0	1	0	1	1.376	1.376	1.376	1.376	1.376
2	2	2+	N	0	1	0	1	1.427	1.427	1.427	1.427	1.427
X	X	0	Y	0	1	0	1	0.815	0.815	0.815	0.815	0.815
0	0	0	Y	0	1	0	1	0.815	0.815	0.815	0.815	0.815
0	1	0	Y	0	1	0	1	0.815	0.815	0.815	0.815	0.815
0	2	0	Y	0	1	0	1	0.954	0.954	0.954	0.954	0.954
1	0	0	Y	0	1	0	1	0.905	0.905	0.905	0.905	0.905
1	1	0	Y	0	1	0	1	0.978	0.978	0.978	0.978	0.978
1	2	0	Y	0	1	0	1	1.019	1.019	1.019	1.019	1.019
2	0	0	Y	0	1	0	1	1.060	1.060	1.060	1.060	1.060
2	1	0	Y	0	1	0	1	1.100	1.100	1.100	1.100	1.100
2	2	0	Y	0	1	0	1	1.141	1.141	1.141	1.141	1.141
X	X	1	Y	0	1	0	1	0.897	0.897	0.897	0.897	0.897
0	0	1	Y	0	1	0	1	0.897	0.897	0.897	0.897	0.897
0	1	1	Y	0	1	0	1	0.897	0.897	0.897	0.897	0.897
0	2	1	Y	0	1	0	1	1.049	1.049	1.049	1.049	1.049
1	0	1	Y	0	1	0	1	0.996	0.996	0.996	0.996	0.996
1	1	1	Y	0	1	0	1	1.076	1.076	1.076	1.076	1.076
1	2	1	Y	0	1	0	1	1.121	1.121	1.121	1.121	1.121
2	0	1	Y	0	1	0	1	1.166	1.166	1.166	1.166	1.166
2	1	1	Y	0	1	0	1	1.210	1.210	1.210	1.210	1.210
2	2	1	Y	0	1	0	1	1.256	1.256	1.256	1.256	1.256
X	X	2+	Y	0	1	0	1	1.019	1.019	1.019	1.019	1.019
0	0	2+	Y	0	1	0	1	1.019	1.019	1.019	1.019	1.019
0	1	2+	Y	0	1	0	1	1.019	1.019	1.019	1.019	1.019
0	2	2+	Y	0	1	0	1	1.192	1.192	1.192	1.192	1.192
1	0	2+	Y	0	1	0	1	1.132	1.132	1.132	1.132	1.132
1	1	2+	Y	0	1	0	1	1.223	1.223	1.223	1.223	1.223
1	2	2+	Y	0	1	0	1	1.274	1.274	1.274	1.274	1.274
2	0	2+	Y	0	1	0	1	1.325	1.325	1.325	1.325	1.325
2	1	2+	Y	0	1	0	1	1.376	1.376	1.376	1.376	1.376
2	2	2+	Y	0	1	0	1	1.427	1.427	1.427	1.427	1.427
X	X	0	N	0	1	1	1	0.901	0.901	0.901	0.901	0.901
0	0	0	N	0	1	1	1	0.901	0.901	0.901	0.901	0.901
0	1	0	N	0	1	1	1	0.901	0.901	0.901	0.901	0.901
0	2	0	N	0	1	1	1	1.054	1.054	1.054	1.054	1.054
1	0	0	N	0	1	1	1	1.001	1.001	1.001	1.001	1.001
1	1	0	N	0	1	1	1	1.081	1.081	1.081	1.081	1.081
1	2	0	N	0	1	1	1	1.127	1.127	1.127	1.127	1.127
2	0	0	N	0	1	1	1	1.171	1.171	1.171	1.171	1.171
2	1	0	N	0	1	1	1	1.217	1.217	1.217	1.217	1.217
2	2	0	N	0	1	1	1	1.262	1.262	1.262	1.262	1.262
X	X	1	N	0	1	1	1	0.991	0.991	0.991	0.991	0.991
0	0	1	N	0	1	1	1	0.991	0.991	0.991	0.991	0.991

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
0	1	1	N	0	1	1	1	0.991	0.991	0.991	0.991	0.991
0	2	1	N	0	1	1	1	1.160	1.160	1.160	1.160	1.160
1	0	1	N	0	1	1	1	1.101	1.101	1.101	1.101	1.101
1	1	1	N	0	1	1	1	1.190	1.190	1.190	1.190	1.190
1	2	1	N	0	1	1	1	1.239	1.239	1.239	1.239	1.239
2	0	1	N	0	1	1	1	1.288	1.288	1.288	1.288	1.288
2	1	1	N	0	1	1	1	1.338	1.338	1.338	1.338	1.338
2	2	1	N	0	1	1	1	1.388	1.388	1.388	1.388	1.388
X	X	2+	N	0	1	1	1	1.127	1.127	1.127	1.127	1.127
0	0	2+	N	0	1	1	1	1.127	1.127	1.127	1.127	1.127
0	1	2+	N	0	1	1	1	1.127	1.127	1.127	1.127	1.127
0	2	2+	N	0	1	1	1	1.318	1.318	1.318	1.318	1.318
1	0	2+	N	0	1	1	1	1.251	1.251	1.251	1.251	1.251
1	1	2+	N	0	1	1	1	1.351	1.351	1.351	1.351	1.351
1	2	2+	N	0	1	1	1	1.408	1.408	1.408	1.408	1.408
2	0	2+	N	0	1	1	1	1.464	1.464	1.464	1.464	1.464
2	1	2+	N	0	1	1	1	1.521	1.521	1.521	1.521	1.521
2	2	2+	N	0	1	1	1	1.578	1.578	1.578	1.578	1.578
X	X	0	Y	0	1	1	1	0.901	0.901	0.901	0.901	0.901
0	0	0	Y	0	1	1	1	0.901	0.901	0.901	0.901	0.901
0	1	0	Y	0	1	1	1	0.901	0.901	0.901	0.901	0.901
0	2	0	Y	0	1	1	1	1.054	1.054	1.054	1.054	1.054
1	0	0	Y	0	1	1	1	1.001	1.001	1.001	1.001	1.001
1	1	0	Y	0	1	1	1	1.081	1.081	1.081	1.081	1.081
1	2	0	Y	0	1	1	1	1.127	1.127	1.127	1.127	1.127
2	0	0	Y	0	1	1	1	1.171	1.171	1.171	1.171	1.171
2	1	0	Y	0	1	1	1	1.217	1.217	1.217	1.217	1.217
2	2	0	Y	0	1	1	1	1.262	1.262	1.262	1.262	1.262
X	X	1	Y	0	1	1	1	0.991	0.991	0.991	0.991	0.991
0	0	1	Y	0	1	1	1	0.991	0.991	0.991	0.991	0.991
0	1	1	Y	0	1	1	1	0.991	0.991	0.991	0.991	0.991
0	2	1	Y	0	1	1	1	1.160	1.160	1.160	1.160	1.160
1	0	1	Y	0	1	1	1	1.101	1.101	1.101	1.101	1.101
1	1	1	Y	0	1	1	1	1.190	1.190	1.190	1.190	1.190
1	2	1	Y	0	1	1	1	1.239	1.239	1.239	1.239	1.239
2	0	1	Y	0	1	1	1	1.288	1.288	1.288	1.288	1.288
2	1	1	Y	0	1	1	1	1.338	1.338	1.338	1.338	1.338
2	2	1	Y	0	1	1	1	1.388	1.388	1.388	1.388	1.388
X	X	2+	Y	0	1	1	1	1.127	1.127	1.127	1.127	1.127
0	0	2+	Y	0	1	1	1	1.127	1.127	1.127	1.127	1.127
0	1	2+	Y	0	1	1	1	1.127	1.127	1.127	1.127	1.127
0	2	2+	Y	0	1	1	1	1.318	1.318	1.318	1.318	1.318
1	0	2+	Y	0	1	1	1	1.251	1.251	1.251	1.251	1.251
1	1	2+	Y	0	1	1	1	1.351	1.351	1.351	1.351	1.351
1	2	2+	Y	0	1	1	1	1.408	1.408	1.408	1.408	1.408
2	0	2+	Y	0	1	1	1	1.464	1.464	1.464	1.464	1.464
2	1	2+	Y	0	1	1	1	1.521	1.521	1.521	1.521	1.521
2	2	2+	Y	0	1	1	1	1.578	1.578	1.578	1.578	1.578
X	X	0	N	0	1	2	1	1.030	1.030	1.030	1.030	1.030
0	0	0	N	0	1	2	1	1.030	1.030	1.030	1.030	1.030
0	1	0	N	0	1	2	1	1.030	1.030	1.030	1.030	1.030
0	2	0	N	0	1	2	1	1.205	1.205	1.205	1.205	1.205
1	0	0	N	0	1	2	1	1.143	1.143	1.143	1.143	1.143
1	1	0	N	0	1	2	1	1.236	1.236	1.236	1.236	1.236
1	2	0	N	0	1	2	1	1.287	1.287	1.287	1.287	1.287
2	0	0	N	0	1	2	1	1.339	1.339	1.339	1.339	1.339
2	1	0	N	0	1	2	1	1.391	1.391	1.391	1.391	1.391
2	2	0	N	0	1	2	1	1.442	1.442	1.442	1.442	1.442
X	X	1	N	0	1	2	1	1.133	1.133	1.133	1.133	1.133
0	0	1	N	0	1	2	1	1.133	1.133	1.133	1.133	1.133
0	1	1	N	0	1	2	1	1.133	1.133	1.133	1.133	1.133
0	2	1	N	0	1	2	1	1.326	1.326	1.326	1.326	1.326
1	0	1	N	0	1	2	1	1.258	1.258	1.258	1.258	1.258
1	1	1	N	0	1	2	1	1.359	1.359	1.359	1.359	1.359
1	2	1	N	0	1	2	1	1.416	1.416	1.416	1.416	1.416
2	0	1	N	0	1	2	1	1.473	1.473	1.473	1.473	1.473
2	1	1	N	0	1	2	1	1.530	1.530	1.530	1.530	1.530
2	2	1	N	0	1	2	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	N	0	1	2	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	N	0	1	2	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	N	0	1	2	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	N	0	1	2	1	1.507	1.507	1.507	1.507	1.507
1	0	2+	N	0	1	2	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	N	0	1	2	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	N	0	1	2	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	N	0	1	2	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	N	0	1	2	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	N	0	1	2	1	1.803	1.803	1.803	1.803	1.803

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
X	X	0	Y	0	1	2	1	1.030	1.030	1.030	1.030	1.030
0	0	0	Y	0	1	2	1	1.030	1.030	1.030	1.030	1.030
0	1	0	Y	0	1	2	1	1.030	1.030	1.030	1.030	1.030
0	2	0	Y	0	1	2	1	1.205	1.205	1.205	1.205	1.205
1	0	0	Y	0	1	2	1	1.143	1.143	1.143	1.143	1.143
1	1	0	Y	0	1	2	1	1.236	1.236	1.236	1.236	1.236
1	2	0	Y	0	1	2	1	1.287	1.287	1.287	1.287	1.287
2	0	0	Y	0	1	2	1	1.339	1.339	1.339	1.339	1.339
2	1	0	Y	0	1	2	1	1.391	1.391	1.391	1.391	1.391
2	2	0	Y	0	1	2	1	1.442	1.442	1.442	1.442	1.442
X	X	1	Y	0	1	2	1	1.133	1.133	1.133	1.133	1.133
0	0	1	Y	0	1	2	1	1.133	1.133	1.133	1.133	1.133
0	1	1	Y	0	1	2	1	1.133	1.133	1.133	1.133	1.133
0	2	1	Y	0	1	2	1	1.326	1.326	1.326	1.326	1.326
1	0	1	Y	0	1	2	1	1.258	1.258	1.258	1.258	1.258
1	1	1	Y	0	1	2	1	1.359	1.359	1.359	1.359	1.359
1	2	1	Y	0	1	2	1	1.416	1.416	1.416	1.416	1.416
2	0	1	Y	0	1	2	1	1.473	1.473	1.473	1.473	1.473
2	1	1	Y	0	1	2	1	1.530	1.530	1.530	1.530	1.530
2	2	1	Y	0	1	2	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	Y	0	1	2	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	Y	0	1	2	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	Y	0	1	2	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	Y	0	1	2	1	1.507	1.507	1.507	1.507	1.507
1	0	2+	Y	0	1	2	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	Y	0	1	2	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	Y	0	1	2	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	Y	0	1	2	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	Y	0	1	2	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	Y	0	1	2	1	1.803	1.803	1.803	1.803	1.803
X	X	0	N	0	2	0	1	0.841	0.841	0.841	0.841	0.841
0	0	0	N	0	2	0	1	0.841	0.841	0.841	0.841	0.841
0	1	0	N	0	2	0	1	0.841	0.841	0.841	0.841	0.841
0	2	0	N	0	2	0	1	0.984	0.984	0.984	0.984	0.984
1	0	0	N	0	2	0	1	0.933	0.933	0.933	0.933	0.933
1	1	0	N	0	2	0	1	1.009	1.009	1.009	1.009	1.009
1	2	0	N	0	2	0	1	1.051	1.051	1.051	1.051	1.051
2	0	0	N	0	2	0	1	1.093	1.093	1.093	1.093	1.093
2	1	0	N	0	2	0	1	1.135	1.135	1.135	1.135	1.135
2	2	0	N	0	2	0	1	1.177	1.177	1.177	1.177	1.177
X	X	1	N	0	2	0	1	0.925	0.925	0.925	0.925	0.925
0	0	1	N	0	2	0	1	0.925	0.925	0.925	0.925	0.925
0	1	1	N	0	2	0	1	0.925	0.925	0.925	0.925	0.925
0	2	1	N	0	2	0	1	1.083	1.083	1.083	1.083	1.083
1	0	1	N	0	2	0	1	1.027	1.027	1.027	1.027	1.027
1	1	1	N	0	2	0	1	1.111	1.111	1.111	1.111	1.111
1	2	1	N	0	2	0	1	1.156	1.156	1.156	1.156	1.156
2	0	1	N	0	2	0	1	1.203	1.203	1.203	1.203	1.203
2	1	1	N	0	2	0	1	1.249	1.249	1.249	1.249	1.249
2	2	1	N	0	2	0	1	1.295	1.295	1.295	1.295	1.295
X	X	2+	N	0	2	0	1	1.051	1.051	1.051	1.051	1.051
0	0	2+	N	0	2	0	1	1.051	1.051	1.051	1.051	1.051
0	1	2+	N	0	2	0	1	1.051	1.051	1.051	1.051	1.051
0	2	2+	N	0	2	0	1	1.231	1.231	1.231	1.231	1.231
1	0	2+	N	0	2	0	1	1.167	1.167	1.167	1.167	1.167
1	1	2+	N	0	2	0	1	1.262	1.262	1.262	1.262	1.262
1	2	2+	N	0	2	0	1	1.314	1.314	1.314	1.314	1.314
2	0	2+	N	0	2	0	1	1.367	1.367	1.367	1.367	1.367
2	1	2+	N	0	2	0	1	1.419	1.419	1.419	1.419	1.419
2	2	2+	N	0	2	0	1	1.472	1.472	1.472	1.472	1.472
X	X	0	Y	0	2	0	1	0.841	0.841	0.841	0.841	0.841
0	0	0	Y	0	2	0	1	0.841	0.841	0.841	0.841	0.841
0	1	0	Y	0	2	0	1	0.841	0.841	0.841	0.841	0.841
0	2	0	Y	0	2	0	1	0.984	0.984	0.984	0.984	0.984
1	0	0	Y	0	2	0	1	0.933	0.933	0.933	0.933	0.933
1	1	0	Y	0	2	0	1	1.009	1.009	1.009	1.009	1.009
1	2	0	Y	0	2	0	1	1.051	1.051	1.051	1.051	1.051
2	0	0	Y	0	2	0	1	1.093	1.093	1.093	1.093	1.093
2	1	0	Y	0	2	0	1	1.135	1.135	1.135	1.135	1.135
2	2	0	Y	0	2	0	1	1.177	1.177	1.177	1.177	1.177
X	X	1	Y	0	2	0	1	0.925	0.925	0.925	0.925	0.925
0	0	1	Y	0	2	0	1	0.925	0.925	0.925	0.925	0.925
0	1	1	Y	0	2	0	1	0.925	0.925	0.925	0.925	0.925
0	2	1	Y	0	2	0	1	1.083	1.083	1.083	1.083	1.083
1	0	1	Y	0	2	0	1	1.027	1.027	1.027	1.027	1.027
1	1	1	Y	0	2	0	1	1.111	1.111	1.111	1.111	1.111
1	2	1	Y	0	2	0	1	1.156	1.156	1.156	1.156	1.156
2	0	1	Y	0	2	0	1	1.203	1.203	1.203	1.203	1.203

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
2	1	1	Y	0	2	0	1	1.249	1.249	1.249	1.249	1.249
2	2	1	Y	0	2	0	1	1.295	1.295	1.295	1.295	1.295
X	X	2+	Y	0	2	0	1	1.051	1.051	1.051	1.051	1.051
0	0	2+	Y	0	2	0	1	1.051	1.051	1.051	1.051	1.051
0	1	2+	Y	0	2	0	1	1.051	1.051	1.051	1.051	1.051
0	2	2+	Y	0	2	0	1	1.231	1.231	1.231	1.231	1.231
1	0	2+	Y	0	2	0	1	1.167	1.167	1.167	1.167	1.167
1	1	2+	Y	0	2	0	1	1.262	1.262	1.262	1.262	1.262
1	2	2+	Y	0	2	0	1	1.314	1.314	1.314	1.314	1.314
2	0	2+	Y	0	2	0	1	1.367	1.367	1.367	1.367	1.367
2	1	2+	Y	0	2	0	1	1.419	1.419	1.419	1.419	1.419
2	2	2+	Y	0	2	0	1	1.472	1.472	1.472	1.472	1.472
X	X	0	N	0	2	1	1	0.901	0.901	0.901	0.901	0.901
0	0	0	N	0	2	1	1	0.901	0.901	0.901	0.901	0.901
0	1	0	N	0	2	1	1	0.901	0.901	0.901	0.901	0.901
0	2	0	N	0	2	1	1	1.054	1.054	1.054	1.054	1.054
1	0	0	N	0	2	1	1	1.001	1.001	1.001	1.001	1.001
1	1	0	N	0	2	1	1	1.081	1.081	1.081	1.081	1.081
1	2	0	N	0	2	1	1	1.127	1.127	1.127	1.127	1.127
2	0	0	N	0	2	1	1	1.171	1.171	1.171	1.171	1.171
2	1	0	N	0	2	1	1	1.217	1.217	1.217	1.217	1.217
2	2	0	N	0	2	1	1	1.262	1.262	1.262	1.262	1.262
X	X	1	N	0	2	1	1	0.991	0.991	0.991	0.991	0.991
0	0	1	N	0	2	1	1	0.991	0.991	0.991	0.991	0.991
0	1	1	N	0	2	1	1	0.991	0.991	0.991	0.991	0.991
0	2	1	N	0	2	1	1	1.160	1.160	1.160	1.160	1.160
1	0	1	N	0	2	1	1	1.101	1.101	1.101	1.101	1.101
1	1	1	N	0	2	1	1	1.190	1.190	1.190	1.190	1.190
1	2	1	N	0	2	1	1	1.239	1.239	1.239	1.239	1.239
2	0	1	N	0	2	1	1	1.288	1.288	1.288	1.288	1.288
2	1	1	N	0	2	1	1	1.338	1.338	1.338	1.338	1.338
2	2	1	N	0	2	1	1	1.388	1.388	1.388	1.388	1.388
X	X	2+	N	0	2	1	1	1.127	1.127	1.127	1.127	1.127
0	0	2+	N	0	2	1	1	1.127	1.127	1.127	1.127	1.127
0	1	2+	N	0	2	1	1	1.127	1.127	1.127	1.127	1.127
0	2	2+	N	0	2	1	1	1.318	1.318	1.318	1.318	1.318
1	0	2+	N	0	2	1	1	1.251	1.251	1.251	1.251	1.251
1	1	2+	N	0	2	1	1	1.351	1.351	1.351	1.351	1.351
1	2	2+	N	0	2	1	1	1.408	1.408	1.408	1.408	1.408
2	0	2+	N	0	2	1	1	1.464	1.464	1.464	1.464	1.464
2	1	2+	N	0	2	1	1	1.521	1.521	1.521	1.521	1.521
2	2	2+	N	0	2	1	1	1.578	1.578	1.578	1.578	1.578
X	X	0	Y	0	2	1	1	0.901	0.901	0.901	0.901	0.901
0	0	0	Y	0	2	1	1	0.901	0.901	0.901	0.901	0.901
0	1	0	Y	0	2	1	1	0.901	0.901	0.901	0.901	0.901
0	2	0	Y	0	2	1	1	1.054	1.054	1.054	1.054	1.054
1	0	0	Y	0	2	1	1	1.001	1.001	1.001	1.001	1.001
1	1	0	Y	0	2	1	1	1.081	1.081	1.081	1.081	1.081
1	2	0	Y	0	2	1	1	1.127	1.127	1.127	1.127	1.127
2	0	0	Y	0	2	1	1	1.171	1.171	1.171	1.171	1.171
2	1	0	Y	0	2	1	1	1.217	1.217	1.217	1.217	1.217
2	2	0	Y	0	2	1	1	1.262	1.262	1.262	1.262	1.262
X	X	1	Y	0	2	1	1	0.991	0.991	0.991	0.991	0.991
0	0	1	Y	0	2	1	1	0.991	0.991	0.991	0.991	0.991
0	1	1	Y	0	2	1	1	0.991	0.991	0.991	0.991	0.991
0	2	1	Y	0	2	1	1	1.160	1.160	1.160	1.160	1.160
1	0	1	Y	0	2	1	1	1.101	1.101	1.101	1.101	1.101
1	1	1	Y	0	2	1	1	1.190	1.190	1.190	1.190	1.190
1	2	1	Y	0	2	1	1	1.239	1.239	1.239	1.239	1.239
2	0	1	Y	0	2	1	1	1.288	1.288	1.288	1.288	1.288
2	1	1	Y	0	2	1	1	1.338	1.338	1.338	1.338	1.338
2	2	1	Y	0	2	1	1	1.388	1.388	1.388	1.388	1.388
X	X	2+	Y	0	2	1	1	1.127	1.127	1.127	1.127	1.127
0	0	2+	Y	0	2	1	1	1.127	1.127	1.127	1.127	1.127
0	1	2+	Y	0	2	1	1	1.127	1.127	1.127	1.127	1.127
0	2	2+	Y	0	2	1	1	1.318	1.318	1.318	1.318	1.318
1	0	2+	Y	0	2	1	1	1.251	1.251	1.251	1.251	1.251
1	1	2+	Y	0	2	1	1	1.351	1.351	1.351	1.351	1.351
1	2	2+	Y	0	2	1	1	1.408	1.408	1.408	1.408	1.408
2	0	2+	Y	0	2	1	1	1.464	1.464	1.464	1.464	1.464
2	1	2+	Y	0	2	1	1	1.521	1.521	1.521	1.521	1.521
2	2	2+	Y	0	2	1	1	1.578	1.578	1.578	1.578	1.578
X	X	0	N	0	2	2	1	1.030	1.030	1.030	1.030	1.030
0	0	0	N	0	2	2	1	1.030	1.030	1.030	1.030	1.030
0	1	0	N	0	2	2	1	1.030	1.030	1.030	1.030	1.030
0	2	0	N	0	2	2	1	1.205	1.205	1.205	1.205	1.205
1	0	0	N	0	2	2	1	1.143	1.143	1.143	1.143	1.143
1	1	0	N	0	2	2	1	1.236	1.236	1.236	1.236	1.236

PLYMOUTH ROCK ASSURANCE CORPORATION
2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

