

Progressive Direct Insurance Company
Private Passenger Automobile Program
Rate Exhibit for the Commonwealth of Massachusetts

- 1.) The first step of the voluntary rate calculation formula is to determine the Household Factor. The Developed Household Factor is the average factor for all eligible to be rated drivers. For policies where there are more drivers than vehicles, the Developed Household Factor is the average of the highest ranked drivers up to the number of vehicles. The rank is determined using the Household Factor for BI from highest to lowest (highest factor = highest rank).

Voluntary Rate Order of Calculation

Household Factor Items	RBI	OBI	PD	UM	UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
Driver Classification Factor													
Driving Record Points Factor	+	+	+	+	+	+	+	+	+	+	+	+	+
Subtraction of Unity	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1
(1 - Distant Student Discount)	x	x	x	x	x	x	x	x	x	x	x	x	x
(1 - Minor Child Discount)	x	x	x	x	x	x	x	x	x	x	x	x	x
(1 - Good Student Discount)	x	x	x	x	x	x	x	x	x	x	x	x	x
Household Member Factor	x	x	x	x	x	x	x	x	x	x	x	x	x
Years Licensed and Points Factor	x	x	x	x	x	x	x	x	x	x	x	x	x
Driver Training Factor	x	x	x	x	x	x	x	x	x	x	x	x	x
Household Factor													

- 2.) The second step of the voluntary rate calculation formula is performed for each vehicle on the policy using the Developed Household Factor from step 1.

Item	RBI	OBI	PD	UM	UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
Developed Household Factor													
Base Rate	x	x	x	x	x	x	x	x	x	x	x	x	x
Category Factor	x	x	x	x	x	x	x	x	x	x	x	x	x
Residency Rewards Factor	x	x	x	x	x	x	x	x	x	x	x	x	x
Household Structure Factor	x	x	x	x	x	x	x	x	x	x	x	x	x
Full Coverage Factor	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Garaging Location Factor	x	x	x	x	x	x	x	x	x	x	x	x	x
Garaging vs Mailing Zip Code Factor	x	x	x	x	x	x	x	x	x	x	x	x	x
Vehicle Symbol Factor	x	x	x	x	x	x	x	x	x	x	x	x	x
Value Class Vehicle Factor								x	x	x	x	x	x
Vehicle Age Factor ⁽⁴⁾	x	x	x	x	x	x	x	x	x	x	x	x	x
Excess Vehicle Factor	x	x	x	x	x	x	x	x	x	x	x	x	x
Limit Factor	x		x	x	x		x				x	x	x
(Limit Factor - 1)		x											
Deductible Factor						x		x	x	x			
Vehicle Age by Deductible Factor									x	x			
(1 - Multi-Car / Residence Insurance Discount)	x	x	x	x	x	x	x	x	x	x		x	x
(1 - Three-Year Safe Driving Discount / Five-Year Accident Free Discount)	x	x	x	x	x	x	x	x	x	x			
(1 - Paid-in-Full Discount)	x	x	x	x	x	x	x	x	x	x			
(1 - Electronic Funds Transfer Discount)	x	x	x	x	x	x	x	x	x	x			
(1 - Multi-Policy Discount)	x	x	x	x	x	x	x	x	x	x		x	x
(1 - Continuous Insurance Discount)	x	x	x	x	x	x	x	x	x	x	x	x	x
(1 - On-line Quote Discount)	x	x	x	x	x	x	x	x	x	x			
(1 - Paperless Discount)	x	x	x	x	x	x	x	x	x	x	x	x	x
(1 - Mature Driver Discount)	x	x	x	x	x	x	x	x	x	x	x	x	x
(1 + Business Use Surcharge)	x	x	x	x	x	x	x	x	x	x			
(1+ Financial Responsibility Filing Surcharge)	x	x	x	x	x	x	x	x	x	x			
Policy Term Factor	x	x	x	x	x	x	x	x	x	x	x	x	x
Usage Based Insurance Factor	x	x	x	x	x	x	x	x	x	x	x	x	x
Bad Debt Factor	x	x	x	x	x	x	x	x	x	x			
Apply Rate Capping Rule ⁽⁵⁾	x	x	x			x	x	x	x				
(1 - E-Signature Discount) ⁽⁶⁾	x	x	x			x		x	x				
Round to the nearest whole dollar													
Operations Expense Load ⁽¹⁾	+							+					
Acquisition Expense Load ⁽²⁾	+							+					
Round to the nearest whole dollar													
Developed Premium ^{(5),(7)}													

Item	ACPE	Operations Expense Load ⁽¹⁾	Acquisition Expense Load ⁽²⁾
Base Rate			
Operations Expense Factor		x	
Operations Expense Foreign Drivers License Factor		x	
Operations Expense Late/Insufficient Payment Factor		x	
Operations Expense Points Factor		x	
Vehicle Garaging Location Factor	x		
Limit Factor	x		
(1 - Multi-Policy Discount)			x
(1 - Paperless Discount)	x	x	
(1 - Mature Driver Discount)	x	x	x
Acquisition Expense Full Coverage Factor			x
Acquisition Expense Residence Insurance Factor			x
Acquisition Expense On-line Quote Factor			x
Acquisition Expense Proof of Prior Insurance Factor			x
Acquisition Expense Vehicle Count Factor			x
Policy Term Factor	x	x	x
Number of Motor Vehicles			/
Usage Based Insurance Factor	x	x	x
Apply Rate Capping Rule ⁽⁵⁾		x	x
(1 - E-Signature Discount) ⁽⁶⁾		x	x
Round to the nearest whole dollar			
Developed Premium ^{(5),(7)}			

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- 3.) The third step is for customers who meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13. Calculate the MAIP rate as shown below using the MAIP rates effective 7/1/2015. Customers who do not meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13 will bypass this Rate Order Calculation and proceed to step four.

MAIP Rate Order of Calculation

Item	RBI	OBI	PD	PIP	UM
Base Rate ⁽⁶⁾					
Driving Record Points Factor	x	x	x	x	x
Driving Record Points Factor Adjustment ⁽¹⁰⁾	x	x	x	x	x
(1 - Annual Mileage Discount)	x	x	x	x	x
(1 - Multi-Car Discount)	x	x	x	x	
(1 - Low Frequency Discount)	x	x	x	x	
Policy Term Factor	x	x	x	x	x
Apply Rate Capping Rule ⁽⁵⁾	x	x	x	x	x
Round to the nearest whole dollar					
Developed Premium ⁽³⁾					

- 4.) When a policy meets the criteria of Exhibit 1 of MA DOI Bulletin 2009-13, compare the vehicle level Developed Premium in the MAIP Rate Order of Calculation and the Voluntary Rate Order of Calculation. Cap the Voluntary Developed Premium from step 2 for each line coverage with the MAIP Developed Premium in Step 3. ⁽⁹⁾
The sum of the lower Developed Premiums will be the Total Policy Premium
When a policy does not meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13, the Total Policy Premium is the sum of the Developed Premiums in the Voluntary Rate Order of Calculation.

⁽¹⁾The Operations Expense is per vehicle and only applied to RBI. If RBI is not purchased, then it is applied to Comprehensive.

⁽²⁾The Acquisition Expense is per vehicle and only applied to RBI. If RBI is not purchased, then it is applied to Comprehensive.

⁽³⁾There is a minimum premium of \$1 for each coverage selected for each vehicle.

⁽⁴⁾If coverage is RBI / OBI / PD / PIP / UM / UIM / MED / RENT / ROADSIDE / Limited COLL and symbol = 66 then Vehicle Age Factor is 1.0
If coverage is COMP / COLL / LOAN and symbol 66, 67, 68, or 69, then Vehicle Age Factor is 1.0

⁽⁵⁾See rule P23 for Applying Rate Capping.

⁽⁶⁾See rule P31 for the E-Signature Discount calculation.

⁽⁷⁾If 20/40 OBI is selected, the Developed OBI Premium will always be \$1. If no coverage is selected for OBI, the Developed OBI Premium will be \$0.

⁽⁸⁾Base Rates are adjusted to include both the Continuous Coverage and Class 15 discounts, where applicable.

⁽⁹⁾If the RBI Voluntary Developed Premium is capped at the MAIP Developed Premium in Step 4, then

1) Set both the Operations Expense Load and Acquisition Expense Load to \$1.

2) Subtract \$2 from the RBI developed premium.

3) Apply the Rate Capping Rule and Round to the nearest whole dollar.

⁽¹⁰⁾The Driving Record Points Factor Adjustment is an adjustment to the MAIP premium by translating Progressive Points to MAIP Points.

Driver Classification Factor Table

Years Licensed	RBI/OBI	PD	UM/UIIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
0	4.95	5.20	2.17	1.90	1.90	1.25	3.49	3.49	1.25	3.49	3.49
1	4.77	4.50	2.12	1.90	1.90	1.25	3.49	3.49	1.25	3.49	3.49
2	4.62	3.96	2.08	1.87	1.87	1.26	3.10	3.10	1.26	3.10	3.10
3	3.47	3.00	1.66	1.84	1.84	1.27	2.75	2.75	1.27	2.75	2.75
4	2.41	2.30	1.54	1.46	1.46	1.25	2.26	2.26	1.25	2.26	2.26
5	2.16	2.08	1.52	1.42	1.42	1.27	2.10	2.10	1.27	2.10	2.10
6	1.88	1.80	1.30	1.18	1.18	1.21	1.78	1.78	1.21	1.78	1.78
7	1.63	1.57	1.05	1.05	1.05	1.19	1.56	1.56	1.19	1.56	1.56
8	1.47	1.41	0.96	1.08	1.08	1.13	1.40	1.40	1.13	1.40	1.40
9 ... 13	1.15	1.15	0.92	0.93	0.93	1.07	1.14	1.14	1.07	1.14	1.14
14 ... 18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
19 ... 23	1.05	1.01	1.26	1.08	1.08	0.97	0.97	0.97	0.97	0.97	0.97
24 ... 33	1.09	1.02	1.48	1.15	1.15	0.89	0.96	0.96	0.89	0.96	0.96
34 ... 38	1.03	0.95	1.31	1.04	1.04	0.81	0.87	0.87	0.81	0.87	0.87
39 ... 43	0.98	0.93	1.17	0.91	0.91	0.75	0.84	0.84	0.75	0.84	0.84
44	0.95	0.93	1.16	0.90	0.90	0.74	0.83	0.83	0.74	0.83	0.83
45	0.91	0.95	1.16	0.89	0.89	0.72	0.82	0.82	0.72	0.82	0.82
46	0.88	0.95	1.15	0.88	0.88	0.71	0.81	0.81	0.71	0.81	0.81
47	0.88	0.99	1.15	0.87	0.87	0.69	0.80	0.80	0.69	0.80	0.80
48	0.94	0.99	1.15	0.86	0.86	0.68	0.79	0.79	0.68	0.79	0.79
49	1.39	1.36	1.39	1.12	1.12	0.82	1.17	1.17	0.82	1.17	1.17
50	1.47	1.38	1.47	1.13	1.13	0.82	1.19	1.19	0.82	1.19	1.19
51	1.50	1.40	1.48	1.14	1.14	0.82	1.22	1.22	0.82	1.22	1.22
52	1.51	1.45	1.48	1.16	1.16	0.82	1.24	1.24	0.82	1.24	1.24
53	1.53	1.47	1.48	1.17	1.17	0.82	1.26	1.26	0.82	1.26	1.26
54	1.57	1.64	1.50	1.18	1.18	0.82	1.29	1.29	0.82	1.29	1.29
55	1.60	1.64	1.51	1.19	1.19	0.82	1.31	1.31	0.82	1.31	1.31
56	1.64	1.66	1.52	1.21	1.21	0.82	1.34	1.34	0.82	1.34	1.34
57	1.67	1.66	1.53	1.22	1.22	0.82	1.36	1.36	0.82	1.36	1.36
58	1.69	1.66	1.54	1.23	1.23	0.82	1.39	1.39	0.82	1.39	1.39
59 ... 60	1.75	1.84	1.54	1.28	1.28	0.82	1.49	1.49	0.82	1.49	1.49
61 ... 62	2.05	2.04	1.54	1.28	1.28	0.82	1.61	1.61	0.82	1.61	1.61
63 ... 64	2.12	2.25	1.54	1.28	1.28	0.82	1.74	1.74	0.82	1.74	1.74
65 ... 66	2.17	2.37	1.54	1.28	1.28	0.82	1.74	1.74	0.82	1.74	1.74
67 ... 68	2.22	2.39	1.54	1.28	1.28	0.82	1.74	1.74	0.82	1.74	1.74
69 ... 70	2.27	2.52	1.54	1.28	1.28	0.82	1.74	1.74	0.82	1.74	1.74
71 ... 72	2.31	2.52	1.54	1.28	1.28	0.82	1.74	1.74	0.82	1.74	1.74
73 ... 74	2.36	2.52	1.54	1.28	1.28	0.82	1.74	1.74	0.82	1.74	1.74
75 ... 125	2.39	2.52	1.54	1.28	1.28	0.82	1.74	1.74	0.82	1.74	1.74

Violation Points Table

Violation Code	RBI/OBI/PD			PIP/UM/UIM/MED			COMP/LOAN			COLL/LIM		COLL/RENT/ROADSIDE	
	1st	2nd	ADDTL	1st	2nd	ADDTL	1st	2nd	ADDTL	1st	2nd	ADDTL	
AAF	4	6	9	3	4	4	2	1	1	3	4	9	
AF1	4	6	9	3	4	4	2	1	1	3	4	9	
AFM	0	0	0	0	0	0	0	0	0	0	0	0	
AFN	0	0	0	0	0	0	0	0	0	0	0	0	
ANC	0	0	0	0	0	0	0	0	0	0	0	0	
ANO	0	0	0	0	0	0	0	0	0	0	0	0	
APC	0	0	0	0	0	0	0	0	0	0	0	0	
ASW	0	0	0	0	0	0	0	0	0	0	0	0	
BOT	1	2	5	1	3	1	1	2	3	1	5	4	
CMP	0	0	0	0	0	0	0	0	0	0	0	0	
CMU	0	0	0	0	0	0	0	0	0	0	0	0	
CRD	4	4	4	4	4	4	4	4	4	4	4	4	
DEQ	0	0	0	0	0	0	0	0	0	0	0	0	
DEV	2	3	2	3	3	3	3	3	5	3	2	2	
DR	4	4	4	4	4	4	4	4	4	4	4	4	
DWI	1	2	5	1	3	1	1	2	3	1	5	4	
FAR	2	3	2	3	3	3	3	3	5	3	2	2	
FDL	4	4	4	4	4	4	4	4	4	4	4	4	
FEL	4	4	4	4	4	4	4	4	4	4	4	4	
FLE	4	4	4	4	4	4	4	4	4	4	4	4	
FRA	2	3	2	3	3	3	3	3	5	3	2	2	
FTC	2	3	2	3	3	3	3	3	5	3	2	2	
FTY	2	3	2	3	3	3	3	3	5	3	2	2	
HOM	4	4	4	4	4	4	4	4	4	4	4	4	
IBK	2	3	2	3	3	3	3	3	5	3	2	2	
IP	2	3	2	3	3	3	3	3	5	3	2	2	
IT	2	3	2	3	3	3	3	3	5	3	2	2	
LIC	2	3	2	3	3	3	3	3	5	3	2	2	
LTS	4	4	4	4	4	4	4	4	4	4	4	4	
MAJ	4	4	4	4	4	4	4	4	4	4	4	4	
MMV	2	3	2	3	3	3	3	3	5	3	2	2	
NAF	0	0	0	0	0	0	0	0	0	0	0	0	
NFX	0	0	0	0	0	0	0	0	0	0	0	0	
NIS	2	3	2	3	3	3	3	3	5	3	2	2	
REF	1	2	5	1	3	1	1	2	3	1	5	4	
RKD	4	4	4	4	4	4	4	4	4	4	4	4	
SCH	2	3	2	3	3	3	3	3	5	3	2	2	
SLV	4	4	4	4	4	4	4	4	4	4	4	4	
SNC	0	0	0	0	0	0	0	0	0	0	0	0	
SPD	2	1	1	2	1	1	2	3	3	2	2	2	
SUS	4	4	4	4	4	4	4	4	4	4	4	4	
TM1	0	0	0	0	0	0	0	0	0	0	0	0	
TMP	0	0	0	0	0	0	0	0	0	0	0	0	
UDR	4	4	4	4	4	4	4	4	4	4	4	4	
WSR	2	3	2	3	3	3	3	3	5	3	2	2	

Violation Classification Table

Violation Code	Violation Class
AAF	AAF
AF1	AAF
AFM	IND
AFN	IND
ANC	IND
ANO	IND
APC	IND
ASW	IND
BOT	DWI
CMP	IND
CMU	IND
CRD	MAJ
DEQ	IND
DEV	MIN
DR	MAJ
DWI	DWI
FAR	MIN
FDL	MAJ
FEL	MAJ
FLE	MAJ
FRA	MIN
FTC	MIN
FTY	MIN
HOM	MAJ
IBK	MIN
IP	MIN
IT	MIN
LIC	MIN
LTS	MAJ
MAJ	MAJ
MMV	MIN
NAF	NAF
NFX	IND
NIS	MIN
REF	DWI
RKD	MAJ
SCH	MIN
SLV	MAJ
SNC	IND
SPD	SPD
SUS	MAJ
TM1	IND
TMP	IND
UDR	MAJ
WSR	MIN

RBI/OBI/PD Driving Record Points Factor Table - PDIC & MAIP

Points	Years		AAF on Driver in Years 4-5	RBI/OBI	PD	RBI	RBI Adj	OBI	OBI Adj	PD	PD Adj
	Licensed					MAIP	MAIP	MAIP	MAIP	MAIP	MAIP
0	0 ... 5	Y		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	0 ... 5	N		1.000	1.000	0.930	1.000	0.930	1.000	0.930	1.000
0	6 ... 125	Y		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	6 ... 125	N		1.000	1.000	0.830	1.000	0.830	1.000	0.830	1.000
1	0 ... 5	Y		1.340	1.170	1.075	1.000	1.075	1.000	1.075	1.000
1	0 ... 5	N		1.340	1.170	1.075	1.000	1.075	1.000	1.075	1.000
1	6 ... 125	Y		1.340	1.170	1.150	1.000	1.150	1.000	1.150	1.000
1	6 ... 125	N		1.340	1.170	1.150	1.000	1.150	1.000	1.150	1.000
2	0 ... 5	Y		1.350	1.300	1.150	0.870	1.150	0.870	1.150	0.870
2	0 ... 5	N		1.350	1.300	1.150	0.870	1.150	0.870	1.150	0.870
2	6 ... 125	Y		1.350	1.300	1.300	0.769	1.300	0.769	1.300	0.769
2	6 ... 125	N		1.350	1.300	1.300	0.769	1.300	0.769	1.300	0.769
3	0 ... 5	Y		1.560	1.500	1.225	0.939	1.225	0.939	1.225	0.939
3	0 ... 5	N		1.560	1.500	1.225	0.939	1.225	0.939	1.225	0.939
3	6 ... 125	Y		1.560	1.500	1.450	0.897	1.450	0.897	1.450	0.897
3	6 ... 125	N		1.560	1.500	1.450	0.897	1.450	0.897	1.450	0.897
4	0 ... 5	Y		1.750	1.680	1.300	0.885	1.300	0.885	1.300	0.885
4	0 ... 5	N		1.750	1.680	1.300	0.885	1.300	0.885	1.300	0.885
4	6 ... 125	Y		1.750	1.680	1.600	0.813	1.600	0.813	1.600	0.813
4	6 ... 125	N		1.750	1.680	1.600	0.813	1.600	0.813	1.600	0.813
5	0 ... 5	Y		1.860	1.780	1.375	0.836	1.375	0.836	1.375	0.836
5	0 ... 5	N		1.860	1.780	1.375	0.836	1.375	0.836	1.375	0.836
5	6 ... 125	Y		1.860	1.780	1.750	0.743	1.750	0.743	1.750	0.743
5	6 ... 125	N		1.860	1.780	1.750	0.743	1.750	0.743	1.750	0.743
6	0 ... 5	Y		1.990	1.920	1.450	0.845	1.450	0.845	1.450	0.845
6	0 ... 5	N		1.990	1.920	1.450	0.845	1.450	0.845	1.450	0.845
6	6 ... 125	Y		1.990	1.920	1.900	0.763	1.900	0.763	1.900	0.763
6	6 ... 125	N		1.990	1.920	1.900	0.763	1.900	0.763	1.900	0.763
7	0 ... 5	Y		2.240	1.960	1.525	0.852	1.525	0.852	1.525	0.852
7	0 ... 5	N		2.240	1.960	1.525	0.852	1.525	0.852	1.525	0.852
7	6 ... 125	Y		2.240	1.960	2.050	0.780	2.050	0.780	2.050	0.780
7	6 ... 125	N		2.240	1.960	2.050	0.780	2.050	0.780	2.050	0.780
8	0 ... 5	Y		2.400	2.270	1.600	0.859	1.600	0.859	1.600	0.859
8	0 ... 5	N		2.400	2.270	1.600	0.859	1.600	0.859	1.600	0.859
8	6 ... 125	Y		2.400	2.270	2.200	0.795	2.200	0.795	2.200	0.795
8	6 ... 125	N		2.400	2.270	2.200	0.795	2.200	0.795	2.200	0.795
9	0 ... 5	Y		2.500	2.320	1.675	0.821	1.675	0.821	1.675	0.821
9	0 ... 5	N		2.500	2.320	1.675	0.821	1.675	0.821	1.675	0.821
9	6 ... 125	Y		2.500	2.320	2.350	0.745	2.350	0.745	2.350	0.745
9	6 ... 125	N		2.500	2.320	2.350	0.745	2.350	0.745	2.350	0.745
10	0 ... 5	Y		2.890	2.600	1.750	0.829	1.750	0.829	1.750	0.829
10	0 ... 5	N		2.890	2.600	1.750	0.829	1.750	0.829	1.750	0.829
10	6 ... 125	Y		2.890	2.600	2.500	0.760	2.500	0.760	2.500	0.760
10	6 ... 125	N		2.890	2.600	2.500	0.760	2.500	0.760	2.500	0.760
11	0 ... 5	Y		2.970	2.650	1.825	0.836	1.825	0.836	1.825	0.836
11	0 ... 5	N		2.970	2.650	1.825	0.836	1.825	0.836	1.825	0.836
11	6 ... 125	Y		2.970	2.650	2.650	0.774	2.650	0.774	2.650	0.774
11	6 ... 125	N		2.970	2.650	2.650	0.774	2.650	0.774	2.650	0.774
12	0 ... 5	Y		3.360	2.940	1.900	0.763	1.900	0.763	1.900	0.763
12	0 ... 5	N		3.360	2.940	1.900	0.763	1.900	0.763	1.900	0.763
12	6 ... 125	Y		3.360	2.940	2.800	0.679	2.800	0.679	2.800	0.679
12	6 ... 125	N		3.360	2.940	2.800	0.679	2.800	0.679	2.800	0.679
13	0 ... 5	Y		3.750	3.230	1.975	0.810	1.975	0.810	1.975	0.810
13	0 ... 5	N		3.750	3.230	1.975	0.810	1.975	0.810	1.975	0.810
13	6 ... 125	Y		3.750	3.230	2.950	0.746	2.950	0.746	2.950	0.746
13	6 ... 125	N		3.750	3.230	2.950	0.746	2.950	0.746	2.950	0.746
14	0 ... 5	Y		4.140	3.510	2.050	0.780	2.050	0.780	2.050	0.780
14	0 ... 5	N		4.140	3.510	2.050	0.780	2.050	0.780	2.050	0.780
14	6 ... 125	Y		4.140	3.510	3.100	0.710	3.100	0.710	3.100	0.710
14	6 ... 125	N		4.140	3.510	3.100	0.710	3.100	0.710	3.100	0.710
15	0 ... 5	Y		4.520	3.800	2.125	0.753	2.125	0.753	2.125	0.753
15	0 ... 5	N		4.520	3.800	2.125	0.753	2.125	0.753	2.125	0.753
15	6 ... 125	Y		4.520	3.800	3.250	0.677	3.250	0.677	3.250	0.677
15	6 ... 125	N		4.520	3.800	3.250	0.677	3.250	0.677	3.250	0.677
16	0 ... 5	Y		4.910	4.090	2.200	0.795	2.200	0.795	2.200	0.795