<u>Major Deferred</u> <u>Driver Incident</u>	<u>Minor Deferred</u> <u>Driver Incident</u>	<u>Excluded</u> <u>Driver Incident</u>	<u>5th Year</u> <u>Incident</u>	<u>Low Experience</u>	<u>Mid Experience</u>	<u>High Experience</u>	<u>Rated</u> <u>Driver Incident</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
				<u>Non-rating</u> <u>Driver Count</u>	<u>Non-rating</u> <u>Driver Count</u>	<u>Non-rating</u> <u>Driver Count</u>						
1	2	0	N	0	2	2	1	1.287	1.287	1.287	1.287	1.287
2	0	0	N	0	2	2	1	1.339	1.339	1.339	1.339	1.339
2	1	0	N	0	2	2	1	1.391	1.391	1.391	1.391	1.391
2	2	0	N	0	2	2	1	1.442	1.442	1.442	1.442	1.442
X	X	1	N	0	2	2	1	1.133	1.133	1.133	1.133	1.133
0	0	1	N	0	2	2	1	1.133	1.133	1.133	1.133	1.133
0	1	1	N	0	2	2	1	1.133	1.133	1.133	1.133	1.133
0	2	1	N	0	2	2	1	1.326	1.326	1.326	1.326	1.326
1	0	1	N	0	2	2	1	1.258	1.258	1.258	1.258	1.258
1	1	1	N	0	2	2	1	1.359	1.359	1.359	1.359	1.359
1	2	1	N	0	2	2	1	1.416	1.416	1.416	1.416	1.416
2	0	1	N	0	2	2	1	1.473	1.473	1.473	1.473	1.473
2	1	1	N	0	2	2	1	1.530	1.530	1.530	1.530	1.530
2	2	1	N	0	2	2	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	N	0	2	2	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	N	0	2	2	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	N	0	2	2	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	N	0	2	2	1	1.507	1.507	1.507	1.507	1.507
1	0	2+	N	0	2	2	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	N	0	2	2	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	N	0	2	2	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	N	0	2	2	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	N	0	2	2	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	N	0	2	2	1	1.803	1.803	1.803	1.803	1.803
X	X	0	Y	0	2	2	1	1.030	1.030	1.030	1.030	1.030
0	0	0	Y	0	2	2	1	1.030	1.030	1.030	1.030	1.030
0	1	0	Y	0	2	2	1	1.030	1.030	1.030	1.030	1.030
0	2	0	Y	0	2	2	1	1.205	1.205	1.205	1.205	1.205
1	0	0	Y	0	2	2	1	1.143	1.143	1.143	1.143	1.143
1	1	0	Y	0	2	2	1	1.236	1.236	1.236	1.236	1.236
1	2	0	Y	0	2	2	1	1.287	1.287	1.287	1.287	1.287
2	0	0	Y	0	2	2	1	1.339	1.339	1.339	1.339	1.339
2	1	0	Y	0	2	2	1	1.391	1.391	1.391	1.391	1.391
2	2	0	Y	0	2	2	1	1.442	1.442	1.442	1.442	1.442
X	X	1	Y	0	2	2	1	1.133	1.133	1.133	1.133	1.133
0	0	1	Y	0	2	2	1	1.133	1.133	1.133	1.133	1.133
0	1	1	Y	0	2	2	1	1.133	1.133	1.133	1.133	1.133
0	2	1	Y	0	2	2	1	1.326	1.326	1.326	1.326	1.326
1	0	1	Y	0	2	2	1	1.258	1.258	1.258	1.258	1.258
1	1	1	Y	0	2	2	1	1.359	1.359	1.359	1.359	1.359
1	2	1	Y	0	2	2	1	1.416	1.416	1.416	1.416	1.416
2	0	1	Y	0	2	2	1	1.473	1.473	1.473	1.473	1.473
2	1	1	Y	0	2	2	1	1.530	1.530	1.530	1.530	1.530
2	2	1	Y	0	2	2	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	Y	0	2	2	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	Y	0	2	2	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	Y	0	2	2	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	Y	0	2	2	1	1.507	1.507	1.507	1.507	1.507
1	0	2+	Y	0	2	2	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	Y	0	2	2	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	Y	0	2	2	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	Y	0	2	2	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	Y	0	2	2	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	Y	0	2	2	1	1.803	1.803	1.803	1.803	1.803
X	X	0	N	1	0	0	1	0.884	0.884	0.884	0.884	0.884
0	0	0	N	1	0	0	1	0.884	0.884	0.884	0.884	0.884
0	1	0	N	1	0	0	1	0.884	0.884	0.884	0.884	0.884
0	2	0	N	1	0	0	1	1.034	1.034	1.034	1.034	1.034
1	0	0	N	1	0	0	1	0.982	0.982	0.982	0.982	0.982
1	1	0	N	1	0	0	1	1.061	1.061	1.061	1.061	1.061
1	2	0	N	1	0	0	1	1.105	1.105	1.105	1.105	1.105
2	0	0	N	1	0	0	1	1.149	1.149	1.149	1.149	1.149
2	1	0	N	1	0	0	1	1.193	1.193	1.193	1.193	1.193
2	2	0	N	1	0	0	1	1.238	1.238	1.238	1.238	1.238
X	X	1	N	1	0	0	1	0.972	0.972	0.972	0.972	0.972
0	0	1	N	1	0	0	1	0.972	0.972	0.972	0.972	0.972
0	1	1	N	1	0	0	1	0.972	0.972	0.972	0.972	0.972
0	2	1	N	1	0	0	1	1.137	1.137	1.137	1.137	1.137
1	0	1	N	1	0	0	1	1.079	1.079	1.079	1.079	1.079
1	1	1	N	1	0	0	1	1.167	1.167	1.167	1.167	1.167
1	2	1	N	1	0	0	1	1.215	1.215	1.215	1.215	1.215
2	0	1	N	1	0	0	1	1.265	1.265	1.265	1.265	1.265
2	1	1	N	1	0	0	1	1.313	1.313	1.313	1.313	1.313
2	2	1	N	1	0	0	1	1.362	1.362	1.362	1.362	1.362
X	X	2+	N	1	0	0	1	1.105	1.105	1.105	1.105	1.105
0	0	2+	N	1	0	0	1	1.105	1.105	1.105	1.105	1.105
0	1	2+	N	1	0	0	1	1.105	1.105	1.105	1.105	1.105
0	2	2+	N	1	0	0	1	1.293	1.293	1.293	1.293	1.293

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	0	2+	N	1	0	0	1	1.227	1.227	1.227	1.227	1.227
1	1	2+	N	1	0	0	1	1.327	1.327	1.327	1.327	1.327
1	2	2+	N	1	0	0	1	1.381	1.381	1.381	1.381	1.381
2	0	2+	N	1	0	0	1	1.437	1.437	1.437	1.437	1.437
2	1	2+	N	1	0	0	1	1.491	1.491	1.491	1.491	1.491
2	2	2+	N	1	0	0	1	1.547	1.547	1.547	1.547	1.547
X	X	0	Y	1	0	0	1	0.884	0.884	0.884	0.884	0.884
0	0	0	Y	1	0	0	1	0.884	0.884	0.884	0.884	0.884
0	1	0	Y	1	0	0	1	0.884	0.884	0.884	0.884	0.884
0	2	0	Y	1	0	0	1	1.034	1.034	1.034	1.034	1.034
1	0	0	Y	1	0	0	1	0.982	0.982	0.982	0.982	0.982
1	1	0	Y	1	0	0	1	1.061	1.061	1.061	1.061	1.061
1	2	0	Y	1	0	0	1	1.105	1.105	1.105	1.105	1.105
2	0	0	Y	1	0	0	1	1.149	1.149	1.149	1.149	1.149
2	1	0	Y	1	0	0	1	1.193	1.193	1.193	1.193	1.193
2	2	0	Y	1	0	0	1	1.238	1.238	1.238	1.238	1.238
X	X	1	Y	1	0	0	1	0.972	0.972	0.972	0.972	0.972
0	0	1	Y	1	0	0	1	0.972	0.972	0.972	0.972	0.972
0	1	1	Y	1	0	0	1	0.972	0.972	0.972	0.972	0.972
0	2	1	Y	1	0	0	1	1.137	1.137	1.137	1.137	1.137
1	0	1	Y	1	0	0	1	1.079	1.079	1.079	1.079	1.079
1	1	1	Y	1	0	0	1	1.167	1.167	1.167	1.167	1.167
1	2	1	Y	1	0	0	1	1.215	1.215	1.215	1.215	1.215
2	0	1	Y	1	0	0	1	1.265	1.265	1.265	1.265	1.265
2	1	1	Y	1	0	0	1	1.313	1.313	1.313	1.313	1.313
2	2	1	Y	1	0	0	1	1.362	1.362	1.362	1.362	1.362
X	X	2+	Y	1	0	0	1	1.105	1.105	1.105	1.105	1.105
0	0	2+	Y	1	0	0	1	1.105	1.105	1.105	1.105	1.105
0	1	2+	Y	1	0	0	1	1.105	1.105	1.105	1.105	1.105
0	2	2+	Y	1	0	0	1	1.293	1.293	1.293	1.293	1.293
1	0	2+	Y	1	0	0	1	1.227	1.227	1.227	1.227	1.227
1	1	2+	Y	1	0	0	1	1.327	1.327	1.327	1.327	1.327
1	2	2+	Y	1	0	0	1	1.381	1.381	1.381	1.381	1.381
2	0	2+	Y	1	0	0	1	1.437	1.437	1.437	1.437	1.437
2	1	2+	Y	1	0	0	1	1.491	1.491	1.491	1.491	1.491
2	2	2+	Y	1	0	0	1	1.547	1.547	1.547	1.547	1.547
X	X	0	N	1	0	1	1	1.030	1.030	1.030	1.030	1.030
0	0	0	N	1	0	1	1	1.030	1.030	1.030	1.030	1.030
0	1	0	N	1	0	1	1	1.030	1.030	1.030	1.030	1.030
0	2	0	N	1	0	1	1	1.205	1.205	1.205	1.205	1.205
1	0	0	N	1	0	1	1	1.143	1.143	1.143	1.143	1.143
1	1	0	N	1	0	1	1	1.236	1.236	1.236	1.236	1.236
1	2	0	N	1	0	1	1	1.287	1.287	1.287	1.287	1.287
2	0	0	N	1	0	1	1	1.339	1.339	1.339	1.339	1.339
2	1	0	N	1	0	1	1	1.391	1.391	1.391	1.391	1.391
2	2	0	N	1	0	1	1	1.442	1.442	1.442	1.442	1.442
X	X	1	N	1	0	1	1	1.133	1.133	1.133	1.133	1.133
0	0	1	N	1	0	1	1	1.133	1.133	1.133	1.133	1.133
0	1	1	N	1	0	1	1	1.133	1.133	1.133	1.133	1.133
0	2	1	N	1	0	1	1	1.326	1.326	1.326	1.326	1.326
1	0	1	N	1	0	1	1	1.258	1.258	1.258	1.258	1.258
1	1	1	N	1	0	1	1	1.359	1.359	1.359	1.359	1.359
1	2	1	N	1	0	1	1	1.416	1.416	1.416	1.416	1.416
2	0	1	N	1	0	1	1	1.473	1.473	1.473	1.473	1.473
2	1	1	N	1	0	1	1	1.530	1.530	1.530	1.530	1.530
2	2	1	N	1	0	1	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	N	1	0	1	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	N	1	0	1	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	N	1	0	1	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	N	1	0	1	1	1.507	1.507	1.507	1.507	1.507
1	0	2+	N	1	0	1	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	N	1	0	1	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	N	1	0	1	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	N	1	0	1	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	N	1	0	1	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	N	1	0	1	1	1.803	1.803	1.803	1.803	1.803
X	X	0	Y	1	0	1	1	1.030	1.030	1.030	1.030	1.030
0	0	0	Y	1	0	1	1	1.030	1.030	1.030	1.030	1.030
0	1	0	Y	1	0	1	1	1.030	1.030	1.030	1.030	1.030
0	2	0	Y	1	0	1	1	1.205	1.205	1.205	1.205	1.205
1	0	0	Y	1	0	1	1	1.143	1.143	1.143	1.143	1.143
1	1	0	Y	1	0	1	1	1.236	1.236	1.236	1.236	1.236
1	2	0	Y	1	0	1	1	1.287	1.287	1.287	1.287	1.287
2	0	0	Y	1	0	1	1	1.339	1.339	1.339	1.339	1.339
2	1	0	Y	1	0	1	1	1.391	1.391	1.391	1.391	1.391
2	2	0	Y	1	0	1	1	1.442	1.442	1.442	1.442	1.442
X	X	1	Y	1	0	1	1	1.133	1.133	1.133	1.133	1.133
0	0	1	Y	1	0	1	1	1.133	1.133	1.133	1.133	1.133

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	6th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
0	1	1	Y	1	0	1	1	1.133	1.133	1.133	1.133	1.133
0	2	1	Y	1	0	1	1	1.326	1.326	1.326	1.326	1.326
1	0	1	Y	1	0	1	1	1.258	1.258	1.258	1.258	1.258
1	1	1	Y	1	0	1	1	1.359	1.359	1.359	1.359	1.359
1	2	1	Y	1	0	1	1	1.416	1.416	1.416	1.416	1.416
2	0	1	Y	1	0	1	1	1.473	1.473	1.473	1.473	1.473
2	1	1	Y	1	0	1	1	1.530	1.530	1.530	1.530	1.530
2	2	1	Y	1	0	1	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	Y	1	0	1	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	Y	1	0	1	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	Y	1	0	1	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	Y	1	0	1	1	1.507	1.507	1.507	1.507	1.507
1	0	2+	Y	1	0	1	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	Y	1	0	1	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	Y	1	0	1	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	Y	1	0	1	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	Y	1	0	1	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	Y	1	0	1	1	1.803	1.803	1.803	1.803	1.803
X	X	0	N	1	0	2	1	1.073	1.073	1.073	1.073	1.073
0	0	0	N	1	0	2	1	1.073	1.073	1.073	1.073	1.073
0	1	0	N	1	0	2	1	1.073	1.073	1.073	1.073	1.073
0	2	0	N	1	0	2	1	1.255	1.255	1.255	1.255	1.255
1	0	0	N	1	0	2	1	1.191	1.191	1.191	1.191	1.191
1	1	0	N	1	0	2	1	1.287	1.287	1.287	1.287	1.287
1	2	0	N	1	0	2	1	1.341	1.341	1.341	1.341	1.341
2	0	0	N	1	0	2	1	1.395	1.395	1.395	1.395	1.395
2	1	0	N	1	0	2	1	1.448	1.448	1.448	1.448	1.448
2	2	0	N	1	0	2	1	1.502	1.502	1.502	1.502	1.502
X	X	1	N	1	0	2	1	1.181	1.181	1.181	1.181	1.181
0	0	1	N	1	0	2	1	1.181	1.181	1.181	1.181	1.181
0	1	1	N	1	0	2	1	1.181	1.181	1.181	1.181	1.181
0	2	1	N	1	0	2	1	1.381	1.381	1.381	1.381	1.381
1	0	1	N	1	0	2	1	1.310	1.310	1.310	1.310	1.310
1	1	1	N	1	0	2	1	1.416	1.416	1.416	1.416	1.416
1	2	1	N	1	0	2	1	1.474	1.474	1.474	1.474	1.474
2	0	1	N	1	0	2	1	1.535	1.535	1.535	1.535	1.535
2	1	1	N	1	0	2	1	1.593	1.593	1.593	1.593	1.593
2	2	1	N	1	0	2	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	N	1	0	2	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	N	1	0	2	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	N	1	0	2	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	N	1	0	2	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	N	1	0	2	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	N	1	0	2	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	N	1	0	2	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	N	1	0	2	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	N	1	0	2	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	N	1	0	2	1	1.878	1.878	1.878	1.878	1.878
X	X	0	Y	1	0	2	1	1.073	1.073	1.073	1.073	1.073
0	0	0	Y	1	0	2	1	1.073	1.073	1.073	1.073	1.073
0	1	0	Y	1	0	2	1	1.073	1.073	1.073	1.073	1.073
0	2	0	Y	1	0	2	1	1.255	1.255	1.255	1.255	1.255
1	0	0	Y	1	0	2	1	1.191	1.191	1.191	1.191	1.191
1	1	0	Y	1	0	2	1	1.287	1.287	1.287	1.287	1.287
1	2	0	Y	1	0	2	1	1.341	1.341	1.341	1.341	1.341
2	0	0	Y	1	0	2	1	1.395	1.395	1.395	1.395	1.395
2	1	0	Y	1	0	2	1	1.448	1.448	1.448	1.448	1.448
2	2	0	Y	1	0	2	1	1.502	1.502	1.502	1.502	1.502
X	X	1	Y	1	0	2	1	1.181	1.181	1.181	1.181	1.181
0	0	1	Y	1	0	2	1	1.181	1.181	1.181	1.181	1.181
0	1	1	Y	1	0	2	1	1.181	1.181	1.181	1.181	1.181
0	2	1	Y	1	0	2	1	1.381	1.381	1.381	1.381	1.381
1	0	1	Y	1	0	2	1	1.310	1.310	1.310	1.310	1.310
1	1	1	Y	1	0	2	1	1.416	1.416	1.416	1.416	1.416
1	2	1	Y	1	0	2	1	1.474	1.474	1.474	1.474	1.474
2	0	1	Y	1	0	2	1	1.535	1.535	1.535	1.535	1.535
2	1	1	Y	1	0	2	1	1.593	1.593	1.593	1.593	1.593
2	2	1	Y	1	0	2	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	Y	1	0	2	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	Y	1	0	2	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	Y	1	0	2	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	Y	1	0	2	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	Y	1	0	2	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	Y	1	0	2	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	Y	1	0	2	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	Y	1	0	2	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	Y	1	0	2	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	Y	1	0	2	1	1.878	1.878	1.878	1.878	1.878

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
X	X	0	N	1	1	0	1	0.901	0.901	0.901	0.901	0.901
0	0	0	N	1	1	0	1	0.901	0.901	0.901	0.901	0.901
0	1	0	N	1	1	0	1	0.901	0.901	0.901	0.901	0.901
0	2	0	N	1	1	0	1	1.054	1.054	1.054	1.054	1.054
1	0	0	N	1	1	0	1	1.001	1.001	1.001	1.001	1.001
1	1	0	N	1	1	0	1	1.081	1.081	1.081	1.081	1.081
1	2	0	N	1	1	0	1	1.127	1.127	1.127	1.127	1.127
2	0	0	N	1	1	0	1	1.171	1.171	1.171	1.171	1.171
2	1	0	N	1	1	0	1	1.217	1.217	1.217	1.217	1.217
2	2	0	N	1	1	0	1	1.262	1.262	1.262	1.262	1.262
X	X	1	N	1	1	0	1	0.991	0.991	0.991	0.991	0.991
0	0	1	N	1	1	0	1	0.991	0.991	0.991	0.991	0.991
0	1	1	N	1	1	0	1	0.991	0.991	0.991	0.991	0.991
0	2	1	N	1	1	0	1	1.160	1.160	1.160	1.160	1.160
1	0	1	N	1	1	0	1	1.101	1.101	1.101	1.101	1.101
1	1	1	N	1	1	0	1	1.190	1.190	1.190	1.190	1.190
1	2	1	N	1	1	0	1	1.239	1.239	1.239	1.239	1.239
2	0	1	N	1	1	0	1	1.288	1.288	1.288	1.288	1.288
2	1	1	N	1	1	0	1	1.338	1.338	1.338	1.338	1.338
2	2	1	N	1	1	0	1	1.388	1.388	1.388	1.388	1.388
X	X	2+	N	1	1	0	1	1.127	1.127	1.127	1.127	1.127
0	0	2+	N	1	1	0	1	1.127	1.127	1.127	1.127	1.127
0	1	2+	N	1	1	0	1	1.127	1.127	1.127	1.127	1.127
0	2	2+	N	1	1	0	1	1.318	1.318	1.318	1.318	1.318
1	0	2+	N	1	1	0	1	1.251	1.251	1.251	1.251	1.251
1	1	2+	N	1	1	0	1	1.351	1.351	1.351	1.351	1.351
1	2	2+	N	1	1	0	1	1.408	1.408	1.408	1.408	1.408
2	0	2+	N	1	1	0	1	1.464	1.464	1.464	1.464	1.464
2	1	2+	N	1	1	0	1	1.521	1.521	1.521	1.521	1.521
2	2	2+	N	1	1	0	1	1.578	1.578	1.578	1.578	1.578
X	X	0	Y	1	1	0	1	0.901	0.901	0.901	0.901	0.901
0	0	0	Y	1	1	0	1	0.901	0.901	0.901	0.901	0.901
0	1	0	Y	1	1	0	1	0.901	0.901	0.901	0.901	0.901
0	2	0	Y	1	1	0	1	1.054	1.054	1.054	1.054	1.054
1	0	0	Y	1	1	0	1	1.001	1.001	1.001	1.001	1.001
1	1	0	Y	1	1	0	1	1.081	1.081	1.081	1.081	1.081
1	2	0	Y	1	1	0	1	1.127	1.127	1.127	1.127	1.127
2	0	0	Y	1	1	0	1	1.171	1.171	1.171	1.171	1.171
2	1	0	Y	1	1	0	1	1.217	1.217	1.217	1.217	1.217
2	2	0	Y	1	1	0	1	1.262	1.262	1.262	1.262	1.262
X	X	1	Y	1	1	0	1	0.991	0.991	0.991	0.991	0.991
0	0	1	Y	1	1	0	1	0.991	0.991	0.991	0.991	0.991
0	1	1	Y	1	1	0	1	0.991	0.991	0.991	0.991	0.991
0	2	1	Y	1	1	0	1	1.160	1.160	1.160	1.160	1.160
1	0	1	Y	1	1	0	1	1.101	1.101	1.101	1.101	1.101
1	1	1	Y	1	1	0	1	1.190	1.190	1.190	1.190	1.190
1	2	1	Y	1	1	0	1	1.239	1.239	1.239	1.239	1.239
2	0	1	Y	1	1	0	1	1.288	1.288	1.288	1.288	1.288
2	1	1	Y	1	1	0	1	1.338	1.338	1.338	1.338	1.338
2	2	1	Y	1	1	0	1	1.388	1.388	1.388	1.388	1.388
X	X	2+	Y	1	1	0	1	1.127	1.127	1.127	1.127	1.127
0	0	2+	Y	1	1	0	1	1.127	1.127	1.127	1.127	1.127
0	1	2+	Y	1	1	0	1	1.127	1.127	1.127	1.127	1.127
0	2	2+	Y	1	1	0	1	1.318	1.318	1.318	1.318	1.318
1	0	2+	Y	1	1	0	1	1.251	1.251	1.251	1.251	1.251
1	1	2+	Y	1	1	0	1	1.351	1.351	1.351	1.351	1.351
1	2	2+	Y	1	1	0	1	1.408	1.408	1.408	1.408	1.408
2	0	2+	Y	1	1	0	1	1.464	1.464	1.464	1.464	1.464
2	1	2+	Y	1	1	0	1	1.521	1.521	1.521	1.521	1.521
2	2	2+	Y	1	1	0	1	1.578	1.578	1.578	1.578	1.578
X	X	0	N	1	1	1	1	0.927	0.927	0.927	0.927	0.927
0	0	0	N	1	1	1	1	0.927	0.927	0.927	0.927	0.927
0	1	0	N	1	1	1	1	0.927	0.927	0.927	0.927	0.927
0	2	0	N	1	1	1	1	1.085	1.085	1.085	1.085	1.085
1	0	0	N	1	1	1	1	1.029	1.029	1.029	1.029	1.029
1	1	0	N	1	1	1	1	1.113	1.113	1.113	1.113	1.113
1	2	0	N	1	1	1	1	1.159	1.159	1.159	1.159	1.159
2	0	0	N	1	1	1	1	1.205	1.205	1.205	1.205	1.205
2	1	0	N	1	1	1	1	1.252	1.252	1.252	1.252	1.252
2	2	0	N	1	1	1	1	1.298	1.298	1.298	1.298	1.298
X	X	1	N	1	1	1	1	1.020	1.020	1.020	1.020	1.020
0	0	1	N	1	1	1	1	1.020	1.020	1.020	1.020	1.020
0	1	1	N	1	1	1	1	1.020	1.020	1.020	1.020	1.020
0	2	1	N	1	1	1	1	1.193	1.193	1.193	1.193	1.193
1	0	1	N	1	1	1	1	1.132	1.132	1.132	1.132	1.132
1	1	1	N	1	1	1	1	1.224	1.224	1.224	1.224	1.224
1	2	1	N	1	1	1	1	1.275	1.275	1.275	1.275	1.275
2	0	1	N	1	1	1	1	1.326	1.326	1.326	1.326	1.326

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	6th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
2	1	1	N	1	1	1	1	1.377	1.377	1.377	1.377	1.377
2	2	1	N	1	1	1	1	1.428	1.428	1.428	1.428	1.428
X	X	2+	N	1	1	1	1	1.159	1.159	1.159	1.159	1.159
0	0	2+	N	1	1	1	1	1.159	1.159	1.159	1.159	1.159
0	1	2+	N	1	1	1	1	1.159	1.159	1.159	1.159	1.159
0	2	2+	N	1	1	1	1	1.356	1.356	1.356	1.356	1.356
1	0	2+	N	1	1	1	1	1.286	1.286	1.286	1.286	1.286
1	1	2+	N	1	1	1	1	1.391	1.391	1.391	1.391	1.391
1	2	2+	N	1	1	1	1	1.449	1.449	1.449	1.449	1.449
2	0	2+	N	1	1	1	1	1.507	1.507	1.507	1.507	1.507
2	1	2+	N	1	1	1	1	1.564	1.564	1.564	1.564	1.564
2	2	2+	N	1	1	1	1	1.622	1.622	1.622	1.622	1.622
X	X	0	Y	1	1	1	1	0.927	0.927	0.927	0.927	0.927
0	0	0	Y	1	1	1	1	0.927	0.927	0.927	0.927	0.927
0	1	0	Y	1	1	1	1	0.927	0.927	0.927	0.927	0.927
0	2	0	Y	1	1	1	1	1.085	1.085	1.085	1.085	1.085
1	0	0	Y	1	1	1	1	1.029	1.029	1.029	1.029	1.029
1	1	0	Y	1	1	1	1	1.113	1.113	1.113	1.113	1.113
1	2	0	Y	1	1	1	1	1.159	1.159	1.159	1.159	1.159
2	0	0	Y	1	1	1	1	1.205	1.205	1.205	1.205	1.205
2	1	0	Y	1	1	1	1	1.252	1.252	1.252	1.252	1.252
2	2	0	Y	1	1	1	1	1.298	1.298	1.298	1.298	1.298
X	X	1	Y	1	1	1	1	1.020	1.020	1.020	1.020	1.020
0	0	1	Y	1	1	1	1	1.020	1.020	1.020	1.020	1.020
0	1	1	Y	1	1	1	1	1.020	1.020	1.020	1.020	1.020
0	2	1	Y	1	1	1	1	1.193	1.193	1.193	1.193	1.193
1	0	1	Y	1	1	1	1	1.132	1.132	1.132	1.132	1.132
1	1	1	Y	1	1	1	1	1.224	1.224	1.224	1.224	1.224
1	2	1	Y	1	1	1	1	1.275	1.275	1.275	1.275	1.275
2	0	1	Y	1	1	1	1	1.326	1.326	1.326	1.326	1.326
2	1	1	Y	1	1	1	1	1.377	1.377	1.377	1.377	1.377
2	2	1	Y	1	1	1	1	1.428	1.428	1.428	1.428	1.428
X	X	2+	Y	1	1	1	1	1.159	1.159	1.159	1.159	1.159
0	0	2+	Y	1	1	1	1	1.159	1.159	1.159	1.159	1.159
0	1	2+	Y	1	1	1	1	1.159	1.159	1.159	1.159	1.159
0	2	2+	Y	1	1	1	1	1.356	1.356	1.356	1.356	1.356
1	0	2+	Y	1	1	1	1	1.286	1.286	1.286	1.286	1.286
1	1	2+	Y	1	1	1	1	1.391	1.391	1.391	1.391	1.391
1	2	2+	Y	1	1	1	1	1.449	1.449	1.449	1.449	1.449
2	0	2+	Y	1	1	1	1	1.507	1.507	1.507	1.507	1.507
2	1	2+	Y	1	1	1	1	1.564	1.564	1.564	1.564	1.564
2	2	2+	Y	1	1	1	1	1.622	1.622	1.622	1.622	1.622
X	X	0	N	1	1	2	1	1.073	1.073	1.073	1.073	1.073
0	0	0	N	1	1	2	1	1.073	1.073	1.073	1.073	1.073
0	1	0	N	1	1	2	1	1.073	1.073	1.073	1.073	1.073
0	2	0	N	1	1	2	1	1.255	1.255	1.255	1.255	1.255
1	0	0	N	1	1	2	1	1.191	1.191	1.191	1.191	1.191
1	1	0	N	1	1	2	1	1.287	1.287	1.287	1.287	1.287
1	2	0	N	1	1	2	1	1.341	1.341	1.341	1.341	1.341
2	0	0	N	1	1	2	1	1.395	1.395	1.395	1.395	1.395
2	1	0	N	1	1	2	1	1.448	1.448	1.448	1.448	1.448
2	2	0	N	1	1	2	1	1.502	1.502	1.502	1.502	1.502
X	X	1	N	1	1	2	1	1.181	1.181	1.181	1.181	1.181
0	0	1	N	1	1	2	1	1.181	1.181	1.181	1.181	1.181
0	1	1	N	1	1	2	1	1.181	1.181	1.181	1.181	1.181
0	2	1	N	1	1	2	1	1.381	1.381	1.381	1.381	1.381
1	0	1	N	1	1	2	1	1.310	1.310	1.310	1.310	1.310
1	1	1	N	1	1	2	1	1.416	1.416	1.416	1.416	1.416
1	2	1	N	1	1	2	1	1.474	1.474	1.474	1.474	1.474
2	0	1	N	1	1	2	1	1.535	1.535	1.535	1.535	1.535
2	1	1	N	1	1	2	1	1.593	1.593	1.593	1.593	1.593
2	2	1	N	1	1	2	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	N	1	1	2	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	N	1	1	2	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	N	1	1	2	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	N	1	1	2	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	N	1	1	2	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	N	1	1	2	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	N	1	1	2	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	N	1	1	2	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	N	1	1	2	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	N	1	1	2	1	1.878	1.878	1.878	1.878	1.878
X	X	0	Y	1	1	2	1	1.073	1.073	1.073	1.073	1.073
0	0	0	Y	1	1	2	1	1.073	1.073	1.073	1.073	1.073
0	1	0	Y	1	1	2	1	1.073	1.073	1.073	1.073	1.073
0	2	0	Y	1	1	2	1	1.255	1.255	1.255	1.255	1.255
1	0	0	Y	1	1	2	1	1.191	1.191	1.191	1.191	1.191
1	1	0	Y	1	1	2	1	1.287	1.287	1.287	1.287	1.287

PLYMOUTH ROCK ASSURANCE CORPORATION
2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	6th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	2	0	Y	1	1	2	1	1.341	1.341	1.341	1.341	1.341
2	0	0	Y	1	1	2	1	1.395	1.395	1.395	1.395	1.395
2	1	0	Y	1	1	2	1	1.448	1.448	1.448	1.448	1.448
2	2	0	Y	1	1	2	1	1.502	1.502	1.502	1.502	1.502
X	X	1	Y	1	1	2	1	1.181	1.181	1.181	1.181	1.181
0	0	1	Y	1	1	2	1	1.181	1.181	1.181	1.181	1.181
0	1	1	Y	1	1	2	1	1.181	1.181	1.181	1.181	1.181
0	2	1	Y	1	1	2	1	1.381	1.381	1.381	1.381	1.381
1	0	1	Y	1	1	2	1	1.310	1.310	1.310	1.310	1.310
1	1	1	Y	1	1	2	1	1.416	1.416	1.416	1.416	1.416
1	2	1	Y	1	1	2	1	1.474	1.474	1.474	1.474	1.474
2	0	1	Y	1	1	2	1	1.535	1.535	1.535	1.535	1.535
2	1	1	Y	1	1	2	1	1.593	1.593	1.593	1.593	1.593
2	2	1	Y	1	1	2	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	Y	1	1	2	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	Y	1	1	2	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	Y	1	1	2	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	Y	1	1	2	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	Y	1	1	2	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	Y	1	1	2	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	Y	1	1	2	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	Y	1	1	2	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	Y	1	1	2	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	Y	1	1	2	1	1.878	1.878	1.878	1.878	1.878
X	X	0	N	1	2	0	1	0.901	0.901	0.901	0.901	0.901
0	0	0	N	1	2	0	1	0.901	0.901	0.901	0.901	0.901
0	1	0	N	1	2	0	1	0.901	0.901	0.901	0.901	0.901
0	2	0	N	1	2	0	1	1.054	1.054	1.054	1.054	1.054
1	0	0	N	1	2	0	1	1.001	1.001	1.001	1.001	1.001
1	1	0	N	1	2	0	1	1.081	1.081	1.081	1.081	1.081
1	2	0	N	1	2	0	1	1.127	1.127	1.127	1.127	1.127
2	0	0	N	1	2	0	1	1.171	1.171	1.171	1.171	1.171
2	1	0	N	1	2	0	1	1.217	1.217	1.217	1.217	1.217
2	2	0	N	1	2	0	1	1.262	1.262	1.262	1.262	1.262
X	X	1	N	1	2	0	1	0.991	0.991	0.991	0.991	0.991
0	0	1	N	1	2	0	1	0.991	0.991	0.991	0.991	0.991
0	1	1	N	1	2	0	1	0.991	0.991	0.991	0.991	0.991
0	2	1	N	1	2	0	1	1.160	1.160	1.160	1.160	1.160
1	0	1	N	1	2	0	1	1.101	1.101	1.101	1.101	1.101
1	1	1	N	1	2	0	1	1.190	1.190	1.190	1.190	1.190
1	2	1	N	1	2	0	1	1.239	1.239	1.239	1.239	1.239
2	0	1	N	1	2	0	1	1.288	1.288	1.288	1.288	1.288
2	1	1	N	1	2	0	1	1.338	1.338	1.338	1.338	1.338
2	2	1	N	1	2	0	1	1.388	1.388	1.388	1.388	1.388
X	X	2+	N	1	2	0	1	1.127	1.127	1.127	1.127	1.127
0	0	2+	N	1	2	0	1	1.127	1.127	1.127	1.127	1.127
0	1	2+	N	1	2	0	1	1.127	1.127	1.127	1.127	1.127
0	2	2+	N	1	2	0	1	1.318	1.318	1.318	1.318	1.318
1	0	2+	N	1	2	0	1	1.251	1.251	1.251	1.251	1.251
1	1	2+	N	1	2	0	1	1.351	1.351	1.351	1.351	1.351
1	2	2+	N	1	2	0	1	1.408	1.408	1.408	1.408	1.408
2	0	2+	N	1	2	0	1	1.464	1.464	1.464	1.464	1.464
2	1	2+	N	1	2	0	1	1.521	1.521	1.521	1.521	1.521
2	2	2+	N	1	2	0	1	1.578	1.578	1.578	1.578	1.578
X	X	0	Y	1	2	0	1	0.901	0.901	0.901	0.901	0.901
0	0	0	Y	1	2	0	1	0.901	0.901	0.901	0.901	0.901
0	1	0	Y	1	2	0	1	0.901	0.901	0.901	0.901	0.901
0	2	0	Y	1	2	0	1	1.054	1.054	1.054	1.054	1.054
1	0	0	Y	1	2	0	1	1.001	1.001	1.001	1.001	1.001
1	1	0	Y	1	2	0	1	1.081	1.081	1.081	1.081	1.081
1	2	0	Y	1	2	0	1	1.127	1.127	1.127	1.127	1.127
2	0	0	Y	1	2	0	1	1.171	1.171	1.171	1.171	1.171
2	1	0	Y	1	2	0	1	1.217	1.217	1.217	1.217	1.217
2	2	0	Y	1	2	0	1	1.262	1.262	1.262	1.262	1.262
X	X	1	Y	1	2	0	1	0.991	0.991	0.991	0.991	0.991
0	0	1	Y	1	2	0	1	0.991	0.991	0.991	0.991	0.991
0	1	1	Y	1	2	0	1	0.991	0.991	0.991	0.991	0.991
0	2	1	Y	1	2	0	1	1.160	1.160	1.160	1.160	1.160
1	0	1	Y	1	2	0	1	1.101	1.101	1.101	1.101	1.101
1	1	1	Y	1	2	0	1	1.190	1.190	1.190	1.190	1.190
1	2	1	Y	1	2	0	1	1.239	1.239	1.239	1.239	1.239
2	0	1	Y	1	2	0	1	1.288	1.288	1.288	1.288	1.288
2	1	1	Y	1	2	0	1	1.338	1.338	1.338	1.338	1.338
2	2	1	Y	1	2	0	1	1.388	1.388	1.388	1.388	1.388
X	X	2+	Y	1	2	0	1	1.127	1.127	1.127	1.127	1.127
0	0	2+	Y	1	2	0	1	1.127	1.127	1.127	1.127	1.127
0	1	2+	Y	1	2	0	1	1.127	1.127	1.127	1.127	1.127
0	2	2+	Y	1	2	0	1	1.127	1.127	1.127	1.127	1.127

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

<u>Major Deferred Driver Incident</u>	<u>Minor Deferred Driver Incident</u>	<u>Excluded Driver Incident</u>	<u>6th Year Incident</u>	<u>Low Experience</u>	<u>Mid Experience</u>	<u>High Experience</u>	<u>Rated Driver Incident</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
				<u>Non-rating Driver Count</u>	<u>Non-rating Driver Count</u>	<u>Non-rating Driver Count</u>						
1	0	2+	Y	1	2	0	1	1.251	1.251	1.251	1.251	1.251
1	1	2+	Y	1	2	0	1	1.351	1.351	1.351	1.351	1.351
1	2	2+	Y	1	2	0	1	1.408	1.408	1.408	1.408	1.408
2	0	2+	Y	1	2	0	1	1.464	1.464	1.464	1.464	1.464
2	1	2+	Y	1	2	0	1	1.521	1.521	1.521	1.521	1.521
2	2	2+	Y	1	2	0	1	1.578	1.578	1.578	1.578	1.578
X	X	0	N	1	2	1	1	0.927	0.927	0.927	0.927	0.927
0	0	0	N	1	2	1	1	0.927	0.927	0.927	0.927	0.927
0	1	0	N	1	2	1	1	0.927	0.927	0.927	0.927	0.927
0	2	0	N	1	2	1	1	1.085	1.085	1.085	1.085	1.085
1	0	0	N	1	2	1	1	1.029	1.029	1.029	1.029	1.029
1	1	0	N	1	2	1	1	1.113	1.113	1.113	1.113	1.113
1	2	0	N	1	2	1	1	1.159	1.159	1.159	1.159	1.159
2	0	0	N	1	2	1	1	1.205	1.205	1.205	1.205	1.205
2	1	0	N	1	2	1	1	1.252	1.252	1.252	1.252	1.252
2	2	0	N	1	2	1	1	1.298	1.298	1.298	1.298	1.298
X	X	1	N	1	2	1	1	1.020	1.020	1.020	1.020	1.020
0	0	1	N	1	2	1	1	1.020	1.020	1.020	1.020	1.020
0	1	1	N	1	2	1	1	1.020	1.020	1.020	1.020	1.020
0	2	1	N	1	2	1	1	1.193	1.193	1.193	1.193	1.193
1	0	1	N	1	2	1	1	1.132	1.132	1.132	1.132	1.132
1	1	1	N	1	2	1	1	1.224	1.224	1.224	1.224	1.224
1	2	1	N	1	2	1	1	1.275	1.275	1.275	1.275	1.275
2	0	1	N	1	2	1	1	1.326	1.326	1.326	1.326	1.326
2	1	1	N	1	2	1	1	1.377	1.377	1.377	1.377	1.377
2	2	1	N	1	2	1	1	1.428	1.428	1.428	1.428	1.428
X	X	2+	N	1	2	1	1	1.159	1.159	1.159	1.159	1.159
0	0	2+	N	1	2	1	1	1.159	1.159	1.159	1.159	1.159
0	1	2+	N	1	2	1	1	1.159	1.159	1.159	1.159	1.159
0	2	2+	N	1	2	1	1	1.356	1.356	1.356	1.356	1.356
1	0	2+	N	1	2	1	1	1.286	1.286	1.286	1.286	1.286
1	1	2+	N	1	2	1	1	1.391	1.391	1.391	1.391	1.391
1	2	2+	N	1	2	1	1	1.449	1.449	1.449	1.449	1.449
2	0	2+	N	1	2	1	1	1.507	1.507	1.507	1.507	1.507
2	1	2+	N	1	2	1	1	1.564	1.564	1.564	1.564	1.564
2	2	2+	N	1	2	1	1	1.622	1.622	1.622	1.622	1.622
X	X	0	Y	1	2	1	1	0.927	0.927	0.927	0.927	0.927
0	0	0	Y	1	2	1	1	0.927	0.927	0.927	0.927	0.927
0	1	0	Y	1	2	1	1	0.927	0.927	0.927	0.927	0.927
0	2	0	Y	1	2	1	1	1.085	1.085	1.085	1.085	1.085
1	0	0	Y	1	2	1	1	1.029	1.029	1.029	1.029	1.029
1	1	0	Y	1	2	1	1	1.113	1.113	1.113	1.113	1.113
1	2	0	Y	1	2	1	1	1.159	1.159	1.159	1.159	1.159
2	0	0	Y	1	2	1	1	1.205	1.205	1.205	1.205	1.205
2	1	0	Y	1	2	1	1	1.252	1.252	1.252	1.252	1.252
2	2	0	Y	1	2	1	1	1.298	1.298	1.298	1.298	1.298
X	X	1	Y	1	2	1	1	1.020	1.020	1.020	1.020	1.020
0	0	1	Y	1	2	1	1	1.020	1.020	1.020	1.020	1.020
0	1	1	Y	1	2	1	1	1.020	1.020	1.020	1.020	1.020
0	2	1	Y	1	2	1	1	1.193	1.193	1.193	1.193	1.193
1	0	1	Y	1	2	1	1	1.132	1.132	1.132	1.132	1.132
1	1	1	Y	1	2	1	1	1.224	1.224	1.224	1.224	1.224
1	2	1	Y	1	2	1	1	1.275	1.275	1.275	1.275	1.275
2	0	1	Y	1	2	1	1	1.326	1.326	1.326	1.326	1.326
2	1	1	Y	1	2	1	1	1.377	1.377	1.377	1.377	1.377
2	2	1	Y	1	2	1	1	1.428	1.428	1.428	1.428	1.428
X	X	2+	Y	1	2	1	1	1.159	1.159	1.159	1.159	1.159
0	0	2+	Y	1	2	1	1	1.159	1.159	1.159	1.159	1.159
0	1	2+	Y	1	2	1	1	1.159	1.159	1.159	1.159	1.159
0	2	2+	Y	1	2	1	1	1.356	1.356	1.356	1.356	1.356
1	0	2+	Y	1	2	1	1	1.286	1.286	1.286	1.286	1.286
1	1	2+	Y	1	2	1	1	1.391	1.391	1.391	1.391	1.391
1	2	2+	Y	1	2	1	1	1.449	1.449	1.449	1.449	1.449
2	0	2+	Y	1	2	1	1	1.507	1.507	1.507	1.507	1.507
2	1	2+	Y	1	2	1	1	1.564	1.564	1.564	1.564	1.564
2	2	2+	Y	1	2	1	1	1.622	1.622	1.622	1.622	1.622
X	X	0	N	1	2	2	1	1.073	1.073	1.073	1.073	1.073
0	0	0	N	1	2	2	1	1.073	1.073	1.073	1.073	1.073
0	1	0	N	1	2	2	1	1.073	1.073	1.073	1.073	1.073
0	2	0	N	1	2	2	1	1.255	1.255	1.255	1.255	1.255
1	0	0	N	1	2	2	1	1.191	1.191	1.191	1.191	1.191
1	1	0	N	1	2	2	1	1.287	1.287	1.287	1.287	1.287
1	2	0	N	1	2	2	1	1.341	1.341	1.341	1.341	1.341
2	0	0	N	1	2	2	1	1.395	1.395	1.395	1.395	1.395
2	1	0	N	1	2	2	1	1.448	1.448	1.448	1.448	1.448
2	2	0	N	1	2	2	1	1.502	1.502	1.502	1.502	1.502
X	X	1	N	1	2	2	1	1.181	1.181	1.181	1.181	1.181
0	0	1	N	1	2	2	1	1.181	1.181	1.181	1.181	1.181

PLYMOUTH ROCK ASSURANCE CORPORATION
2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
0	1	1	N	1	2	2	1	1.181	1.181	1.181	1.181	1.181
0	2	1	N	1	2	2	1	1.381	1.381	1.381	1.381	1.381
1	0	1	N	1	2	2	1	1.310	1.310	1.310	1.310	1.310
1	1	1	N	1	2	2	1	1.416	1.416	1.416	1.416	1.416
1	2	1	N	1	2	2	1	1.474	1.474	1.474	1.474	1.474
2	0	1	N	1	2	2	1	1.535	1.535	1.535	1.535	1.535
2	1	1	N	1	2	2	1	1.593	1.593	1.593	1.593	1.593
2	2	1	N	1	2	2	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	N	1	2	2	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	N	1	2	2	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	N	1	2	2	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	N	1	2	2	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	N	1	2	2	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	N	1	2	2	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	N	1	2	2	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	N	1	2	2	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	N	1	2	2	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	N	1	2	2	1	1.878	1.878	1.878	1.878	1.878
X	X	0	Y	1	2	2	1	1.073	1.073	1.073	1.073	1.073
0	0	0	Y	1	2	2	1	1.073	1.073	1.073	1.073	1.073
0	1	0	Y	1	2	2	1	1.073	1.073	1.073	1.073	1.073
0	2	0	Y	1	2	2	1	1.255	1.255	1.255	1.255	1.255
1	0	0	Y	1	2	2	1	1.191	1.191	1.191	1.191	1.191
1	1	0	Y	1	2	2	1	1.287	1.287	1.287	1.287	1.287
1	2	0	Y	1	2	2	1	1.341	1.341	1.341	1.341	1.341
2	0	0	Y	1	2	2	1	1.395	1.395	1.395	1.395	1.395
2	1	0	Y	1	2	2	1	1.448	1.448	1.448	1.448	1.448
2	2	0	Y	1	2	2	1	1.502	1.502	1.502	1.502	1.502
X	X	1	Y	1	2	2	1	1.181	1.181	1.181	1.181	1.181
0	0	1	Y	1	2	2	1	1.181	1.181	1.181	1.181	1.181
0	1	1	Y	1	2	2	1	1.181	1.181	1.181	1.181	1.181
0	2	1	Y	1	2	2	1	1.381	1.381	1.381	1.381	1.381
1	0	1	Y	1	2	2	1	1.310	1.310	1.310	1.310	1.310
1	1	1	Y	1	2	2	1	1.416	1.416	1.416	1.416	1.416
1	2	1	Y	1	2	2	1	1.474	1.474	1.474	1.474	1.474
2	0	1	Y	1	2	2	1	1.535	1.535	1.535	1.535	1.535
2	1	1	Y	1	2	2	1	1.593	1.593	1.593	1.593	1.593
2	2	1	Y	1	2	2	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	Y	1	2	2	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	Y	1	2	2	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	Y	1	2	2	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	Y	1	2	2	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	Y	1	2	2	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	Y	1	2	2	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	Y	1	2	2	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	Y	1	2	2	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	Y	1	2	2	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	Y	1	2	2	1	1.878	1.878	1.878	1.878	1.878
X	X	0	N	2	0	0	1	1.030	1.030	1.030	1.030	1.030
0	0	0	N	2	0	0	1	1.030	1.030	1.030	1.030	1.030
0	1	0	N	2	0	0	1	1.030	1.030	1.030	1.030	1.030
0	2	0	N	2	0	0	1	1.205	1.205	1.205	1.205	1.205
1	0	0	N	2	0	0	1	1.143	1.143	1.143	1.143	1.143
1	1	0	N	2	0	0	1	1.236	1.236	1.236	1.236	1.236
1	2	0	N	2	0	0	1	1.287	1.287	1.287	1.287	1.287
2	0	0	N	2	0	0	1	1.339	1.339	1.339	1.339	1.339
2	1	0	N	2	0	0	1	1.391	1.391	1.391	1.391	1.391
2	2	0	N	2	0	0	1	1.442	1.442	1.442	1.442	1.442
X	X	1	N	2	0	0	1	1.133	1.133	1.133	1.133	1.133
0	0	1	N	2	0	0	1	1.133	1.133	1.133	1.133	1.133
0	1	1	N	2	0	0	1	1.133	1.133	1.133	1.133	1.133
0	2	1	N	2	0	0	1	1.326	1.326	1.326	1.326	1.326
1	0	1	N	2	0	0	1	1.258	1.258	1.258	1.258	1.258
1	1	1	N	2	0	0	1	1.359	1.359	1.359	1.359	1.359
1	2	1	N	2	0	0	1	1.416	1.416	1.416	1.416	1.416
2	0	1	N	2	0	0	1	1.473	1.473	1.473	1.473	1.473
2	1	1	N	2	0	0	1	1.530	1.530	1.530	1.530	1.530
2	2	1	N	2	0	0	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	N	2	0	0	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	N	2	0	0	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	N	2	0	0	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	N	2	0	0	1	1.507	1.507	1.507	1.507	1.507
1	0	2+	N	2	0	0	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	N	2	0	0	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	N	2	0	0	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	N	2	0	0	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	N	2	0	0	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	N	2	0	0	1	1.803	1.803	1.803	1.803	1.803

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
X	X	0	Y	2	0	0	1	1.030	1.030	1.030	1.030	1.030
0	0	0	Y	2	0	0	1	1.030	1.030	1.030	1.030	1.030
0	1	0	Y	2	0	0	1	1.030	1.030	1.030	1.030	1.030
0	2	0	Y	2	0	0	1	1.205	1.205	1.205	1.205	1.205
1	0	0	Y	2	0	0	1	1.143	1.143	1.143	1.143	1.143
1	1	0	Y	2	0	0	1	1.236	1.236	1.236	1.236	1.236
1	2	0	Y	2	0	0	1	1.287	1.287	1.287	1.287	1.287
2	0	0	Y	2	0	0	1	1.339	1.339	1.339	1.339	1.339
2	1	0	Y	2	0	0	1	1.391	1.391	1.391	1.391	1.391
2	2	0	Y	2	0	0	1	1.442	1.442	1.442	1.442	1.442
X	X	1	Y	2	0	0	1	1.133	1.133	1.133	1.133	1.133
0	0	1	Y	2	0	0	1	1.133	1.133	1.133	1.133	1.133
0	1	1	Y	2	0	0	1	1.133	1.133	1.133	1.133	1.133
0	2	1	Y	2	0	0	1	1.326	1.326	1.326	1.326	1.326
1	0	1	Y	2	0	0	1	1.258	1.258	1.258	1.258	1.258
1	1	1	Y	2	0	0	1	1.359	1.359	1.359	1.359	1.359
1	2	1	Y	2	0	0	1	1.416	1.416	1.416	1.416	1.416
2	0	1	Y	2	0	0	1	1.473	1.473	1.473	1.473	1.473
2	1	1	Y	2	0	0	1	1.530	1.530	1.530	1.530	1.530
2	2	1	Y	2	0	0	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	Y	2	0	0	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	Y	2	0	0	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	Y	2	0	0	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	Y	2	0	0	1	1.507	1.507	1.507	1.507	1.507
1	0	2+	Y	2	0	0	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	Y	2	0	0	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	Y	2	0	0	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	Y	2	0	0	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	Y	2	0	0	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	Y	2	0	0	1	1.803	1.803	1.803	1.803	1.803
X	X	0	N	2	0	1	1	1.073	1.073	1.073	1.073	1.073
0	0	0	N	2	0	1	1	1.073	1.073	1.073	1.073	1.073
0	1	0	N	2	0	1	1	1.073	1.073	1.073	1.073	1.073
0	2	0	N	2	0	1	1	1.255	1.255	1.255	1.255	1.255
1	0	0	N	2	0	1	1	1.191	1.191	1.191	1.191	1.191
1	1	0	N	2	0	1	1	1.287	1.287	1.287	1.287	1.287
1	2	0	N	2	0	1	1	1.341	1.341	1.341	1.341	1.341
2	0	0	N	2	0	1	1	1.395	1.395	1.395	1.395	1.395
2	1	0	N	2	0	1	1	1.448	1.448	1.448	1.448	1.448
2	2	0	N	2	0	1	1	1.502	1.502	1.502	1.502	1.502
X	X	1	N	2	0	1	1	1.181	1.181	1.181	1.181	1.181
0	0	1	N	2	0	1	1	1.181	1.181	1.181	1.181	1.181
0	1	1	N	2	0	1	1	1.181	1.181	1.181	1.181	1.181
0	2	1	N	2	0	1	1	1.381	1.381	1.381	1.381	1.381
1	0	1	N	2	0	1	1	1.310	1.310	1.310	1.310	1.310
1	1	1	N	2	0	1	1	1.416	1.416	1.416	1.416	1.416
1	2	1	N	2	0	1	1	1.474	1.474	1.474	1.474	1.474
2	0	1	N	2	0	1	1	1.535	1.535	1.535	1.535	1.535
2	1	1	N	2	0	1	1	1.593	1.593	1.593	1.593	1.593
2	2	1	N	2	0	1	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	N	2	0	1	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	N	2	0	1	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	N	2	0	1	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	N	2	0	1	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	N	2	0	1	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	N	2	0	1	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	N	2	0	1	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	N	2	0	1	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	N	2	0	1	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	N	2	0	1	1	1.878	1.878	1.878	1.878	1.878
X	X	0	Y	2	0	1	1	1.073	1.073	1.073	1.073	1.073
0	0	0	Y	2	0	1	1	1.073	1.073	1.073	1.073	1.073
0	1	0	Y	2	0	1	1	1.073	1.073	1.073	1.073	1.073
0	2	0	Y	2	0	1	1	1.255	1.255	1.255	1.255	1.255
1	0	0	Y	2	0	1	1	1.191	1.191	1.191	1.191	1.191
1	1	0	Y	2	0	1	1	1.287	1.287	1.287	1.287	1.287
1	2	0	Y	2	0	1	1	1.341	1.341	1.341	1.341	1.341
2	0	0	Y	2	0	1	1	1.395	1.395	1.395	1.395	1.395
2	1	0	Y	2	0	1	1	1.448	1.448	1.448	1.448	1.448
2	2	0	Y	2	0	1	1	1.502	1.502	1.502	1.502	1.502
X	X	1	Y	2	0	1	1	1.181	1.181	1.181	1.181	1.181
0	0	1	Y	2	0	1	1	1.181	1.181	1.181	1.181	1.181
0	1	1	Y	2	0	1	1	1.181	1.181	1.181	1.181	1.181
0	2	1	Y	2	0	1	1	1.381	1.381	1.381	1.381	1.381
1	0	1	Y	2	0	1	1	1.310	1.310	1.310	1.310	1.310
1	1	1	Y	2	0	1	1	1.416	1.416	1.416	1.416	1.416
1	2	1	Y	2	0	1	1	1.474	1.474	1.474	1.474	1.474
2	0	1	Y	2	0	1	1	1.535	1.535	1.535	1.535	1.535