RBI/OBI/PD Driving Record Points Factor Table - PDIC & MAIP

Points	Years		AAF on Driver in Years 4-5	RBI/OBI	PD	RBI	RBI Adj	OBI	OBI Adj	PD	PD Adj
	Licensed					MAIP	MAIP	MAIP	MAIP	MAIP	MAIP
16	0 ... 5	N		4.910	4.090	2.200	0.795	2.200	0.795	2.200	0.795
16	6 ... 125	Y		4.910	4.090	3.400	0.735	3.400	0.735	3.400	0.735
16	6 ... 125	N		4.910	4.090	3.400	0.735	3.400	0.735	3.400	0.735
17	0 ... 5	Y		5.300	4.380	2.275	0.769	2.275	0.769	2.275	0.769
17	0 ... 5	N		5.300	4.380	2.275	0.769	2.275	0.769	2.275	0.769
17	6 ... 125	Y		5.300	4.380	3.550	0.704	3.550	0.704	3.550	0.704
17	6 ... 125	N		5.300	4.380	3.550	0.704	3.550	0.704	3.550	0.704
18	0 ... 5	Y		5.690	4.670	2.350	0.809	2.350	0.809	2.350	0.809
18	0 ... 5	N		5.690	4.670	2.350	0.809	2.350	0.809	2.350	0.809
18	6 ... 125	Y		5.690	4.670	3.700	0.757	3.700	0.757	3.700	0.757
18	6 ... 125	N		5.690	4.670	3.700	0.757	3.700	0.757	3.700	0.757
19	0 ... 5	Y		6.080	4.950	2.425	0.691	2.425	0.691	2.425	0.691
19	0 ... 5	N		6.080	4.950	2.425	0.691	2.425	0.691	2.425	0.691
19	6 ... 125	Y		6.080	4.950	3.850	0.610	3.850	0.610	3.850	0.610
19	6 ... 125	N		6.080	4.950	3.850	0.610	3.850	0.610	3.850	0.610
20	0 ... 5	Y		6.470	5.240	2.500	0.820	2.500	0.820	2.500	0.820
20	0 ... 5	N		6.470	5.240	2.500	0.820	2.500	0.820	2.500	0.820
20	6 ... 125	Y		6.470	5.240	4.000	0.775	4.000	0.775	4.000	0.775
20	6 ... 125	N		6.470	5.240	4.000	0.775	4.000	0.775	4.000	0.775
21	0 ... 5	Y		6.870	5.550	2.575	0.650	2.575	0.650	2.575	0.650
21	0 ... 5	N		6.870	5.550	2.575	0.650	2.575	0.650	2.575	0.650
21	6 ... 125	Y		6.870	5.550	4.150	0.566	4.150	0.566	4.150	0.566
21	6 ... 125	N		6.870	5.550	4.150	0.566	4.150	0.566	4.150	0.566
22	0 ... 5	Y		7.260	5.840	2.650	0.689	2.650	0.689	2.650	0.689
22	0 ... 5	N		7.260	5.840	2.650	0.689	2.650	0.689	2.650	0.689
22	6 ... 125	Y		7.260	5.840	4.300	0.616	4.300	0.616	4.300	0.616
22	6 ... 125	N		7.260	5.840	4.300	0.616	4.300	0.616	4.300	0.616
23	0 ... 5	Y		7.650	6.130	2.725	0.670	2.725	0.670	2.725	0.670
23	0 ... 5	N		7.650	6.130	2.725	0.670	2.725	0.670	2.725	0.670
23	6 ... 125	Y		7.650	6.130	4.450	0.596	4.450	0.596	4.450	0.596
23	6 ... 125	N		7.650	6.130	4.450	0.596	4.450	0.596	4.450	0.596
24	0 ... 5	Y		8.040	6.420	2.800	0.652	2.800	0.652	2.800	0.652
24	0 ... 5	N		8.040	6.420	2.800	0.652	2.800	0.652	2.800	0.652
24	6 ... 125	Y		8.040	6.420	4.600	0.576	4.600	0.576	4.600	0.576
24	6 ... 125	N		8.040	6.420	4.600	0.576	4.600	0.576	4.600	0.576
25	0 ... 5	Y		8.430	6.710	2.875	0.687	2.875	0.687	2.875	0.687
25	0 ... 5	N		8.430	6.710	2.875	0.687	2.875	0.687	2.875	0.687
25	6 ... 125	Y		8.430	6.710	4.750	0.621	4.750	0.621	4.750	0.621
25	6 ... 125	N		8.430	6.710	4.750	0.621	4.750	0.621	4.750	0.621
26	0 ... 5	Y		8.820	7.000	2.950	0.669	2.950	0.669	2.950	0.669
26	0 ... 5	N		8.820	7.000	2.950	0.669	2.950	0.669	2.950	0.669
26	6 ... 125	Y		8.820	7.000	4.900	0.602	4.900	0.602	4.900	0.602
26	6 ... 125	N		8.820	7.000	4.900	0.602	4.900	0.602	4.900	0.602
27	0 ... 5	Y		9.210	7.290	3.025	0.702	3.025	0.702	3.025	0.702
27	0 ... 5	N		9.210	7.290	3.025	0.702	3.025	0.702	3.025	0.702
27	6 ... 125	Y		9.210	7.290	5.050	0.644	5.050	0.644	5.050	0.644
27	6 ... 125	N		9.210	7.290	5.050	0.644	5.050	0.644	5.050	0.644
28	0 ... 5	Y		9.600	7.580	3.100	0.613	3.100	0.613	3.100	0.613
28	0 ... 5	N		9.600	7.580	3.100	0.613	3.100	0.613	3.100	0.613
28	6 ... 125	Y		9.600	7.580	5.200	0.538	5.200	0.538	5.200	0.538
28	6 ... 125	N		9.600	7.580	5.200	0.538	5.200	0.538	5.200	0.538
29	0 ... 5	Y		9.990	7.870	3.175	0.717	3.175	0.717	3.175	0.717
29	0 ... 5	N		9.990	7.870	3.175	0.717	3.175	0.717	3.175	0.717
29	6 ... 125	Y		9.990	7.870	5.350	0.664	5.350	0.664	5.350	0.664
29	6 ... 125	N		9.990	7.870	5.350	0.664	5.350	0.664	5.350	0.664
30	0 ... 5	Y		10.380	8.160	3.250	0.585	3.250	0.585	3.250	0.585
30	0 ... 5	N		10.380	8.160	3.250	0.585	3.250	0.585	3.250	0.585
30	6 ... 125	Y		10.380	8.160	5.500	0.509	5.500	0.509	5.500	0.509
30	6 ... 125	N		10.380	8.160	5.500	0.509	5.500	0.509	5.500	0.509
31	0 ... 5	Y		10.770	8.450	3.325	0.617	3.325	0.617	3.325	0.617
31	0 ... 5	N		10.770	8.450	3.325	0.617	3.325	0.617	3.325	0.617
31	6 ... 125	Y		10.770	8.450	5.650	0.549	5.650	0.549	5.650	0.549
31	6 ... 125	N		10.770	8.450	5.650	0.549	5.650	0.549	5.650	0.549
32	0 ... 5	Y		11.160	8.740	3.400	0.603	3.400	0.603	3.400	0.603
32	0 ... 5	N		11.160	8.740	3.400	0.603	3.400	0.603	3.400	0.603

RBI/OBI/PD Driving Record Points Factor Table - PDIC & MAIP

Points	Years Licensed	AAF on Driver in Years 4-5	RBI/OBI		RBI	RBI Adj	OBI	OBI Adj	PD	PD Adj
			RBI/OBI	PD	MAIP	MAIP	MAIP	MAIP	MAIP	MAIP
32	6 ... 125	Y	11.160	8.740	5.800	0.534	5.800	0.534	5.800	0.534
32	6 ... 125	N	11.160	8.740	5.800	0.534	5.800	0.534	5.800	0.534
33	0 ... 5	Y	11.550	9.030	3.475	0.590	3.475	0.590	3.475	0.590
33	0 ... 5	N	11.550	9.030	3.475	0.590	3.475	0.590	3.475	0.590
33	6 ... 125	Y	11.550	9.030	5.950	0.521	5.950	0.521	5.950	0.521
33	6 ... 125	N	11.550	9.030	5.950	0.521	5.950	0.521	5.950	0.521
34	0 ... 5	Y	11.940	9.320	3.550	0.620	3.550	0.620	3.550	0.620
34	0 ... 5	N	11.940	9.320	3.550	0.620	3.550	0.620	3.550	0.620
34	6 ... 125	Y	11.940	9.320	6.100	0.557	6.100	0.557	6.100	0.557
34	6 ... 125	N	11.940	9.320	6.100	0.557	6.100	0.557	6.100	0.557
35	0 ... 5	Y	12.330	9.610	3.625	0.607	3.625	0.607	3.625	0.607
35	0 ... 5	N	12.330	9.610	3.625	0.607	3.625	0.607	3.625	0.607
35	6 ... 125	Y	12.330	9.610	6.250	0.544	6.250	0.544	6.250	0.544
35	6 ... 125	N	12.330	9.610	6.250	0.544	6.250	0.544	6.250	0.544
36	0 ... 5	Y	12.720	9.900	3.700	0.635	3.700	0.635	3.700	0.635
36	0 ... 5	N	12.720	9.900	3.700	0.635	3.700	0.635	3.700	0.635
36	6 ... 125	Y	12.720	9.900	6.400	0.578	6.400	0.578	6.400	0.578
36	6 ... 125	N	12.720	9.900	6.400	0.578	6.400	0.578	6.400	0.578
37	0 ... 5	Y	13.110	10.190	3.775	0.563	3.775	0.563	3.775	0.563
37	0 ... 5	N	13.110	10.190	3.775	0.563	3.775	0.563	3.775	0.563
37	6 ... 125	Y	13.110	10.190	6.550	0.496	6.550	0.496	6.550	0.496
37	6 ... 125	N	13.110	10.190	6.550	0.496	6.550	0.496	6.550	0.496
38	0 ... 5	Y	13.500	10.480	3.850	0.649	3.850	0.649	3.850	0.649
38	0 ... 5	N	13.500	10.480	3.850	0.649	3.850	0.649	3.850	0.649
38	6 ... 125	Y	13.500	10.480	6.700	0.597	6.700	0.597	6.700	0.597
38	6 ... 125	N	13.500	10.480	6.700	0.597	6.700	0.597	6.700	0.597
39	0 ... 5	Y	13.890	10.770	3.925	0.541	3.925	0.541	3.925	0.541
39	0 ... 5	N	13.890	10.770	3.925	0.541	3.925	0.541	3.925	0.541
39	6 ... 125	Y	13.890	10.770	6.850	0.474	6.850	0.474	6.850	0.474
39	6 ... 125	N	13.890	10.770	6.850	0.474	6.850	0.474	6.850	0.474
40	0 ... 5	Y	14.280	11.060	4.000	0.569	4.000	0.569	4.000	0.569
40	0 ... 5	N	14.280	11.060	4.000	0.569	4.000	0.569	4.000	0.569
40	6 ... 125	Y	14.280	11.060	7.000	0.507	7.000	0.507	7.000	0.507
40	6 ... 125	N	14.280	11.060	7.000	0.507	7.000	0.507	7.000	0.507
41	0 ... 5	Y	14.670	11.350	4.075	0.558	4.075	0.558	4.075	0.558
41	0 ... 5	N	14.670	11.350	4.075	0.558	4.075	0.558	4.075	0.558
41	6 ... 125	Y	14.670	11.350	7.150	0.497	7.150	0.497	7.150	0.497
41	6 ... 125	N	14.670	11.350	7.150	0.497	7.150	0.497	7.150	0.497
42	0 ... 5	Y	15.060	11.640	4.150	0.548	4.150	0.548	4.150	0.548
42	0 ... 5	N	15.060	11.640	4.150	0.548	4.150	0.548	4.150	0.548
42	6 ... 125	Y	15.060	11.640	7.300	0.486	7.300	0.486	7.300	0.486
42	6 ... 125	N	15.060	11.640	7.300	0.486	7.300	0.486	7.300	0.486
43	0 ... 5	Y	15.450	11.930	4.225	0.574	4.225	0.574	4.225	0.574
43	0 ... 5	N	15.450	11.930	4.225	0.574	4.225	0.574	4.225	0.574
43	6 ... 125	Y	15.450	11.930	7.450	0.517	7.450	0.517	7.450	0.517
43	6 ... 125	N	15.450	11.930	7.450	0.517	7.450	0.517	7.450	0.517
44	0 ... 5	Y	15.840	12.220	4.300	0.564	4.300	0.564	4.300	0.564
44	0 ... 5	N	15.840	12.220	4.300	0.564	4.300	0.564	4.300	0.564
44	6 ... 125	Y	15.840	12.220	7.600	0.507	7.600	0.507	7.600	0.507
44	6 ... 125	N	15.840	12.220	7.600	0.507	7.600	0.507	7.600	0.507
45	0 ... 5	Y	16.230	12.510	4.375	0.589	4.375	0.589	4.375	0.589
45	0 ... 5	N	16.230	12.510	4.375	0.589	4.375	0.589	4.375	0.589
45	6 ... 125	Y	16.230	12.510	7.750	0.535	7.750	0.535	7.750	0.535
45	6 ... 125	N	16.230	12.510	7.750	0.535	7.750	0.535	7.750	0.535
46	0 ... 5	Y	16.620	12.800	4.375	0.528	4.375	0.528	4.375	0.528
46	0 ... 5	N	16.620	12.800	4.375	0.528	4.375	0.528	4.375	0.528
46	6 ... 125	Y	16.620	12.800	7.750	0.468	7.750	0.468	7.750	0.468
46	6 ... 125	N	16.620	12.800	7.750	0.468	7.750	0.468	7.750	0.468
47	0 ... 5	Y	17.010	13.090	4.375	0.602	4.375	0.602	4.375	0.602
47	0 ... 5	N	17.010	13.090	4.375	0.602	4.375	0.602	4.375	0.602
47	6 ... 125	Y	17.010	13.090	7.750	0.553	7.750	0.553	7.750	0.553
47	6 ... 125	N	17.010	13.090	7.750	0.553	7.750	0.553	7.750	0.553
48	0 ... 5	Y	17.400	13.380	4.375	0.511	4.375	0.511	4.375	0.511
48	0 ... 5	N	17.400	13.380	4.375	0.511	4.375	0.511	4.375	0.511
48	6 ... 125	Y	17.400	13.380	7.750	0.451	7.750	0.451	7.750	0.451

RBI/OBI/PD Driving Record Points Factor Table - PDIC & MAIP

Points	Years		AAF on Driver in Years 4-5	RBI/OBI	PD	RBI	RBI Adj	OBI	OBI Adj	PD	PD Adj
	Licensed					MAIP	MAIP	MAIP	MAIP	MAIP	MAIP
48	6 ... 125	N		17.400	13.380	7.750	0.451	7.750	0.451	7.750	0.451
49	0 ... 5	Y		17.790	13.670	4.375	0.535	4.375	0.535	4.375	0.535
49	0 ... 5	N		17.790	13.670	4.375	0.535	4.375	0.535	4.375	0.535
49	6 ... 125	Y		17.790	13.670	7.750	0.479	7.750	0.479	7.750	0.479
49	6 ... 125	N		17.790	13.670	7.750	0.479	7.750	0.479	7.750	0.479
50	0 ... 5	Y		18.180	13.960	4.375	0.526	4.375	0.526	4.375	0.526
50	0 ... 5	N		18.180	13.960	4.375	0.526	4.375	0.526	4.375	0.526
50	6 ... 125	Y		18.180	13.960	7.750	0.471	7.750	0.471	7.750	0.471
50	6 ... 125	N		18.180	13.960	7.750	0.471	7.750	0.471	7.750	0.471
51	0 ... 5	Y		18.570	14.250	4.375	0.518	4.375	0.518	4.375	0.518
51	0 ... 5	N		18.570	14.250	4.375	0.518	4.375	0.518	4.375	0.518
51	6 ... 125	Y		18.570	14.250	7.750	0.462	7.750	0.462	7.750	0.462
51	6 ... 125	N		18.570	14.250	7.750	0.462	7.750	0.462	7.750	0.462
52	0 ... 5	Y		18.960	14.540	4.375	0.541	4.375	0.541	4.375	0.541
52	0 ... 5	N		18.960	14.540	4.375	0.541	4.375	0.541	4.375	0.541
52	6 ... 125	Y		18.960	14.540	7.750	0.489	7.750	0.489	7.750	0.489
52	6 ... 125	N		18.960	14.540	7.750	0.489	7.750	0.489	7.750	0.489
53	0 ... 5	Y		19.350	14.830	4.375	0.533	4.375	0.533	4.375	0.533
53	0 ... 5	N		19.350	14.830	4.375	0.533	4.375	0.533	4.375	0.533
53	6 ... 125	Y		19.350	14.830	7.750	0.480	7.750	0.480	7.750	0.480
53	6 ... 125	N		19.350	14.830	7.750	0.480	7.750	0.480	7.750	0.480
54	0 ... 5	Y		19.740	15.120	4.375	0.554	4.375	0.554	4.375	0.554
54	0 ... 5	N		19.740	15.120	4.375	0.554	4.375	0.554	4.375	0.554
54	6 ... 125	Y		19.740	15.120	7.750	0.505	7.750	0.505	7.750	0.505
54	6 ... 125	N		19.740	15.120	7.750	0.505	7.750	0.505	7.750	0.505
55	0 ... 5	Y		20.130	15.410	4.375	0.502	4.375	0.502	4.375	0.502
55	0 ... 5	N		20.130	15.410	4.375	0.502	4.375	0.502	4.375	0.502
55	6 ... 125	Y		20.130	15.410	7.750	0.449	7.750	0.449	7.750	0.449
55	6 ... 125	N		20.130	15.410	7.750	0.449	7.750	0.449	7.750	0.449
56	0 ... 5	Y		20.520	15.700	4.375	0.567	4.375	0.567	4.375	0.567
56	0 ... 5	N		20.520	15.700	4.375	0.567	4.375	0.567	4.375	0.567
56	6 ... 125	Y		20.520	15.700	7.750	0.521	7.750	0.521	7.750	0.521
56	6 ... 125	N		20.520	15.700	7.750	0.521	7.750	0.521	7.750	0.521
57	0 ... 5	Y		20.910	15.990	4.375	0.488	4.375	0.488	4.375	0.488
57	0 ... 5	N		20.910	15.990	4.375	0.488	4.375	0.488	4.375	0.488
57	6 ... 125	Y		20.910	15.990	7.750	0.435	7.750	0.435	7.750	0.435
57	6 ... 125	N		20.910	15.990	7.750	0.435	7.750	0.435	7.750	0.435
58	0 ... 5	Y		21.300	16.280	4.375	0.509	4.375	0.509	4.375	0.509
58	0 ... 5	N		21.300	16.280	4.375	0.509	4.375	0.509	4.375	0.509
58	6 ... 125	Y		21.300	16.280	7.750	0.459	7.750	0.459	7.750	0.459
58	6 ... 125	N		21.300	16.280	7.750	0.459	7.750	0.459	7.750	0.459
59	0 ... 5	Y		21.690	16.570	4.375	0.502	4.375	0.502	4.375	0.502
59	0 ... 5	N		21.690	16.570	4.375	0.502	4.375	0.502	4.375	0.502
59	6 ... 125	Y		21.690	16.570	7.750	0.452	7.750	0.452	7.750	0.452
59	6 ... 125	N		21.690	16.570	7.750	0.452	7.750	0.452	7.750	0.452
60	0 ... 5	Y		22.080	16.860	4.375	0.495	4.375	0.495	4.375	0.495
60	0 ... 5	N		22.080	16.860	4.375	0.495	4.375	0.495	4.375	0.495
60	6 ... 125	Y		22.080	16.860	7.750	0.445	7.750	0.445	7.750	0.445
60	6 ... 125	N		22.080	16.860	7.750	0.445	7.750	0.445	7.750	0.445
61	0 ... 5	Y		22.470	17.150	4.375	0.516	4.375	0.516	4.375	0.516
61	0 ... 5	N		22.470	17.150	4.375	0.516	4.375	0.516	4.375	0.516
61	6 ... 125	Y		22.470	17.150	7.750	0.468	7.750	0.468	7.750	0.468
61	6 ... 125	N		22.470	17.150	7.750	0.468	7.750	0.468	7.750	0.468
62	0 ... 5	Y		22.860	17.440	4.375	0.509	4.375	0.509	4.375	0.509
62	0 ... 5	N		22.860	17.440	4.375	0.509	4.375	0.509	4.375	0.509
62	6 ... 125	Y		22.860	17.440	7.750	0.461	7.750	0.461	7.750	0.461
62	6 ... 125	N		22.860	17.440	7.750	0.461	7.750	0.461	7.750	0.461
63	0 ... 5	Y		23.250	17.730	4.375	0.528	4.375	0.528	4.375	0.528
63	0 ... 5	N		23.250	17.730	4.375	0.528	4.375	0.528	4.375	0.528
63	6 ... 125	Y		23.250	17.730	7.750	0.483	7.750	0.483	7.750	0.483
63	6 ... 125	N		23.250	17.730	7.750	0.483	7.750	0.483	7.750	0.483
64	0 ... 5	Y		23.640	18.020	4.375	0.483	4.375	0.483	4.375	0.483
64	0 ... 5	N		23.640	18.020	4.375	0.483	4.375	0.483	4.375	0.483
64	6 ... 125	Y		23.640	18.020	7.750	0.434	7.750	0.434	7.750	0.434
64	6 ... 125	N		23.640	18.020	7.750	0.434	7.750	0.434	7.750	0.434