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

<u>Major Deferred</u> <u>Driver Incident</u>	<u>Minor Deferred</u> <u>Driver Incident</u>	<u>Excluded</u> <u>Driver Incident</u>	<u>5th Year</u> <u>Incident</u>	<u>Low Experience</u>	<u>Mid Experience</u>	<u>High Experience</u>	<u>Rated</u> <u>Driver Incident</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
				<u>Non-rating</u> <u>Driver Count</u>	<u>Non-rating</u> <u>Driver Count</u>	<u>Non-rating</u> <u>Driver Count</u>						
2	1	1	Y	2	0	1	1	1.593	1.593	1.593	1.593	1.593
2	2	1	Y	2	0	1	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	Y	2	0	1	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	Y	2	0	1	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	Y	2	0	1	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	Y	2	0	1	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	Y	2	0	1	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	Y	2	0	1	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	Y	2	0	1	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	Y	2	0	1	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	Y	2	0	1	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	Y	2	0	1	1	1.878	1.878	1.878	1.878	1.878
X	X	0	N	2	0	2	1	1.073	1.073	1.073	1.073	1.073
0	0	0	N	2	0	2	1	1.073	1.073	1.073	1.073	1.073
0	1	0	N	2	0	2	1	1.073	1.073	1.073	1.073	1.073
0	2	0	N	2	0	2	1	1.255	1.255	1.255	1.255	1.255
1	0	0	N	2	0	2	1	1.191	1.191	1.191	1.191	1.191
1	1	0	N	2	0	2	1	1.287	1.287	1.287	1.287	1.287
1	2	0	N	2	0	2	1	1.341	1.341	1.341	1.341	1.341
2	0	0	N	2	0	2	1	1.395	1.395	1.395	1.395	1.395
2	1	0	N	2	0	2	1	1.448	1.448	1.448	1.448	1.448
2	2	0	N	2	0	2	1	1.502	1.502	1.502	1.502	1.502
X	X	1	N	2	0	2	1	1.181	1.181	1.181	1.181	1.181
0	0	1	N	2	0	2	1	1.181	1.181	1.181	1.181	1.181
0	1	1	N	2	0	2	1	1.181	1.181	1.181	1.181	1.181
0	2	1	N	2	0	2	1	1.381	1.381	1.381	1.381	1.381
1	0	1	N	2	0	2	1	1.310	1.310	1.310	1.310	1.310
1	1	1	N	2	0	2	1	1.416	1.416	1.416	1.416	1.416
1	2	1	N	2	0	2	1	1.474	1.474	1.474	1.474	1.474
2	0	1	N	2	0	2	1	1.535	1.535	1.535	1.535	1.535
2	1	1	N	2	0	2	1	1.593	1.593	1.593	1.593	1.593
2	2	1	N	2	0	2	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	N	2	0	2	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	N	2	0	2	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	N	2	0	2	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	N	2	0	2	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	N	2	0	2	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	N	2	0	2	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	N	2	0	2	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	N	2	0	2	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	N	2	0	2	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	N	2	0	2	1	1.878	1.878	1.878	1.878	1.878
X	X	0	Y	2	0	2	1	1.073	1.073	1.073	1.073	1.073
0	0	0	Y	2	0	2	1	1.073	1.073	1.073	1.073	1.073
0	1	0	Y	2	0	2	1	1.073	1.073	1.073	1.073	1.073
0	2	0	Y	2	0	2	1	1.255	1.255	1.255	1.255	1.255
1	0	0	Y	2	0	2	1	1.191	1.191	1.191	1.191	1.191
1	1	0	Y	2	0	2	1	1.287	1.287	1.287	1.287	1.287
1	2	0	Y	2	0	2	1	1.341	1.341	1.341	1.341	1.341
2	0	0	Y	2	0	2	1	1.395	1.395	1.395	1.395	1.395
2	1	0	Y	2	0	2	1	1.448	1.448	1.448	1.448	1.448
2	2	0	Y	2	0	2	1	1.502	1.502	1.502	1.502	1.502
X	X	1	Y	2	0	2	1	1.181	1.181	1.181	1.181	1.181
0	0	1	Y	2	0	2	1	1.181	1.181	1.181	1.181	1.181
0	1	1	Y	2	0	2	1	1.181	1.181	1.181	1.181	1.181
0	2	1	Y	2	0	2	1	1.381	1.381	1.381	1.381	1.381
1	0	1	Y	2	0	2	1	1.310	1.310	1.310	1.310	1.310
1	1	1	Y	2	0	2	1	1.416	1.416	1.416	1.416	1.416
1	2	1	Y	2	0	2	1	1.474	1.474	1.474	1.474	1.474
2	0	1	Y	2	0	2	1	1.535	1.535	1.535	1.535	1.535
2	1	1	Y	2	0	2	1	1.593	1.593	1.593	1.593	1.593
2	2	1	Y	2	0	2	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	Y	2	0	2	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	Y	2	0	2	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	Y	2	0	2	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	Y	2	0	2	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	Y	2	0	2	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	Y	2	0	2	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	Y	2	0	2	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	Y	2	0	2	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	Y	2	0	2	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	Y	2	0	2	1	1.878	1.878	1.878	1.878	1.878
X	X	0	N	2	1	0	1	1.030	1.030	1.030	1.030	1.030
0	0	0	N	2	1	0	1	1.030	1.030	1.030	1.030	1.030
0	1	0	N	2	1	0	1	1.030	1.030	1.030	1.030	1.030
0	2	0	N	2	1	0	1	1.205	1.205	1.205	1.205	1.205
1	0	0	N	2	1	0	1	1.143	1.143	1.143	1.143	1.143
1	1	0	N	2	1	0	1	1.236	1.236	1.236	1.236	1.236

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	2	0	N	2	1	0	1	1.287	1.287	1.287	1.287	1.287
2	0	0	N	2	1	0	1	1.339	1.339	1.339	1.339	1.339
2	1	0	N	2	1	0	1	1.391	1.391	1.391	1.391	1.391
2	2	0	N	2	1	0	1	1.442	1.442	1.442	1.442	1.442
X	X	1	N	2	1	0	1	1.133	1.133	1.133	1.133	1.133
0	0	1	N	2	1	0	1	1.133	1.133	1.133	1.133	1.133
0	1	1	N	2	1	0	1	1.133	1.133	1.133	1.133	1.133
0	2	1	N	2	1	0	1	1.326	1.326	1.326	1.326	1.326
1	0	1	N	2	1	0	1	1.258	1.258	1.258	1.258	1.258
1	1	1	N	2	1	0	1	1.359	1.359	1.359	1.359	1.359
1	2	1	N	2	1	0	1	1.416	1.416	1.416	1.416	1.416
2	0	1	N	2	1	0	1	1.473	1.473	1.473	1.473	1.473
2	1	1	N	2	1	0	1	1.530	1.530	1.530	1.530	1.530
2	2	1	N	2	1	0	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	N	2	1	0	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	N	2	1	0	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	N	2	1	0	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	N	2	1	0	1	1.507	1.507	1.507	1.507	1.507
1	0	2+	N	2	1	0	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	N	2	1	0	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	N	2	1	0	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	N	2	1	0	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	N	2	1	0	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	N	2	1	0	1	1.803	1.803	1.803	1.803	1.803
X	X	0	Y	2	1	0	1	1.030	1.030	1.030	1.030	1.030
0	0	0	Y	2	1	0	1	1.030	1.030	1.030	1.030	1.030
0	1	0	Y	2	1	0	1	1.030	1.030	1.030	1.030	1.030
0	2	0	Y	2	1	0	1	1.205	1.205	1.205	1.205	1.205
1	0	0	Y	2	1	0	1	1.143	1.143	1.143	1.143	1.143
1	1	0	Y	2	1	0	1	1.236	1.236	1.236	1.236	1.236
1	2	0	Y	2	1	0	1	1.287	1.287	1.287	1.287	1.287
2	0	0	Y	2	1	0	1	1.339	1.339	1.339	1.339	1.339
2	1	0	Y	2	1	0	1	1.391	1.391	1.391	1.391	1.391
2	2	0	Y	2	1	0	1	1.442	1.442	1.442	1.442	1.442
X	X	1	Y	2	1	0	1	1.133	1.133	1.133	1.133	1.133
0	0	1	Y	2	1	0	1	1.133	1.133	1.133	1.133	1.133
0	1	1	Y	2	1	0	1	1.133	1.133	1.133	1.133	1.133
0	2	1	Y	2	1	0	1	1.326	1.326	1.326	1.326	1.326
1	0	1	Y	2	1	0	1	1.258	1.258	1.258	1.258	1.258
1	1	1	Y	2	1	0	1	1.359	1.359	1.359	1.359	1.359
1	2	1	Y	2	1	0	1	1.416	1.416	1.416	1.416	1.416
2	0	1	Y	2	1	0	1	1.473	1.473	1.473	1.473	1.473
2	1	1	Y	2	1	0	1	1.530	1.530	1.530	1.530	1.530
2	2	1	Y	2	1	0	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	Y	2	1	0	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	Y	2	1	0	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	Y	2	1	0	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	Y	2	1	0	1	1.507	1.507	1.507	1.507	1.507
1	0	2+	Y	2	1	0	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	Y	2	1	0	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	Y	2	1	0	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	Y	2	1	0	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	Y	2	1	0	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	Y	2	1	0	1	1.803	1.803	1.803	1.803	1.803
X	X	0	N	2	1	1	1	1.073	1.073	1.073	1.073	1.073
0	0	0	N	2	1	1	1	1.073	1.073	1.073	1.073	1.073
0	1	0	N	2	1	1	1	1.073	1.073	1.073	1.073	1.073
0	2	0	N	2	1	1	1	1.255	1.255	1.255	1.255	1.255
1	0	0	N	2	1	1	1	1.191	1.191	1.191	1.191	1.191
1	1	0	N	2	1	1	1	1.287	1.287	1.287	1.287	1.287
1	2	0	N	2	1	1	1	1.341	1.341	1.341	1.341	1.341
2	0	0	N	2	1	1	1	1.395	1.395	1.395	1.395	1.395
2	1	0	N	2	1	1	1	1.448	1.448	1.448	1.448	1.448
2	2	0	N	2	1	1	1	1.502	1.502	1.502	1.502	1.502
X	X	1	N	2	1	1	1	1.181	1.181	1.181	1.181	1.181
0	0	1	N	2	1	1	1	1.181	1.181	1.181	1.181	1.181
0	1	1	N	2	1	1	1	1.181	1.181	1.181	1.181	1.181
0	2	1	N	2	1	1	1	1.381	1.381	1.381	1.381	1.381
1	0	1	N	2	1	1	1	1.310	1.310	1.310	1.310	1.310
1	1	1	N	2	1	1	1	1.416	1.416	1.416	1.416	1.416
1	2	1	N	2	1	1	1	1.474	1.474	1.474	1.474	1.474
2	0	1	N	2	1	1	1	1.535	1.535	1.535	1.535	1.535
2	1	1	N	2	1	1	1	1.593	1.593	1.593	1.593	1.593
2	2	1	N	2	1	1	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	N	2	1	1	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	N	2	1	1	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	N	2	1	1	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	N	2	1	1	1	1.569	1.569	1.569	1.569	1.569

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	0	2+	N	2	1	1	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	N	2	1	1	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	N	2	1	1	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	N	2	1	1	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	N	2	1	1	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	N	2	1	1	1	1.878	1.878	1.878	1.878	1.878
X	X	0	Y	2	1	1	1	1.073	1.073	1.073	1.073	1.073
0	0	0	Y	2	1	1	1	1.073	1.073	1.073	1.073	1.073
0	1	0	Y	2	1	1	1	1.073	1.073	1.073	1.073	1.073
0	2	0	Y	2	1	1	1	1.255	1.255	1.255	1.255	1.255
1	0	0	Y	2	1	1	1	1.191	1.191	1.191	1.191	1.191
1	1	0	Y	2	1	1	1	1.287	1.287	1.287	1.287	1.287
1	2	0	Y	2	1	1	1	1.341	1.341	1.341	1.341	1.341
2	0	0	Y	2	1	1	1	1.395	1.395	1.395	1.395	1.395
2	1	0	Y	2	1	1	1	1.448	1.448	1.448	1.448	1.448
2	2	0	Y	2	1	1	1	1.502	1.502	1.502	1.502	1.502
X	X	1	Y	2	1	1	1	1.181	1.181	1.181	1.181	1.181
0	0	1	Y	2	1	1	1	1.181	1.181	1.181	1.181	1.181
0	1	1	Y	2	1	1	1	1.181	1.181	1.181	1.181	1.181
0	2	1	Y	2	1	1	1	1.381	1.381	1.381	1.381	1.381
1	0	1	Y	2	1	1	1	1.310	1.310	1.310	1.310	1.310
1	1	1	Y	2	1	1	1	1.416	1.416	1.416	1.416	1.416
1	2	1	Y	2	1	1	1	1.474	1.474	1.474	1.474	1.474
2	0	1	Y	2	1	1	1	1.535	1.535	1.535	1.535	1.535
2	1	1	Y	2	1	1	1	1.593	1.593	1.593	1.593	1.593
2	2	1	Y	2	1	1	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	Y	2	1	1	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	Y	2	1	1	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	Y	2	1	1	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	Y	2	1	1	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	Y	2	1	1	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	Y	2	1	1	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	Y	2	1	1	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	Y	2	1	1	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	Y	2	1	1	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	Y	2	1	1	1	1.878	1.878	1.878	1.878	1.878
X	X	0	N	2	1	2	1	1.073	1.073	1.073	1.073	1.073
0	0	0	N	2	1	2	1	1.073	1.073	1.073	1.073	1.073
0	1	0	N	2	1	2	1	1.073	1.073	1.073	1.073	1.073
0	2	0	N	2	1	2	1	1.255	1.255	1.255	1.255	1.255
1	0	0	N	2	1	2	1	1.191	1.191	1.191	1.191	1.191
1	1	0	N	2	1	2	1	1.287	1.287	1.287	1.287	1.287
1	2	0	N	2	1	2	1	1.341	1.341	1.341	1.341	1.341
2	0	0	N	2	1	2	1	1.395	1.395	1.395	1.395	1.395
2	1	0	N	2	1	2	1	1.448	1.448	1.448	1.448	1.448
2	2	0	N	2	1	2	1	1.502	1.502	1.502	1.502	1.502
X	X	1	N	2	1	2	1	1.181	1.181	1.181	1.181	1.181
0	0	1	N	2	1	2	1	1.181	1.181	1.181	1.181	1.181
0	1	1	N	2	1	2	1	1.181	1.181	1.181	1.181	1.181
0	2	1	N	2	1	2	1	1.381	1.381	1.381	1.381	1.381
1	0	1	N	2	1	2	1	1.310	1.310	1.310	1.310	1.310
1	1	1	N	2	1	2	1	1.416	1.416	1.416	1.416	1.416
1	2	1	N	2	1	2	1	1.474	1.474	1.474	1.474	1.474
2	0	1	N	2	1	2	1	1.535	1.535	1.535	1.535	1.535
2	1	1	N	2	1	2	1	1.593	1.593	1.593	1.593	1.593
2	2	1	N	2	1	2	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	N	2	1	2	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	N	2	1	2	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	N	2	1	2	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	N	2	1	2	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	N	2	1	2	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	N	2	1	2	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	N	2	1	2	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	N	2	1	2	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	N	2	1	2	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	N	2	1	2	1	1.878	1.878	1.878	1.878	1.878
X	X	0	Y	2	1	2	1	1.073	1.073	1.073	1.073	1.073
0	0	0	Y	2	1	2	1	1.073	1.073	1.073	1.073	1.073
0	1	0	Y	2	1	2	1	1.073	1.073	1.073	1.073	1.073
0	2	0	Y	2	1	2	1	1.255	1.255	1.255	1.255	1.255
1	0	0	Y	2	1	2	1	1.191	1.191	1.191	1.191	1.191
1	1	0	Y	2	1	2	1	1.287	1.287	1.287	1.287	1.287
1	2	0	Y	2	1	2	1	1.341	1.341	1.341	1.341	1.341
2	0	0	Y	2	1	2	1	1.395	1.395	1.395	1.395	1.395
2	1	0	Y	2	1	2	1	1.448	1.448	1.448	1.448	1.448
2	2	0	Y	2	1	2	1	1.502	1.502	1.502	1.502	1.502
X	X	1	Y	2	1	2	1	1.181	1.181	1.181	1.181	1.181
0	0	1	Y	2	1	2	1	1.181	1.181	1.181	1.181	1.181

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	6th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
0	1	1	Y	2	1	2	1	1.181	1.181	1.181	1.181	1.181
0	2	1	Y	2	1	2	1	1.381	1.381	1.381	1.381	1.381
1	0	1	Y	2	1	2	1	1.310	1.310	1.310	1.310	1.310
1	1	1	Y	2	1	2	1	1.416	1.416	1.416	1.416	1.416
1	2	1	Y	2	1	2	1	1.474	1.474	1.474	1.474	1.474
2	0	1	Y	2	1	2	1	1.535	1.535	1.535	1.535	1.535
2	1	1	Y	2	1	2	1	1.593	1.593	1.593	1.593	1.593
2	2	1	Y	2	1	2	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	Y	2	1	2	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	Y	2	1	2	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	Y	2	1	2	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	Y	2	1	2	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	Y	2	1	2	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	Y	2	1	2	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	Y	2	1	2	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	Y	2	1	2	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	Y	2	1	2	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	Y	2	1	2	1	1.878	1.878	1.878	1.878	1.878
X	X	0	N	2	2	0	1	1.030	1.030	1.030	1.030	1.030
0	0	0	N	2	2	0	1	1.030	1.030	1.030	1.030	1.030
0	1	0	N	2	2	0	1	1.030	1.030	1.030	1.030	1.030
0	2	0	N	2	2	0	1	1.205	1.205	1.205	1.205	1.205
1	0	0	N	2	2	0	1	1.143	1.143	1.143	1.143	1.143
1	1	0	N	2	2	0	1	1.236	1.236	1.236	1.236	1.236
1	2	0	N	2	2	0	1	1.287	1.287	1.287	1.287	1.287
2	0	0	N	2	2	0	1	1.339	1.339	1.339	1.339	1.339
2	1	0	N	2	2	0	1	1.391	1.391	1.391	1.391	1.391
2	2	0	N	2	2	0	1	1.442	1.442	1.442	1.442	1.442
X	X	1	N	2	2	0	1	1.133	1.133	1.133	1.133	1.133
0	0	1	N	2	2	0	1	1.133	1.133	1.133	1.133	1.133
0	1	1	N	2	2	0	1	1.133	1.133	1.133	1.133	1.133
0	2	1	N	2	2	0	1	1.326	1.326	1.326	1.326	1.326
1	0	1	N	2	2	0	1	1.258	1.258	1.258	1.258	1.258
1	1	1	N	2	2	0	1	1.359	1.359	1.359	1.359	1.359
1	2	1	N	2	2	0	1	1.416	1.416	1.416	1.416	1.416
2	0	1	N	2	2	0	1	1.473	1.473	1.473	1.473	1.473
2	1	1	N	2	2	0	1	1.530	1.530	1.530	1.530	1.530
2	2	1	N	2	2	0	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	N	2	2	0	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	N	2	2	0	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	N	2	2	0	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	N	2	2	0	1	1.507	1.507	1.507	1.507	1.507
1	0	2+	N	2	2	0	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	N	2	2	0	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	N	2	2	0	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	N	2	2	0	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	N	2	2	0	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	N	2	2	0	1	1.803	1.803	1.803	1.803	1.803
X	X	0	Y	2	2	0	1	1.030	1.030	1.030	1.030	1.030
0	0	0	Y	2	2	0	1	1.030	1.030	1.030	1.030	1.030
0	1	0	Y	2	2	0	1	1.030	1.030	1.030	1.030	1.030
0	2	0	Y	2	2	0	1	1.205	1.205	1.205	1.205	1.205
1	0	0	Y	2	2	0	1	1.143	1.143	1.143	1.143	1.143
1	1	0	Y	2	2	0	1	1.236	1.236	1.236	1.236	1.236
1	2	0	Y	2	2	0	1	1.287	1.287	1.287	1.287	1.287
2	0	0	Y	2	2	0	1	1.339	1.339	1.339	1.339	1.339
2	1	0	Y	2	2	0	1	1.391	1.391	1.391	1.391	1.391
2	2	0	Y	2	2	0	1	1.442	1.442	1.442	1.442	1.442
X	X	1	Y	2	2	0	1	1.133	1.133	1.133	1.133	1.133
0	0	1	Y	2	2	0	1	1.133	1.133	1.133	1.133	1.133
0	1	1	Y	2	2	0	1	1.133	1.133	1.133	1.133	1.133
0	2	1	Y	2	2	0	1	1.326	1.326	1.326	1.326	1.326
1	0	1	Y	2	2	0	1	1.258	1.258	1.258	1.258	1.258
1	1	1	Y	2	2	0	1	1.359	1.359	1.359	1.359	1.359
1	2	1	Y	2	2	0	1	1.416	1.416	1.416	1.416	1.416
2	0	1	Y	2	2	0	1	1.473	1.473	1.473	1.473	1.473
2	1	1	Y	2	2	0	1	1.530	1.530	1.530	1.530	1.530
2	2	1	Y	2	2	0	1	1.586	1.586	1.586	1.586	1.586
X	X	2+	Y	2	2	0	1	1.287	1.287	1.287	1.287	1.287
0	0	2+	Y	2	2	0	1	1.287	1.287	1.287	1.287	1.287
0	1	2+	Y	2	2	0	1	1.287	1.287	1.287	1.287	1.287
0	2	2+	Y	2	2	0	1	1.507	1.507	1.507	1.507	1.507
1	0	2+	Y	2	2	0	1	1.429	1.429	1.429	1.429	1.429
1	1	2+	Y	2	2	0	1	1.545	1.545	1.545	1.545	1.545
1	2	2+	Y	2	2	0	1	1.609	1.609	1.609	1.609	1.609
2	0	2+	Y	2	2	0	1	1.674	1.674	1.674	1.674	1.674
2	1	2+	Y	2	2	0	1	1.738	1.738	1.738	1.738	1.738
2	2	2+	Y	2	2	0	1	1.803	1.803	1.803	1.803	1.803

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
X	X	0	N	2	2	1	1	1.073	1.073	1.073	1.073	1.073
0	0	0	N	2	2	1	1	1.073	1.073	1.073	1.073	1.073
0	1	0	N	2	2	1	1	1.073	1.073	1.073	1.073	1.073
0	2	0	N	2	2	1	1	1.255	1.255	1.255	1.255	1.255
1	0	0	N	2	2	1	1	1.191	1.191	1.191	1.191	1.191
1	1	0	N	2	2	1	1	1.287	1.287	1.287	1.287	1.287
1	2	0	N	2	2	1	1	1.341	1.341	1.341	1.341	1.341
2	0	0	N	2	2	1	1	1.395	1.395	1.395	1.395	1.395
2	1	0	N	2	2	1	1	1.448	1.448	1.448	1.448	1.448
2	2	0	N	2	2	1	1	1.502	1.502	1.502	1.502	1.502
X	X	1	N	2	2	1	1	1.181	1.181	1.181	1.181	1.181
0	0	1	N	2	2	1	1	1.181	1.181	1.181	1.181	1.181
0	1	1	N	2	2	1	1	1.181	1.181	1.181	1.181	1.181
0	2	1	N	2	2	1	1	1.381	1.381	1.381	1.381	1.381
1	0	1	N	2	2	1	1	1.310	1.310	1.310	1.310	1.310
1	1	1	N	2	2	1	1	1.416	1.416	1.416	1.416	1.416
1	2	1	N	2	2	1	1	1.474	1.474	1.474	1.474	1.474
2	0	1	N	2	2	1	1	1.535	1.535	1.535	1.535	1.535
2	1	1	N	2	2	1	1	1.593	1.593	1.593	1.593	1.593
2	2	1	N	2	2	1	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	N	2	2	1	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	N	2	2	1	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	N	2	2	1	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	N	2	2	1	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	N	2	2	1	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	N	2	2	1	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	N	2	2	1	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	N	2	2	1	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	N	2	2	1	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	N	2	2	1	1	1.878	1.878	1.878	1.878	1.878
X	X	0	Y	2	2	1	1	1.073	1.073	1.073	1.073	1.073
0	0	0	Y	2	2	1	1	1.073	1.073	1.073	1.073	1.073
0	1	0	Y	2	2	1	1	1.073	1.073	1.073	1.073	1.073
0	2	0	Y	2	2	1	1	1.255	1.255	1.255	1.255	1.255
1	0	0	Y	2	2	1	1	1.191	1.191	1.191	1.191	1.191
1	1	0	Y	2	2	1	1	1.287	1.287	1.287	1.287	1.287
1	2	0	Y	2	2	1	1	1.341	1.341	1.341	1.341	1.341
2	0	0	Y	2	2	1	1	1.395	1.395	1.395	1.395	1.395
2	1	0	Y	2	2	1	1	1.448	1.448	1.448	1.448	1.448
2	2	0	Y	2	2	1	1	1.502	1.502	1.502	1.502	1.502
X	X	1	Y	2	2	1	1	1.181	1.181	1.181	1.181	1.181
0	0	1	Y	2	2	1	1	1.181	1.181	1.181	1.181	1.181
0	1	1	Y	2	2	1	1	1.181	1.181	1.181	1.181	1.181
0	2	1	Y	2	2	1	1	1.381	1.381	1.381	1.381	1.381
1	0	1	Y	2	2	1	1	1.310	1.310	1.310	1.310	1.310
1	1	1	Y	2	2	1	1	1.416	1.416	1.416	1.416	1.416
1	2	1	Y	2	2	1	1	1.474	1.474	1.474	1.474	1.474
2	0	1	Y	2	2	1	1	1.535	1.535	1.535	1.535	1.535
2	1	1	Y	2	2	1	1	1.593	1.593	1.593	1.593	1.593
2	2	1	Y	2	2	1	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	Y	2	2	1	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	Y	2	2	1	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	Y	2	2	1	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	Y	2	2	1	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	Y	2	2	1	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	Y	2	2	1	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	Y	2	2	1	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	Y	2	2	1	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	Y	2	2	1	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	Y	2	2	1	1	1.878	1.878	1.878	1.878	1.878
X	X	0	N	2	2	2	1	1.073	1.073	1.073	1.073	1.073
0	0	0	N	2	2	2	1	1.073	1.073	1.073	1.073	1.073
0	1	0	N	2	2	2	1	1.073	1.073	1.073	1.073	1.073
0	2	0	N	2	2	2	1	1.255	1.255	1.255	1.255	1.255
1	0	0	N	2	2	2	1	1.191	1.191	1.191	1.191	1.191
1	1	0	N	2	2	2	1	1.287	1.287	1.287	1.287	1.287
1	2	0	N	2	2	2	1	1.341	1.341	1.341	1.341	1.341
2	0	0	N	2	2	2	1	1.395	1.395	1.395	1.395	1.395
2	1	0	N	2	2	2	1	1.448	1.448	1.448	1.448	1.448
2	2	0	N	2	2	2	1	1.502	1.502	1.502	1.502	1.502
X	X	1	N	2	2	2	1	1.181	1.181	1.181	1.181	1.181
0	0	1	N	2	2	2	1	1.181	1.181	1.181	1.181	1.181
0	1	1	N	2	2	2	1	1.181	1.181	1.181	1.181	1.181
0	2	1	N	2	2	2	1	1.381	1.381	1.381	1.381	1.381
1	0	1	N	2	2	2	1	1.310	1.310	1.310	1.310	1.310
1	1	1	N	2	2	2	1	1.416	1.416	1.416	1.416	1.416
1	2	1	N	2	2	2	1	1.474	1.474	1.474	1.474	1.474
2	0	1	N	2	2	2	1	1.535	1.535	1.535	1.535	1.535

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
2	1	1	N	2	2	2	1	1.593	1.593	1.593	1.593	1.593
2	2	1	N	2	2	2	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	N	2	2	2	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	N	2	2	2	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	N	2	2	2	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	N	2	2	2	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	N	2	2	2	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	N	2	2	2	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	N	2	2	2	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	N	2	2	2	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	N	2	2	2	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	N	2	2	2	1	1.878	1.878	1.878	1.878	1.878
X	X	0	Y	2	2	2	1	1.073	1.073	1.073	1.073	1.073
0	0	0	Y	2	2	2	1	1.073	1.073	1.073	1.073	1.073
0	1	0	Y	2	2	2	1	1.073	1.073	1.073	1.073	1.073
0	2	0	Y	2	2	2	1	1.255	1.255	1.255	1.255	1.255
1	0	0	Y	2	2	2	1	1.191	1.191	1.191	1.191	1.191
1	1	0	Y	2	2	2	1	1.287	1.287	1.287	1.287	1.287
1	2	0	Y	2	2	2	1	1.341	1.341	1.341	1.341	1.341
2	0	0	Y	2	2	2	1	1.395	1.395	1.395	1.395	1.395
2	1	0	Y	2	2	2	1	1.448	1.448	1.448	1.448	1.448
2	2	0	Y	2	2	2	1	1.502	1.502	1.502	1.502	1.502
X	X	1	Y	2	2	2	1	1.181	1.181	1.181	1.181	1.181
0	0	1	Y	2	2	2	1	1.181	1.181	1.181	1.181	1.181
0	1	1	Y	2	2	2	1	1.181	1.181	1.181	1.181	1.181
0	2	1	Y	2	2	2	1	1.381	1.381	1.381	1.381	1.381
1	0	1	Y	2	2	2	1	1.310	1.310	1.310	1.310	1.310
1	1	1	Y	2	2	2	1	1.416	1.416	1.416	1.416	1.416
1	2	1	Y	2	2	2	1	1.474	1.474	1.474	1.474	1.474
2	0	1	Y	2	2	2	1	1.535	1.535	1.535	1.535	1.535
2	1	1	Y	2	2	2	1	1.593	1.593	1.593	1.593	1.593
2	2	1	Y	2	2	2	1	1.653	1.653	1.653	1.653	1.653
X	X	2+	Y	2	2	2	1	1.342	1.342	1.342	1.342	1.342
0	0	2+	Y	2	2	2	1	1.342	1.342	1.342	1.342	1.342
0	1	2+	Y	2	2	2	1	1.342	1.342	1.342	1.342	1.342
0	2	2+	Y	2	2	2	1	1.569	1.569	1.569	1.569	1.569
1	0	2+	Y	2	2	2	1	1.489	1.489	1.489	1.489	1.489
1	1	2+	Y	2	2	2	1	1.609	1.609	1.609	1.609	1.609
1	2	2+	Y	2	2	2	1	1.676	1.676	1.676	1.676	1.676
2	0	2+	Y	2	2	2	1	1.744	1.744	1.744	1.744	1.744
2	1	2+	Y	2	2	2	1	1.810	1.810	1.810	1.810	1.810
2	2	2+	Y	2	2	2	1	1.878	1.878	1.878	1.878	1.878
X	X	0	N	0	0	0	2+	0.887	0.887	0.887	0.887	0.887
0	0	0	N	0	0	0	2+	0.887	0.887	0.887	0.887	0.887
0	1	0	N	0	0	0	2+	0.887	0.887	0.887	0.887	0.887
0	2	0	N	0	0	0	2+	1.038	1.038	1.038	1.038	1.038
1	0	0	N	0	0	0	2+	0.985	0.985	0.985	0.985	0.985
1	1	0	N	0	0	0	2+	1.065	1.065	1.065	1.065	1.065
1	2	0	N	0	0	0	2+	1.109	1.109	1.109	1.109	1.109
2	0	0	N	0	0	0	2+	1.154	1.154	1.154	1.154	1.154
2	1	0	N	0	0	0	2+	1.197	1.197	1.197	1.197	1.197
2	2	0	N	0	0	0	2+	1.242	1.242	1.242	1.242	1.242
X	X	1	N	0	0	0	2+	0.976	0.976	0.976	0.976	0.976
0	0	1	N	0	0	0	2+	0.976	0.976	0.976	0.976	0.976
0	1	1	N	0	0	0	2+	0.976	0.976	0.976	0.976	0.976
0	2	1	N	0	0	0	2+	1.142	1.142	1.142	1.142	1.142
1	0	1	N	0	0	0	2+	1.084	1.084	1.084	1.084	1.084
1	1	1	N	0	0	0	2+	1.171	1.171	1.171	1.171	1.171
1	2	1	N	0	0	0	2+	1.220	1.220	1.220	1.220	1.220
2	0	1	N	0	0	0	2+	1.269	1.269	1.269	1.269	1.269
2	1	1	N	0	0	0	2+	1.317	1.317	1.317	1.317	1.317
2	2	1	N	0	0	0	2+	1.366	1.366	1.366	1.366	1.366
X	X	2+	N	0	0	0	2+	1.109	1.109	1.109	1.109	1.109
0	0	2+	N	0	0	0	2+	1.109	1.109	1.109	1.109	1.109
0	1	2+	N	0	0	0	2+	1.109	1.109	1.109	1.109	1.109
0	2	2+	N	0	0	0	2+	1.298	1.298	1.298	1.298	1.298
1	0	2+	N	0	0	0	2+	1.231	1.231	1.231	1.231	1.231
1	1	2+	N	0	0	0	2+	1.331	1.331	1.331	1.331	1.331
1	2	2+	N	0	0	0	2+	1.386	1.386	1.386	1.386	1.386
2	0	2+	N	0	0	0	2+	1.442	1.442	1.442	1.442	1.442
2	1	2+	N	0	0	0	2+	1.497	1.497	1.497	1.497	1.497
2	2	2+	N	0	0	0	2+	1.552	1.552	1.552	1.552	1.552
X	X	0	Y	0	0	0	2+	0.887	0.887	0.887	0.887	0.887
0	0	0	Y	0	0	0	2+	0.887	0.887	0.887	0.887	0.887
0	1	0	Y	0	0	0	2+	0.887	0.887	0.887	0.887	0.887
0	2	0	Y	0	0	0	2+	1.038	1.038	1.038	1.038	1.038
1	0	0	Y	0	0	0	2+	0.985	0.985	0.985	0.985	0.985
1	1	0	Y	0	0	0	2+	1.065	1.065	1.065	1.065	1.065

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	2	0	Y	0	0	0	2+	1.109	1.109	1.109	1.109	1.109
2	0	0	Y	0	0	0	2+	1.154	1.154	1.154	1.154	1.154
2	1	0	Y	0	0	0	2+	1.197	1.197	1.197	1.197	1.197
2	2	0	Y	0	0	0	2+	1.242	1.242	1.242	1.242	1.242
X	X	1	Y	0	0	0	2+	0.976	0.976	0.976	0.976	0.976
0	0	1	Y	0	0	0	2+	0.976	0.976	0.976	0.976	0.976
0	1	1	Y	0	0	0	2+	0.976	0.976	0.976	0.976	0.976
0	2	1	Y	0	0	0	2+	1.142	1.142	1.142	1.142	1.142
1	0	1	Y	0	0	0	2+	1.084	1.084	1.084	1.084	1.084
1	1	1	Y	0	0	0	2+	1.171	1.171	1.171	1.171	1.171
1	2	1	Y	0	0	0	2+	1.220	1.220	1.220	1.220	1.220
2	0	1	Y	0	0	0	2+	1.269	1.269	1.269	1.269	1.269
2	1	1	Y	0	0	0	2+	1.317	1.317	1.317	1.317	1.317
2	2	1	Y	0	0	0	2+	1.366	1.366	1.366	1.366	1.366
X	X	2+	Y	0	0	0	2+	1.109	1.109	1.109	1.109	1.109
0	0	2+	Y	0	0	0	2+	1.109	1.109	1.109	1.109	1.109
0	1	2+	Y	0	0	0	2+	1.109	1.109	1.109	1.109	1.109
0	2	2+	Y	0	0	0	2+	1.298	1.298	1.298	1.298	1.298
1	0	2+	Y	0	0	0	2+	1.231	1.231	1.231	1.231	1.231
1	1	2+	Y	0	0	0	2+	1.331	1.331	1.331	1.331	1.331
1	2	2+	Y	0	0	0	2+	1.386	1.386	1.386	1.386	1.386
2	0	2+	Y	0	0	0	2+	1.442	1.442	1.442	1.442	1.442
2	1	2+	Y	0	0	0	2+	1.497	1.497	1.497	1.497	1.497
2	2	2+	Y	0	0	0	2+	1.552	1.552	1.552	1.552	1.552
X	X	0	N	0	0	1	2+	0.913	0.913	0.913	0.913	0.913
0	0	0	N	0	0	1	2+	0.913	0.913	0.913	0.913	0.913
0	1	0	N	0	0	1	2+	0.913	0.913	0.913	0.913	0.913
0	2	0	N	0	0	1	2+	1.069	1.069	1.069	1.069	1.069
1	0	0	N	0	0	1	2+	1.014	1.014	1.014	1.014	1.014
1	1	0	N	0	0	1	2+	1.097	1.097	1.097	1.097	1.097
1	2	0	N	0	0	1	2+	1.142	1.142	1.142	1.142	1.142
2	0	0	N	0	0	1	2+	1.188	1.188	1.188	1.188	1.188
2	1	0	N	0	0	1	2+	1.233	1.233	1.233	1.233	1.233
2	2	0	N	0	0	1	2+	1.280	1.280	1.280	1.280	1.280
X	X	1	N	0	0	1	2+	1.005	1.005	1.005	1.005	1.005
0	0	1	N	0	0	1	2+	1.005	1.005	1.005	1.005	1.005
0	1	1	N	0	0	1	2+	1.005	1.005	1.005	1.005	1.005
0	2	1	N	0	0	1	2+	1.176	1.176	1.176	1.176	1.176
1	0	1	N	0	0	1	2+	1.115	1.115	1.115	1.115	1.115
1	1	1	N	0	0	1	2+	1.207	1.207	1.207	1.207	1.207
1	2	1	N	0	0	1	2+	1.257	1.257	1.257	1.257	1.257
2	0	1	N	0	0	1	2+	1.307	1.307	1.307	1.307	1.307
2	1	1	N	0	0	1	2+	1.356	1.356	1.356	1.356	1.356
2	2	1	N	0	0	1	2+	1.407	1.407	1.407	1.407	1.407
X	X	2+	N	0	0	1	2+	1.141	1.141	1.141	1.141	1.141
0	0	2+	N	0	0	1	2+	1.141	1.141	1.141	1.141	1.141
0	1	2+	N	0	0	1	2+	1.141	1.141	1.141	1.141	1.141
0	2	2+	N	0	0	1	2+	1.336	1.336	1.336	1.336	1.336
1	0	2+	N	0	0	1	2+	1.267	1.267	1.267	1.267	1.267
1	1	2+	N	0	0	1	2+	1.371	1.371	1.371	1.371	1.371
1	2	2+	N	0	0	1	2+	1.428	1.428	1.428	1.428	1.428
2	0	2+	N	0	0	1	2+	1.485	1.485	1.485	1.485	1.485
2	1	2+	N	0	0	1	2+	1.542	1.542	1.542	1.542	1.542
2	2	2+	N	0	0	1	2+	1.599	1.599	1.599	1.599	1.599
X	X	0	Y	0	0	1	2+	0.913	0.913	0.913	0.913	0.913
0	0	0	Y	0	0	1	2+	0.913	0.913	0.913	0.913	0.913
0	1	0	Y	0	0	1	2+	0.913	0.913	0.913	0.913	0.913
0	2	0	Y	0	0	1	2+	1.069	1.069	1.069	1.069	1.069
1	0	0	Y	0	0	1	2+	1.014	1.014	1.014	1.014	1.014
1	1	0	Y	0	0	1	2+	1.097	1.097	1.097	1.097	1.097
1	2	0	Y	0	0	1	2+	1.142	1.142	1.142	1.142	1.142
2	0	0	Y	0	0	1	2+	1.188	1.188	1.188	1.188	1.188
2	1	0	Y	0	0	1	2+	1.233	1.233	1.233	1.233	1.233
2	2	0	Y	0	0	1	2+	1.280	1.280	1.280	1.280	1.280
X	X	1	Y	0	0	1	2+	1.005	1.005	1.005	1.005	1.005
0	0	1	Y	0	0	1	2+	1.005	1.005	1.005	1.005	1.005
0	1	1	Y	0	0	1	2+	1.005	1.005	1.005	1.005	1.005
0	2	1	Y	0	0	1	2+	1.176	1.176	1.176	1.176	1.176
1	0	1	Y	0	0	1	2+	1.115	1.115	1.115	1.115	1.115
1	1	1	Y	0	0	1	2+	1.207	1.207	1.207	1.207	1.207
1	2	1	Y	0	0	1	2+	1.257	1.257	1.257	1.257	1.257
2	0	1	Y	0	0	1	2+	1.307	1.307	1.307	1.307	1.307
2	1	1	Y	0	0	1	2+	1.356	1.356	1.356	1.356	1.356
2	2	1	Y	0	0	1	2+	1.407	1.407	1.407	1.407	1.407
X	X	2+	Y	0	0	1	2+	1.141	1.141	1.141	1.141	1.141
0	0	2+	Y	0	0	1	2+	1.141	1.141	1.141	1.141	1.141
0	1	2+	Y	0	0	1	2+	1.141	1.141	1.141	1.141	1.141
0	2	2+	Y	0	0	1	2+	1.336	1.336	1.336	1.336	1.336

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	0	2+	Y	0	0	1	2+	1.267	1.267	1.267	1.267	1.267
1	1	2+	Y	0	0	1	2+	1.371	1.371	1.371	1.371	1.371
1	2	2+	Y	0	0	1	2+	1.428	1.428	1.428	1.428	1.428
2	0	2+	Y	0	0	1	2+	1.485	1.485	1.485	1.485	1.485
2	1	2+	Y	0	0	1	2+	1.542	1.542	1.542	1.542	1.542
2	2	2+	Y	0	0	1	2+	1.599	1.599	1.599	1.599	1.599
X	X	0	N	0	0	2	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	N	0	0	2	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	N	0	0	2	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	N	0	0	2	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	N	0	0	2	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	N	0	0	2	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	N	0	0	2	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	N	0	0	2	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	N	0	0	2	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	N	0	0	2	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	N	0	0	2	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	N	0	0	2	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	N	0	0	2	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	N	0	0	2	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	N	0	0	2	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	N	0	0	2	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	N	0	0	2	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	N	0	0	2	2+	1.522	1.522	1.522	1.522	1.522
2	1	1	N	0	0	2	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	N	0	0	2	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	N	0	0	2	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	N	0	0	2	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	N	0	0	2	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	N	0	0	2	2+	1.557	1.557	1.557	1.557	1.557
1	0	2+	N	0	0	2	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	N	0	0	2	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	N	0	0	2	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	N	0	0	2	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	N	0	0	2	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	N	0	0	2	2+	1.862	1.862	1.862	1.862	1.862
X	X	0	Y	0	0	2	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	Y	0	0	2	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	Y	0	0	2	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	Y	0	0	2	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	Y	0	0	2	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	Y	0	0	2	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	Y	0	0	2	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	Y	0	0	2	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	Y	0	0	2	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	Y	0	0	2	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	Y	0	0	2	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	Y	0	0	2	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	Y	0	0	2	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	Y	0	0	2	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	Y	0	0	2	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	Y	0	0	2	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	Y	0	0	2	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	Y	0	0	2	2+	1.522	1.522	1.522	1.522	1.522
2	1	1	Y	0	0	2	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	Y	0	0	2	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	Y	0	0	2	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	Y	0	0	2	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	Y	0	0	2	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	Y	0	0	2	2+	1.557	1.557	1.557	1.557	1.557
1	0	2+	Y	0	0	2	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	Y	0	0	2	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	Y	0	0	2	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	Y	0	0	2	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	Y	0	0	2	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	Y	0	0	2	2+	1.862	1.862	1.862	1.862	1.862
X	X	0	N	0	1	0	2+	0.843	0.843	0.843	0.843	0.843
0	0	0	N	0	1	0	2+	0.843	0.843	0.843	0.843	0.843
0	1	0	N	0	1	0	2+	0.843	0.843	0.843	0.843	0.843
0	2	0	N	0	1	0	2+	0.986	0.986	0.986	0.986	0.986
1	0	0	N	0	1	0	2+	0.935	0.935	0.935	0.935	0.935
1	1	0	N	0	1	0	2+	1.011	1.011	1.011	1.011	1.011
1	2	0	N	0	1	0	2+	1.053	1.053	1.053	1.053	1.053
2	0	0	N	0	1	0	2+	1.096	1.096	1.096	1.096	1.096
2	1	0	N	0	1	0	2+	1.138	1.138	1.138	1.138	1.138
2	2	0	N	0	1	0	2+	1.180	1.180	1.180	1.180	1.180
X	X	1	N	0	1	0	2+	0.926	0.926	0.926	0.926	0.926
0	0	1	N	0	1	0	2+	0.926	0.926	0.926	0.926	0.926