RBI/OBI/PD Driving Record Points Factor Table - PDIC & MAIP

Points	Years		AAF on Driver in Years 4-5	RBI/OBI	PD	RBI	RBI Adj	OBI	OBI Adj	PD	PD Adj
	Licensed					MAIP	MAIP	MAIP	MAIP	MAIP	MAIP
65	0 ... 5	Y		24.030	18.310	4.375	0.540	4.375	0.540	4.375	0.540
65	0 ... 5	N		24.030	18.310	4.375	0.540	4.375	0.540	4.375	0.540
65	6 ... 125	Y		24.030	18.310	7.750	0.498	7.750	0.498	7.750	0.498
65	6 ... 125	N		24.030	18.310	7.750	0.498	7.750	0.498	7.750	0.498
66	0 ... 5	Y		24.420	18.600	4.375	0.471	4.375	0.471	4.375	0.471
66	0 ... 5	N		24.420	18.600	4.375	0.471	4.375	0.471	4.375	0.471
66	6 ... 125	Y		24.420	18.600	7.750	0.422	7.750	0.422	7.750	0.422
66	6 ... 125	N		24.420	18.600	7.750	0.422	7.750	0.422	7.750	0.422
67	0 ... 5	Y		24.810	18.890	4.375	0.490	4.375	0.490	4.375	0.490
67	0 ... 5	N		24.810	18.890	4.375	0.490	4.375	0.490	4.375	0.490
67	6 ... 125	Y		24.810	18.890	7.750	0.443	7.750	0.443	7.750	0.443
67	6 ... 125	N		24.810	18.890	7.750	0.443	7.750	0.443	7.750	0.443
68	0 ... 5	Y		25.200	19.180	4.375	0.484	4.375	0.484	4.375	0.484
68	0 ... 5	N		25.200	19.180	4.375	0.484	4.375	0.484	4.375	0.484
68	6 ... 125	Y		25.200	19.180	7.750	0.437	7.750	0.437	7.750	0.437
68	6 ... 125	N		25.200	19.180	7.750	0.437	7.750	0.437	7.750	0.437
69	0 ... 5	Y		25.590	19.470	4.375	0.478	4.375	0.478	4.375	0.478
69	0 ... 5	N		25.590	19.470	4.375	0.478	4.375	0.478	4.375	0.478
69	6 ... 125	Y		25.590	19.470	7.750	0.432	7.750	0.432	7.750	0.432
69	6 ... 125	N		25.590	19.470	7.750	0.432	7.750	0.432	7.750	0.432
70	0 ... 5	Y		25.980	19.760	4.375	0.496	4.375	0.496	4.375	0.496
70	0 ... 5	N		25.980	19.760	4.375	0.496	4.375	0.496	4.375	0.496
70	6 ... 125	Y		25.980	19.760	7.750	0.452	7.750	0.452	7.750	0.452
70	6 ... 125	N		25.980	19.760	7.750	0.452	7.750	0.452	7.750	0.452
71	0 ... 5	Y		26.370	20.050	4.375	0.490	4.375	0.490	4.375	0.490
71	0 ... 5	N		26.370	20.050	4.375	0.490	4.375	0.490	4.375	0.490
71	6 ... 125	Y		26.370	20.050	7.750	0.446	7.750	0.446	7.750	0.446
71	6 ... 125	N		26.370	20.050	7.750	0.446	7.750	0.446	7.750	0.446
72	0 ... 5	Y		26.760	20.340	4.375	0.508	4.375	0.508	4.375	0.508
72	0 ... 5	N		26.760	20.340	4.375	0.508	4.375	0.508	4.375	0.508
72	6 ... 125	Y		26.760	20.340	7.750	0.466	7.750	0.466	7.750	0.466
72	6 ... 125	N		26.760	20.340	7.750	0.466	7.750	0.466	7.750	0.466
73	0 ... 5	Y		27.150	20.630	4.375	0.467	4.375	0.467	4.375	0.467
73	0 ... 5	N		27.150	20.630	4.375	0.467	4.375	0.467	4.375	0.467
73	6 ... 125	Y		27.150	20.630	7.750	0.423	7.750	0.423	7.750	0.423
73	6 ... 125	N		27.150	20.630	7.750	0.423	7.750	0.423	7.750	0.423
74	0 ... 5	Y		27.540	20.920	4.375	0.519	4.375	0.519	4.375	0.519
74	0 ... 5	N		27.540	20.920	4.375	0.519	4.375	0.519	4.375	0.519
74	6 ... 125	Y		27.540	20.920	7.750	0.479	7.750	0.479	7.750	0.479
74	6 ... 125	N		27.540	20.920	7.750	0.479	7.750	0.479	7.750	0.479
75	0 ... 5	Y		27.930	21.210	4.375	0.457	4.375	0.457	4.375	0.457
75	0 ... 5	N		27.930	21.210	4.375	0.457	4.375	0.457	4.375	0.457
75	6 ... 125	Y		27.930	21.210	7.750	0.412	7.750	0.412	7.750	0.412
75	6 ... 125	N		27.930	21.210	7.750	0.412	7.750	0.412	7.750	0.412
76	0 ... 5	Y		28.320	21.500	4.375	0.474	4.375	0.474	4.375	0.474
76	0 ... 5	N		28.320	21.500	4.375	0.474	4.375	0.474	4.375	0.474
76	6 ... 125	Y		28.320	21.500	7.750	0.431	7.750	0.431	7.750	0.431
76	6 ... 125	N		28.320	21.500	7.750	0.431	7.750	0.431	7.750	0.431
77	0 ... 5	Y		28.710	21.790	4.375	0.469	4.375	0.469	4.375	0.469
77	0 ... 5	N		28.710	21.790	4.375	0.469	4.375	0.469	4.375	0.469
77	6 ... 125	Y		28.710	21.790	7.750	0.426	7.750	0.426	7.750	0.426
77	6 ... 125	N		28.710	21.790	7.750	0.426	7.750	0.426	7.750	0.426
78	0 ... 5	Y		29.100	22.080	4.375	0.464	4.375	0.464	4.375	0.464
78	0 ... 5	N		29.100	22.080	4.375	0.464	4.375	0.464	4.375	0.464
78	6 ... 125	Y		29.100	22.080	7.750	0.421	7.750	0.421	7.750	0.421
78	6 ... 125	N		29.100	22.080	7.750	0.421	7.750	0.421	7.750	0.421
79	0 ... 5	Y		29.490	22.370	4.375	0.480	4.375	0.480	4.375	0.480
79	0 ... 5	N		29.490	22.370	4.375	0.480	4.375	0.480	4.375	0.480
79	6 ... 125	Y		29.490	22.370	7.750	0.440	7.750	0.440	7.750	0.440
79	6 ... 125	N		29.490	22.370	7.750	0.440	7.750	0.440	7.750	0.440
80	0 ... 5	Y		29.880	22.660	4.375	0.475	4.375	0.475	4.375	0.475
80	0 ... 5	N		29.880	22.660	4.375	0.475	4.375	0.475	4.375	0.475
80	6 ... 125	Y		29.880	22.660	7.750	0.435	7.750	0.435	7.750	0.435
80	6 ... 125	N		29.880	22.660	7.750	0.435	7.750	0.435	7.750	0.435
81	0 ... 5	Y		30.270	22.950	4.375	0.491	4.375	0.491	4.375	0.491

RBI/OBI/PD Driving Record Points Factor Table - PDIC & MAIP

Points	Years Licensed	AAF on Driver in Years 4-5	RBI/OBI	PD	RBI MAIP	RBI Adj MAIP	OBI MAIP	OBI Adj MAIP	PD MAIP	PD Adj MAIP
81	0 ... 5	N	30.270	22.950	4.375	0.491	4.375	0.491	4.375	0.491
81	6 ... 125	Y	30.270	22.950	7.750	0.452	7.750	0.452	7.750	0.452
81	6 ... 125	N	30.270	22.950	7.750	0.452	7.750	0.452	7.750	0.452
82	0 ... 5	Y	30.660	23.240	4.375	0.455	4.375	0.455	4.375	0.455
82	0 ... 5	N	30.660	23.240	4.375	0.455	4.375	0.455	4.375	0.455
82	6 ... 125	Y	30.660	23.240	7.750	0.414	7.750	0.414	7.750	0.414
82	6 ... 125	N	30.660	23.240	7.750	0.414	7.750	0.414	7.750	0.414
83	0 ... 5	Y	31.050	23.530	4.375	0.502	4.375	0.502	4.375	0.502
83	0 ... 5	N	31.050	23.530	4.375	0.502	4.375	0.502	4.375	0.502
83	6 ... 125	Y	31.050	23.530	7.750	0.465	7.750	0.465	7.750	0.465
83	6 ... 125	N	31.050	23.530	7.750	0.465	7.750	0.465	7.750	0.465
84	0 ... 5	Y	31.440	23.820	4.375	0.445	4.375	0.445	4.375	0.445
84	0 ... 5	N	31.440	23.820	4.375	0.445	4.375	0.445	4.375	0.445
84	6 ... 125	Y	31.440	23.820	7.750	0.404	7.750	0.404	7.750	0.404
84	6 ... 125	N	31.440	23.820	7.750	0.404	7.750	0.404	7.750	0.404
85	0 ... 5	Y	31.830	24.110	4.375	0.461	4.375	0.461	4.375	0.461
85	0 ... 5	N	31.830	24.110	4.375	0.461	4.375	0.461	4.375	0.461
85	6 ... 125	Y	31.830	24.110	7.750	0.422	7.750	0.422	7.750	0.422
85	6 ... 125	N	31.830	24.110	7.750	0.422	7.750	0.422	7.750	0.422
86	0 ... 5	Y	32.220	24.400	4.375	0.456	4.375	0.456	4.375	0.456
86	0 ... 5	N	32.220	24.400	4.375	0.456	4.375	0.456	4.375	0.456
86	6 ... 125	Y	32.220	24.400	7.750	0.417	7.750	0.417	7.750	0.417
86	6 ... 125	N	32.220	24.400	7.750	0.417	7.750	0.417	7.750	0.417
87	0 ... 5	Y	32.610	24.690	4.375	0.452	4.375	0.452	4.375	0.452
87	0 ... 5	N	32.610	24.690	4.375	0.452	4.375	0.452	4.375	0.452
87	6 ... 125	Y	32.610	24.690	7.750	0.413	7.750	0.413	7.750	0.413
87	6 ... 125	N	32.610	24.690	7.750	0.413	7.750	0.413	7.750	0.413
88	0 ... 5	Y	33.000	24.980	4.375	0.467	4.375	0.467	4.375	0.467
88	0 ... 5	N	33.000	24.980	4.375	0.467	4.375	0.467	4.375	0.467
88	6 ... 125	Y	33.000	24.980	7.750	0.430	7.750	0.430	7.750	0.430
88	6 ... 125	N	33.000	24.980	7.750	0.430	7.750	0.430	7.750	0.430
89	0 ... 5	Y	33.390	25.270	4.375	0.506	4.375	0.506	4.375	0.506
89	0 ... 5	N	33.390	25.270	4.375	0.506	4.375	0.506	4.375	0.506
89	6 ... 125	Y	33.390	25.270	7.750	0.472	7.750	0.472	7.750	0.472
89	6 ... 125	N	33.390	25.270	7.750	0.472	7.750	0.472	7.750	0.472
90	0 ... 5	Y	33.780	25.560	4.375	0.506	4.375	0.506	4.375	0.506
90	0 ... 5	N	33.780	25.560	4.375	0.506	4.375	0.506	4.375	0.506
90	6 ... 125	Y	33.780	25.560	7.750	0.472	7.750	0.472	7.750	0.472
90	6 ... 125	N	33.780	25.560	7.750	0.472	7.750	0.472	7.750	0.472
91	0 ... 5	Y	34.170	25.850	4.375	0.444	4.375	0.444	4.375	0.444
91	0 ... 5	N	34.170	25.850	4.375	0.444	4.375	0.444	4.375	0.444
91	6 ... 125	Y	34.170	25.850	7.750	0.406	7.750	0.406	7.750	0.406
91	6 ... 125	N	34.170	25.850	7.750	0.406	7.750	0.406	7.750	0.406
92	0 ... 5	Y	34.560	26.140	4.375	0.487	4.375	0.487	4.375	0.487
92	0 ... 5	N	34.560	26.140	4.375	0.487	4.375	0.487	4.375	0.487
92	6 ... 125	Y	34.560	26.140	7.750	0.453	7.750	0.453	7.750	0.453
92	6 ... 125	N	34.560	26.140	7.750	0.453	7.750	0.453	7.750	0.453
93	0 ... 5	Y	34.950	26.430	4.375	0.436	4.375	0.436	4.375	0.436
93	0 ... 5	N	34.950	26.430	4.375	0.436	4.375	0.436	4.375	0.436
93	6 ... 125	Y	34.950	26.430	7.750	0.398	7.750	0.398	7.750	0.398
93	6 ... 125	N	34.950	26.430	7.750	0.398	7.750	0.398	7.750	0.398
94	0 ... 5	Y	35.340	26.720	4.375	0.465	4.375	0.465	4.375	0.465
94	0 ... 5	N	35.340	26.720	4.375	0.465	4.375	0.465	4.375	0.465
94	6 ... 125	Y	35.340	26.720	7.750	0.430	7.750	0.430	7.750	0.430
94	6 ... 125	N	35.340	26.720	7.750	0.430	7.750	0.430	7.750	0.430
95	0 ... 5	Y	35.730	27.010	4.375	0.465	4.375	0.465	4.375	0.465
95	0 ... 5	N	35.730	27.010	4.375	0.465	4.375	0.465	4.375	0.465
95	6 ... 125	Y	35.730	27.010	7.750	0.430	7.750	0.430	7.750	0.430
95	6 ... 125	N	35.730	27.010	7.750	0.430	7.750	0.430	7.750	0.430
96	0 ... 5	Y	36.120	27.300	4.375	0.439	4.375	0.439	4.375	0.439
96	0 ... 5	N	36.120	27.300	4.375	0.439	4.375	0.439	4.375	0.439
96	6 ... 125	Y	36.120	27.300	7.750	0.404	7.750	0.404	7.750	0.404
96	6 ... 125	N	36.120	27.300	7.750	0.404	7.750	0.404	7.750	0.404
97	0 ... 5	Y	36.510	27.590	4.375	0.439	4.375	0.439	4.375	0.439
97	0 ... 5	N	36.510	27.590	4.375	0.439	4.375	0.439	4.375	0.439

RBI/OBI/PD Driving Record Points Factor Table - PDIC & MAIP

Points	Years		AAF on Driver in Years 4-5	RBI/OBI	PD	RBI	RBI Adj	OBI	OBI Adj	PD	PD Adj
	Licensed					MAIP	MAIP	MAIP	MAIP	MAIP	MAIP
97	6 ... 125	Y		36.510	27.590	7.750	0.404	7.750	0.404	7.750	0.404
97	6 ... 125	N		36.510	27.590	7.750	0.404	7.750	0.404	7.750	0.404
98	0 ... 5	Y		36.900	27.880	4.375	0.439	4.375	0.439	4.375	0.439
98	0 ... 5	N		36.900	27.880	4.375	0.439	4.375	0.439	4.375	0.439
98	6 ... 125	Y		36.900	27.880	7.750	0.404	7.750	0.404	7.750	0.404
98	6 ... 125	N		36.900	27.880	7.750	0.404	7.750	0.404	7.750	0.404
99	0 ... 5	Y		37.290	28.170	4.375	0.439	4.375	0.439	4.375	0.439
99	0 ... 5	N		37.290	28.170	4.375	0.439	4.375	0.439	4.375	0.439
99	6 ... 125	Y		37.290	28.170	7.750	0.404	7.750	0.404	7.750	0.404
99	6 ... 125	N		37.290	28.170	7.750	0.404	7.750	0.404	7.750	0.404
100 ... 999	0 ... 5	Y		37.290	28.170	4.375	0.439	4.375	0.439	4.375	0.439
100 ... 999	0 ... 5	N		37.290	28.170	4.375	0.439	4.375	0.439	4.375	0.439
100 ... 999	6 ... 125	Y		37.290	28.170	7.750	0.404	7.750	0.404	7.750	0.404
100 ... 999	6 ... 125	N		37.290	28.170	7.750	0.404	7.750	0.404	7.750	0.404

UM/UIM/PIP/MED Driving Record Points Factor Table - PDIC & MAIP

Points	Years		AAF on Driver in Years 4-5	UM/UIM	PIP	MED	PIP Adj		UM Adj	
	Licensed						MAIP	MAIP	MAIP	MAIP
0	0 ... 5	Y		1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	0 ... 5	N		1.000	1.000	1.000	0.930	1.000	1.000	1.000
0	6 ... 125	Y		1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	6 ... 125	N		1.000	1.000	1.000	0.830	1.000	1.000	1.000
1	0 ... 5	Y		1.150	1.050	1.050	1.075	1.000	1.000	1.000
1	0 ... 5	N		1.150	1.050	1.050	1.075	1.000	1.000	1.000
1	6 ... 125	Y		1.150	1.050	1.050	1.150	1.000	1.000	1.000
1	6 ... 125	N		1.150	1.050	1.050	1.150	1.000	1.000	1.000
2	0 ... 5	Y		1.180	1.140	1.140	1.150	0.870	1.000	1.000
2	0 ... 5	N		1.180	1.140	1.140	1.150	0.870	1.000	1.000
2	6 ... 125	Y		1.180	1.140	1.140	1.300	0.769	1.000	1.000
2	6 ... 125	N		1.180	1.140	1.140	1.300	0.769	1.000	1.000
3	0 ... 5	Y		1.270	1.320	1.320	1.225	0.939	1.000	1.000
3	0 ... 5	N		1.270	1.320	1.320	1.225	0.939	1.000	1.000
3	6 ... 125	Y		1.270	1.320	1.320	1.450	0.897	1.000	1.000
3	6 ... 125	N		1.270	1.320	1.320	1.450	0.897	1.000	1.000
4	0 ... 5	Y		1.280	1.360	1.360	1.300	0.885	1.000	1.000
4	0 ... 5	N		1.280	1.360	1.360	1.300	0.885	1.000	1.000
4	6 ... 125	Y		1.280	1.360	1.360	1.600	0.813	1.000	1.000
4	6 ... 125	N		1.280	1.360	1.360	1.600	0.813	1.000	1.000
5	0 ... 5	Y		1.290	1.360	1.360	1.375	0.836	1.000	1.000
5	0 ... 5	N		1.290	1.360	1.360	1.375	0.836	1.000	1.000
5	6 ... 125	Y		1.290	1.360	1.360	1.750	0.743	1.000	1.000
5	6 ... 125	N		1.290	1.360	1.360	1.750	0.743	1.000	1.000
6	0 ... 5	Y		1.560	1.490	1.490	1.450	0.845	1.000	1.000
6	0 ... 5	N		1.560	1.490	1.490	1.450	0.845	1.000	1.000
6	6 ... 125	Y		1.560	1.490	1.490	1.900	0.763	1.000	1.000
6	6 ... 125	N		1.560	1.490	1.490	1.900	0.763	1.000	1.000
7	0 ... 5	Y		1.580	1.530	1.530	1.525	0.852	1.000	1.000
7	0 ... 5	N		1.580	1.530	1.530	1.525	0.852	1.000	1.000
7	6 ... 125	Y		1.580	1.530	1.530	2.050	0.780	1.000	1.000
7	6 ... 125	N		1.580	1.530	1.530	2.050	0.780	1.000	1.000
8	0 ... 5	Y		1.730	1.640	1.640	1.600	0.859	1.000	1.000
8	0 ... 5	N		1.730	1.640	1.640	1.600	0.859	1.000	1.000
8	6 ... 125	Y		1.730	1.640	1.640	2.200	0.795	1.000	1.000
8	6 ... 125	N		1.730	1.640	1.640	2.200	0.795	1.000	1.000
9	0 ... 5	Y		1.750	1.770	1.770	1.675	0.821	1.000	1.000
9	0 ... 5	N		1.750	1.770	1.770	1.675	0.821	1.000	1.000
9	6 ... 125	Y		1.750	1.770	1.770	2.350	0.745	1.000	1.000
9	6 ... 125	N		1.750	1.770	1.770	2.350	0.745	1.000	1.000
10	0 ... 5	Y		1.770	1.910	1.910	1.750	0.829	1.000	1.000
10	0 ... 5	N		1.770	1.910	1.910	1.750	0.829	1.000	1.000
10	6 ... 125	Y		1.770	1.910	1.910	2.500	0.760	1.000	1.000
10	6 ... 125	N		1.770	1.910	1.910	2.500	0.760	1.000	1.000
11	0 ... 5	Y		1.820	1.960	1.960	1.825	0.836	1.000	1.000
11	0 ... 5	N		1.820	1.960	1.960	1.825	0.836	1.000	1.000
11	6 ... 125	Y		1.820	1.960	1.960	2.650	0.774	1.000	1.000
11	6 ... 125	N		1.820	1.960	1.960	2.650	0.774	1.000	1.000
12	0 ... 5	Y		1.930	2.100	2.100	1.900	0.763	1.000	1.000
12	0 ... 5	N		1.930	2.100	2.100	1.900	0.763	1.000	1.000
12	6 ... 125	Y		1.930	2.100	2.100	2.800	0.679	1.000	1.000
12	6 ... 125	N		1.930	2.100	2.100	2.800	0.679	1.000	1.000
13	0 ... 5	Y		2.050	2.240	2.240	1.975	0.810	1.000	1.000
13	0 ... 5	N		2.050	2.240	2.240	1.975	0.810	1.000	1.000
13	6 ... 125	Y		2.050	2.240	2.240	2.950	0.746	1.000	1.000
13	6 ... 125	N		2.050	2.240	2.240	2.950	0.746	1.000	1.000
14	0 ... 5	Y		2.160	2.390	2.390	2.050	0.780	1.000	1.000
14	0 ... 5	N		2.160	2.390	2.390	2.050	0.780	1.000	1.000
14	6 ... 125	Y		2.160	2.390	2.390	3.100	0.710	1.000	1.000
14	6 ... 125	N		2.160	2.390	2.390	3.100	0.710	1.000	1.000
15	0 ... 5	Y		2.280	2.530	2.530	2.125	0.753	1.000	1.000
15	0 ... 5	N		2.280	2.530	2.530	2.125	0.753	1.000	1.000
15	6 ... 125	Y		2.280	2.530	2.530	3.250	0.677	1.000	1.000
15	6 ... 125	N		2.280	2.530	2.530	3.250	0.677	1.000	1.000
16	0 ... 5	Y		2.390	2.670	2.670	2.200	0.795	1.000	1.000

UM/UIM/PIP/MED Driving Record Points Factor Table - PDIC & MAIP

Points	Years		AAF on Driver in Years 4-5	UM/UIM	PIP	MED	PIP MAIP	PIP Adj MAIP	UM MAIP	UM Adj MAIP
	Licensed									
16	0 ... 5	N		2.390	2.670	2.670	2.200	0.795	1.000	1.000
16	6 ... 125	Y		2.390	2.670	2.670	3.400	0.735	1.000	1.000
16	6 ... 125	N		2.390	2.670	2.670	3.400	0.735	1.000	1.000
17	0 ... 5	Y		2.510	2.810	2.810	2.275	0.769	1.000	1.000
17	0 ... 5	N		2.510	2.810	2.810	2.275	0.769	1.000	1.000
17	6 ... 125	Y		2.510	2.810	2.810	3.550	0.704	1.000	1.000
17	6 ... 125	N		2.510	2.810	2.810	3.550	0.704	1.000	1.000
18	0 ... 5	Y		2.620	2.960	2.960	2.350	0.809	1.000	1.000
18	0 ... 5	N		2.620	2.960	2.960	2.350	0.809	1.000	1.000
18	6 ... 125	Y		2.620	2.960	2.960	3.700	0.757	1.000	1.000
18	6 ... 125	N		2.620	2.960	2.960	3.700	0.757	1.000	1.000
19	0 ... 5	Y		2.740	3.100	3.100	2.425	0.691	1.000	1.000
19	0 ... 5	N		2.740	3.100	3.100	2.425	0.691	1.000	1.000
19	6 ... 125	Y		2.740	3.100	3.100	3.850	0.610	1.000	1.000
19	6 ... 125	N		2.740	3.100	3.100	3.850	0.610	1.000	1.000
20	0 ... 5	Y		2.850	3.240	3.240	2.500	0.820	1.000	1.000
20	0 ... 5	N		2.850	3.240	3.240	2.500	0.820	1.000	1.000
20	6 ... 125	Y		2.850	3.240	3.240	4.000	0.775	1.000	1.000
20	6 ... 125	N		2.850	3.240	3.240	4.000	0.775	1.000	1.000
21	0 ... 5	Y		2.920	3.360	3.360	2.575	0.650	1.000	1.000
21	0 ... 5	N		2.920	3.360	3.360	2.575	0.650	1.000	1.000
21	6 ... 125	Y		2.920	3.360	3.360	4.150	0.566	1.000	1.000
21	6 ... 125	N		2.920	3.360	3.360	4.150	0.566	1.000	1.000
22	0 ... 5	Y		3.030	3.500	3.500	2.650	0.689	1.000	1.000
22	0 ... 5	N		3.030	3.500	3.500	2.650	0.689	1.000	1.000
22	6 ... 125	Y		3.030	3.500	3.500	4.300	0.616	1.000	1.000
22	6 ... 125	N		3.030	3.500	3.500	4.300	0.616	1.000	1.000
23	0 ... 5	Y		3.140	3.640	3.640	2.725	0.670	1.000	1.000
23	0 ... 5	N		3.140	3.640	3.640	2.725	0.670	1.000	1.000
23	6 ... 125	Y		3.140	3.640	3.640	4.450	0.596	1.000	1.000
23	6 ... 125	N		3.140	3.640	3.640	4.450	0.596	1.000	1.000
24	0 ... 5	Y		3.250	3.780	3.780	2.800	0.652	1.000	1.000
24	0 ... 5	N		3.250	3.780	3.780	2.800	0.652	1.000	1.000
24	6 ... 125	Y		3.250	3.780	3.780	4.600	0.576	1.000	1.000
24	6 ... 125	N		3.250	3.780	3.780	4.600	0.576	1.000	1.000
25	0 ... 5	Y		3.360	3.920	3.920	2.875	0.687	1.000	1.000
25	0 ... 5	N		3.360	3.920	3.920	2.875	0.687	1.000	1.000
25	6 ... 125	Y		3.360	3.920	3.920	4.750	0.621	1.000	1.000
25	6 ... 125	N		3.360	3.920	3.920	4.750	0.621	1.000	1.000
26	0 ... 5	Y		3.470	4.060	4.060	2.950	0.669	1.000	1.000
26	0 ... 5	N		3.470	4.060	4.060	2.950	0.669	1.000	1.000
26	6 ... 125	Y		3.470	4.060	4.060	4.900	0.602	1.000	1.000
26	6 ... 125	N		3.470	4.060	4.060	4.900	0.602	1.000	1.000
27	0 ... 5	Y		3.580	4.200	4.200	3.025	0.702	1.000	1.000
27	0 ... 5	N		3.580	4.200	4.200	3.025	0.702	1.000	1.000
27	6 ... 125	Y		3.580	4.200	4.200	5.050	0.644	1.000	1.000
27	6 ... 125	N		3.580	4.200	4.200	5.050	0.644	1.000	1.000
28	0 ... 5	Y		3.690	4.340	4.340	3.100	0.613	1.000	1.000
28	0 ... 5	N		3.690	4.340	4.340	3.100	0.613	1.000	1.000
28	6 ... 125	Y		3.690	4.340	4.340	5.200	0.538	1.000	1.000
28	6 ... 125	N		3.690	4.340	4.340	5.200	0.538	1.000	1.000
29	0 ... 5	Y		3.800	4.480	4.480	3.175	0.717	1.000	1.000
29	0 ... 5	N		3.800	4.480	4.480	3.175	0.717	1.000	1.000
29	6 ... 125	Y		3.800	4.480	4.480	5.350	0.664	1.000	1.000
29	6 ... 125	N		3.800	4.480	4.480	5.350	0.664	1.000	1.000
30	0 ... 5	Y		3.910	4.620	4.620	3.250	0.585	1.000	1.000
30	0 ... 5	N		3.910	4.620	4.620	3.250	0.585	1.000	1.000
30	6 ... 125	Y		3.910	4.620	4.620	5.500	0.509	1.000	1.000
30	6 ... 125	N		3.910	4.620	4.620	5.500	0.509	1.000	1.000
31	0 ... 5	Y		4.020	4.760	4.760	3.325	0.617	1.000	1.000
31	0 ... 5	N		4.020	4.760	4.760	3.325	0.617	1.000	1.000
31	6 ... 125	Y		4.020	4.760	4.760	5.650	0.549	1.000	1.000
31	6 ... 125	N		4.020	4.760	4.760	5.650	0.549	1.000	1.000
32	0 ... 5	Y		4.130	4.900	4.900	3.400	0.603	1.000	1.000
32	0 ... 5	N		4.130	4.900	4.900	3.400	0.603	1.000	1.000

UM/UIM/PIP/MED Driving Record Points Factor Table - PDIC & MAIP

Points	Years		AAF on Driver in Years 4-5	UM/UIM	PIP	MED	PIP MAIP	PIP Adj MAIP	UM MAIP	UM Adj MAIP
	Licensed									
32	6 ... 125	Y		4.130	4.900	4.900	5.800	0.534	1.000	1.000
32	6 ... 125	N		4.130	4.900	4.900	5.800	0.534	1.000	1.000
33	0 ... 5	Y		4.240	5.040	5.040	3.475	0.590	1.000	1.000
33	0 ... 5	N		4.240	5.040	5.040	3.475	0.590	1.000	1.000
33	6 ... 125	Y		4.240	5.040	5.040	5.950	0.521	1.000	1.000
33	6 ... 125	N		4.240	5.040	5.040	5.950	0.521	1.000	1.000
34	0 ... 5	Y		4.350	5.180	5.180	3.550	0.620	1.000	1.000
34	0 ... 5	N		4.350	5.180	5.180	3.550	0.620	1.000	1.000
34	6 ... 125	Y		4.350	5.180	5.180	6.100	0.557	1.000	1.000
34	6 ... 125	N		4.350	5.180	5.180	6.100	0.557	1.000	1.000
35	0 ... 5	Y		4.460	5.320	5.320	3.625	0.607	1.000	1.000
35	0 ... 5	N		4.460	5.320	5.320	3.625	0.607	1.000	1.000
35	6 ... 125	Y		4.460	5.320	5.320	6.250	0.544	1.000	1.000
35	6 ... 125	N		4.460	5.320	5.320	6.250	0.544	1.000	1.000
36	0 ... 5	Y		4.570	5.460	5.460	3.700	0.635	1.000	1.000
36	0 ... 5	N		4.570	5.460	5.460	3.700	0.635	1.000	1.000
36	6 ... 125	Y		4.570	5.460	5.460	6.400	0.578	1.000	1.000
36	6 ... 125	N		4.570	5.460	5.460	6.400	0.578	1.000	1.000
37	0 ... 5	Y		4.680	5.600	5.600	3.775	0.563	1.000	1.000
37	0 ... 5	N		4.680	5.600	5.600	3.775	0.563	1.000	1.000
37	6 ... 125	Y		4.680	5.600	5.600	6.550	0.496	1.000	1.000
37	6 ... 125	N		4.680	5.600	5.600	6.550	0.496	1.000	1.000
38	0 ... 5	Y		4.790	5.740	5.740	3.850	0.649	1.000	1.000
38	0 ... 5	N		4.790	5.740	5.740	3.850	0.649	1.000	1.000
38	6 ... 125	Y		4.790	5.740	5.740	6.700	0.597	1.000	1.000
38	6 ... 125	N		4.790	5.740	5.740	6.700	0.597	1.000	1.000
39	0 ... 5	Y		4.900	5.880	5.880	3.925	0.541	1.000	1.000
39	0 ... 5	N		4.900	5.880	5.880	3.925	0.541	1.000	1.000
39	6 ... 125	Y		4.900	5.880	5.880	6.850	0.474	1.000	1.000
39	6 ... 125	N		4.900	5.880	5.880	6.850	0.474	1.000	1.000
40	0 ... 5	Y		5.010	6.020	6.020	4.000	0.569	1.000	1.000
40	0 ... 5	N		5.010	6.020	6.020	4.000	0.569	1.000	1.000
40	6 ... 125	Y		5.010	6.020	6.020	7.000	0.507	1.000	1.000
40	6 ... 125	N		5.010	6.020	6.020	7.000	0.507	1.000	1.000
41	0 ... 5	Y		5.120	6.160	6.160	4.075	0.558	1.000	1.000
41	0 ... 5	N		5.120	6.160	6.160	4.075	0.558	1.000	1.000
41	6 ... 125	Y		5.120	6.160	6.160	7.150	0.497	1.000	1.000
41	6 ... 125	N		5.120	6.160	6.160	7.150	0.497	1.000	1.000
42	0 ... 5	Y		5.230	6.300	6.300	4.150	0.548	1.000	1.000
42	0 ... 5	N		5.230	6.300	6.300	4.150	0.548	1.000	1.000
42	6 ... 125	Y		5.230	6.300	6.300	7.300	0.486	1.000	1.000
42	6 ... 125	N		5.230	6.300	6.300	7.300	0.486	1.000	1.000
43	0 ... 5	Y		5.340	6.440	6.440	4.225	0.574	1.000	1.000
43	0 ... 5	N		5.340	6.440	6.440	4.225	0.574	1.000	1.000
43	6 ... 125	Y		5.340	6.440	6.440	7.450	0.517	1.000	1.000
43	6 ... 125	N		5.340	6.440	6.440	7.450	0.517	1.000	1.000
44	0 ... 5	Y		5.450	6.580	6.580	4.300	0.564	1.000	1.000
44	0 ... 5	N		5.450	6.580	6.580	4.300	0.564	1.000	1.000
44	6 ... 125	Y		5.450	6.580	6.580	7.600	0.507	1.000	1.000
44	6 ... 125	N		5.450	6.580	6.580	7.600	0.507	1.000	1.000
45	0 ... 5	Y		5.560	6.720	6.720	4.375	0.589	1.000	1.000
45	0 ... 5	N		5.560	6.720	6.720	4.375	0.589	1.000	1.000
45	6 ... 125	Y		5.560	6.720	6.720	7.750	0.535	1.000	1.000
45	6 ... 125	N		5.560	6.720	6.720	7.750	0.535	1.000	1.000
46	0 ... 5	Y		5.670	6.860	6.860	4.375	0.528	1.000	1.000
46	0 ... 5	N		5.670	6.860	6.860	4.375	0.528	1.000	1.000
46	6 ... 125	Y		5.670	6.860	6.860	7.750	0.468	1.000	1.000
46	6 ... 125	N		5.670	6.860	6.860	7.750	0.468	1.000	1.000
47	0 ... 5	Y		5.780	7.000	7.000	4.375	0.602	1.000	1.000
47	0 ... 5	N		5.780	7.000	7.000	4.375	0.602	1.000	1.000
47	6 ... 125	Y		5.780	7.000	7.000	7.750	0.553	1.000	1.000
47	6 ... 125	N		5.780	7.000	7.000	7.750	0.553	1.000	1.000
48	0 ... 5	Y		5.890	7.140	7.140	4.375	0.511	1.000	1.000
48	0 ... 5	N		5.890	7.140	7.140	4.375	0.511	1.000	1.000
48	6 ... 125	Y		5.890	7.140	7.140	7.750	0.451	1.000	1.000

UM/UIM/PIP/MED Driving Record Points Factor Table - PDIC & MAIP

Points	Years		AAF on Driver in Years 4-5	UM/UIM	PIP	MED	PIP MAIP	PIP Adj MAIP	UM MAIP	UM Adj MAIP
	Licensed									
48	6 ... 125	N		5.890	7.140	7.140	7.750	0.451	1.000	1.000
49	0 ... 5	Y		6.000	7.280	7.280	4.375	0.535	1.000	1.000
49	0 ... 5	N		6.000	7.280	7.280	4.375	0.535	1.000	1.000
49	6 ... 125	Y		6.000	7.280	7.280	7.750	0.479	1.000	1.000
49	6 ... 125	N		6.000	7.280	7.280	7.750	0.479	1.000	1.000
50	0 ... 5	Y		6.110	7.420	7.420	4.375	0.526	1.000	1.000
50	0 ... 5	N		6.110	7.420	7.420	4.375	0.526	1.000	1.000
50	6 ... 125	Y		6.110	7.420	7.420	7.750	0.471	1.000	1.000
50	6 ... 125	N		6.110	7.420	7.420	7.750	0.471	1.000	1.000
51	0 ... 5	Y		6.220	7.560	7.560	4.375	0.518	1.000	1.000
51	0 ... 5	N		6.220	7.560	7.560	4.375	0.518	1.000	1.000
51	6 ... 125	Y		6.220	7.560	7.560	7.750	0.462	1.000	1.000
51	6 ... 125	N		6.220	7.560	7.560	7.750	0.462	1.000	1.000
52	0 ... 5	Y		6.330	7.700	7.700	4.375	0.541	1.000	1.000
52	0 ... 5	N		6.330	7.700	7.700	4.375	0.541	1.000	1.000
52	6 ... 125	Y		6.330	7.700	7.700	7.750	0.489	1.000	1.000
52	6 ... 125	N		6.330	7.700	7.700	7.750	0.489	1.000	1.000
53	0 ... 5	Y		6.440	7.840	7.840	4.375	0.533	1.000	1.000
53	0 ... 5	N		6.440	7.840	7.840	4.375	0.533	1.000	1.000
53	6 ... 125	Y		6.440	7.840	7.840	7.750	0.480	1.000	1.000
53	6 ... 125	N		6.440	7.840	7.840	7.750	0.480	1.000	1.000
54	0 ... 5	Y		6.550	7.980	7.980	4.375	0.554	1.000	1.000
54	0 ... 5	N		6.550	7.980	7.980	4.375	0.554	1.000	1.000
54	6 ... 125	Y		6.550	7.980	7.980	7.750	0.505	1.000	1.000
54	6 ... 125	N		6.550	7.980	7.980	7.750	0.505	1.000	1.000
55	0 ... 5	Y		6.660	8.120	8.120	4.375	0.502	1.000	1.000
55	0 ... 5	N		6.660	8.120	8.120	4.375	0.502	1.000	1.000
55	6 ... 125	Y		6.660	8.120	8.120	7.750	0.449	1.000	1.000
55	6 ... 125	N		6.660	8.120	8.120	7.750	0.449	1.000	1.000
56	0 ... 5	Y		6.770	8.260	8.260	4.375	0.567	1.000	1.000
56	0 ... 5	N		6.770	8.260	8.260	4.375	0.567	1.000	1.000
56	6 ... 125	Y		6.770	8.260	8.260	7.750	0.521	1.000	1.000
56	6 ... 125	N		6.770	8.260	8.260	7.750	0.521	1.000	1.000
57	0 ... 5	Y		6.880	8.400	8.400	4.375	0.488	1.000	1.000
57	0 ... 5	N		6.880	8.400	8.400	4.375	0.488	1.000	1.000
57	6 ... 125	Y		6.880	8.400	8.400	7.750	0.435	1.000	1.000
57	6 ... 125	N		6.880	8.400	8.400	7.750	0.435	1.000	1.000
58	0 ... 5	Y		6.990	8.540	8.540	4.375	0.509	1.000	1.000
58	0 ... 5	N		6.990	8.540	8.540	4.375	0.509	1.000	1.000
58	6 ... 125	Y		6.990	8.540	8.540	7.750	0.459	1.000	1.000
58	6 ... 125	N		6.990	8.540	8.540	7.750	0.459	1.000	1.000
59	0 ... 5	Y		7.100	8.680	8.680	4.375	0.502	1.000	1.000
59	0 ... 5	N		7.100	8.680	8.680	4.375	0.502	1.000	1.000
59	6 ... 125	Y		7.100	8.680	8.680	7.750	0.452	1.000	1.000
59	6 ... 125	N		7.100	8.680	8.680	7.750	0.452	1.000	1.000
60	0 ... 5	Y		7.210	8.820	8.820	4.375	0.495	1.000	1.000
60	0 ... 5	N		7.210	8.820	8.820	4.375	0.495	1.000	1.000
60	6 ... 125	Y		7.210	8.820	8.820	7.750	0.445	1.000	1.000
60	6 ... 125	N		7.210	8.820	8.820	7.750	0.445	1.000	1.000
61	0 ... 5	Y		7.320	8.960	8.960	4.375	0.516	1.000	1.000
61	0 ... 5	N		7.320	8.960	8.960	4.375	0.516	1.000	1.000
61	6 ... 125	Y		7.320	8.960	8.960	7.750	0.468	1.000	1.000
61	6 ... 125	N		7.320	8.960	8.960	7.750	0.468	1.000	1.000
62	0 ... 5	Y		7.430	9.100	9.100	4.375	0.509	1.000	1.000
62	0 ... 5	N		7.430	9.100	9.100	4.375	0.509	1.000	1.000
62	6 ... 125	Y		7.430	9.100	9.100	7.750	0.461	1.000	1.000
62	6 ... 125	N		7.430	9.100	9.100	7.750	0.461	1.000	1.000
63	0 ... 5	Y		7.540	9.240	9.240	4.375	0.528	1.000	1.000
63	0 ... 5	N		7.540	9.240	9.240	4.375	0.528	1.000	1.000
63	6 ... 125	Y		7.540	9.240	9.240	7.750	0.483	1.000	1.000
63	6 ... 125	N		7.540	9.240	9.240	7.750	0.483	1.000	1.000
64	0 ... 5	Y		7.650	9.380	9.380	4.375	0.483	1.000	1.000
64	0 ... 5	N		7.650	9.380	9.380	4.375	0.483	1.000	1.000
64	6 ... 125	Y		7.650	9.380	9.380	7.750	0.434	1.000	1.000
64	6 ... 125	N		7.650	9.380	9.380	7.750	0.434	1.000	1.000