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
0	1	1	N	0	1	0	2+	0.926	0.926	0.926	0.926	0.926
0	2	1	N	0	1	0	2+	1.085	1.085	1.085	1.085	1.085
1	0	1	N	0	1	0	2+	1.029	1.029	1.029	1.029	1.029
1	1	1	N	0	1	0	2+	1.113	1.113	1.113	1.113	1.113
1	2	1	N	0	1	0	2+	1.159	1.159	1.159	1.159	1.159
2	0	1	N	0	1	0	2+	1.205	1.205	1.205	1.205	1.205
2	1	1	N	0	1	0	2+	1.252	1.252	1.252	1.252	1.252
2	2	1	N	0	1	0	2+	1.298	1.298	1.298	1.298	1.298
X	X	2+	N	0	1	0	2+	1.053	1.053	1.053	1.053	1.053
0	0	2+	N	0	1	0	2+	1.053	1.053	1.053	1.053	1.053
0	1	2+	N	0	1	0	2+	1.053	1.053	1.053	1.053	1.053
0	2	2+	N	0	1	0	2+	1.232	1.232	1.232	1.232	1.232
1	0	2+	N	0	1	0	2+	1.169	1.169	1.169	1.169	1.169
1	1	2+	N	0	1	0	2+	1.264	1.264	1.264	1.264	1.264
1	2	2+	N	0	1	0	2+	1.316	1.316	1.316	1.316	1.316
2	0	2+	N	0	1	0	2+	1.370	1.370	1.370	1.370	1.370
2	1	2+	N	0	1	0	2+	1.423	1.423	1.423	1.423	1.423
2	2	2+	N	0	1	0	2+	1.475	1.475	1.475	1.475	1.475
X	X	0	Y	0	1	0	2+	0.843	0.843	0.843	0.843	0.843
0	0	0	Y	0	1	0	2+	0.843	0.843	0.843	0.843	0.843
0	1	0	Y	0	1	0	2+	0.843	0.843	0.843	0.843	0.843
0	2	0	Y	0	1	0	2+	0.986	0.986	0.986	0.986	0.986
1	0	0	Y	0	1	0	2+	0.935	0.935	0.935	0.935	0.935
1	1	0	Y	0	1	0	2+	1.011	1.011	1.011	1.011	1.011
1	2	0	Y	0	1	0	2+	1.053	1.053	1.053	1.053	1.053
2	0	0	Y	0	1	0	2+	1.096	1.096	1.096	1.096	1.096
2	1	0	Y	0	1	0	2+	1.138	1.138	1.138	1.138	1.138
2	2	0	Y	0	1	0	2+	1.180	1.180	1.180	1.180	1.180
X	X	1	Y	0	1	0	2+	0.926	0.926	0.926	0.926	0.926
0	0	1	Y	0	1	0	2+	0.926	0.926	0.926	0.926	0.926
0	1	1	Y	0	1	0	2+	0.926	0.926	0.926	0.926	0.926
0	2	1	Y	0	1	0	2+	1.085	1.085	1.085	1.085	1.085
1	0	1	Y	0	1	0	2+	1.029	1.029	1.029	1.029	1.029
1	1	1	Y	0	1	0	2+	1.113	1.113	1.113	1.113	1.113
1	2	1	Y	0	1	0	2+	1.159	1.159	1.159	1.159	1.159
2	0	1	Y	0	1	0	2+	1.205	1.205	1.205	1.205	1.205
2	1	1	Y	0	1	0	2+	1.252	1.252	1.252	1.252	1.252
2	2	1	Y	0	1	0	2+	1.298	1.298	1.298	1.298	1.298
X	X	2+	Y	0	1	0	2+	1.053	1.053	1.053	1.053	1.053
0	0	2+	Y	0	1	0	2+	1.053	1.053	1.053	1.053	1.053
0	1	2+	Y	0	1	0	2+	1.053	1.053	1.053	1.053	1.053
0	2	2+	Y	0	1	0	2+	1.232	1.232	1.232	1.232	1.232
1	0	2+	Y	0	1	0	2+	1.169	1.169	1.169	1.169	1.169
1	1	2+	Y	0	1	0	2+	1.264	1.264	1.264	1.264	1.264
1	2	2+	Y	0	1	0	2+	1.316	1.316	1.316	1.316	1.316
2	0	2+	Y	0	1	0	2+	1.370	1.370	1.370	1.370	1.370
2	1	2+	Y	0	1	0	2+	1.423	1.423	1.423	1.423	1.423
2	2	2+	Y	0	1	0	2+	1.475	1.475	1.475	1.475	1.475
X	X	0	N	0	1	1	2+	0.932	0.932	0.932	0.932	0.932
0	0	0	N	0	1	1	2+	0.932	0.932	0.932	0.932	0.932
0	1	0	N	0	1	1	2+	0.932	0.932	0.932	0.932	0.932
0	2	0	N	0	1	1	2+	1.090	1.090	1.090	1.090	1.090
1	0	0	N	0	1	1	2+	1.034	1.034	1.034	1.034	1.034
1	1	0	N	0	1	1	2+	1.118	1.118	1.118	1.118	1.118
1	2	0	N	0	1	1	2+	1.164	1.164	1.164	1.164	1.164
2	0	0	N	0	1	1	2+	1.210	1.210	1.210	1.210	1.210
2	1	0	N	0	1	1	2+	1.258	1.258	1.258	1.258	1.258
2	2	0	N	0	1	1	2+	1.304	1.304	1.304	1.304	1.304
X	X	1	N	0	1	1	2+	1.025	1.025	1.025	1.025	1.025
0	0	1	N	0	1	1	2+	1.025	1.025	1.025	1.025	1.025
0	1	1	N	0	1	1	2+	1.025	1.025	1.025	1.025	1.025
0	2	1	N	0	1	1	2+	1.199	1.199	1.199	1.199	1.199
1	0	1	N	0	1	1	2+	1.137	1.137	1.137	1.137	1.137
1	1	1	N	0	1	1	2+	1.230	1.230	1.230	1.230	1.230
1	2	1	N	0	1	1	2+	1.280	1.280	1.280	1.280	1.280
2	0	1	N	0	1	1	2+	1.332	1.332	1.332	1.332	1.332
2	1	1	N	0	1	1	2+	1.384	1.384	1.384	1.384	1.384
2	2	1	N	0	1	1	2+	1.434	1.434	1.434	1.434	1.434
X	X	2+	N	0	1	1	2+	1.165	1.165	1.165	1.165	1.165
0	0	2+	N	0	1	1	2+	1.165	1.165	1.165	1.165	1.165
0	1	2+	N	0	1	1	2+	1.165	1.165	1.165	1.165	1.165
0	2	2+	N	0	1	1	2+	1.363	1.363	1.363	1.363	1.363
1	0	2+	N	0	1	1	2+	1.293	1.293	1.293	1.293	1.293
1	1	2+	N	0	1	1	2+	1.398	1.398	1.398	1.398	1.398
1	2	2+	N	0	1	1	2+	1.455	1.455	1.455	1.455	1.455
2	0	2+	N	0	1	1	2+	1.513	1.513	1.513	1.513	1.513
2	1	2+	N	0	1	1	2+	1.572	1.572	1.572	1.572	1.572
2	2	2+	N	0	1	1	2+	1.630	1.630	1.630	1.630	1.630

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
X	X	0	Y	0	1	1	2+	0.932	0.932	0.932	0.932	0.932
0	0	0	Y	0	1	1	2+	0.932	0.932	0.932	0.932	0.932
0	1	0	Y	0	1	1	2+	0.932	0.932	0.932	0.932	0.932
0	2	0	Y	0	1	1	2+	1.090	1.090	1.090	1.090	1.090
1	0	0	Y	0	1	1	2+	1.034	1.034	1.034	1.034	1.034
1	1	0	Y	0	1	1	2+	1.118	1.118	1.118	1.118	1.118
1	2	0	Y	0	1	1	2+	1.164	1.164	1.164	1.164	1.164
2	0	0	Y	0	1	1	2+	1.210	1.210	1.210	1.210	1.210
2	1	0	Y	0	1	1	2+	1.258	1.258	1.258	1.258	1.258
2	2	0	Y	0	1	1	2+	1.304	1.304	1.304	1.304	1.304
X	X	1	Y	0	1	1	2+	1.025	1.025	1.025	1.025	1.025
0	0	1	Y	0	1	1	2+	1.025	1.025	1.025	1.025	1.025
0	1	1	Y	0	1	1	2+	1.025	1.025	1.025	1.025	1.025
0	2	1	Y	0	1	1	2+	1.199	1.199	1.199	1.199	1.199
1	0	1	Y	0	1	1	2+	1.137	1.137	1.137	1.137	1.137
1	1	1	Y	0	1	1	2+	1.230	1.230	1.230	1.230	1.230
1	2	1	Y	0	1	1	2+	1.280	1.280	1.280	1.280	1.280
2	0	1	Y	0	1	1	2+	1.332	1.332	1.332	1.332	1.332
2	1	1	Y	0	1	1	2+	1.384	1.384	1.384	1.384	1.384
2	2	1	Y	0	1	1	2+	1.434	1.434	1.434	1.434	1.434
X	X	2+	Y	0	1	1	2+	1.165	1.165	1.165	1.165	1.165
0	0	2+	Y	0	1	1	2+	1.165	1.165	1.165	1.165	1.165
0	1	2+	Y	0	1	1	2+	1.165	1.165	1.165	1.165	1.165
0	2	2+	Y	0	1	1	2+	1.363	1.363	1.363	1.363	1.363
1	0	2+	Y	0	1	1	2+	1.293	1.293	1.293	1.293	1.293
1	1	2+	Y	0	1	1	2+	1.398	1.398	1.398	1.398	1.398
1	2	2+	Y	0	1	1	2+	1.455	1.455	1.455	1.455	1.455
2	0	2+	Y	0	1	1	2+	1.513	1.513	1.513	1.513	1.513
2	1	2+	Y	0	1	1	2+	1.572	1.572	1.572	1.572	1.572
2	2	2+	Y	0	1	1	2+	1.630	1.630	1.630	1.630	1.630
X	X	0	N	0	1	2	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	N	0	1	2	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	N	0	1	2	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	N	0	1	2	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	N	0	1	2	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	N	0	1	2	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	N	0	1	2	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	N	0	1	2	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	N	0	1	2	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	N	0	1	2	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	N	0	1	2	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	N	0	1	2	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	N	0	1	2	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	N	0	1	2	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	N	0	1	2	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	N	0	1	2	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	N	0	1	2	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	N	0	1	2	2+	1.522	1.522	1.522	1.522	1.522
2	1	1	N	0	1	2	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	N	0	1	2	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	N	0	1	2	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	N	0	1	2	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	N	0	1	2	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	N	0	1	2	2+	1.557	1.557	1.557	1.557	1.557
1	0	2+	N	0	1	2	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	N	0	1	2	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	N	0	1	2	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	N	0	1	2	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	N	0	1	2	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	N	0	1	2	2+	1.862	1.862	1.862	1.862	1.862
X	X	0	Y	0	1	2	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	Y	0	1	2	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	Y	0	1	2	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	Y	0	1	2	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	Y	0	1	2	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	Y	0	1	2	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	Y	0	1	2	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	Y	0	1	2	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	Y	0	1	2	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	Y	0	1	2	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	Y	0	1	2	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	Y	0	1	2	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	Y	0	1	2	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	Y	0	1	2	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	Y	0	1	2	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	Y	0	1	2	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	Y	0	1	2	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	Y	0	1	2	2+	1.522	1.522	1.522	1.522	1.522

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	6th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
2	1	1	Y	0	1	2	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	Y	0	1	2	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	Y	0	1	2	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	Y	0	1	2	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	Y	0	1	2	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	Y	0	1	2	2+	1.557	1.557	1.557	1.557	1.557
1	0	2+	Y	0	1	2	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	Y	0	1	2	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	Y	0	1	2	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	Y	0	1	2	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	Y	0	1	2	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	Y	0	1	2	2+	1.862	1.862	1.862	1.862	1.862
X	X	0	N	0	2	0	2+	0.870	0.870	0.870	0.870	0.870
0	0	0	N	0	2	0	2+	0.870	0.870	0.870	0.870	0.870
0	1	0	N	0	2	0	2+	0.870	0.870	0.870	0.870	0.870
0	2	0	N	0	2	0	2+	1.017	1.017	1.017	1.017	1.017
1	0	0	N	0	2	0	2+	0.965	0.965	0.965	0.965	0.965
1	1	0	N	0	2	0	2+	1.044	1.044	1.044	1.044	1.044
1	2	0	N	0	2	0	2+	1.086	1.086	1.086	1.086	1.086
2	0	0	N	0	2	0	2+	1.130	1.130	1.130	1.130	1.130
2	1	0	N	0	2	0	2+	1.174	1.174	1.174	1.174	1.174
2	2	0	N	0	2	0	2+	1.217	1.217	1.217	1.217	1.217
X	X	1	N	0	2	0	2+	0.957	0.957	0.957	0.957	0.957
0	0	1	N	0	2	0	2+	0.957	0.957	0.957	0.957	0.957
0	1	1	N	0	2	0	2+	0.957	0.957	0.957	0.957	0.957
0	2	1	N	0	2	0	2+	1.119	1.119	1.119	1.119	1.119
1	0	1	N	0	2	0	2+	1.061	1.061	1.061	1.061	1.061
1	1	1	N	0	2	0	2+	1.148	1.148	1.148	1.148	1.148
1	2	1	N	0	2	0	2+	1.195	1.195	1.195	1.195	1.195
2	0	1	N	0	2	0	2+	1.243	1.243	1.243	1.243	1.243
2	1	1	N	0	2	0	2+	1.291	1.291	1.291	1.291	1.291
2	2	1	N	0	2	0	2+	1.339	1.339	1.339	1.339	1.339
X	X	2+	N	0	2	0	2+	1.087	1.087	1.087	1.087	1.087
0	0	2+	N	0	2	0	2+	1.087	1.087	1.087	1.087	1.087
0	1	2+	N	0	2	0	2+	1.087	1.087	1.087	1.087	1.087
0	2	2+	N	0	2	0	2+	1.272	1.272	1.272	1.272	1.272
1	0	2+	N	0	2	0	2+	1.206	1.206	1.206	1.206	1.206
1	1	2+	N	0	2	0	2+	1.305	1.305	1.305	1.305	1.305
1	2	2+	N	0	2	0	2+	1.358	1.358	1.358	1.358	1.358
2	0	2+	N	0	2	0	2+	1.412	1.412	1.412	1.412	1.412
2	1	2+	N	0	2	0	2+	1.467	1.467	1.467	1.467	1.467
2	2	2+	N	0	2	0	2+	1.522	1.522	1.522	1.522	1.522
X	X	0	Y	0	2	0	2+	0.870	0.870	0.870	0.870	0.870
0	0	0	Y	0	2	0	2+	0.870	0.870	0.870	0.870	0.870
0	1	0	Y	0	2	0	2+	0.870	0.870	0.870	0.870	0.870
0	2	0	Y	0	2	0	2+	1.017	1.017	1.017	1.017	1.017
1	0	0	Y	0	2	0	2+	0.965	0.965	0.965	0.965	0.965
1	1	0	Y	0	2	0	2+	1.044	1.044	1.044	1.044	1.044
1	2	0	Y	0	2	0	2+	1.086	1.086	1.086	1.086	1.086
2	0	0	Y	0	2	0	2+	1.130	1.130	1.130	1.130	1.130
2	1	0	Y	0	2	0	2+	1.174	1.174	1.174	1.174	1.174
2	2	0	Y	0	2	0	2+	1.217	1.217	1.217	1.217	1.217
X	X	1	Y	0	2	0	2+	0.957	0.957	0.957	0.957	0.957
0	0	1	Y	0	2	0	2+	0.957	0.957	0.957	0.957	0.957
0	1	1	Y	0	2	0	2+	0.957	0.957	0.957	0.957	0.957
0	2	1	Y	0	2	0	2+	1.119	1.119	1.119	1.119	1.119
1	0	1	Y	0	2	0	2+	1.061	1.061	1.061	1.061	1.061
1	1	1	Y	0	2	0	2+	1.148	1.148	1.148	1.148	1.148
1	2	1	Y	0	2	0	2+	1.195	1.195	1.195	1.195	1.195
2	0	1	Y	0	2	0	2+	1.243	1.243	1.243	1.243	1.243
2	1	1	Y	0	2	0	2+	1.291	1.291	1.291	1.291	1.291
2	2	1	Y	0	2	0	2+	1.339	1.339	1.339	1.339	1.339
X	X	2+	Y	0	2	0	2+	1.087	1.087	1.087	1.087	1.087
0	0	2+	Y	0	2	0	2+	1.087	1.087	1.087	1.087	1.087
0	1	2+	Y	0	2	0	2+	1.087	1.087	1.087	1.087	1.087
0	2	2+	Y	0	2	0	2+	1.272	1.272	1.272	1.272	1.272
1	0	2+	Y	0	2	0	2+	1.206	1.206	1.206	1.206	1.206
1	1	2+	Y	0	2	0	2+	1.305	1.305	1.305	1.305	1.305
1	2	2+	Y	0	2	0	2+	1.358	1.358	1.358	1.358	1.358
2	0	2+	Y	0	2	0	2+	1.412	1.412	1.412	1.412	1.412
2	1	2+	Y	0	2	0	2+	1.467	1.467	1.467	1.467	1.467
2	2	2+	Y	0	2	0	2+	1.522	1.522	1.522	1.522	1.522
X	X	0	N	0	2	1	2+	0.932	0.932	0.932	0.932	0.932
0	0	0	N	0	2	1	2+	0.932	0.932	0.932	0.932	0.932
0	1	0	N	0	2	1	2+	0.932	0.932	0.932	0.932	0.932
0	2	0	N	0	2	1	2+	1.090	1.090	1.090	1.090	1.090
1	0	0	N	0	2	1	2+	1.034	1.034	1.034	1.034	1.034
1	1	0	N	0	2	1	2+	1.118	1.118	1.118	1.118	1.118

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	2	0	N	0	2	1	2+	1.164	1.164	1.164	1.164	1.164
2	0	0	N	0	2	1	2+	1.210	1.210	1.210	1.210	1.210
2	1	0	N	0	2	1	2+	1.258	1.258	1.258	1.258	1.258
2	2	0	N	0	2	1	2+	1.304	1.304	1.304	1.304	1.304
X	X	1	N	0	2	1	2+	1.025	1.025	1.025	1.025	1.025
0	0	1	N	0	2	1	2+	1.025	1.025	1.025	1.025	1.025
0	1	1	N	0	2	1	2+	1.025	1.025	1.025	1.025	1.025
0	2	1	N	0	2	1	2+	1.199	1.199	1.199	1.199	1.199
1	0	1	N	0	2	1	2+	1.137	1.137	1.137	1.137	1.137
1	1	1	N	0	2	1	2+	1.230	1.230	1.230	1.230	1.230
1	2	1	N	0	2	1	2+	1.280	1.280	1.280	1.280	1.280
2	0	1	N	0	2	1	2+	1.332	1.332	1.332	1.332	1.332
2	1	1	N	0	2	1	2+	1.384	1.384	1.384	1.384	1.384
2	2	1	N	0	2	1	2+	1.434	1.434	1.434	1.434	1.434
X	X	2+	N	0	2	1	2+	1.165	1.165	1.165	1.165	1.165
0	0	2+	N	0	2	1	2+	1.165	1.165	1.165	1.165	1.165
0	1	2+	N	0	2	1	2+	1.165	1.165	1.165	1.165	1.165
0	2	2+	N	0	2	1	2+	1.363	1.363	1.363	1.363	1.363
1	0	2+	N	0	2	1	2+	1.293	1.293	1.293	1.293	1.293
1	1	2+	N	0	2	1	2+	1.398	1.398	1.398	1.398	1.398
1	2	2+	N	0	2	1	2+	1.455	1.455	1.455	1.455	1.455
2	0	2+	N	0	2	1	2+	1.513	1.513	1.513	1.513	1.513
2	1	2+	N	0	2	1	2+	1.572	1.572	1.572	1.572	1.572
2	2	2+	N	0	2	1	2+	1.630	1.630	1.630	1.630	1.630
X	X	0	Y	0	2	1	2+	0.932	0.932	0.932	0.932	0.932
0	0	0	Y	0	2	1	2+	0.932	0.932	0.932	0.932	0.932
0	1	0	Y	0	2	1	2+	0.932	0.932	0.932	0.932	0.932
0	2	0	Y	0	2	1	2+	1.090	1.090	1.090	1.090	1.090
1	0	0	Y	0	2	1	2+	1.034	1.034	1.034	1.034	1.034
1	1	0	Y	0	2	1	2+	1.118	1.118	1.118	1.118	1.118
1	2	0	Y	0	2	1	2+	1.164	1.164	1.164	1.164	1.164
2	0	0	Y	0	2	1	2+	1.210	1.210	1.210	1.210	1.210
2	1	0	Y	0	2	1	2+	1.258	1.258	1.258	1.258	1.258
2	2	0	Y	0	2	1	2+	1.304	1.304	1.304	1.304	1.304
X	X	1	Y	0	2	1	2+	1.025	1.025	1.025	1.025	1.025
0	0	1	Y	0	2	1	2+	1.025	1.025	1.025	1.025	1.025
0	1	1	Y	0	2	1	2+	1.025	1.025	1.025	1.025	1.025
0	2	1	Y	0	2	1	2+	1.199	1.199	1.199	1.199	1.199
1	0	1	Y	0	2	1	2+	1.137	1.137	1.137	1.137	1.137
1	1	1	Y	0	2	1	2+	1.230	1.230	1.230	1.230	1.230
1	2	1	Y	0	2	1	2+	1.280	1.280	1.280	1.280	1.280
2	0	1	Y	0	2	1	2+	1.332	1.332	1.332	1.332	1.332
2	1	1	Y	0	2	1	2+	1.384	1.384	1.384	1.384	1.384
2	2	1	Y	0	2	1	2+	1.434	1.434	1.434	1.434	1.434
X	X	2+	Y	0	2	1	2+	1.165	1.165	1.165	1.165	1.165
0	0	2+	Y	0	2	1	2+	1.165	1.165	1.165	1.165	1.165
0	1	2+	Y	0	2	1	2+	1.165	1.165	1.165	1.165	1.165
0	2	2+	Y	0	2	1	2+	1.363	1.363	1.363	1.363	1.363
1	0	2+	Y	0	2	1	2+	1.293	1.293	1.293	1.293	1.293
1	1	2+	Y	0	2	1	2+	1.398	1.398	1.398	1.398	1.398
1	2	2+	Y	0	2	1	2+	1.455	1.455	1.455	1.455	1.455
2	0	2+	Y	0	2	1	2+	1.513	1.513	1.513	1.513	1.513
2	1	2+	Y	0	2	1	2+	1.572	1.572	1.572	1.572	1.572
2	2	2+	Y	0	2	1	2+	1.630	1.630	1.630	1.630	1.630
X	X	0	N	0	2	2	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	N	0	2	2	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	N	0	2	2	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	N	0	2	2	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	N	0	2	2	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	N	0	2	2	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	N	0	2	2	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	N	0	2	2	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	N	0	2	2	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	N	0	2	2	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	N	0	2	2	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	N	0	2	2	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	N	0	2	2	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	N	0	2	2	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	N	0	2	2	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	N	0	2	2	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	N	0	2	2	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	N	0	2	2	2+	1.522	1.522	1.522	1.522	1.522
2	1	1	N	0	2	2	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	N	0	2	2	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	N	0	2	2	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	N	0	2	2	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	N	0	2	2	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	N	0	2	2	2+	1.557	1.557	1.557	1.557	1.557

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	0	2+	N	0	2	2	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	N	0	2	2	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	N	0	2	2	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	N	0	2	2	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	N	0	2	2	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	N	0	2	2	2+	1.862	1.862	1.862	1.862	1.862
X	X	0	Y	0	2	2	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	Y	0	2	2	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	Y	0	2	2	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	Y	0	2	2	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	Y	0	2	2	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	Y	0	2	2	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	Y	0	2	2	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	Y	0	2	2	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	Y	0	2	2	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	Y	0	2	2	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	Y	0	2	2	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	Y	0	2	2	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	Y	0	2	2	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	Y	0	2	2	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	Y	0	2	2	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	Y	0	2	2	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	Y	0	2	2	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	Y	0	2	2	2+	1.522	1.522	1.522	1.522	1.522
2	1	1	Y	0	2	2	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	Y	0	2	2	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	Y	0	2	2	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	Y	0	2	2	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	Y	0	2	2	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	Y	0	2	2	2+	1.557	1.557	1.557	1.557	1.557
1	0	2+	Y	0	2	2	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	Y	0	2	2	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	Y	0	2	2	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	Y	0	2	2	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	Y	0	2	2	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	Y	0	2	2	2+	1.862	1.862	1.862	1.862	1.862
X	X	0	N	1	0	0	2+	0.913	0.913	0.913	0.913	0.913
0	0	0	N	1	0	0	2+	0.913	0.913	0.913	0.913	0.913
0	1	0	N	1	0	0	2+	0.913	0.913	0.913	0.913	0.913
0	2	0	N	1	0	0	2+	1.069	1.069	1.069	1.069	1.069
1	0	0	N	1	0	0	2+	1.014	1.014	1.014	1.014	1.014
1	1	0	N	1	0	0	2+	1.097	1.097	1.097	1.097	1.097
1	2	0	N	1	0	0	2+	1.142	1.142	1.142	1.142	1.142
2	0	0	N	1	0	0	2+	1.188	1.188	1.188	1.188	1.188
2	1	0	N	1	0	0	2+	1.233	1.233	1.233	1.233	1.233
2	2	0	N	1	0	0	2+	1.280	1.280	1.280	1.280	1.280
X	X	1	N	1	0	0	2+	1.005	1.005	1.005	1.005	1.005
0	0	1	N	1	0	0	2+	1.005	1.005	1.005	1.005	1.005
0	1	1	N	1	0	0	2+	1.005	1.005	1.005	1.005	1.005
0	2	1	N	1	0	0	2+	1.176	1.176	1.176	1.176	1.176
1	0	1	N	1	0	0	2+	1.115	1.115	1.115	1.115	1.115
1	1	1	N	1	0	0	2+	1.207	1.207	1.207	1.207	1.207
1	2	1	N	1	0	0	2+	1.257	1.257	1.257	1.257	1.257
2	0	1	N	1	0	0	2+	1.307	1.307	1.307	1.307	1.307
2	1	1	N	1	0	0	2+	1.356	1.356	1.356	1.356	1.356
2	2	1	N	1	0	0	2+	1.407	1.407	1.407	1.407	1.407
X	X	2+	N	1	0	0	2+	1.141	1.141	1.141	1.141	1.141
0	0	2+	N	1	0	0	2+	1.141	1.141	1.141	1.141	1.141
0	1	2+	N	1	0	0	2+	1.141	1.141	1.141	1.141	1.141
0	2	2+	N	1	0	0	2+	1.336	1.336	1.336	1.336	1.336
1	0	2+	N	1	0	0	2+	1.267	1.267	1.267	1.267	1.267
1	1	2+	N	1	0	0	2+	1.371	1.371	1.371	1.371	1.371
1	2	2+	N	1	0	0	2+	1.428	1.428	1.428	1.428	1.428
2	0	2+	N	1	0	0	2+	1.485	1.485	1.485	1.485	1.485
2	1	2+	N	1	0	0	2+	1.542	1.542	1.542	1.542	1.542
2	2	2+	N	1	0	0	2+	1.599	1.599	1.599	1.599	1.599
X	X	0	Y	1	0	0	2+	0.913	0.913	0.913	0.913	0.913
0	0	0	Y	1	0	0	2+	0.913	0.913	0.913	0.913	0.913
0	1	0	Y	1	0	0	2+	0.913	0.913	0.913	0.913	0.913
0	2	0	Y	1	0	0	2+	1.069	1.069	1.069	1.069	1.069
1	0	0	Y	1	0	0	2+	1.014	1.014	1.014	1.014	1.014
1	1	0	Y	1	0	0	2+	1.097	1.097	1.097	1.097	1.097
1	2	0	Y	1	0	0	2+	1.142	1.142	1.142	1.142	1.142
2	0	0	Y	1	0	0	2+	1.188	1.188	1.188	1.188	1.188
2	1	0	Y	1	0	0	2+	1.233	1.233	1.233	1.233	1.233
2	2	0	Y	1	0	0	2+	1.280	1.280	1.280	1.280	1.280
X	X	1	Y	1	0	0	2+	1.005	1.005	1.005	1.005	1.005
0	0	1	Y	1	0	0	2+	1.005	1.005	1.005	1.005	1.005