UM/UIM/PIP/MED Driving Record Points Factor Table - PDIC & MAIP

Points	Years		AAF on Driver in Years 4-5	UM/UIM	PIP	MED	PIP MAIP	PIP Adj MAIP	UM MAIP	UM Adj MAIP
	Licensed									
65	0 ... 5	Y		7.760	9.520	9.520	4.375	0.540	1.000	1.000
65	0 ... 5	N		7.760	9.520	9.520	4.375	0.540	1.000	1.000
65	6 ... 125	Y		7.760	9.520	9.520	7.750	0.498	1.000	1.000
65	6 ... 125	N		7.760	9.520	9.520	7.750	0.498	1.000	1.000
66	0 ... 5	Y		7.870	9.660	9.660	4.375	0.471	1.000	1.000
66	0 ... 5	N		7.870	9.660	9.660	4.375	0.471	1.000	1.000
66	6 ... 125	Y		7.870	9.660	9.660	7.750	0.422	1.000	1.000
66	6 ... 125	N		7.870	9.660	9.660	7.750	0.422	1.000	1.000
67	0 ... 5	Y		7.980	9.800	9.800	4.375	0.490	1.000	1.000
67	0 ... 5	N		7.980	9.800	9.800	4.375	0.490	1.000	1.000
67	6 ... 125	Y		7.980	9.800	9.800	7.750	0.443	1.000	1.000
67	6 ... 125	N		7.980	9.800	9.800	7.750	0.443	1.000	1.000
68	0 ... 5	Y		8.090	9.940	9.940	4.375	0.484	1.000	1.000
68	0 ... 5	N		8.090	9.940	9.940	4.375	0.484	1.000	1.000
68	6 ... 125	Y		8.090	9.940	9.940	7.750	0.437	1.000	1.000
68	6 ... 125	N		8.090	9.940	9.940	7.750	0.437	1.000	1.000
69	0 ... 5	Y		8.200	10.080	10.080	4.375	0.478	1.000	1.000
69	0 ... 5	N		8.200	10.080	10.080	4.375	0.478	1.000	1.000
69	6 ... 125	Y		8.200	10.080	10.080	7.750	0.432	1.000	1.000
69	6 ... 125	N		8.200	10.080	10.080	7.750	0.432	1.000	1.000
70	0 ... 5	Y		8.310	10.220	10.220	4.375	0.496	1.000	1.000
70	0 ... 5	N		8.310	10.220	10.220	4.375	0.496	1.000	1.000
70	6 ... 125	Y		8.310	10.220	10.220	7.750	0.452	1.000	1.000
70	6 ... 125	N		8.310	10.220	10.220	7.750	0.452	1.000	1.000
71	0 ... 5	Y		8.420	10.360	10.360	4.375	0.490	1.000	1.000
71	0 ... 5	N		8.420	10.360	10.360	4.375	0.490	1.000	1.000
71	6 ... 125	Y		8.420	10.360	10.360	7.750	0.446	1.000	1.000
71	6 ... 125	N		8.420	10.360	10.360	7.750	0.446	1.000	1.000
72	0 ... 5	Y		8.530	10.500	10.500	4.375	0.508	1.000	1.000
72	0 ... 5	N		8.530	10.500	10.500	4.375	0.508	1.000	1.000
72	6 ... 125	Y		8.530	10.500	10.500	7.750	0.466	1.000	1.000
72	6 ... 125	N		8.530	10.500	10.500	7.750	0.466	1.000	1.000
73	0 ... 5	Y		8.640	10.640	10.640	4.375	0.467	1.000	1.000
73	0 ... 5	N		8.640	10.640	10.640	4.375	0.467	1.000	1.000
73	6 ... 125	Y		8.640	10.640	10.640	7.750	0.423	1.000	1.000
73	6 ... 125	N		8.640	10.640	10.640	7.750	0.423	1.000	1.000
74	0 ... 5	Y		8.750	10.780	10.780	4.375	0.519	1.000	1.000
74	0 ... 5	N		8.750	10.780	10.780	4.375	0.519	1.000	1.000
74	6 ... 125	Y		8.750	10.780	10.780	7.750	0.479	1.000	1.000
74	6 ... 125	N		8.750	10.780	10.780	7.750	0.479	1.000	1.000
75	0 ... 5	Y		8.860	10.920	10.920	4.375	0.457	1.000	1.000
75	0 ... 5	N		8.860	10.920	10.920	4.375	0.457	1.000	1.000
75	6 ... 125	Y		8.860	10.920	10.920	7.750	0.412	1.000	1.000
75	6 ... 125	N		8.860	10.920	10.920	7.750	0.412	1.000	1.000
76	0 ... 5	Y		8.970	11.060	11.060	4.375	0.474	1.000	1.000
76	0 ... 5	N		8.970	11.060	11.060	4.375	0.474	1.000	1.000
76	6 ... 125	Y		8.970	11.060	11.060	7.750	0.431	1.000	1.000
76	6 ... 125	N		8.970	11.060	11.060	7.750	0.431	1.000	1.000
77	0 ... 5	Y		9.080	11.200	11.200	4.375	0.469	1.000	1.000
77	0 ... 5	N		9.080	11.200	11.200	4.375	0.469	1.000	1.000
77	6 ... 125	Y		9.080	11.200	11.200	7.750	0.426	1.000	1.000
77	6 ... 125	N		9.080	11.200	11.200	7.750	0.426	1.000	1.000
78	0 ... 5	Y		9.190	11.340	11.340	4.375	0.464	1.000	1.000
78	0 ... 5	N		9.190	11.340	11.340	4.375	0.464	1.000	1.000
78	6 ... 125	Y		9.190	11.340	11.340	7.750	0.421	1.000	1.000
78	6 ... 125	N		9.190	11.340	11.340	7.750	0.421	1.000	1.000
79	0 ... 5	Y		9.300	11.480	11.480	4.375	0.480	1.000	1.000
79	0 ... 5	N		9.300	11.480	11.480	4.375	0.480	1.000	1.000
79	6 ... 125	Y		9.300	11.480	11.480	7.750	0.440	1.000	1.000
79	6 ... 125	N		9.300	11.480	11.480	7.750	0.440	1.000	1.000
80	0 ... 5	Y		9.410	11.620	11.620	4.375	0.475	1.000	1.000
80	0 ... 5	N		9.410	11.620	11.620	4.375	0.475	1.000	1.000
80	6 ... 125	Y		9.410	11.620	11.620	7.750	0.435	1.000	1.000
80	6 ... 125	N		9.410	11.620	11.620	7.750	0.435	1.000	1.000
81	0 ... 5	Y		9.520	11.760	11.760	4.375	0.491	1.000	1.000

UM/UIM/PIP/MED Driving Record Points Factor Table - PDIC & MAIP

Points	Years		AAF on Driver in Years 4-5	UM/UIM	PIP	MED	PIP MAIP	PIP Adj MAIP	UM MAIP	UM Adj MAIP
	Licensed									
81	0 ... 5	N		9.520	11.760	11.760	4.375	0.491	1.000	1.000
81	6 ... 125	Y		9.520	11.760	11.760	7.750	0.452	1.000	1.000
81	6 ... 125	N		9.520	11.760	11.760	7.750	0.452	1.000	1.000
82	0 ... 5	Y		9.630	11.900	11.900	4.375	0.455	1.000	1.000
82	0 ... 5	N		9.630	11.900	11.900	4.375	0.455	1.000	1.000
82	6 ... 125	Y		9.630	11.900	11.900	7.750	0.414	1.000	1.000
82	6 ... 125	N		9.630	11.900	11.900	7.750	0.414	1.000	1.000
83	0 ... 5	Y		9.740	12.040	12.040	4.375	0.502	1.000	1.000
83	0 ... 5	N		9.740	12.040	12.040	4.375	0.502	1.000	1.000
83	6 ... 125	Y		9.740	12.040	12.040	7.750	0.465	1.000	1.000
83	6 ... 125	N		9.740	12.040	12.040	7.750	0.465	1.000	1.000
84	0 ... 5	Y		9.850	12.180	12.180	4.375	0.445	1.000	1.000
84	0 ... 5	N		9.850	12.180	12.180	4.375	0.445	1.000	1.000
84	6 ... 125	Y		9.850	12.180	12.180	7.750	0.404	1.000	1.000
84	6 ... 125	N		9.850	12.180	12.180	7.750	0.404	1.000	1.000
85	0 ... 5	Y		9.960	12.320	12.320	4.375	0.461	1.000	1.000
85	0 ... 5	N		9.960	12.320	12.320	4.375	0.461	1.000	1.000
85	6 ... 125	Y		9.960	12.320	12.320	7.750	0.422	1.000	1.000
85	6 ... 125	N		9.960	12.320	12.320	7.750	0.422	1.000	1.000
86	0 ... 5	Y		10.070	12.460	12.460	4.375	0.456	1.000	1.000
86	0 ... 5	N		10.070	12.460	12.460	4.375	0.456	1.000	1.000
86	6 ... 125	Y		10.070	12.460	12.460	7.750	0.417	1.000	1.000
86	6 ... 125	N		10.070	12.460	12.460	7.750	0.417	1.000	1.000
87	0 ... 5	Y		10.180	12.600	12.600	4.375	0.452	1.000	1.000
87	0 ... 5	N		10.180	12.600	12.600	4.375	0.452	1.000	1.000
87	6 ... 125	Y		10.180	12.600	12.600	7.750	0.413	1.000	1.000
87	6 ... 125	N		10.180	12.600	12.600	7.750	0.413	1.000	1.000
88	0 ... 5	Y		10.290	12.740	12.740	4.375	0.467	1.000	1.000
88	0 ... 5	N		10.290	12.740	12.740	4.375	0.467	1.000	1.000
88	6 ... 125	Y		10.290	12.740	12.740	7.750	0.430	1.000	1.000
88	6 ... 125	N		10.290	12.740	12.740	7.750	0.430	1.000	1.000
89	0 ... 5	Y		10.400	12.880	12.880	4.375	0.506	1.000	1.000
89	0 ... 5	N		10.400	12.880	12.880	4.375	0.506	1.000	1.000
89	6 ... 125	Y		10.400	12.880	12.880	7.750	0.472	1.000	1.000
89	6 ... 125	N		10.400	12.880	12.880	7.750	0.472	1.000	1.000
90	0 ... 5	Y		10.510	13.020	13.020	4.375	0.506	1.000	1.000
90	0 ... 5	N		10.510	13.020	13.020	4.375	0.506	1.000	1.000
90	6 ... 125	Y		10.510	13.020	13.020	7.750	0.472	1.000	1.000
90	6 ... 125	N		10.510	13.020	13.020	7.750	0.472	1.000	1.000
91	0 ... 5	Y		10.620	13.160	13.160	4.375	0.444	1.000	1.000
91	0 ... 5	N		10.620	13.160	13.160	4.375	0.444	1.000	1.000
91	6 ... 125	Y		10.620	13.160	13.160	7.750	0.406	1.000	1.000
91	6 ... 125	N		10.620	13.160	13.160	7.750	0.406	1.000	1.000
92	0 ... 5	Y		10.730	13.300	13.300	4.375	0.487	1.000	1.000
92	0 ... 5	N		10.730	13.300	13.300	4.375	0.487	1.000	1.000
92	6 ... 125	Y		10.730	13.300	13.300	7.750	0.453	1.000	1.000
92	6 ... 125	N		10.730	13.300	13.300	7.750	0.453	1.000	1.000
93	0 ... 5	Y		10.840	13.440	13.440	4.375	0.436	1.000	1.000
93	0 ... 5	N		10.840	13.440	13.440	4.375	0.436	1.000	1.000
93	6 ... 125	Y		10.840	13.440	13.440	7.750	0.398	1.000	1.000
93	6 ... 125	N		10.840	13.440	13.440	7.750	0.398	1.000	1.000
94	0 ... 5	Y		10.950	13.580	13.580	4.375	0.465	1.000	1.000
94	0 ... 5	N		10.950	13.580	13.580	4.375	0.465	1.000	1.000
94	6 ... 125	Y		10.950	13.580	13.580	7.750	0.430	1.000	1.000
94	6 ... 125	N		10.950	13.580	13.580	7.750	0.430	1.000	1.000
95	0 ... 5	Y		11.060	13.720	13.720	4.375	0.465	1.000	1.000
95	0 ... 5	N		11.060	13.720	13.720	4.375	0.465	1.000	1.000
95	6 ... 125	Y		11.060	13.720	13.720	7.750	0.430	1.000	1.000
95	6 ... 125	N		11.060	13.720	13.720	7.750	0.430	1.000	1.000
96	0 ... 5	Y		11.170	13.860	13.860	4.375	0.439	1.000	1.000
96	0 ... 5	N		11.170	13.860	13.860	4.375	0.439	1.000	1.000
96	6 ... 125	Y		11.170	13.860	13.860	7.750	0.404	1.000	1.000
96	6 ... 125	N		11.170	13.860	13.860	7.750	0.404	1.000	1.000
97	0 ... 5	Y		11.280	14.000	14.000	4.375	0.439	1.000	1.000
97	0 ... 5	N		11.280	14.000	14.000	4.375	0.439	1.000	1.000

UM/UIM/PIP/MED Driving Record Points Factor Table - PDIC & MAIP

Points	Years		AAF on Driver in Years 4-5	UM/UIM	PIP	MED	PIP MAIP	PIP Adj MAIP	UM MAIP	UM Adj MAIP
	Licensed									
97	6 ... 125	Y		11.280	14.000	14.000	7.750	0.404	1.000	1.000
97	6 ... 125	N		11.280	14.000	14.000	7.750	0.404	1.000	1.000
98	0 ... 5	Y		11.390	14.140	14.140	4.375	0.439	1.000	1.000
98	0 ... 5	N		11.390	14.140	14.140	4.375	0.439	1.000	1.000
98	6 ... 125	Y		11.390	14.140	14.140	7.750	0.404	1.000	1.000
98	6 ... 125	N		11.390	14.140	14.140	7.750	0.404	1.000	1.000
99	0 ... 5	Y		11.500	14.280	14.280	4.375	0.439	1.000	1.000
99	0 ... 5	N		11.500	14.280	14.280	4.375	0.439	1.000	1.000
99	6 ... 125	Y		11.500	14.280	14.280	7.750	0.404	1.000	1.000
99	6 ... 125	N		11.500	14.280	14.280	7.750	0.404	1.000	1.000
100 ... 999	0 ... 5	Y		11.500	14.280	14.280	4.375	0.439	1.000	1.000
100 ... 999	0 ... 5	N		11.500	14.280	14.280	4.375	0.439	1.000	1.000
100 ... 999	6 ... 125	Y		11.500	14.280	14.280	7.750	0.404	1.000	1.000
100 ... 999	6 ... 125	N		11.500	14.280	14.280	7.750	0.404	1.000	1.000

COMP/LOAN Driving Record Points Factor Table

Points	COMP	LOAN
0	1.00	1.00
1	1.04	1.04
2	1.15	1.15
3	1.21	1.21
4	1.26	1.26
5	1.33	1.33
6	1.38	1.38
7	1.40	1.40
8	1.56	1.56
9	1.56	1.56
10	1.59	1.59
11	1.63	1.63
12	1.76	1.76
13	1.88	1.88
14	2.01	2.01
15	2.14	2.14
16	2.26	2.26
17	2.39	2.39
18	2.52	2.52
19	2.64	2.64
20	2.77	2.77
21	2.93	2.93
22	3.06	3.06
23	3.19	3.19
24	3.32	3.32
25	3.45	3.45
26	3.58	3.58
27	3.71	3.71
28	3.84	3.84
29	3.97	3.97
30	4.10	4.10
31	4.23	4.23
32	4.36	4.36
33	4.49	4.49
34	4.62	4.62
35	4.75	4.75
36	4.88	4.88
37	5.01	5.01
38	5.14	5.14
39	5.27	5.27
40	5.40	5.40
41	5.53	5.53
42	5.66	5.66
43	5.79	5.79
44	5.92	5.92
45	6.05	6.05
46	6.18	6.18
47	6.31	6.31
48	6.44	6.44
49	6.57	6.57
50	6.70	6.70
51	6.83	6.83
52	6.96	6.96
53	7.09	7.09
54	7.22	7.22
55	7.35	7.35
56	7.48	7.48
57	7.61	7.61
58	7.74	7.74
59	7.87	7.87
60	8.00	8.00
61	8.13	8.13
62	8.26	8.26
63	8.39	8.39
64	8.52	8.52

COMP/LOAN Driving Record Points Factor Table

Points	COMP	LOAN
65	8.65	8.65
66	8.78	8.78
67	8.91	8.91
68	9.04	9.04
69	9.17	9.17
70	9.30	9.30
71	9.43	9.43
72	9.56	9.56
73	9.69	9.69
74	9.82	9.82
75	9.95	9.95
76	10.08	10.08
77	10.21	10.21
78	10.34	10.34
79	10.47	10.47
80	10.60	10.60
81	10.73	10.73
82	10.86	10.86
83	10.99	10.99
84	11.12	11.12
85	11.25	11.25
86	11.38	11.38
87	11.51	11.51
88	11.64	11.64
89	11.77	11.77
90	11.90	11.90
91	12.03	12.03
92	12.16	12.16
93	12.29	12.29
94	12.42	12.42
95	12.55	12.55
96	12.68	12.68
97	12.81	12.81
98	12.94	12.94
99	13.07	13.07
100 ... 999	13.07	13.07

COLL/LIM COLL/RENT/ROADSIDE Driving Record Points Factor Table

Points	COLL	LIM COLL	RENT	ROADSIDE
0	1.00	1.00	1.00	1.00
1	1.25	1.25	1.25	1.25
2	1.32	1.32	1.32	1.32
3	1.53	1.53	1.53	1.53
4	1.60	1.60	1.60	1.60
5	1.83	1.83	1.83	1.83
6	2.01	2.01	2.01	2.01
7	2.26	2.26	2.26	2.26
8	2.27	2.27	2.27	2.27
9	2.56	2.56	2.56	2.56
10	2.70	2.70	2.70	2.70
11	3.00	3.00	3.00	3.00
12	3.38	3.38	3.38	3.38
13	3.75	3.75	3.75	3.75
14	4.13	4.13	4.13	4.13
15	4.51	4.51	4.51	4.51
16	4.88	4.88	4.88	4.88
17	5.26	5.26	5.26	5.26
18	5.64	5.64	5.64	5.64
19	6.01	6.01	6.01	6.01
20	6.39	6.39	6.39	6.39
21	6.80	6.80	6.80	6.80
22	7.18	7.18	7.18	7.18
23	7.56	7.56	7.56	7.56
24	7.94	7.94	7.94	7.94
25	8.32	8.32	8.32	8.32
26	8.70	8.70	8.70	8.70
27	9.08	9.08	9.08	9.08
28	9.46	9.46	9.46	9.46
29	9.84	9.84	9.84	9.84
30	10.22	10.22	10.22	10.22
31	10.60	10.60	10.60	10.60
32	10.98	10.98	10.98	10.98
33	11.36	11.36	11.36	11.36
34	11.74	11.74	11.74	11.74
35	12.12	12.12	12.12	12.12
36	12.50	12.50	12.50	12.50
37	12.88	12.88	12.88	12.88
38	13.26	13.26	13.26	13.26
39	13.64	13.64	13.64	13.64
40	14.02	14.02	14.02	14.02
41	14.40	14.40	14.40	14.40
42	14.78	14.78	14.78	14.78
43	15.16	15.16	15.16	15.16
44	15.54	15.54	15.54	15.54
45	15.92	15.92	15.92	15.92
46	16.30	16.30	16.30	16.30
47	16.68	16.68	16.68	16.68
48	17.06	17.06	17.06	17.06
49	17.44	17.44	17.44	17.44
50	17.82	17.82	17.82	17.82
51	18.20	18.20	18.20	18.20
52	18.58	18.58	18.58	18.58
53	18.96	18.96	18.96	18.96
54	19.34	19.34	19.34	19.34
55	19.72	19.72	19.72	19.72
56	20.10	20.10	20.10	20.10
57	20.48	20.48	20.48	20.48
58	20.86	20.86	20.86	20.86
59	21.24	21.24	21.24	21.24
60	21.62	21.62	21.62	21.62
61	22.00	22.00	22.00	22.00
62	22.38	22.38	22.38	22.38
63	22.76	22.76	22.76	22.76
64	23.14	23.14	23.14	23.14

COLL/LIM COLL/RENT/ROADSIDE Driving Record Points Factor Table

Points	COLL	LIM COLL	RENT	ROADSIDE
65	23.52	23.52	23.52	23.52
66	23.90	23.90	23.90	23.90
67	24.28	24.28	24.28	24.28
68	24.66	24.66	24.66	24.66
69	25.04	25.04	25.04	25.04
70	25.42	25.42	25.42	25.42
71	25.80	25.80	25.80	25.80
72	26.18	26.18	26.18	26.18
73	26.56	26.56	26.56	26.56
74	26.94	26.94	26.94	26.94
75	27.32	27.32	27.32	27.32
76	27.70	27.70	27.70	27.70
77	28.08	28.08	28.08	28.08
78	28.46	28.46	28.46	28.46
79	28.84	28.84	28.84	28.84
80	29.22	29.22	29.22	29.22
81	29.60	29.60	29.60	29.60
82	29.98	29.98	29.98	29.98
83	30.36	30.36	30.36	30.36
84	30.74	30.74	30.74	30.74
85	31.12	31.12	31.12	31.12
86	31.50	31.50	31.50	31.50
87	31.88	31.88	31.88	31.88
88	32.26	32.26	32.26	32.26
89	32.64	32.64	32.64	32.64
90	33.02	33.02	33.02	33.02
91	33.40	33.40	33.40	33.40
92	33.78	33.78	33.78	33.78
93	34.16	34.16	34.16	34.16
94	34.54	34.54	34.54	34.54
95	34.92	34.92	34.92	34.92
96	35.30	35.30	35.30	35.30
97	35.68	35.68	35.68	35.68
98	36.06	36.06	36.06	36.06
99	36.44	36.44	36.44	36.44
100 ... 999	36.44	36.44	36.44	36.44