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	6th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
0	1	1	Y	1	0	0	2+	1.005	1.005	1.005	1.005	1.005
0	2	1	Y	1	0	0	2+	1.176	1.176	1.176	1.176	1.176
1	0	1	Y	1	0	0	2+	1.115	1.115	1.115	1.115	1.115
1	1	1	Y	1	0	0	2+	1.207	1.207	1.207	1.207	1.207
1	2	1	Y	1	0	0	2+	1.257	1.257	1.257	1.257	1.257
2	0	1	Y	1	0	0	2+	1.307	1.307	1.307	1.307	1.307
2	1	1	Y	1	0	0	2+	1.356	1.356	1.356	1.356	1.356
2	2	1	Y	1	0	0	2+	1.407	1.407	1.407	1.407	1.407
X	X	2+	Y	1	0	0	2+	1.141	1.141	1.141	1.141	1.141
0	0	2+	Y	1	0	0	2+	1.141	1.141	1.141	1.141	1.141
0	1	2+	Y	1	0	0	2+	1.141	1.141	1.141	1.141	1.141
0	2	2+	Y	1	0	0	2+	1.336	1.336	1.336	1.336	1.336
1	0	2+	Y	1	0	0	2+	1.267	1.267	1.267	1.267	1.267
1	1	2+	Y	1	0	0	2+	1.371	1.371	1.371	1.371	1.371
1	2	2+	Y	1	0	0	2+	1.428	1.428	1.428	1.428	1.428
2	0	2+	Y	1	0	0	2+	1.485	1.485	1.485	1.485	1.485
2	1	2+	Y	1	0	0	2+	1.542	1.542	1.542	1.542	1.542
2	2	2+	Y	1	0	0	2+	1.599	1.599	1.599	1.599	1.599
X	X	0	N	1	0	1	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	N	1	0	1	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	N	1	0	1	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	N	1	0	1	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	N	1	0	1	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	N	1	0	1	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	N	1	0	1	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	N	1	0	1	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	N	1	0	1	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	N	1	0	1	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	N	1	0	1	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	N	1	0	1	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	N	1	0	1	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	N	1	0	1	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	N	1	0	1	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	N	1	0	1	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	N	1	0	1	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	N	1	0	1	2+	1.522	1.522	1.522	1.522	1.522
2	1	1	N	1	0	1	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	N	1	0	1	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	N	1	0	1	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	N	1	0	1	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	N	1	0	1	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	N	1	0	1	2+	1.557	1.557	1.557	1.557	1.557
1	0	2+	N	1	0	1	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	N	1	0	1	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	N	1	0	1	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	N	1	0	1	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	N	1	0	1	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	N	1	0	1	2+	1.862	1.862	1.862	1.862	1.862
X	X	0	Y	1	0	1	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	Y	1	0	1	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	Y	1	0	1	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	Y	1	0	1	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	Y	1	0	1	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	Y	1	0	1	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	Y	1	0	1	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	Y	1	0	1	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	Y	1	0	1	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	Y	1	0	1	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	Y	1	0	1	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	Y	1	0	1	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	Y	1	0	1	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	Y	1	0	1	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	Y	1	0	1	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	Y	1	0	1	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	Y	1	0	1	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	Y	1	0	1	2+	1.522	1.522	1.522	1.522	1.522
2	1	1	Y	1	0	1	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	Y	1	0	1	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	Y	1	0	1	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	Y	1	0	1	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	Y	1	0	1	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	Y	1	0	1	2+	1.557	1.557	1.557	1.557	1.557
1	0	2+	Y	1	0	1	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	Y	1	0	1	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	Y	1	0	1	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	Y	1	0	1	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	Y	1	0	1	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	Y	1	0	1	2+	1.862	1.862	1.862	1.862	1.862

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
X	X	0	N	1	0	2	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	N	1	0	2	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	N	1	0	2	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	N	1	0	2	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	N	1	0	2	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	N	1	0	2	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	N	1	0	2	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	N	1	0	2	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	N	1	0	2	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	N	1	0	2	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	N	1	0	2	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	N	1	0	2	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	N	1	0	2	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	N	1	0	2	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	N	1	0	2	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	N	1	0	2	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	N	1	0	2	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	N	1	0	2	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	N	1	0	2	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	N	1	0	2	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	N	1	0	2	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	N	1	0	2	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	N	1	0	2	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	N	1	0	2	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	N	1	0	2	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	N	1	0	2	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	N	1	0	2	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	N	1	0	2	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	N	1	0	2	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	N	1	0	2	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	Y	1	0	2	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	Y	1	0	2	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	Y	1	0	2	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	Y	1	0	2	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	Y	1	0	2	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	Y	1	0	2	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	Y	1	0	2	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	Y	1	0	2	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	Y	1	0	2	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	Y	1	0	2	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	Y	1	0	2	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	Y	1	0	2	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	Y	1	0	2	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	Y	1	0	2	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	Y	1	0	2	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	Y	1	0	2	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	Y	1	0	2	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	Y	1	0	2	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	Y	1	0	2	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	Y	1	0	2	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	Y	1	0	2	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	Y	1	0	2	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	Y	1	0	2	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	Y	1	0	2	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	Y	1	0	2	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	Y	1	0	2	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	Y	1	0	2	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	Y	1	0	2	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	Y	1	0	2	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	Y	1	0	2	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	N	1	1	0	2+	0.932	0.932	0.932	0.932	0.932
0	0	0	N	1	1	0	2+	0.932	0.932	0.932	0.932	0.932
0	1	0	N	1	1	0	2+	0.932	0.932	0.932	0.932	0.932
0	2	0	N	1	1	0	2+	1.090	1.090	1.090	1.090	1.090
1	0	0	N	1	1	0	2+	1.034	1.034	1.034	1.034	1.034
1	1	0	N	1	1	0	2+	1.118	1.118	1.118	1.118	1.118
1	2	0	N	1	1	0	2+	1.164	1.164	1.164	1.164	1.164
2	0	0	N	1	1	0	2+	1.210	1.210	1.210	1.210	1.210
2	1	0	N	1	1	0	2+	1.258	1.258	1.258	1.258	1.258
2	2	0	N	1	1	0	2+	1.304	1.304	1.304	1.304	1.304
X	X	1	N	1	1	0	2+	1.025	1.025	1.025	1.025	1.025
0	0	1	N	1	1	0	2+	1.025	1.025	1.025	1.025	1.025
0	1	1	N	1	1	0	2+	1.025	1.025	1.025	1.025	1.025
0	2	1	N	1	1	0	2+	1.199	1.199	1.199	1.199	1.199
1	0	1	N	1	1	0	2+	1.137	1.137	1.137	1.137	1.137
1	1	1	N	1	1	0	2+	1.230	1.230	1.230	1.230	1.230
1	2	1	N	1	1	0	2+	1.280	1.280	1.280	1.280	1.280
2	0	1	N	1	1	0	2+	1.332	1.332	1.332	1.332	1.332

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
2	1	1	N	1	1	0	2+	1.384	1.384	1.384	1.384	1.384
2	2	1	N	1	1	0	2+	1.434	1.434	1.434	1.434	1.434
X	X	2+	N	1	1	0	2+	1.165	1.165	1.165	1.165	1.165
0	0	2+	N	1	1	0	2+	1.165	1.165	1.165	1.165	1.165
0	1	2+	N	1	1	0	2+	1.165	1.165	1.165	1.165	1.165
0	2	2+	N	1	1	0	2+	1.363	1.363	1.363	1.363	1.363
1	0	2+	N	1	1	0	2+	1.293	1.293	1.293	1.293	1.293
1	1	2+	N	1	1	0	2+	1.398	1.398	1.398	1.398	1.398
1	2	2+	N	1	1	0	2+	1.455	1.455	1.455	1.455	1.455
2	0	2+	N	1	1	0	2+	1.513	1.513	1.513	1.513	1.513
2	1	2+	N	1	1	0	2+	1.572	1.572	1.572	1.572	1.572
2	2	2+	N	1	1	0	2+	1.630	1.630	1.630	1.630	1.630
X	X	0	Y	1	1	0	2+	0.932	0.932	0.932	0.932	0.932
0	0	0	Y	1	1	0	2+	0.932	0.932	0.932	0.932	0.932
0	1	0	Y	1	1	0	2+	0.932	0.932	0.932	0.932	0.932
0	2	0	Y	1	1	0	2+	1.090	1.090	1.090	1.090	1.090
1	0	0	Y	1	1	0	2+	1.034	1.034	1.034	1.034	1.034
1	1	0	Y	1	1	0	2+	1.118	1.118	1.118	1.118	1.118
1	2	0	Y	1	1	0	2+	1.164	1.164	1.164	1.164	1.164
2	0	0	Y	1	1	0	2+	1.210	1.210	1.210	1.210	1.210
2	1	0	Y	1	1	0	2+	1.258	1.258	1.258	1.258	1.258
2	2	0	Y	1	1	0	2+	1.304	1.304	1.304	1.304	1.304
X	X	1	Y	1	1	0	2+	1.025	1.025	1.025	1.025	1.025
0	0	1	Y	1	1	0	2+	1.025	1.025	1.025	1.025	1.025
0	1	1	Y	1	1	0	2+	1.025	1.025	1.025	1.025	1.025
0	2	1	Y	1	1	0	2+	1.199	1.199	1.199	1.199	1.199
1	0	1	Y	1	1	0	2+	1.137	1.137	1.137	1.137	1.137
1	1	1	Y	1	1	0	2+	1.230	1.230	1.230	1.230	1.230
1	2	1	Y	1	1	0	2+	1.280	1.280	1.280	1.280	1.280
2	0	1	Y	1	1	0	2+	1.332	1.332	1.332	1.332	1.332
2	1	1	Y	1	1	0	2+	1.384	1.384	1.384	1.384	1.384
2	2	1	Y	1	1	0	2+	1.434	1.434	1.434	1.434	1.434
X	X	2+	Y	1	1	0	2+	1.165	1.165	1.165	1.165	1.165
0	0	2+	Y	1	1	0	2+	1.165	1.165	1.165	1.165	1.165
0	1	2+	Y	1	1	0	2+	1.165	1.165	1.165	1.165	1.165
0	2	2+	Y	1	1	0	2+	1.363	1.363	1.363	1.363	1.363
1	0	2+	Y	1	1	0	2+	1.293	1.293	1.293	1.293	1.293
1	1	2+	Y	1	1	0	2+	1.398	1.398	1.398	1.398	1.398
1	2	2+	Y	1	1	0	2+	1.455	1.455	1.455	1.455	1.455
2	0	2+	Y	1	1	0	2+	1.513	1.513	1.513	1.513	1.513
2	1	2+	Y	1	1	0	2+	1.572	1.572	1.572	1.572	1.572
2	2	2+	Y	1	1	0	2+	1.630	1.630	1.630	1.630	1.630
X	X	0	N	1	1	1	2+	0.958	0.958	0.958	0.958	0.958
0	0	0	N	1	1	1	2+	0.958	0.958	0.958	0.958	0.958
0	1	0	N	1	1	1	2+	0.958	0.958	0.958	0.958	0.958
0	2	0	N	1	1	1	2+	1.121	1.121	1.121	1.121	1.121
1	0	0	N	1	1	1	2+	1.064	1.064	1.064	1.064	1.064
1	1	0	N	1	1	1	2+	1.149	1.149	1.149	1.149	1.149
1	2	0	N	1	1	1	2+	1.197	1.197	1.197	1.197	1.197
2	0	0	N	1	1	1	2+	1.245	1.245	1.245	1.245	1.245
2	1	0	N	1	1	1	2+	1.294	1.294	1.294	1.294	1.294
2	2	0	N	1	1	1	2+	1.342	1.342	1.342	1.342	1.342
X	X	1	N	1	1	1	2+	1.054	1.054	1.054	1.054	1.054
0	0	1	N	1	1	1	2+	1.054	1.054	1.054	1.054	1.054
0	1	1	N	1	1	1	2+	1.054	1.054	1.054	1.054	1.054
0	2	1	N	1	1	1	2+	1.233	1.233	1.233	1.233	1.233
1	0	1	N	1	1	1	2+	1.170	1.170	1.170	1.170	1.170
1	1	1	N	1	1	1	2+	1.265	1.265	1.265	1.265	1.265
1	2	1	N	1	1	1	2+	1.317	1.317	1.317	1.317	1.317
2	0	1	N	1	1	1	2+	1.370	1.370	1.370	1.370	1.370
2	1	1	N	1	1	1	2+	1.423	1.423	1.423	1.423	1.423
2	2	1	N	1	1	1	2+	1.476	1.476	1.476	1.476	1.476
X	X	2+	N	1	1	1	2+	1.197	1.197	1.197	1.197	1.197
0	0	2+	N	1	1	1	2+	1.197	1.197	1.197	1.197	1.197
0	1	2+	N	1	1	1	2+	1.197	1.197	1.197	1.197	1.197
0	2	2+	N	1	1	1	2+	1.402	1.402	1.402	1.402	1.402
1	0	2+	N	1	1	1	2+	1.329	1.329	1.329	1.329	1.329
1	1	2+	N	1	1	1	2+	1.437	1.437	1.437	1.437	1.437
1	2	2+	N	1	1	1	2+	1.497	1.497	1.497	1.497	1.497
2	0	2+	N	1	1	1	2+	1.557	1.557	1.557	1.557	1.557
2	1	2+	N	1	1	1	2+	1.617	1.617	1.617	1.617	1.617
2	2	2+	N	1	1	1	2+	1.677	1.677	1.677	1.677	1.677
X	X	0	Y	1	1	1	2+	0.958	0.958	0.958	0.958	0.958
0	0	0	Y	1	1	1	2+	0.958	0.958	0.958	0.958	0.958
0	1	0	Y	1	1	1	2+	0.958	0.958	0.958	0.958	0.958
0	2	0	Y	1	1	1	2+	1.121	1.121	1.121	1.121	1.121
1	0	0	Y	1	1	1	2+	1.064	1.064	1.064	1.064	1.064
1	1	0	Y	1	1	1	2+	1.149	1.149	1.149	1.149	1.149

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	6th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	2	0	Y	1	1	1	2+	1.197	1.197	1.197	1.197	1.197
2	0	0	Y	1	1	1	2+	1.245	1.245	1.245	1.245	1.245
2	1	0	Y	1	1	1	2+	1.294	1.294	1.294	1.294	1.294
2	2	0	Y	1	1	1	2+	1.342	1.342	1.342	1.342	1.342
X	X	1	Y	1	1	1	2+	1.054	1.054	1.054	1.054	1.054
0	0	1	Y	1	1	1	2+	1.054	1.054	1.054	1.054	1.054
0	1	1	Y	1	1	1	2+	1.054	1.054	1.054	1.054	1.054
0	2	1	Y	1	1	1	2+	1.233	1.233	1.233	1.233	1.233
1	0	1	Y	1	1	1	2+	1.170	1.170	1.170	1.170	1.170
1	1	1	Y	1	1	1	2+	1.265	1.265	1.265	1.265	1.265
1	2	1	Y	1	1	1	2+	1.317	1.317	1.317	1.317	1.317
2	0	1	Y	1	1	1	2+	1.370	1.370	1.370	1.370	1.370
2	1	1	Y	1	1	1	2+	1.423	1.423	1.423	1.423	1.423
2	2	1	Y	1	1	1	2+	1.476	1.476	1.476	1.476	1.476
X	X	2+	Y	1	1	1	2+	1.197	1.197	1.197	1.197	1.197
0	0	2+	Y	1	1	1	2+	1.197	1.197	1.197	1.197	1.197
0	1	2+	Y	1	1	1	2+	1.197	1.197	1.197	1.197	1.197
0	2	2+	Y	1	1	1	2+	1.402	1.402	1.402	1.402	1.402
1	0	2+	Y	1	1	1	2+	1.329	1.329	1.329	1.329	1.329
1	1	2+	Y	1	1	1	2+	1.437	1.437	1.437	1.437	1.437
1	2	2+	Y	1	1	1	2+	1.497	1.497	1.497	1.497	1.497
2	0	2+	Y	1	1	1	2+	1.557	1.557	1.557	1.557	1.557
2	1	2+	Y	1	1	1	2+	1.617	1.617	1.617	1.617	1.617
2	2	2+	Y	1	1	1	2+	1.677	1.677	1.677	1.677	1.677
X	X	0	N	1	1	2	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	N	1	1	2	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	N	1	1	2	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	N	1	1	2	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	N	1	1	2	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	N	1	1	2	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	N	1	1	2	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	N	1	1	2	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	N	1	1	2	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	N	1	1	2	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	N	1	1	2	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	N	1	1	2	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	N	1	1	2	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	N	1	1	2	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	N	1	1	2	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	N	1	1	2	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	N	1	1	2	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	N	1	1	2	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	N	1	1	2	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	N	1	1	2	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	N	1	1	2	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	N	1	1	2	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	N	1	1	2	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	N	1	1	2	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	N	1	1	2	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	N	1	1	2	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	N	1	1	2	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	N	1	1	2	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	N	1	1	2	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	N	1	1	2	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	Y	1	1	2	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	Y	1	1	2	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	Y	1	1	2	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	Y	1	1	2	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	Y	1	1	2	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	Y	1	1	2	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	Y	1	1	2	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	Y	1	1	2	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	Y	1	1	2	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	Y	1	1	2	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	Y	1	1	2	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	Y	1	1	2	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	Y	1	1	2	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	Y	1	1	2	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	Y	1	1	2	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	Y	1	1	2	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	Y	1	1	2	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	Y	1	1	2	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	Y	1	1	2	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	Y	1	1	2	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	Y	1	1	2	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	Y	1	1	2	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	Y	1	1	2	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	Y	1	1	2	2+	1.621	1.621	1.621	1.621	1.621

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	6th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	0	2+	Y	1	1	2	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	Y	1	1	2	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	Y	1	1	2	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	Y	1	1	2	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	Y	1	1	2	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	Y	1	1	2	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	N	1	2	0	2+	0.932	0.932	0.932	0.932	0.932
0	0	0	N	1	2	0	2+	0.932	0.932	0.932	0.932	0.932
0	1	0	N	1	2	0	2+	0.932	0.932	0.932	0.932	0.932
0	2	0	N	1	2	0	2+	1.090	1.090	1.090	1.090	1.090
1	0	0	N	1	2	0	2+	1.034	1.034	1.034	1.034	1.034
1	1	0	N	1	2	0	2+	1.118	1.118	1.118	1.118	1.118
1	2	0	N	1	2	0	2+	1.164	1.164	1.164	1.164	1.164
2	0	0	N	1	2	0	2+	1.210	1.210	1.210	1.210	1.210
2	1	0	N	1	2	0	2+	1.258	1.258	1.258	1.258	1.258
2	2	0	N	1	2	0	2+	1.304	1.304	1.304	1.304	1.304
X	X	1	N	1	2	0	2+	1.025	1.025	1.025	1.025	1.025
0	0	1	N	1	2	0	2+	1.025	1.025	1.025	1.025	1.025
0	1	1	N	1	2	0	2+	1.025	1.025	1.025	1.025	1.025
0	2	1	N	1	2	0	2+	1.199	1.199	1.199	1.199	1.199
1	0	1	N	1	2	0	2+	1.137	1.137	1.137	1.137	1.137
1	1	1	N	1	2	0	2+	1.230	1.230	1.230	1.230	1.230
1	2	1	N	1	2	0	2+	1.280	1.280	1.280	1.280	1.280
2	0	1	N	1	2	0	2+	1.332	1.332	1.332	1.332	1.332
2	1	1	N	1	2	0	2+	1.384	1.384	1.384	1.384	1.384
2	2	1	N	1	2	0	2+	1.434	1.434	1.434	1.434	1.434
X	X	2+	N	1	2	0	2+	1.165	1.165	1.165	1.165	1.165
0	0	2+	N	1	2	0	2+	1.165	1.165	1.165	1.165	1.165
0	1	2+	N	1	2	0	2+	1.165	1.165	1.165	1.165	1.165
0	2	2+	N	1	2	0	2+	1.363	1.363	1.363	1.363	1.363
1	0	2+	N	1	2	0	2+	1.293	1.293	1.293	1.293	1.293
1	1	2+	N	1	2	0	2+	1.398	1.398	1.398	1.398	1.398
1	2	2+	N	1	2	0	2+	1.455	1.455	1.455	1.455	1.455
2	0	2+	N	1	2	0	2+	1.513	1.513	1.513	1.513	1.513
2	1	2+	N	1	2	0	2+	1.572	1.572	1.572	1.572	1.572
2	2	2+	N	1	2	0	2+	1.630	1.630	1.630	1.630	1.630
X	X	0	Y	1	2	0	2+	0.932	0.932	0.932	0.932	0.932
0	0	0	Y	1	2	0	2+	0.932	0.932	0.932	0.932	0.932
0	1	0	Y	1	2	0	2+	0.932	0.932	0.932	0.932	0.932
0	2	0	Y	1	2	0	2+	1.090	1.090	1.090	1.090	1.090
1	0	0	Y	1	2	0	2+	1.034	1.034	1.034	1.034	1.034
1	1	0	Y	1	2	0	2+	1.118	1.118	1.118	1.118	1.118
1	2	0	Y	1	2	0	2+	1.164	1.164	1.164	1.164	1.164
2	0	0	Y	1	2	0	2+	1.210	1.210	1.210	1.210	1.210
2	1	0	Y	1	2	0	2+	1.258	1.258	1.258	1.258	1.258
2	2	0	Y	1	2	0	2+	1.304	1.304	1.304	1.304	1.304
X	X	1	Y	1	2	0	2+	1.025	1.025	1.025	1.025	1.025
0	0	1	Y	1	2	0	2+	1.025	1.025	1.025	1.025	1.025
0	1	1	Y	1	2	0	2+	1.025	1.025	1.025	1.025	1.025
0	2	1	Y	1	2	0	2+	1.199	1.199	1.199	1.199	1.199
1	0	1	Y	1	2	0	2+	1.137	1.137	1.137	1.137	1.137
1	1	1	Y	1	2	0	2+	1.230	1.230	1.230	1.230	1.230
1	2	1	Y	1	2	0	2+	1.280	1.280	1.280	1.280	1.280
2	0	1	Y	1	2	0	2+	1.332	1.332	1.332	1.332	1.332
2	1	1	Y	1	2	0	2+	1.384	1.384	1.384	1.384	1.384
2	2	1	Y	1	2	0	2+	1.434	1.434	1.434	1.434	1.434
X	X	2+	Y	1	2	0	2+	1.165	1.165	1.165	1.165	1.165
0	0	2+	Y	1	2	0	2+	1.165	1.165	1.165	1.165	1.165
0	1	2+	Y	1	2	0	2+	1.165	1.165	1.165	1.165	1.165
0	2	2+	Y	1	2	0	2+	1.363	1.363	1.363	1.363	1.363
1	0	2+	Y	1	2	0	2+	1.293	1.293	1.293	1.293	1.293
1	1	2+	Y	1	2	0	2+	1.398	1.398	1.398	1.398	1.398
1	2	2+	Y	1	2	0	2+	1.455	1.455	1.455	1.455	1.455
2	0	2+	Y	1	2	0	2+	1.513	1.513	1.513	1.513	1.513
2	1	2+	Y	1	2	0	2+	1.572	1.572	1.572	1.572	1.572
2	2	2+	Y	1	2	0	2+	1.630	1.630	1.630	1.630	1.630
X	X	0	N	1	2	1	2+	0.958	0.958	0.958	0.958	0.958
0	0	0	N	1	2	1	2+	0.958	0.958	0.958	0.958	0.958
0	1	0	N	1	2	1	2+	0.958	0.958	0.958	0.958	0.958
0	2	0	N	1	2	1	2+	1.121	1.121	1.121	1.121	1.121
1	0	0	N	1	2	1	2+	1.064	1.064	1.064	1.064	1.064
1	1	0	N	1	2	1	2+	1.149	1.149	1.149	1.149	1.149
1	2	0	N	1	2	1	2+	1.197	1.197	1.197	1.197	1.197
2	0	0	N	1	2	1	2+	1.245	1.245	1.245	1.245	1.245
2	1	0	N	1	2	1	2+	1.294	1.294	1.294	1.294	1.294
2	2	0	N	1	2	1	2+	1.342	1.342	1.342	1.342	1.342
X	X	1	N	1	2	1	2+	1.054	1.054	1.054	1.054	1.054
0	0	1	N	1	2	1	2+	1.054	1.054	1.054	1.054	1.054