Household Member Factor Table 1

Number of Vehicles	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	2	1.02	1.00	1.31	1.24	1.24	1.00	1.00	1.00	1.00	1.00	1.00
1	3	1.11	1.07	1.33	1.24	1.24	1.04	1.12	1.12	1.04	1.12	1.12
1	4	1.11	1.07	1.33	1.24	1.24	1.04	1.12	1.12	1.04	1.12	1.12
1	5	1.11	1.07	1.33	1.24	1.24	1.04	1.12	1.12	1.04	1.12	1.12
1	6	1.11	1.07	1.33	1.24	1.24	1.04	1.12	1.12	1.04	1.12	1.12
1	7	1.11	1.07	1.33	1.24	1.24	1.04	1.12	1.12	1.04	1.12	1.12
1	8	1.11	1.07	1.33	1.24	1.24	1.04	1.12	1.12	1.04	1.12	1.12
1	9	1.11	1.07	1.33	1.24	1.24	1.04	1.12	1.12	1.04	1.12	1.12
1	10	1.11	1.07	1.33	1.24	1.24	1.04	1.12	1.12	1.04	1.12	1.12
1	11	1.11	1.07	1.33	1.24	1.24	1.04	1.12	1.12	1.04	1.12	1.12
1	12	1.11	1.07	1.33	1.24	1.24	1.04	1.12	1.12	1.04	1.12	1.12
1	13 ... 99	1.11	1.07	1.33	1.24	1.24	1.04	1.12	1.12	1.04	1.12	1.12
2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	3	1.17	1.13	1.31	1.21	1.21	1.11	1.18	1.18	1.11	1.18	1.18
2	4	1.17	1.13	1.31	1.21	1.21	1.11	1.18	1.18	1.11	1.18	1.18
2	5	1.17	1.13	1.31	1.21	1.21	1.11	1.18	1.18	1.11	1.18	1.18
2	6	1.17	1.13	1.31	1.21	1.21	1.11	1.18	1.18	1.11	1.18	1.18
2	7	1.17	1.13	1.31	1.21	1.21	1.11	1.18	1.18	1.11	1.18	1.18
2	8	1.17	1.13	1.31	1.21	1.21	1.11	1.18	1.18	1.11	1.18	1.18
2	9	1.17	1.13	1.31	1.21	1.21	1.11	1.18	1.18	1.11	1.18	1.18
2	10	1.17	1.13	1.31	1.21	1.21	1.11	1.18	1.18	1.11	1.18	1.18
2	11	1.17	1.13	1.31	1.21	1.21	1.11	1.18	1.18	1.11	1.18	1.18
2	12	1.17	1.13	1.31	1.21	1.21	1.11	1.18	1.18	1.11	1.18	1.18
2	13 ... 99	1.17	1.13	1.31	1.21	1.21	1.11	1.18	1.18	1.11	1.18	1.18
3	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	4	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
3	5	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
3	6	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
3	7	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
3	8	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
3	9	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
3	10	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
3	11	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
3	12	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
3	13 ... 99	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	5	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
4	6	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
4	7	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
4	8	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
4	9	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
4	10	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
4	11	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
4	12	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
4	13 ... 99	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
5	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	6	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
5	7	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
5	8	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
5	9	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
5	10	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
5	11	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13

Note:
 Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 1

Number of Vehicles	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
5	12	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
5	13 ... 99	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
6	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	7	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
6	8	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
6	9	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
6	10	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
6	11	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
6	12	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
6	13 ... 99	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
7	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	8	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
7	9	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
7	10	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
7	11	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
7	12	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
7	13 ... 99	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
8	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	9	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
8	10	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
8	11	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
8	12	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
8	13 ... 99	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
9	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	10	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
9	11	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
9	12	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
9	13 ... 99	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
10	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:
 Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 1

Number of Vehicles	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
10	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	11	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
10	12	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
10	13 ... 99	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
11	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	12	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
11	13 ... 99	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
12	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	13 ... 99	1.20	1.08	1.30	1.37	1.37	1.05	1.13	1.13	1.05	1.13	1.13
13 ... 99	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:
 Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
1	0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	3 ... 4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	5 ... 125	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0	2	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	1	2	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	2	2	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	3 ... 4	2	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
1	5 ... 125	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0	3	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	1	3	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	2	3	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	3 ... 4	3	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
1	5 ... 125	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0	4	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	1	4	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	2	4	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	3 ... 4	4	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
1	5 ... 125	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0	5	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	1	5	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	2	5	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	3 ... 4	5	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
1	5 ... 125	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	1	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	2	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	3 ... 4	6	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
1	5 ... 125	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	1	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	2	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	3 ... 4	7	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
1	5 ... 125	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	1	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	2	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	3 ... 4	8	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
1	5 ... 125	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	1	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	2	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	3 ... 4	9	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
1	5 ... 125	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	1	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	2	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	3 ... 4	10	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
1	5 ... 125	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	1	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	2	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	3 ... 4	11	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
1	5 ... 125	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	1	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	2	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	3 ... 4	12	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
1	5 ... 125	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	1	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
1	2	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00

Note:
 Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
1	3 ... 4	13 ... 99	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
1	5 ... 125	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	3 ... 4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	5 ... 125	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	0	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	1	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	3 ... 4	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	5 ... 125	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	0	3	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	1	3	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	2	3	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	3 ... 4	3	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
2	5 ... 125	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	0	4	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	1	4	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	2	4	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	3 ... 4	4	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
2	5 ... 125	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	0	5	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	1	5	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	2	5	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	3 ... 4	5	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
2	5 ... 125	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	0	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	1	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	2	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	3 ... 4	6	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
2	5 ... 125	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	0	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	1	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	2	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	3 ... 4	7	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
2	5 ... 125	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	0	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	1	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	2	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	3 ... 4	8	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
2	5 ... 125	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	0	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	1	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	2	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	3 ... 4	9	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
2	5 ... 125	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	0	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	1	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	2	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	3 ... 4	10	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
2	5 ... 125	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	0	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	1	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	2	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	3 ... 4	11	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
2	5 ... 125	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	0	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	1	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	2	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	3 ... 4	12	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
2	5 ... 125	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2	0	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00

Note:
 Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
2	1	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	2	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
2	3 ... 4	13 ... 99	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
2	5 ... 125	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	3 ... 4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	5 ... 125	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	0	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	3 ... 4	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	5 ... 125	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	0	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	1	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	2	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	3 ... 4	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	5 ... 125	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	0	4	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	1	4	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	2	4	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	3 ... 4	4	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
3	5 ... 125	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	0	5	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	1	5	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	2	5	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	3 ... 4	5	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
3	5 ... 125	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	0	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	1	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	2	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	3 ... 4	6	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
3	5 ... 125	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	0	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	1	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	2	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	3 ... 4	7	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
3	5 ... 125	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	0	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	1	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	2	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	3 ... 4	8	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
3	5 ... 125	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	0	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	1	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	2	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	3 ... 4	9	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
3	5 ... 125	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	0	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	1	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	2	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	3 ... 4	10	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
3	5 ... 125	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	0	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	1	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	2	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	3 ... 4	11	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
3	5 ... 125	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	0	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	1	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	2	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	3 ... 4	12	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98

Note:
Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
3	5 ... 125	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3	0	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	1	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	2	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
3	3 ... 4	13 ... 99	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
3	5 ... 125	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	3 ... 4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	5 ... 125	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	0	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	3 ... 4	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	5 ... 125	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	0	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	2	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	3 ... 4	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	5 ... 125	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	0	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	1	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	2	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	3 ... 4	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	5 ... 125	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	0	5	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	1	5	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	2	5	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	3 ... 4	5	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
4	5 ... 125	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	0	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	1	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	2	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	3 ... 4	6	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
4	5 ... 125	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	0	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	1	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	2	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	3 ... 4	7	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
4	5 ... 125	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	0	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	1	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	2	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	3 ... 4	8	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
4	5 ... 125	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	0	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	1	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	2	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	3 ... 4	9	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
4	5 ... 125	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	0	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	1	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	2	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	3 ... 4	10	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
4	5 ... 125	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	0	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	1	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	2	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	3 ... 4	11	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
4	5 ... 125	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	0	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	1	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00

Note:
Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
4	2	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	3 ... 4	12	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
4	5 ... 125	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4	0	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	1	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	2	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
4	3 ... 4	13 ... 99	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
4	5 ... 125	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	3 ... 4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	5 ... 125	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	0	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	3 ... 4	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	5 ... 125	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	0	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	2	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	3 ... 4	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	5 ... 125	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	0	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	2	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	3 ... 4	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	5 ... 125	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	0	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	1	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	2	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	3 ... 4	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	5 ... 125	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	0	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	1	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	2	6	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	3 ... 4	6	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
5	5 ... 125	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	0	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	1	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	2	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	3 ... 4	7	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
5	5 ... 125	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	0	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	1	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	2	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	3 ... 4	8	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
5	5 ... 125	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	0	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	1	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	2	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	3 ... 4	9	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
5	5 ... 125	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	0	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	1	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	2	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	3 ... 4	10	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
5	5 ... 125	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	0	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	1	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	2	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	3 ... 4	11	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
5	5 ... 125	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:
Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
5	0	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	1	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	2	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	3 ... 4	12	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
5	5 ... 125	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
5	0	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	1	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	2	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
5	3 ... 4	13 ... 99	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
5	5 ... 125	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	3 ... 4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	5 ... 125	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	3 ... 4	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	5 ... 125	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	2	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	3 ... 4	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	5 ... 125	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	2	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	3 ... 4	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	5 ... 125	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	2	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	3 ... 4	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	5 ... 125	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	1	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	2	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	3 ... 4	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	5 ... 125	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	1	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	2	7	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	3 ... 4	7	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
6	5 ... 125	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	1	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	2	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	3 ... 4	8	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
6	5 ... 125	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	1	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	2	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	3 ... 4	9	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
6	5 ... 125	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	1	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	2	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	3 ... 4	10	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
6	5 ... 125	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	1	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	2	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00

Note:
 Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
6	3 ... 4	11	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
6	5 ... 125	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	1	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	2	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	3 ... 4	12	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
6	5 ... 125	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6	0	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	1	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	2	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
6	3 ... 4	13 ... 99	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
6	5 ... 125	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	3 ... 4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	5 ... 125	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	0	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	3 ... 4	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	5 ... 125	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	0	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	2	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	3 ... 4	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	5 ... 125	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	0	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	2	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	3 ... 4	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	5 ... 125	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	0	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	2	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	3 ... 4	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	5 ... 125	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	0	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	2	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	3 ... 4	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	5 ... 125	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	0	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	1	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	2	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	3 ... 4	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	5 ... 125	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	0	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	1	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	2	8	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	3 ... 4	8	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
7	5 ... 125	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	0	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	1	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	2	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	3 ... 4	9	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
7	5 ... 125	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	0	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	1	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	2	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	3 ... 4	10	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
7	5 ... 125	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	0	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00

Note:
 Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
7	1	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	2	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	3 ... 4	11	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
7	5 ... 125	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	0	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	1	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	2	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	3 ... 4	12	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
7	5 ... 125	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7	0	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	1	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	2	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
7	3 ... 4	13 ... 99	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
7	5 ... 125	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3 ... 4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5 ... 125	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	0	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3 ... 4	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5 ... 125	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	0	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3 ... 4	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5 ... 125	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	0	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3 ... 4	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5 ... 125	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	0	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3 ... 4	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5 ... 125	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	0	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3 ... 4	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5 ... 125	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	0	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3 ... 4	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5 ... 125	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	0	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	1	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	2	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	3 ... 4	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	5 ... 125	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	0	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	1	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	2	9	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	3 ... 4	9	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
8	5 ... 125	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	0	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	1	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	2	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	3 ... 4	10	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98

Note:
 Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
8	5 ... 125	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	0	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	1	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	2	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	3 ... 4	11	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
8	5 ... 125	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	0	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	1	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	2	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	3 ... 4	12	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
8	5 ... 125	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8	0	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	1	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	2	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
8	3 ... 4	13 ... 99	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
8	5 ... 125	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3 ... 4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5 ... 125	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	0	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3 ... 4	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5 ... 125	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	0	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3 ... 4	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5 ... 125	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	0	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3 ... 4	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5 ... 125	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	0	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3 ... 4	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5 ... 125	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	0	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3 ... 4	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5 ... 125	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	0	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3 ... 4	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5 ... 125	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	0	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3 ... 4	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5 ... 125	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	0	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	1	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	2	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	3 ... 4	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	5 ... 125	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	0	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
9	1	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00

Note:
 Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
9	2	10	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
9	3 ... 4	10	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
9	5 ... 125	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	0	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
9	1	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
9	2	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
9	3 ... 4	11	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
9	5 ... 125	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	0	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
9	1	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
9	2	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
9	3 ... 4	12	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
9	5 ... 125	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
9	0	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
9	1	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
9	2	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
9	3 ... 4	13 ... 99	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
9	5 ... 125	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3 ... 4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5 ... 125	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	0	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3 ... 4	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5 ... 125	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	0	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3 ... 4	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5 ... 125	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	0	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3 ... 4	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5 ... 125	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	0	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3 ... 4	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5 ... 125	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	0	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3 ... 4	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5 ... 125	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	0	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3 ... 4	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5 ... 125	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	0	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3 ... 4	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5 ... 125	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	0	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3 ... 4	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5 ... 125	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:
 Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
10	0	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	1	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	2	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	3 ... 4	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	5 ... 125	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	0	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
10	1	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
10	2	11	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
10	3 ... 4	11	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
10	5 ... 125	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	0	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
10	1	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
10	2	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
10	3 ... 4	12	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
10	5 ... 125	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
10	0	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
10	1	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
10	2	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
10	3 ... 4	13 ... 99	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
10	5 ... 125	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3 ... 4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5 ... 125	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3 ... 4	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5 ... 125	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3 ... 4	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5 ... 125	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3 ... 4	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5 ... 125	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3 ... 4	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5 ... 125	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3 ... 4	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5 ... 125	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3 ... 4	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5 ... 125	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3 ... 4	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5 ... 125	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:
 Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
11	3 ... 4	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5 ... 125	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3 ... 4	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5 ... 125	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	1	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	2	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	3 ... 4	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	5 ... 125	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
11	1	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
11	2	12	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
11	3 ... 4	12	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
11	5 ... 125	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
11	0	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
11	1	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
11	2	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
11	3 ... 4	13 ... 99	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
11	5 ... 125	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3 ... 4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5 ... 125	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	0	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3 ... 4	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5 ... 125	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	0	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3 ... 4	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5 ... 125	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	0	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3 ... 4	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5 ... 125	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	0	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3 ... 4	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5 ... 125	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	0	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3 ... 4	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5 ... 125	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	0	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3 ... 4	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5 ... 125	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	0	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3 ... 4	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5 ... 125	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	0	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:
 Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
12	1	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3 ... 4	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5 ... 125	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	0	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3 ... 4	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5 ... 125	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	0	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3 ... 4	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5 ... 125	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	0	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	1	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	2	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	3 ... 4	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	5 ... 125	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12	0	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
12	1	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
12	2	13 ... 99	0.97	0.92	0.95	0.90	0.90	0.86	1.00	1.00	0.86	1.00	1.00
12	3 ... 4	13 ... 99	0.91	0.95	1.00	1.00	1.00	0.89	0.98	0.98	0.89	0.98	0.98
12	5 ... 125	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	0	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3 ... 4	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5 ... 125	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	0	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3 ... 4	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5 ... 125	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	0	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3 ... 4	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5 ... 125	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	0	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3 ... 4	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5 ... 125	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	0	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3 ... 4	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5 ... 125	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	0	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3 ... 4	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5 ... 125	6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	0	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3 ... 4	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5 ... 125	7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	0	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3 ... 4	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:
 Please see rule P42 to apply the Household Member Factor

Household Member Factor Table 2

Number of Vehicles	Years Licensed	Household Members	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
13 ... 99	5 ... 125	8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	0	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3 ... 4	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5 ... 125	9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	0	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3 ... 4	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5 ... 125	10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	0	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3 ... 4	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5 ... 125	11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	0	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3 ... 4	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5 ... 125	12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	0	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	1	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	2	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	3 ... 4	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
13 ... 99	5 ... 125	13 ... 99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:
 Please see rule P42 to apply the Household Member Factor

RBI/OBI/PD Years Licensed and Points Factor Table

Years Licensed	RBI/OBI/PD Points	RBI/OBI	PD
0 ... 2	0	1.01	1.01
0 ... 2	1	1.01	1.01
0 ... 2	2	1.01	1.01
0 ... 2	3	1.01	1.01
0 ... 2	4 ... 5	1.01	1.01
0 ... 2	6 ... 999	1.01	0.99
3 ... 4	0	1.03	1.04
3 ... 4	1	1.03	1.03
3 ... 4	2	1.03	1.02
3 ... 4	3	1.03	1.01
3 ... 4	4 ... 5	1.00	0.98
3 ... 4	6 ... 999	0.96	0.98
5 ... 8	0	1.04	1.04
5 ... 8	1	0.99	1.03
5 ... 8	2	0.99	0.99
5 ... 8	3	0.99	0.99
5 ... 8	4 ... 5	0.96	0.98
5 ... 8	6 ... 999	0.96	0.96
9 ... 28	0	1.01	1.01
9 ... 28	1	0.99	1.01
9 ... 28	2	0.99	1.01
9 ... 28	3	0.99	1.01
9 ... 28	4 ... 5	0.98	0.97
9 ... 28	6 ... 999	0.98	0.97
29 ... 48	0	0.99	0.98
29 ... 48	1	1.00	0.99
29 ... 48	2	1.00	1.02
29 ... 48	3	1.00	1.02
29 ... 48	4 ... 5	1.05	1.03
29 ... 48	6 ... 999	1.07	1.03
49 ... 125	0	0.96	0.94
49 ... 125	1	1.10	1.08
49 ... 125	2	1.10	1.12
49 ... 125	3	1.10	1.12
49 ... 125	4 ... 5	1.15	1.12
49 ... 125	6 ... 999	1.15	1.12

COLL/LIM COLL/RENT/ROADSIDE Years Licensed and Points Factor Table

Years Licensed	COLL/LIM COLL Points	COLL/LIM COLL	RENT	ROADSIDE
0 ... 2	0	1.00	1.00	1.00
0 ... 2	1	1.00	1.00	1.00
0 ... 2	2	1.00	1.00	1.00
0 ... 2	3	1.00	1.00	1.00
0 ... 2	4 ... 5	1.00	1.00	1.00
0 ... 2	6 ... 999	1.00	1.00	1.00
3 ... 4	0	1.01	1.01	1.01
3 ... 4	1	1.01	1.01	1.01
3 ... 4	2	0.99	0.99	0.99
3 ... 4	3	0.99	0.99	0.99
3 ... 4	4 ... 5	0.99	0.99	0.99
3 ... 4	6 ... 999	0.99	0.99	0.99
5 ... 8	0	1.02	1.02	1.02
5 ... 8	1	1.02	1.02	1.02
5 ... 8	2	1.00	1.00	1.00
5 ... 8	3	0.98	0.98	0.98
5 ... 8	4 ... 5	0.98	0.98	0.98
5 ... 8	6 ... 999	0.98	0.98	0.98
9 ... 28	0	1.01	1.01	1.01
9 ... 28	1	1.01	1.01	1.01
9 ... 28	2	1.01	1.01	1.01
9 ... 28	3	0.98	0.98	0.98
9 ... 28	4 ... 5	0.99	0.99	0.99
9 ... 28	6 ... 999	0.98	0.98	0.98
29 ... 48	0	0.99	0.99	0.99
29 ... 48	1	1.00	1.00	1.00
29 ... 48	2	1.00	1.00	1.00
29 ... 48	3	1.00	1.00	1.00
29 ... 48	4 ... 5	1.03	1.03	1.03
29 ... 48	6 ... 999	1.03	1.03	1.03
49 ... 125	0	0.98	0.98	0.98
49 ... 125	1	1.10	1.10	1.10
49 ... 125	2	1.10	1.10	1.10
49 ... 125	3	1.10	1.10	1.10
49 ... 125	4 ... 5	1.10	1.10	1.10
49 ... 125	6 ... 999	1.10	1.10	1.10

COMP/LOAN Years Licensed and Points Factor Table

Years Licensed	COMP/LOAN Points	COMP	LOAN
0 ... 2	0	1.01	1.01
0 ... 2	1	1.03	1.03
0 ... 2	2	1.03	1.03
0 ... 2	3	1.03	1.03
0 ... 2	4 ... 5	1.03	1.03
0 ... 2	6 ... 999	1.10	1.10
3 ... 4	0	0.99	0.99
3 ... 4	1	0.99	0.99
3 ... 4	2	0.99	0.99
3 ... 4	3	1.00	1.00
3 ... 4	4 ... 5	1.00	1.00
3 ... 4	6 ... 999	1.00	1.00
5 ... 8	0	1.01	1.01
5 ... 8	1	1.01	1.01
5 ... 8	2	1.01	1.01
5 ... 8	3	1.02	1.02
5 ... 8	4 ... 5	1.02	1.02
5 ... 8	6 ... 999	1.02	1.02
9 ... 28	0	1.00	1.00
9 ... 28	1	1.00	1.00
9 ... 28	2	1.00	1.00
9 ... 28	3	1.00	1.00
9 ... 28	4 ... 5	1.00	1.00
9 ... 28	6 ... 999	1.00	1.00
29 ... 48	0	1.00	1.00
29 ... 48	1	1.00	1.00
29 ... 48	2	1.00	1.00
29 ... 48	3	0.97	0.97
29 ... 48	4 ... 5	0.97	0.97
29 ... 48	6 ... 999	0.97	0.97
49 ... 125	0	1.00	1.00
49 ... 125	1	1.00	1.00
49 ... 125	2	1.00	1.00
49 ... 125	3	1.00	1.00
49 ... 125	4 ... 5	1.00	1.00
49 ... 125	6 ... 999	1.00	1.00