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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
0	1	1	N	1	2	1	2+	1.054	1.054	1.054	1.054	1.054
0	2	1	N	1	2	1	2+	1.233	1.233	1.233	1.233	1.233
1	0	1	N	1	2	1	2+	1.170	1.170	1.170	1.170	1.170
1	1	1	N	1	2	1	2+	1.265	1.265	1.265	1.265	1.265
1	2	1	N	1	2	1	2+	1.317	1.317	1.317	1.317	1.317
2	0	1	N	1	2	1	2+	1.370	1.370	1.370	1.370	1.370
2	1	1	N	1	2	1	2+	1.423	1.423	1.423	1.423	1.423
2	2	1	N	1	2	1	2+	1.476	1.476	1.476	1.476	1.476
X	X	2+	N	1	2	1	2+	1.197	1.197	1.197	1.197	1.197
0	0	2+	N	1	2	1	2+	1.197	1.197	1.197	1.197	1.197
0	1	2+	N	1	2	1	2+	1.197	1.197	1.197	1.197	1.197
0	2	2+	N	1	2	1	2+	1.402	1.402	1.402	1.402	1.402
1	0	2+	N	1	2	1	2+	1.329	1.329	1.329	1.329	1.329
1	1	2+	N	1	2	1	2+	1.437	1.437	1.437	1.437	1.437
1	2	2+	N	1	2	1	2+	1.497	1.497	1.497	1.497	1.497
2	0	2+	N	1	2	1	2+	1.557	1.557	1.557	1.557	1.557
2	1	2+	N	1	2	1	2+	1.617	1.617	1.617	1.617	1.617
2	2	2+	N	1	2	1	2+	1.677	1.677	1.677	1.677	1.677
X	X	0	Y	1	2	1	2+	0.958	0.958	0.958	0.958	0.958
0	0	0	Y	1	2	1	2+	0.958	0.958	0.958	0.958	0.958
0	1	0	Y	1	2	1	2+	0.958	0.958	0.958	0.958	0.958
0	2	0	Y	1	2	1	2+	1.121	1.121	1.121	1.121	1.121
1	0	0	Y	1	2	1	2+	1.064	1.064	1.064	1.064	1.064
1	1	0	Y	1	2	1	2+	1.149	1.149	1.149	1.149	1.149
1	2	0	Y	1	2	1	2+	1.197	1.197	1.197	1.197	1.197
2	0	0	Y	1	2	1	2+	1.245	1.245	1.245	1.245	1.245
2	1	0	Y	1	2	1	2+	1.294	1.294	1.294	1.294	1.294
2	2	0	Y	1	2	1	2+	1.342	1.342	1.342	1.342	1.342
X	X	1	Y	1	2	1	2+	1.054	1.054	1.054	1.054	1.054
0	0	1	Y	1	2	1	2+	1.054	1.054	1.054	1.054	1.054
0	1	1	Y	1	2	1	2+	1.054	1.054	1.054	1.054	1.054
0	2	1	Y	1	2	1	2+	1.233	1.233	1.233	1.233	1.233
1	0	1	Y	1	2	1	2+	1.170	1.170	1.170	1.170	1.170
1	1	1	Y	1	2	1	2+	1.265	1.265	1.265	1.265	1.265
1	2	1	Y	1	2	1	2+	1.317	1.317	1.317	1.317	1.317
2	0	1	Y	1	2	1	2+	1.370	1.370	1.370	1.370	1.370
2	1	1	Y	1	2	1	2+	1.423	1.423	1.423	1.423	1.423
2	2	1	Y	1	2	1	2+	1.476	1.476	1.476	1.476	1.476
X	X	2+	Y	1	2	1	2+	1.197	1.197	1.197	1.197	1.197
0	0	2+	Y	1	2	1	2+	1.197	1.197	1.197	1.197	1.197
0	1	2+	Y	1	2	1	2+	1.197	1.197	1.197	1.197	1.197
0	2	2+	Y	1	2	1	2+	1.402	1.402	1.402	1.402	1.402
1	0	2+	Y	1	2	1	2+	1.329	1.329	1.329	1.329	1.329
1	1	2+	Y	1	2	1	2+	1.437	1.437	1.437	1.437	1.437
1	2	2+	Y	1	2	1	2+	1.497	1.497	1.497	1.497	1.497
2	0	2+	Y	1	2	1	2+	1.557	1.557	1.557	1.557	1.557
2	1	2+	Y	1	2	1	2+	1.617	1.617	1.617	1.617	1.617
2	2	2+	Y	1	2	1	2+	1.677	1.677	1.677	1.677	1.677
X	X	0	N	1	2	2	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	N	1	2	2	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	N	1	2	2	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	N	1	2	2	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	N	1	2	2	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	N	1	2	2	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	N	1	2	2	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	N	1	2	2	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	N	1	2	2	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	N	1	2	2	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	N	1	2	2	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	N	1	2	2	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	N	1	2	2	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	N	1	2	2	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	N	1	2	2	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	N	1	2	2	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	N	1	2	2	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	N	1	2	2	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	N	1	2	2	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	N	1	2	2	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	N	1	2	2	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	N	1	2	2	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	N	1	2	2	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	N	1	2	2	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	N	1	2	2	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	N	1	2	2	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	N	1	2	2	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	N	1	2	2	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	N	1	2	2	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	N	1	2	2	2+	1.940	1.940	1.940	1.940	1.940

PLYMOUTH ROCK ASSURANCE CORPORATION
2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
X	X	0	Y	1	2	2	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	Y	1	2	2	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	Y	1	2	2	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	Y	1	2	2	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	Y	1	2	2	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	Y	1	2	2	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	Y	1	2	2	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	Y	1	2	2	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	Y	1	2	2	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	Y	1	2	2	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	Y	1	2	2	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	Y	1	2	2	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	Y	1	2	2	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	Y	1	2	2	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	Y	1	2	2	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	Y	1	2	2	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	Y	1	2	2	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	Y	1	2	2	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	Y	1	2	2	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	Y	1	2	2	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	Y	1	2	2	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	Y	1	2	2	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	Y	1	2	2	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	Y	1	2	2	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	Y	1	2	2	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	Y	1	2	2	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	Y	1	2	2	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	Y	1	2	2	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	Y	1	2	2	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	Y	1	2	2	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	N	2	0	0	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	N	2	0	0	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	N	2	0	0	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	N	2	0	0	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	N	2	0	0	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	N	2	0	0	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	N	2	0	0	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	N	2	0	0	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	N	2	0	0	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	N	2	0	0	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	N	2	0	0	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	N	2	0	0	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	N	2	0	0	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	N	2	0	0	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	N	2	0	0	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	N	2	0	0	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	N	2	0	0	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	N	2	0	0	2+	1.522	1.522	1.522	1.522	1.522
2	1	1	N	2	0	0	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	N	2	0	0	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	N	2	0	0	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	N	2	0	0	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	N	2	0	0	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	N	2	0	0	2+	1.557	1.557	1.557	1.557	1.557
1	0	2+	N	2	0	0	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	N	2	0	0	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	N	2	0	0	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	N	2	0	0	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	N	2	0	0	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	N	2	0	0	2+	1.862	1.862	1.862	1.862	1.862
X	X	0	Y	2	0	0	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	Y	2	0	0	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	Y	2	0	0	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	Y	2	0	0	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	Y	2	0	0	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	Y	2	0	0	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	Y	2	0	0	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	Y	2	0	0	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	Y	2	0	0	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	Y	2	0	0	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	Y	2	0	0	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	Y	2	0	0	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	Y	2	0	0	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	Y	2	0	0	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	Y	2	0	0	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	Y	2	0	0	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	Y	2	0	0	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	Y	2	0	0	2+	1.522	1.522	1.522	1.522	1.522

PLYMOUTH ROCK ASSURANCE CORPORATION
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Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	6th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
2	1	1	Y	2	0	0	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	Y	2	0	0	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	Y	2	0	0	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	Y	2	0	0	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	Y	2	0	0	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	Y	2	0	0	2+	1.557	1.557	1.557	1.557	1.557
1	0	2+	Y	2	0	0	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	Y	2	0	0	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	Y	2	0	0	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	Y	2	0	0	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	Y	2	0	0	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	Y	2	0	0	2+	1.862	1.862	1.862	1.862	1.862
X	X	0	N	2	0	1	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	N	2	0	1	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	N	2	0	1	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	N	2	0	1	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	N	2	0	1	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	N	2	0	1	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	N	2	0	1	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	N	2	0	1	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	N	2	0	1	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	N	2	0	1	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	N	2	0	1	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	N	2	0	1	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	N	2	0	1	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	N	2	0	1	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	N	2	0	1	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	N	2	0	1	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	N	2	0	1	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	N	2	0	1	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	N	2	0	1	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	N	2	0	1	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	N	2	0	1	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	N	2	0	1	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	N	2	0	1	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	N	2	0	1	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	N	2	0	1	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	N	2	0	1	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	N	2	0	1	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	N	2	0	1	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	N	2	0	1	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	N	2	0	1	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	Y	2	0	1	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	Y	2	0	1	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	Y	2	0	1	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	Y	2	0	1	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	Y	2	0	1	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	Y	2	0	1	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	Y	2	0	1	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	Y	2	0	1	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	Y	2	0	1	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	Y	2	0	1	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	Y	2	0	1	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	Y	2	0	1	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	Y	2	0	1	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	Y	2	0	1	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	Y	2	0	1	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	Y	2	0	1	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	Y	2	0	1	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	Y	2	0	1	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	Y	2	0	1	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	Y	2	0	1	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	Y	2	0	1	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	Y	2	0	1	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	Y	2	0	1	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	Y	2	0	1	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	Y	2	0	1	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	Y	2	0	1	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	Y	2	0	1	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	Y	2	0	1	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	Y	2	0	1	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	Y	2	0	1	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	N	2	0	2	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	N	2	0	2	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	N	2	0	2	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	N	2	0	2	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	N	2	0	2	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	N	2	0	2	2+	1.331	1.331	1.331	1.331	1.331

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
1	2	0	N	2	0	2	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	N	2	0	2	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	N	2	0	2	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	N	2	0	2	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	N	2	0	2	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	N	2	0	2	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	N	2	0	2	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	N	2	0	2	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	N	2	0	2	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	N	2	0	2	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	N	2	0	2	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	N	2	0	2	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	N	2	0	2	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	N	2	0	2	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	N	2	0	2	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	N	2	0	2	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	N	2	0	2	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	N	2	0	2	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	N	2	0	2	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	N	2	0	2	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	N	2	0	2	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	N	2	0	2	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	N	2	0	2	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	N	2	0	2	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	Y	2	0	2	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	Y	2	0	2	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	Y	2	0	2	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	Y	2	0	2	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	Y	2	0	2	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	Y	2	0	2	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	Y	2	0	2	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	Y	2	0	2	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	Y	2	0	2	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	Y	2	0	2	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	Y	2	0	2	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	Y	2	0	2	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	Y	2	0	2	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	Y	2	0	2	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	Y	2	0	2	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	Y	2	0	2	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	Y	2	0	2	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	Y	2	0	2	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	Y	2	0	2	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	Y	2	0	2	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	Y	2	0	2	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	Y	2	0	2	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	Y	2	0	2	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	Y	2	0	2	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	Y	2	0	2	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	Y	2	0	2	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	Y	2	0	2	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	Y	2	0	2	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	Y	2	0	2	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	Y	2	0	2	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	N	2	1	0	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	N	2	1	0	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	N	2	1	0	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	N	2	1	0	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	N	2	1	0	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	N	2	1	0	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	N	2	1	0	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	N	2	1	0	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	N	2	1	0	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	N	2	1	0	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	N	2	1	0	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	N	2	1	0	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	N	2	1	0	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	N	2	1	0	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	N	2	1	0	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	N	2	1	0	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	N	2	1	0	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	N	2	1	0	2+	1.522	1.522	1.522	1.522	1.522
2	1	1	N	2	1	0	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	N	2	1	0	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	N	2	1	0	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	N	2	1	0	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	N	2	1	0	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	N	2	1	0	2+	1.557	1.557	1.557	1.557	1.557

PLYMOUTH ROCK ASSURANCE CORPORATION
2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

<u>Major Deferred</u> <u>Driver Incident</u>	<u>Minor Deferred</u> <u>Driver Incident</u>	<u>Excluded</u> <u>Driver Incident</u>	<u>5th Year</u> <u>Incident</u>	<u>Low Experience</u>	<u>Mid Experience</u>	<u>High Experience</u>	<u>Rated</u> <u>Driver Incident</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
				<u>Non-rating</u> <u>Driver Count</u>	<u>Non-rating</u> <u>Driver Count</u>	<u>Non-rating</u> <u>Driver Count</u>						
1	0	2+	N	2	1	0	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	N	2	1	0	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	N	2	1	0	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	N	2	1	0	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	N	2	1	0	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	N	2	1	0	2+	1.862	1.862	1.862	1.862	1.862
X	X	0	Y	2	1	0	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	Y	2	1	0	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	Y	2	1	0	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	Y	2	1	0	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	Y	2	1	0	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	Y	2	1	0	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	Y	2	1	0	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	Y	2	1	0	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	Y	2	1	0	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	Y	2	1	0	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	Y	2	1	0	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	Y	2	1	0	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	Y	2	1	0	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	Y	2	1	0	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	Y	2	1	0	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	Y	2	1	0	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	Y	2	1	0	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	Y	2	1	0	2+	1.522	1.522	1.522	1.522	1.522
2	1	1	Y	2	1	0	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	Y	2	1	0	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	Y	2	1	0	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	Y	2	1	0	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	Y	2	1	0	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	Y	2	1	0	2+	1.557	1.557	1.557	1.557	1.557
1	0	2+	Y	2	1	0	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	Y	2	1	0	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	Y	2	1	0	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	Y	2	1	0	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	Y	2	1	0	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	Y	2	1	0	2+	1.862	1.862	1.862	1.862	1.862
X	X	0	N	2	1	1	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	N	2	1	1	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	N	2	1	1	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	N	2	1	1	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	N	2	1	1	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	N	2	1	1	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	N	2	1	1	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	N	2	1	1	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	N	2	1	1	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	N	2	1	1	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	N	2	1	1	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	N	2	1	1	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	N	2	1	1	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	N	2	1	1	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	N	2	1	1	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	N	2	1	1	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	N	2	1	1	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	N	2	1	1	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	N	2	1	1	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	N	2	1	1	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	N	2	1	1	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	N	2	1	1	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	N	2	1	1	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	N	2	1	1	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	N	2	1	1	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	N	2	1	1	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	N	2	1	1	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	N	2	1	1	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	N	2	1	1	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	N	2	1	1	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	Y	2	1	1	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	Y	2	1	1	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	Y	2	1	1	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	Y	2	1	1	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	Y	2	1	1	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	Y	2	1	1	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	Y	2	1	1	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	Y	2	1	1	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	Y	2	1	1	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	Y	2	1	1	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	Y	2	1	1	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	Y	2	1	1	2+	1.220	1.220	1.220	1.220	1.220

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
0	1	1	Y	2	1	1	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	Y	2	1	1	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	Y	2	1	1	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	Y	2	1	1	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	Y	2	1	1	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	Y	2	1	1	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	Y	2	1	1	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	Y	2	1	1	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	Y	2	1	1	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	Y	2	1	1	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	Y	2	1	1	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	Y	2	1	1	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	Y	2	1	1	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	Y	2	1	1	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	Y	2	1	1	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	Y	2	1	1	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	Y	2	1	1	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	Y	2	1	1	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	N	2	1	2	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	N	2	1	2	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	N	2	1	2	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	N	2	1	2	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	N	2	1	2	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	N	2	1	2	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	N	2	1	2	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	N	2	1	2	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	N	2	1	2	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	N	2	1	2	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	N	2	1	2	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	N	2	1	2	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	N	2	1	2	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	N	2	1	2	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	N	2	1	2	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	N	2	1	2	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	N	2	1	2	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	N	2	1	2	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	N	2	1	2	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	N	2	1	2	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	N	2	1	2	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	N	2	1	2	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	N	2	1	2	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	N	2	1	2	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	N	2	1	2	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	N	2	1	2	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	N	2	1	2	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	N	2	1	2	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	N	2	1	2	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	N	2	1	2	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	Y	2	1	2	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	Y	2	1	2	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	Y	2	1	2	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	Y	2	1	2	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	Y	2	1	2	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	Y	2	1	2	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	Y	2	1	2	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	Y	2	1	2	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	Y	2	1	2	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	Y	2	1	2	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	Y	2	1	2	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	Y	2	1	2	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	Y	2	1	2	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	Y	2	1	2	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	Y	2	1	2	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	Y	2	1	2	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	Y	2	1	2	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	Y	2	1	2	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	Y	2	1	2	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	Y	2	1	2	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	Y	2	1	2	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	Y	2	1	2	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	Y	2	1	2	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	Y	2	1	2	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	Y	2	1	2	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	Y	2	1	2	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	Y	2	1	2	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	Y	2	1	2	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	Y	2	1	2	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	Y	2	1	2	2+	1.940	1.940	1.940	1.940	1.940

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
X	X	0	N	2	2	0	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	N	2	2	0	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	N	2	2	0	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	N	2	2	0	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	N	2	2	0	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	N	2	2	0	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	N	2	2	0	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	N	2	2	0	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	N	2	2	0	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	N	2	2	0	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	N	2	2	0	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	N	2	2	0	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	N	2	2	0	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	N	2	2	0	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	N	2	2	0	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	N	2	2	0	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	N	2	2	0	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	N	2	2	0	2+	1.522	1.522	1.522	1.522	1.522
2	1	1	N	2	2	0	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	N	2	2	0	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	N	2	2	0	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	N	2	2	0	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	N	2	2	0	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	N	2	2	0	2+	1.557	1.557	1.557	1.557	1.557
1	0	2+	N	2	2	0	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	N	2	2	0	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	N	2	2	0	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	N	2	2	0	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	N	2	2	0	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	N	2	2	0	2+	1.862	1.862	1.862	1.862	1.862
X	X	0	Y	2	2	0	2+	1.065	1.065	1.065	1.065	1.065
0	0	0	Y	2	2	0	2+	1.065	1.065	1.065	1.065	1.065
0	1	0	Y	2	2	0	2+	1.065	1.065	1.065	1.065	1.065
0	2	0	Y	2	2	0	2+	1.245	1.245	1.245	1.245	1.245
1	0	0	Y	2	2	0	2+	1.182	1.182	1.182	1.182	1.182
1	1	0	Y	2	2	0	2+	1.278	1.278	1.278	1.278	1.278
1	2	0	Y	2	2	0	2+	1.331	1.331	1.331	1.331	1.331
2	0	0	Y	2	2	0	2+	1.384	1.384	1.384	1.384	1.384
2	1	0	Y	2	2	0	2+	1.437	1.437	1.437	1.437	1.437
2	2	0	Y	2	2	0	2+	1.490	1.490	1.490	1.490	1.490
X	X	1	Y	2	2	0	2+	1.171	1.171	1.171	1.171	1.171
0	0	1	Y	2	2	0	2+	1.171	1.171	1.171	1.171	1.171
0	1	1	Y	2	2	0	2+	1.171	1.171	1.171	1.171	1.171
0	2	1	Y	2	2	0	2+	1.370	1.370	1.370	1.370	1.370
1	0	1	Y	2	2	0	2+	1.300	1.300	1.300	1.300	1.300
1	1	1	Y	2	2	0	2+	1.405	1.405	1.405	1.405	1.405
1	2	1	Y	2	2	0	2+	1.464	1.464	1.464	1.464	1.464
2	0	1	Y	2	2	0	2+	1.522	1.522	1.522	1.522	1.522
2	1	1	Y	2	2	0	2+	1.580	1.580	1.580	1.580	1.580
2	2	1	Y	2	2	0	2+	1.640	1.640	1.640	1.640	1.640
X	X	2+	Y	2	2	0	2+	1.331	1.331	1.331	1.331	1.331
0	0	2+	Y	2	2	0	2+	1.331	1.331	1.331	1.331	1.331
0	1	2+	Y	2	2	0	2+	1.331	1.331	1.331	1.331	1.331
0	2	2+	Y	2	2	0	2+	1.557	1.557	1.557	1.557	1.557
1	0	2+	Y	2	2	0	2+	1.477	1.477	1.477	1.477	1.477
1	1	2+	Y	2	2	0	2+	1.598	1.598	1.598	1.598	1.598
1	2	2+	Y	2	2	0	2+	1.664	1.664	1.664	1.664	1.664
2	0	2+	Y	2	2	0	2+	1.730	1.730	1.730	1.730	1.730
2	1	2+	Y	2	2	0	2+	1.796	1.796	1.796	1.796	1.796
2	2	2+	Y	2	2	0	2+	1.862	1.862	1.862	1.862	1.862
X	X	0	N	2	2	1	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	N	2	2	1	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	N	2	2	1	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	N	2	2	1	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	N	2	2	1	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	N	2	2	1	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	N	2	2	1	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	N	2	2	1	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	N	2	2	1	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	N	2	2	1	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	N	2	2	1	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	N	2	2	1	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	N	2	2	1	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	N	2	2	1	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	N	2	2	1	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	N	2	2	1	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	N	2	2	1	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	N	2	2	1	2+	1.585	1.585	1.585	1.585	1.585

PLYMOUTH ROCK ASSURANCE CORPORATION
2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

Major Deferred Driver Incident	Minor Deferred Driver Incident	Excluded Driver Incident	5th Year Incident	Low Experience	Mid Experience	High Experience	Rated Driver Incident	PART 1/5	PART 2	PART 4	PART 7/8	PART 9
				Non-rating Driver Count	Non-rating Driver Count	Non-rating Driver Count						
2	1	1	N	2	2	1	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	N	2	2	1	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	N	2	2	1	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	N	2	2	1	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	N	2	2	1	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	N	2	2	1	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	N	2	2	1	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	N	2	2	1	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	N	2	2	1	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	N	2	2	1	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	N	2	2	1	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	N	2	2	1	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	Y	2	2	1	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	Y	2	2	1	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	Y	2	2	1	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	Y	2	2	1	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	Y	2	2	1	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	Y	2	2	1	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	Y	2	2	1	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	Y	2	2	1	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	Y	2	2	1	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	Y	2	2	1	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	Y	2	2	1	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	Y	2	2	1	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	Y	2	2	1	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	Y	2	2	1	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	Y	2	2	1	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	Y	2	2	1	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	Y	2	2	1	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	Y	2	2	1	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	Y	2	2	1	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	Y	2	2	1	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	Y	2	2	1	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	Y	2	2	1	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	Y	2	2	1	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	Y	2	2	1	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	Y	2	2	1	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	Y	2	2	1	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	Y	2	2	1	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	Y	2	2	1	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	Y	2	2	1	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	Y	2	2	1	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	N	2	2	2	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	N	2	2	2	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	N	2	2	2	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	N	2	2	2	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	N	2	2	2	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	N	2	2	2	2+	1.331	1.331	1.331	1.331	1.331
1	2	0	N	2	2	2	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	N	2	2	2	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	N	2	2	2	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	N	2	2	2	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	N	2	2	2	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	N	2	2	2	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	N	2	2	2	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	N	2	2	2	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	N	2	2	2	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	N	2	2	2	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	N	2	2	2	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	N	2	2	2	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	N	2	2	2	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	N	2	2	2	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	N	2	2	2	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	N	2	2	2	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	N	2	2	2	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	N	2	2	2	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	N	2	2	2	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	N	2	2	2	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	N	2	2	2	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	N	2	2	2	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	N	2	2	2	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	N	2	2	2	2+	1.940	1.940	1.940	1.940	1.940
X	X	0	Y	2	2	2	2+	1.109	1.109	1.109	1.109	1.109
0	0	0	Y	2	2	2	2+	1.109	1.109	1.109	1.109	1.109
0	1	0	Y	2	2	2	2+	1.109	1.109	1.109	1.109	1.109
0	2	0	Y	2	2	2	2+	1.297	1.297	1.297	1.297	1.297
1	0	0	Y	2	2	2	2+	1.231	1.231	1.231	1.231	1.231
1	1	0	Y	2	2	2	2+	1.331	1.331	1.331	1.331	1.331

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective April 1, 2016 (Tiers 00-9Z)

Market Type Factors

<u>Major Deferred</u> <u>Driver Incident</u>	<u>Minor Deferred</u> <u>Driver Incident</u>	<u>Excluded</u> <u>Driver Incident</u>	<u>6th Year</u> <u>Incident</u>	<u>Low Experience</u> <u>Non-rating</u> <u>Driver Count</u>	<u>Mid Experience</u> <u>Non-rating</u> <u>Driver Count</u>	<u>High Experience</u> <u>Non-rating</u> <u>Driver Count</u>	<u>Rated</u> <u>Driver Incident</u>	<u>PART 1/5</u>	<u>PART 2</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>
1	2	0	Y	2	2	2	2+	1.386	1.386	1.386	1.386	1.386
2	0	0	Y	2	2	2	2+	1.441	1.441	1.441	1.441	1.441
2	1	0	Y	2	2	2	2+	1.497	1.497	1.497	1.497	1.497
2	2	0	Y	2	2	2	2+	1.552	1.552	1.552	1.552	1.552
X	X	1	Y	2	2	2	2+	1.220	1.220	1.220	1.220	1.220
0	0	1	Y	2	2	2	2+	1.220	1.220	1.220	1.220	1.220
0	1	1	Y	2	2	2	2+	1.220	1.220	1.220	1.220	1.220
0	2	1	Y	2	2	2	2+	1.426	1.426	1.426	1.426	1.426
1	0	1	Y	2	2	2	2+	1.354	1.354	1.354	1.354	1.354
1	1	1	Y	2	2	2	2+	1.464	1.464	1.464	1.464	1.464
1	2	1	Y	2	2	2	2+	1.525	1.525	1.525	1.525	1.525
2	0	1	Y	2	2	2	2+	1.585	1.585	1.585	1.585	1.585
2	1	1	Y	2	2	2	2+	1.647	1.647	1.647	1.647	1.647
2	2	1	Y	2	2	2	2+	1.708	1.708	1.708	1.708	1.708
X	X	2+	Y	2	2	2	2+	1.386	1.386	1.386	1.386	1.386
0	0	2+	Y	2	2	2	2+	1.386	1.386	1.386	1.386	1.386
0	1	2+	Y	2	2	2	2+	1.386	1.386	1.386	1.386	1.386
0	2	2+	Y	2	2	2	2+	1.621	1.621	1.621	1.621	1.621
1	0	2+	Y	2	2	2	2+	1.538	1.538	1.538	1.538	1.538
1	1	2+	Y	2	2	2	2+	1.664	1.664	1.664	1.664	1.664
1	2	2+	Y	2	2	2	2+	1.733	1.733	1.733	1.733	1.733
2	0	2+	Y	2	2	2	2+	1.801	1.801	1.801	1.801	1.801
2	1	2+	Y	2	2	2	2+	1.871	1.871	1.871	1.871	1.871
2	2	2+	Y	2	2	2	2+	1.940	1.940	1.940	1.940	1.940