UM/UIM/PIP/MED Years Licensed and Points Factor Table

Years Licensed	UM/UIM/PIP/MED POINTS	UM/UIM	PIP	MED
0 ... 2	0	1.01	1.02	1.02
0 ... 2	1	1.01	0.95	0.95
0 ... 2	2	1.01	0.95	0.95
0 ... 2	3	1.00	0.95	0.95
0 ... 2	4 ... 5	1.00	0.92	0.92
0 ... 2	6 ... 999	1.00	0.92	0.92
3 ... 4	0	1.02	1.01	1.01
3 ... 4	1	1.01	0.95	0.95
3 ... 4	2	1.01	0.95	0.95
3 ... 4	3	1.00	0.92	0.92
3 ... 4	4 ... 5	1.00	0.90	0.90
3 ... 4	6 ... 999	0.99	0.90	0.90
5 ... 8	0	1.03	1.04	1.04
5 ... 8	1	1.03	1.04	1.04
5 ... 8	2	0.98	1.01	1.01
5 ... 8	3	0.96	0.95	0.95
5 ... 8	4 ... 5	0.96	0.93	0.93
5 ... 8	6 ... 999	0.96	0.93	0.93
9 ... 28	0	1.01	1.01	1.01
9 ... 28	1	1.00	1.02	1.02
9 ... 28	2	0.98	0.98	0.98
9 ... 28	3	0.97	0.99	0.99
9 ... 28	4 ... 5	0.97	0.99	0.99
9 ... 28	6 ... 999	0.97	1.00	1.00
29 ... 48	0	0.98	0.98	0.98
29 ... 48	1	1.02	1.05	1.05
29 ... 48	2	1.06	1.05	1.05
29 ... 48	3	1.07	1.05	1.05
29 ... 48	4 ... 5	1.07	1.05	1.05
29 ... 48	6 ... 999	1.07	1.15	1.15
49 ... 125	0	0.98	0.95	0.95
49 ... 125	1	1.10	1.15	1.15
49 ... 125	2	1.10	1.15	1.15
49 ... 125	3	1.10	1.15	1.15
49 ... 125	4 ... 5	1.10	1.15	1.15
49 ... 125	6 ... 999	1.10	1.15	1.15

Driver Training Factor Table

Driver Training	Occasional/ Indicator	Principal Indicator	Years Licensed	RBI/OBI	PD	UM/UIM	PIP	MED	COMP	COLL	LIM COLL	LOAN	RENT	ROADSIDE
Y	P		0 ... 3	0.99	0.99	1.00	0.99	0.99	1.00	0.99	0.99	1.00	0.99	0.99
Y	P		4 ... 6	0.99	0.99	1.00	0.99	0.99	1.00	0.99	0.99	1.00	0.99	0.99
Y	P		7 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Y	O		0 ... 3	0.89	0.89	1.00	0.89	0.89	1.00	0.89	0.89	1.00	0.89	0.89
Y	O		4 ... 6	0.89	0.89	1.00	0.89	0.89	1.00	0.89	0.89	1.00	0.89	0.89
Y	O		7 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	P		0 ... 3	1.10	1.10	1.00	1.10	1.10	1.00	1.10	1.10	1.00	1.10	1.10
N	P		4 ... 6	1.10	1.10	1.00	1.10	1.10	1.00	1.10	1.10	1.00	1.10	1.10
N	P		7 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	O		0 ... 3	0.99	0.99	1.00	0.99	0.99	1.00	0.99	0.99	1.00	0.99	0.99
N	O		4 ... 6	0.99	0.99	1.00	0.99	0.99	1.00	0.99	0.99	1.00	0.99	0.99
N	O		7 ... 125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Progressive Direct Insurance Company
 Private Passenger Automobile Program
 Rate Filing Pages

Household Structure Factor Table

Multi- Car	Inexperienced PNI Indicator	Inexperienced Drivers	Rated Drivers	Eligible to be Rated Drivers	Inexperienced Rated Drivers	RBI/ OBI	PD	UM/ UIM	PIP	MED	COMP	COLL	LOAN	LIM COLL
N	N	1 ... 99	*	*	*	1.01	0.98	1.08	1.12	1.12	1.04	1.03	1.04	1.03
N	Y	1 ... 99	*	*	*	1.06	1.02	0.94	1.12	1.12	1.1	1.1	1.1	1.1
N	*	0	*	*	*	1.02	1.01	0.96	1.03	1.03	1	1	1	1
Y	*	0	*	1	*	1.1	1.07	1.07	1.12	1.12	1.11	1.11	1.11	1.11
Y	*	0	*	2	*	0.94	0.97	1.02	0.93	0.93	0.98	0.97	0.98	0.97
Y	*	0	*	3 ... 99	*	1.1	1.07	1.1	1.1	1.1	1.02	1.09	1.02	1.09
Y	*	1 ... 99	1	*	0	1.1	1.1	0.94	1.1	1.1	1.11	1.11	1.11	1.11
Y	*	1 ... 99	2	*	0	1.1	1.07	1.1	1.12	1.12	1.03	1.03	1.03	1.03
Y	*	1 ... 99	3 ... 99	*	0	1.1	1.1	1.1	0.98	0.98	0.99	1.11	0.99	1.11
Y	*	1 ... 99	*	*	1	0.96	0.97	1	0.99	0.99	0.98	0.97	0.98	0.97
Y	*	1 ... 99	*	*	2 ... 99	0.94	0.91	0.94	0.98	0.98	0.97	0.96	0.97	0.96

*** is defined as any valid value.

Acquisition Expense Vehicle Count Factor Table

Number of Vehicles	Prior Insurance	Factor
1	A	1.00
1	B	1.00
1	C	1.00
2	A	0.94
2	B	0.94
2	C	0.94
3	A	0.94
3	B	0.94
3	C	0.94
4	A	0.94
4	B	0.94
4	C	0.94
5	A	0.94
5	B	0.94
5	C	0.94
6	A	0.94
6	B	0.94
6	C	0.94
7	A	0.94
7	B	0.94
7	C	0.94
8	A	0.94
8	B	0.94
8	C	0.94
9	A	0.94
9	B	0.94
9	C	0.94
10	A	0.94
10	B	0.94
10	C	0.94
11	A	0.94
11	B	0.94
11	C	0.94
12	A	0.94
12	B	0.94
12	C	0.94
13 ... 99	A	0.94
13 ... 99	B	0.94
13 ... 99	C	0.94

Note:
Refer to Rule P15 for Prior Insurance

**Progressive Direct Insurance Company
MA- Private Passenger Automobile**

Rule Number	Rule Title
B02	Installment Fee
B03	NSF Fee
B04	Late Fee Charges
B05	Renewal Payments
B80	Cancel Methodology
D01	Driver Definitions
D02	Permit Rating
D03	Driver Classification
D04	Driving Record Classification
D05	Unverifiable Driving Record and Foreign Driver's License
D06	Driving Violation Descriptions
D07	Financial Responsibility Filing Fee
D08	Unacceptable Drivers
D10	Distant Student Discount
D11	Minor Child Discount
D12	Good Student Discount
D81.A	Driver Training
D81.B	Mature Driver Discount
P01	Liability Increased Limits
P02	UM/UIM BI Limits
P03	Limited Collision
P04	Medical Payments Limits
P05	PIP Limits
P06	Comprehensive and Collision Coverages
P08	Unacceptable Policies
P09	Expense Loads
P10	Short Rate Penalty Fee
P11	Reinstatement After Cancellation for Non-payment
P12	Treatment of Total Loss Vehicles
P13	Hardship Accommodation
P14	Preferred Status
P15	Prior Insurance Classification
P16	Progressive as Proof of Prior Insurance
P18	Accident Surcharge Waiver
P19	Low Payout Claim Forgiveness
P23.A	Rate Capping
P23.B	MAIP Capping
P24	Multi-car Indicator
P25	Multi-policy Discount
P26	Residence Insurance Discount
P28	Paid in Full Discount
P29	Electronic Funds Transfer Discount
P30	Paperless Discount
P31	E-signature Discount
P32	Online Quote Discount
P34	Continuous Insurance Discount
P35	Residency Rewards
P36	Three - year Safe Driving Discount
P38	Five - year Accident Free Discount
P40	Full Coverage Status
P42	Household Member Factor
P43	Financial Responsibility Filing Surcharge

P48	Household Structure
P81	Summary of Coverage Abbreviations
P84.A	Driver Vehicle Alignment
P84.B	Category Factor
P84.C	Garaging Zip Versus Mailing Zip Factor
V01	Vehicle Symbols
V02	Model Year
V03	Vehicle Age
V04	Value Class Vehicle Rating
V05	Loan/Lease Payoff Unacceptable Risks
V06	Unacceptable Vehicle Types
V07	Vehicle Garaging Location Rating
V08	Unacceptable Vehicle Garaging Locations
V09	Vehicle Use Definitions
V10	Unacceptable Vehicle Use
V11	Business Use Surcharge
V12	Excess Vehicle Factor
V13	Usage-based Insurance
V88	Annual Mileage Discount
V89	Low Frequency Discount
V91	Pre-Insurance Inspection Program
X02	Prior BI Limits

D04-Driving Record Classification

Chargeable Period - the 36 month period prior to policy term inception. For drivers who are endorsed onto the policy, until the next policy term, their chargeable period will be 36 months prior to the date on which they are added to the policy.

Chargeable Date - the occurrence date is used to determine if the accident or violation took place in the chargeable period. If the date is not furnished on the application, the occurrence date will be deemed to be the day before the inception date of the policy unless the Company obtains another date from a consumer report (which it has no duty to obtain). For drivers added mid-term, if the violation date is unknown or not provided, the occurrence date will be the day before the date the driver is added to the policy.

MVR/Court Data/Claims Loss History Report Reconciliations - accidents and violations listed on the application will be reconciled with similar accidents and violations obtained from a consumer report to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the consumer report. If reconciliation does not occur, accidents and violations listed on the application and/or the consumer reports will be considered separate violations.

Same Day Offenses - if an occurrence results in multiple violations or accidents that are assigned to the same driver, the driving record points for that occurrence will be based on the violation or accident with the highest bodily injury point charge.

Source of Points - Accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle will be charged. ~~charge for accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle.~~

~~**Greater than 12 Violations** - if a driver has more than 12 violations and accidents during the chargeable period, the total points for the twelfth earliest and all subsequent accidents and violations within the chargeable period will be charged using an XPT (extra points) violation code. We will determine the total points for 'XPT' by evaluating each extra violation by coverage and occurrence, and selecting the lowest point assignment for any one coverage as the point factor for all coverages. The final points are then aggregated for the total XPT point charge. The total points charged are evaluated at each renewal. As one or more violations/accidents age out of the chargeable period, a corresponding number of the earliest violations/accidents in the XPT violation code are taken out of the XPT violation code and assigned their regular chargeable dates and violation codes.~~

At-Fault Accidents:

- A. New Business and Newly Added Drivers - accidents noted on the MVR, from court data, or application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on the claims loss history report will be deemed to be at-fault if payments were made under liability or collision coverages. However, if any collision only claims have a \$0 payout, or if amounts paid under collision only claims have been subrogated, those accidents will be deemed to be not-at-fault. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.
- B. Renewal Business – accidents reported to the Company will be deemed at-fault if we determine our insured is at least 51% liable for the accident. Newly discovered accidents noted only on an MVR or from court data when obtained at renewal will be deemed non-chargeable. A newly discovered accident noted on the claims loss history report when obtained at renewal will be added only if the accident occurred prior to the driver being specified as having coverage under the policy and the driver was at-fault.
- C. At-fault-accidents - Accidents which are not considered to be at-fault include, but are not limited to, the following:
 1. The accident was caused by collision with a bird or animal;

2. The automobile was lawfully parked;
3. The automobile was struck in the rear by another vehicle and the driver of the automobile which was struck in the rear was not convicted of a moving violation in connection with the accident;
4. The automobile was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours;
5. The driver of the automobile was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; and
6. The accident is not chargeable under applicable state laws and regulations or other Company procedures.

Emergency Vehicle Operation – if the Company is notified of the circumstances of an accident by the applicant or insured, accidents occurring while a driver is operating an emergency vehicle (including without limitation an ambulance, police car, EMS vehicle, or fire department vehicle) in the line of duty will not be considered as part of the driving record.

Mid-term Driving History Re-evaluation - At the named insured's request during a policy term, the Company will re-evaluate the driving history of all drivers on the policy by removing points associated with accidents and violations that occurred more than 36 months prior to the date of re-evaluation if none of the drivers have had new accidents or violations since the premium for that policy term was determined. The policy premium shall be adjusted accordingly, as of the date of the named insured's request, based on the revised point total.

~~**Violation Class Code** – Violations and accidents are classified into seven groups: driving under the influence (DWI), speeding (SPD), minor routine traffic infractions like failure to yield (MIN), major serious infractions such as vehicular homicide (MAJ), informational incidents (IND), not at fault accidents (NAF), and at fault accidents (AAF). Refer to the rates filing for the violation code to violation class code assignment.~~

~~**Clean Driver Classification** - Drivers with zero BI/PD points are classified as "Clean" drivers.~~

~~Refer to the rates filing for the violation code to violation class code assignment.~~

D05-Unverifiable Driving Record and Foreign Driver's License

Unverifiable Driving Record - When the Company attempts to obtain a driving record from the state's Bureau of Motor Vehicles that issued the license or a similar agency and the record is not provided, we will assess that driver the number of points indicated in the Violation Points table in the rates filing. The date assigned to the ~~violation is the day before the date the driver is included on the policy~~points will be the day before the inception date of the policy. The points will be removed when the Company receives a valid driving record, either from the driver or in accordance with its normal driving record ordering practices. Upon receipt of a driving record, any points associated with violations/accidents that are disclosed on the driving record will be added.

Drivers licensed less than three years will not be charged unverifiable driving record points.

Foreign Driver's License - Any driver who does not have a valid U.S. or Canadian license ~~issued from the province of New Brunswick~~ but has a valid foreign license or international driver's license ~~or Canadian license from any other province~~ will be assessed the number of points indicated in the Violation Points table in the rates filing. ~~The date assigned to the points will be the day before the driver is included on the policy term.~~The date assigned to the points will be the day before the inception date of the policy.

Those points are deleted at the first renewal after a valid U.S. license has been obtained, maintained for 12 months, and reported to the Company. In addition, a driver who would be assessed such points and who (a) has never been issued a U.S. license, and (b) has driven out of the country because of U.S. military duty will not have the points assessed if such driver

presents the Company with a motor vehicle report that is issued in English by a foreign governmental agency within the past 30 days.

D06-Driving Violation Descriptions

The following chart lists the violation codes and their associated descriptions:

Violation Code	Violation Description
AAF	At Fault Accident - >= \$2000
AF1	At Fault Accident Minor - >= \$500 < \$2000
AF5	At Fault Accident greater than 36 months old
AFM	Non-chargeable Accident
AFN	Non-chargeable At Fault Accident – less than \$500 payout
ANC	Waived Claim – Closed
ANO	Waived Claim – Open
APC	Accident Prevention Course
ASW	Accident Waived
BOT	Open Bottle or Container of Alcohol
CMP	Comprehensive Coverage Claim > or = \$1,000
CMU	Comprehensive Coverage Claim under \$1000
CRD	Careless or Improper Driving
DEQ	Improper use of or Defective Equipment Violation
DEV	Traffic Light or Sign Violation
DR	Drag Racing
DWI	Drive Under the Influence of Alcohol/Drugs
FAR	False Accident Report or Perjury
FDL	Foreign Driver's License
FEL	Auto Theft or Felony Involving Motor Vehicle
FLE	Fleeing or Eluding the Police
FRA	Failure to Report an Accident
FTC	Following Too Close
FTY	Failure to Yield
HOM	Collision Involving a Fatality
IBK	Improper Backing of Vehicle
IP	Improper or Illegal Passing
IT	Improper Turn
LIC	License or Credentials Violation
LTS	Leaving the Scene of an Accident
MAJ	Major Violation
MMV	Minor Moving Violation
NAF	Not At Fault Accident
NCL	Non Chargeable Violation
NFX	Not At Fault Accident
NIS	Driving without Insurance on Vehicle
REF	Refused to take Chemical Test
RKD	Reckless Driving
SCH	Improper or Illegal Passing of a School Bus
SLV	Serious License Violations
SNC	Non-chargeable Suspension
SPD	Speeding
SUS	Driving with a Suspended License
TM1	Dispute – At Fault Accident Minor
TMP	Dispute - At Fault Accident
UDR	Unable to Obtain Driver's Driving History
WSR	Driving the Wrong Way on a One Way Street
XPT	Extra Points

D08-Unacceptable Drivers

The following risks are not acceptable:

- A. Named insureds who have never been licensed, unless the named insured is not an eligible to be rated driver (D01);excluded from coverage;
- B. ~~Eligible to be rated d~~drivers under the minimum age for state licensing;
- C. ~~Applicants-Drivers~~ who have been convicted of insurance fraud;
- D. ~~Applicants-Drivers~~ who have ~~had a policy canceled or nonrenewed by the Company for, or who have committed, fraud or misrepresentation in connection with an application for insurance, in a request to change a policy after inception,~~ -or in the presentation or settlement of a claim;
- E. ~~Applicants-Drivers~~ who have had a policy terminated or voided by the Company because of, or who have issued, an unauthorized payment in connection with an application for insurance or a policy;
- F. ~~Applicants-Drivers~~ who have knowingly threatened bodily harm or engaged in menacing behavior towards a Company employee or an authorized independent agent of the Company; and
- G. Eligible to be rated drivers that have a permanently revoked license; however, existing eligible to be rated drivers whose valid license becomes permanently revoked during a Company policy term will continue to be acceptable.

P08-Unacceptable Policies

The following risks are not acceptable:

- A. Policies that have vehicles garaged at two different addresses and drivers in two different households, with the following exceptions:
 - 1. Student or military risks (e.g., spouse of insured/unmarried child of insured);
 - 2. Named insured has two different households (e.g., one permanent home and one vacation home);
 - 3. Drivers who live at different addresses but all vehicles are garaged at one place; or
 - 4. Husband/wife in the process of divorce and the vehicle is still considered community property.
- B. Two or more private passenger automobile insurance policies issued by Company for the same household, with the following exceptions:
 - 1. Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 vehicles on a single policy)~~1. Policies with 5 or more cars must be split into two policies;~~
 - 2. Children who own their own vehicle; or
 - 3. Unrelated residents/roommates.
- C. Policies where the named insured is not a natural person, however a partnership or corporation may be listed as an additional interest.
- D. Vehicles that are owned or leased by a partnership or corporation., unless:
 - 1. The vehicles are customarily operated by the named insured or a resident relative for pleasure or commuting;
 - 2. All drivers are household members and are listed on the policy;
 - 3. No more than four such vehicles are owned or leased by the partnership or corporation; and
 - 4. The partnership or corporation does not engage in a business of:
 - a. Carrying persons or property for compensation or a fee, including, but not limited to; limousine, taxi, or other livery services (does not apply to shared

- expense car pools), pickup or delivery of magazines, newspapers, food, or any other products; or
 - b. Selling, leasing, repairing, parking, storing, servicing, delivering, or testing vehicles.
- E. Policies where the applicant or named insured (as either applicant, named insured, or spouse), or a listed driver has had a policy from one of the Progressive Group of Insurance Companies declined, nonrenewed or cancelled for underwriting reasons.
- F. Policies financed through an Outside Premium Finance company.
- G. Policies with (or covering an insured with) unacceptable claim history, payment history, vehicle history or other history.

P16-Progressive as Proof of Prior Insurance

~~If the Primary Named Insured or spouse was adding one or more vehicles to a policy on which there were already 4 vehicles, causing the Company to issue a second policy then the second policy will be given the same prior insurance classification as the primary policy.~~

Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 vehicles on a single policy), were given the same prior insurance classification as the primary policy.

P42-Household Member Factor

A household member factor is applied to all rated drivers on the policy. If all household members (see definition below) are classified as eligible to be rated and there is at least one driver licensed less than 5 years, the factor is selected from the Household Member Factor Table 2. If one or more household members is not classified as eligible to be rated or if all household members are eligible to be rated and have been licensed greater than or equal to 5 years, the factors for all drivers are selected from the Household Member Factor Table 1.

"Household members" are: disclosed residents over the age of 15, plus any other drivers of covered autos. Persons that are known by the Company to be: out of country, never licensed, or drivers qualifying for Permit Rating (rule D02) treatment; will not be considered "Household members".

~~Only the first four vehicles are considered for application of Household Member factors.~~

Refer to the rates filing for corresponding factors and coverages to which they apply.

X02-Prior BI Limits

Prior Insurance BI Limits refers to the BI limits provided by the insurance policy immediately preceding the inception of the Company policy. For existing policies, with Prior Insurance, incepting before the company collected Prior Insurance BI Limits, the Company will use the BI limits from the expiring term.

The prior BI limits are classified as follows:

Prior BI Limits	Classification
State minimum limits	1
Greater than minimum but <50/100	2
Greater than or equal to 50/100, but less than 100/300 or 100 CSL	3
Greater than or equal to 100/300 or 100 CSL, but less than 250/500 or 300 CSL	4
Greater than or equal to 250/500 or 300 CSL	5
No Prior insurance or > 31 days without	X
Prior insurance without BI limits	N

~~If the Named Insured or spouse was adding one or more vehicles to a policy on which there were already 4 vehicles, causing the Company to issue a second policy then the second policy will be given the same prior insurance BI limits as the primary policy.~~

Prior Insurance BI Limit is automatically reevaluated when a named insured or spouse has been insured by the Company for 36 months. The limits carried by the named insured with the Company on the expiring policy will be assigned provided that:

- a) The Company limits are the same or higher than the current Prior BI Limits classification;
- b) There have been no late payments or NSF payments on the policy during the 24 months preceding 2 months before the renewal effective date; and
- c) No eligible to be rated driver on the policy has had any pointed violations or pointed accidents in the preceding 24 months.

Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 vehicles on a single policy), were given the same prior insurance classification as the primary policy.

**Progressive Direct Insurance Company
MA- Private Passenger Automobile**

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**Progressive Direct Insurance Company
MA- Private Passenger Automobile**

Rule: D04

Rule Title: Driving Record Classification

Chargeable Period - the 36 month period prior to policy term inception. For drivers who are endorsed onto the policy, until the next policy term, their chargeable period will be 36 months prior to the date on which they are added to the policy.

Chargeable Date - the occurrence date is used to determine if the accident or violation took place in the chargeable period. If the date is not furnished on the application, the occurrence date will be deemed to be the day before the inception date of the policy unless the Company obtains another date from a consumer report (which it has no duty to obtain). For drivers added mid-term, if the violation date is unknown or not provided, the occurrence date will be the day before the date the driver is added to the policy.

MVR/Court Data/Claims Loss History Report Reconciliations - accidents and violations listed on the application will be reconciled with similar accidents and violations obtained from a consumer report to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the consumer report. If reconciliation does not occur, accidents and violations listed on the application and/or the consumer reports will be considered separate violations.

Same Day Offenses - if an occurrence results in multiple violations or accidents that are assigned to the same driver, the driving record points for that occurrence will be based on the violation or accident with the highest bodily injury point charge.

Source of Points - Accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle will be charged.

At-Fault Accidents:

- A. New Business and Newly Added Drivers - accidents noted on the MVR, from court data, or application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on the claims loss history report will be deemed to be at-fault if payments were made under liability or collision coverages. However, if any collision only claims have a \$0 payout, or if amounts paid under collision only claims have been subrogated, those accidents will be deemed to be not-at-fault. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.
- B. Renewal Business – accidents reported to the Company will be deemed at-fault if we determine our insured is at least 51% liable for the accident. Newly discovered accidents noted only on an MVR or from court data when obtained at renewal will be deemed non-chargeable. A newly discovered accident noted on the claims loss history report when obtained at renewal will be added only if the accident occurred prior to the driver being specified as having coverage under the policy and the driver was at-fault.
- C. At-fault-accidents - Accidents which are not considered to be at-fault include, but are not limited to, the following:
 1. The accident was caused by collision with a bird or animal;
 2. The automobile was lawfully parked;
 3. The automobile was struck in the rear by another vehicle and the driver of the automobile which was struck in the rear was not convicted of a moving violation in connection with the accident;
 4. The automobile was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours;
 5. The driver of the automobile was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; and
 6. The accident is not chargeable under applicable state laws and regulations or other Company procedures.

Progressive Direct Insurance Company
MA- Private Passenger Automobile

Rule: D04

Rule Title: Driving Record Classification (continued)

Emergency Vehicle Operation – if the Company is notified of the circumstances of an accident by the applicant or insured, accidents occurring while a driver is operating an emergency vehicle (including without limitation an ambulance, police car, EMS vehicle, or fire department vehicle) in the line of duty will not be considered as part of the driving record.

Mid-term Driving History Re-evaluation - At the named insured's request during a policy term, the Company will re-evaluate the driving history of all drivers on the policy by removing points associated with accidents and violations that occurred more than 36 months prior to the date of re-evaluation if none of the drivers have had new accidents or violations since the premium for that policy term was determined. The policy premium shall be adjusted accordingly, as of the date of the named insured's request, based on the revised point total.

Clean Driver Classification - Drivers with zero BI/PD points are classified as "Clean" drivers. Refer to the rates filing for the violation code to violation class code assignment.

Progressive Direct Insurance Company
MA- Private Passenger Automobile

Rule: D05

Rule Title: Unverifiable Driving Record and Foreign Driver's License

Unverifiable Driving Record - When the Company attempts to obtain a driving record from the state's Bureau of Motor Vehicles that issued the license or a similar agency and the record is not provided, we will assess that driver the number of points indicated in the Violation Points table in the rates filing. The date assigned to the violation is the day before the date the driver is included on the policy. The points will be removed when the Company receives a valid driving record, either from the driver or in accordance with its normal driving record ordering practices. Upon receipt of a driving record, any points associated with violations/accidents that are disclosed on the driving record will be added.

Drivers licensed less than three years will not be charged unverifiable driving record points.

Foreign Driver's License - Any driver who does not have a valid U.S. or Canadian license issued from the province of New Brunswick but has a valid foreign license or international driver's license or Canadian license from any other province will be assessed the number of points indicated in the Violation Points table in the rates filing. The date assigned to the points will be the day before the driver is included on the policy term.

Those points are deleted at the first renewal after a valid U.S. license has been obtained, maintained for 12 months, and reported to the Company. In addition, a driver who would be assessed such points and who (a) has never been issued a U.S. license, and (b) has driven out of the country because of U.S. military duty will not have the points assessed if such driver presents the Company with a motor vehicle report that is issued in English by a foreign governmental agency within the past 30 days.

**Progressive Direct Insurance Company
MA- Private Passenger Automobile**

Rule: D06

Rule Title: Driving Violation Descriptions

The following chart lists the violation codes and their associated descriptions:

<u>Violation Code</u>	<u>Violation Description</u>
AAF	At Fault Accident - >= \$2000
AF1	At Fault Accident Minor - >= \$500 < \$2000AFM Non-chargeable Accident
AFN	Non-chargeable At Fault Accident – less than\$500 payout
ANC	Waived Claim – Closed
ANO	Waived Claim – Open
APC	Accident Prevention Course
ASW	Accident Waived
BOT	Open Bottle or Container of Alcohol
CMP	Comprehensive Coverage Claim > or = \$1,000
CMU	Comprehensive Coverage Claim under \$1000
CRD	Careless or Improper Driving
DEQ	Improper use of or Defective Equipment Violation
DEV	Traffic Light or Sign Violation
DR	Drag Racing
DWI	Drive Under the Influence of Alcohol/Drugs
FAR	False Accident Report or Perjury
FDL	Foreign Driver's License
FEL	Auto Theft or Felony Involving Motor Vehicle
FLE	Fleeing or Eluding the Police
FRA	Failure to Report an Accident
FTC	Following Too Close
FTY	Failure to Yield
HOM	Collision Involving a Fatality
IBK	Improper Backing of Vehicle
IP	Improper or Illegal Passing
IT	Improper Turn
LIC	License or Credentials Violation
LTS	Leaving the Scene of an Accident
MAJ	Major Violation
MMV	Minor Moving Violation
NAF	Not At Fault Accident
NFX	Not At Fault Accident
NIS	Driving without Insurance on Vehicle
REF	Refused to take Chemical Test
RKD	Reckless Driving
SCH	Improper or Illegal Passing of a School Bus
SLV	Serious License Violations
SNC	Non-chargeable Suspension
SPD	Speeding
SUS	Driving with a Suspended License
TM1	Dispute – At Fault Accident Minor
TMP	Dispute - At Fault Accident
UDR	Unable to Obtain Driver's Driving History
WSR	Driving the Wrong Way on a One Way Street

**Progressive Direct Insurance Company
MA- Private Passenger Automobile**

Rule: D08

Rule Title: Unacceptable Drivers

The following risks are not acceptable:

- A. Named insureds who have never been licensed, unless the named insured is not an eligible to be rated driver (D01);
- B. Drivers under the minimum age for state licensing;
- C. Drivers who have been convicted of insurance fraud;
- D. Drivers who have committed fraud or misrepresentation in connection with an application for insurance, in a request to change a policy after inception, or in the presentation or settlement of a claim;
- E. Drivers who have had a policy terminated or voided by the Company because of, or who have issued, an unauthorized payment in connection with an application for insurance or a policy;
- F. Drivers who have knowingly threatened bodily harm or engaged in menacing behavior towards a Company employee or an authorized independent agent of the Company; and
- G. Eligible to be rated drivers that have a permanently revoked license; however, existing eligible to be rated drivers whose valid license becomes permanently revoked during a Company policy term will continue to be acceptable.

Progressive Direct Insurance Company
MA- Private Passenger Automobile

Rule: P08

Rule Title: Unacceptable Policies

The following risks are not acceptable:

- A. Policies that have vehicles garaged at two different addresses and drivers in two different households, with the following exceptions:
 - 1. Student or military risks (e.g., spouse of insured/unmarried child of insured);
 - 2. Named insured has two different households (e.g., one permanent home and one vacation home);
 - 3. Drivers who live at different addresses but all vehicles are garaged at one place; or
 - 4. Husband/wife in the process of divorce and the vehicle is still considered community property.

- B. Two or more private passenger automobile insurance policies issued by Company for the same household, with the following exceptions:
 - 1. Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 vehicles on a single policy)
 - 2. Children who own their own vehicle; or
 - 2. Unrelated residents/roommates.

- C. Policies where the named insured is not a natural person, however a partnership or corporation may be listed as an additional interest.

- D. Vehicles that are owned or leased by a partnership or corporation., unless:
 - 1. The vehicles are customarily operated by the named insured or a resident relative for pleasure or commuting;
 - 2. All drivers are household members and are listed on the policy;
 - 3. No more than four such vehicles are owned or leased by the partnership or corporation; and
 - 4. The partnership or corporation does not engage in a business of:
 - a. Carrying persons or property for compensation or a fee, including, but not limited to; limousine, taxi, or other livery services (does not apply to shared expense car pools), pickup or delivery of magazines, newspapers, food, or any other products; or
 - b. Selling, leasing, repairing, parking, storing, servicing, delivering, or testing vehicles.

- E. Policies where the applicant or named insured (as either applicant, named insured, or spouse), or a listed driver has had a policy from one of the Progressive Group of Insurance Companies declined, nonrenewed or cancelled for underwriting reasons.

- F. Policies financed through an Outside Premium Finance company.

- G. Policies with (or covering an insured with) unacceptable claim history, payment history, vehicle history or other history.

**Progressive Direct Insurance Company
MA- Private Passenger Automobile**

Rule: P16

Rule Title: Progressive as Proof of Prior Insurance

Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 vehicles on a single policy), were given the same prior insurance classification as the primary policy.

**Progressive Direct Insurance Company
MA- Private Passenger Automobile**

Rule: P42

Rule Title: Household Member Factor

A household member factor is applied to all rated drivers on the policy. If all household members (see definition below) are classified as eligible to be rated and there is at least one driver licensed less than 5 years, the factor is selected from the Household Member Factor Table 2. If one or more household members is not classified as eligible to be rated or if all household members are eligible to be rated and have been licensed greater than or equal to 5 years, the factors for all drivers are selected from the Household Member Factor Table 1.

"Household Members" are: disclosed residents over the age of 15, plus any other drivers of covered autos. Persons that are known by the Company to be: out of country, never licensed, or drivers qualifying for Permit Rating (rule D02) treatment; will not be considered "Household Members".

Refer to the rates filing for corresponding factors and coverages to which they apply.

Progressive Direct Insurance Company
MA- Private Passenger Automobile

Rule: X02

Rule Title: Prior BI Limits

Prior Insurance BI Limits refers to the BI limits provided by the insurance policy immediately preceding the inception of the Company policy. For existing policies, with Prior Insurance, incepting before the company collected Prior Insurance BI Limits, the Company will use the BI limits from the expiring term.

The prior BI limits are classified as follows:

<u>Prior BI Limits</u>	<u>Classification</u>
State minimum limits	1
Greater than minimum but <50/100	2
Greater than or equal to 50/100, but less than 100/300 or 100 CSL	3
Greater than or equal to 100/300 or 100 CSL, but less than 250/500 or 300 CSL	4
Greater than or equal to 250/500 or 300 CSL	5
No Prior insurance or > 31 days without	X
Prior insurance without BI limits	N

Prior Insurance BI Limit is automatically reevaluated when a named insured or spouse has been insured by the Company for 36 months. The limits carried by the named insured with the Company on the expiring policy will be assigned provided that:

- a. The Company limits are the same or higher than the current Prior BI Limits classification;
- b. There have been no late payments or NSF payments on the policy during the 24 months preceding 2 months before the renewal effective date; and
- c. No eligible to be rated driver on the policy has had any pointed violations or pointed accidents in the preceding 24 months.

Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 vehicles on a single policy), were given the same prior insurance classification as the primary policy.

**Progressive Direct Insurance Company
MA- Private Passenger Automobile**

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D08	Unacceptable Drivers
D10	Distant Student Discount
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D12	Good Student Discount
D81.A	Driver Training
D81.B	Mature Driver Discount
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P48	Household Structure
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V07	Vehicle Garaging Location Rating
V08	Unacceptable Vehicle Garaging Locations
V09	Vehicle Use Definitions
V10	Unacceptable Vehicle Use
V11	Business Use Surcharge
V12	Excess Vehicle Factor
V13	Usage-based Insurance
V88	Annual Mileage Discount
V89	Low Frequency Discount
V91	Pre-Insurance Inspection Program
X02	Prior BI Limits

D04-Driving Record Classification

Chargeable Period - the 36 month period prior to policy term inception. For drivers who are endorsed onto the policy, until the next policy term, their chargeable period will be 36 months prior to the date on which they are added to the policy.

Chargeable Date - the occurrence date is used to determine if the accident or violation took place in the chargeable period. If the date is not furnished on the application, the occurrence date will be deemed to be the day before the inception date of the policy unless the Company obtains another date from a consumer report (which it has no duty to obtain). For drivers added mid-term, if the violation date is unknown or not provided, the occurrence date will be the day before the date the driver is added to the policy.

MVR/Court Data/Claims Loss History Report Reconciliations - accidents and violations listed on the application will be reconciled with similar accidents and violations obtained from a consumer report to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the consumer report. If reconciliation does not occur, accidents and violations listed on the application and/or the consumer reports will be considered separate violations.

Same Day Offenses - if an occurrence results in multiple violations or accidents that are assigned to the same driver, the driving record points for that occurrence will be based on the violation or accident with the highest bodily injury point charge.

Source of Points - Accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle will be charged. ~~charge for accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle.~~

~~**Greater than 12 Violations** - if a driver has more than 12 violations and accidents during the chargeable period, the total points for the twelfth earliest and all subsequent accidents and violations within the chargeable period will be charged using an XPT (extra points) violation code. We will determine the total points for 'XPT' by evaluating each extra violation by coverage and occurrence, and selecting the lowest point assignment for any one coverage as the point factor for all coverages. The final points are then aggregated for the total XPT point charge. The total points charged are evaluated at each renewal. As one or more violations/accidents age out of the chargeable period, a corresponding number of the earliest violations/accidents in the XPT violation code are taken out of the XPT violation code and assigned their regular chargeable dates and violation codes.~~

At-Fault Accidents:

- A. New Business and Newly Added Drivers - accidents noted on the MVR, from court data, or application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on the claims loss history report will be deemed to be at-fault if payments were made under liability or collision coverages. However, if any collision only claims have a \$0 payout, or if amounts paid under collision only claims have been subrogated, those accidents will be deemed to be not-at-fault. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.
- B. Renewal Business – accidents reported to the Company will be deemed at-fault if we determine our insured is at least 51% liable for the accident. Newly discovered accidents noted only on an MVR or from court data when obtained at renewal will be deemed non-chargeable. A newly discovered accident noted on the claims loss history report when obtained at renewal will be added only if the accident occurred prior to the driver being specified as having coverage under the policy and the driver was at-fault.
- C. At-fault-accidents - Accidents which are not considered to be at-fault include, but are not limited to, the following:
 1. The accident was caused by collision with a bird or animal;

2. The automobile was lawfully parked;
3. The automobile was struck in the rear by another vehicle and the driver of the automobile which was struck in the rear was not convicted of a moving violation in connection with the accident;
4. The automobile was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours;
5. The driver of the automobile was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; and
6. The accident is not chargeable under applicable state laws and regulations or other Company procedures.

Emergency Vehicle Operation – if the Company is notified of the circumstances of an accident by the applicant or insured, accidents occurring while a driver is operating an emergency vehicle (including without limitation an ambulance, police car, EMS vehicle, or fire department vehicle) in the line of duty will not be considered as part of the driving record.

Mid-term Driving History Re-evaluation - At the named insured's request during a policy term, the Company will re-evaluate the driving history of all drivers on the policy by removing points associated with accidents and violations that occurred more than 36 months prior to the date of re-evaluation if none of the drivers have had new accidents or violations since the premium for that policy term was determined. The policy premium shall be adjusted accordingly, as of the date of the named insured's request, based on the revised point total.

~~**Violation Class Code** – Violations and accidents are classified into seven groups: driving under the influence (DWI), speeding (SPD), minor routine traffic infractions like failure to yield (MIN), major serious infractions such as vehicular homicide (MAJ), informational incidents (IND), not at fault accidents (NAF), and at fault accidents (AAF). Refer to the rates filing for the violation code to violation class code assignment.~~

~~**Clean Driver Classification** - Drivers with zero BI/PD points are classified as "Clean" drivers.~~

~~Refer to the rates filing for the violation code to violation class code assignment.~~

D05-Unverifiable Driving Record and Foreign Driver's License

Unverifiable Driving Record - When the Company attempts to obtain a driving record from the state's Bureau of Motor Vehicles that issued the license or a similar agency and the record is not provided, we will assess that driver the number of points indicated in the Violation Points table in the rates filing. The date assigned to the ~~violation is the day before the date the driver is included on the policy~~ ~~points will be the day before the inception date of the policy~~. The points will be removed when the Company receives a valid driving record, either from the driver or in accordance with its normal driving record ordering practices. Upon receipt of a driving record, any points associated with violations/accidents that are disclosed on the driving record will be added.

Drivers licensed less than three years will not be charged unverifiable driving record points.

Foreign Driver's License - Any driver who does not have a valid U.S. or Canadian license ~~issued from the province of New Brunswick~~ but has a valid foreign license or international driver's license ~~or Canadian license from any other province~~ will be assessed the number of points indicated in the Violation Points table in the rates filing. ~~The date assigned to the points will be the day before the driver is included on the policy term.~~ ~~The date assigned to the points will be the day before the inception date of the policy.~~

Those points are deleted at the first renewal after a valid U.S. license has been obtained, maintained for 12 months, and reported to the Company. In addition, a driver who would be assessed such points and who (a) has never been issued a U.S. license, and (b) has driven out of the country because of U.S. military duty will not have the points assessed if such driver

presents the Company with a motor vehicle report that is issued in English by a foreign governmental agency within the past 30 days.

D06-Driving Violation Descriptions

The following chart lists the violation codes and their associated descriptions:

Violation Code	Violation Description
AAF	At Fault Accident - >= \$2000
AF1	At Fault Accident Minor - >= \$500 < \$2000
AF5	At Fault Accident greater than 36 months old
AFM	Non-chargeable Accident
AFN	Non-chargeable At Fault Accident – less than \$500 payout
ANC	Waived Claim – Closed
ANO	Waived Claim – Open
APC	Accident Prevention Course
ASW	Accident Waived
BOT	Open Bottle or Container of Alcohol
CMP	Comprehensive Coverage Claim > or = \$1,000
CMU	Comprehensive Coverage Claim under \$1000
CRD	Careless or Improper Driving
DEQ	Improper use of or Defective Equipment Violation
DEV	Traffic Light or Sign Violation
DR	Drag Racing
DWI	Drive Under the Influence of Alcohol/Drugs
FAR	False Accident Report or Perjury
FDL	Foreign Driver's License
FEL	Auto Theft or Felony Involving Motor Vehicle
FLE	Fleeing or Eluding the Police
FRA	Failure to Report an Accident
FTC	Following Too Close
FTY	Failure to Yield
HOM	Collision Involving a Fatality
IBK	Improper Backing of Vehicle
IP	Improper or Illegal Passing
IT	Improper Turn
LIC	License or Credentials Violation
LTS	Leaving the Scene of an Accident
MAJ	Major Violation
MMV	Minor Moving Violation
NAF	Not At Fault Accident
NCL	Non Chargeable Violation
NFX	Not At Fault Accident
NIS	Driving without Insurance on Vehicle
REF	Refused to take Chemical Test
RKD	Reckless Driving
SCH	Improper or Illegal Passing of a School Bus
SLV	Serious License Violations
SNC	Non-chargeable Suspension
SPD	Speeding
SUS	Driving with a Suspended License
TM1	Dispute – At Fault Accident Minor
TMP	Dispute - At Fault Accident
UDR	Unable to Obtain Driver's Driving History
WSR	Driving the Wrong Way on a One Way Street
XPT	Extra Points

D08-Unacceptable Drivers

The following risks are not acceptable:

- A. Named insureds who have never been licensed, unless the named insured is not an eligible to be rated driver (D01);excluded from coverage;
- B. ~~Eligible to be rated d~~drivers under the minimum age for state licensing;
- C. ~~Applicants-D~~Drivers who have been convicted of insurance fraud;
- D. ~~Applicants-D~~Drivers who have ~~had a policy canceled or nonrenewed by the Company for, or who have committed, fraud or misrepresentation in connection with an application for insurance, in a request to change a policy after inception,~~ -or in the presentation or settlement of a claim;
- E. ~~Applicants-D~~Drivers who have had a policy terminated or voided by the Company because of, or who have issued, an unauthorized payment in connection with an application for insurance or a policy;
- F. ~~Applicants-D~~Drivers who have knowingly threatened bodily harm or engaged in menacing behavior towards a Company employee or an authorized independent agent of the Company; and
- G. Eligible to be rated drivers that have a permanently revoked license; however, existing eligible to be rated drivers whose valid license becomes permanently revoked during a Company policy term will continue to be acceptable.

P08-Unacceptable Policies

The following risks are not acceptable:

- A. Policies that have vehicles garaged at two different addresses and drivers in two different households, with the following exceptions:
 - 1. Student or military risks (e.g., spouse of insured/unmarried child of insured);
 - 2. Named insured has two different households (e.g., one permanent home and one vacation home);
 - 3. Drivers who live at different addresses but all vehicles are garaged at one place; or
 - 4. Husband/wife in the process of divorce and the vehicle is still considered community property.
- B. Two or more private passenger automobile insurance policies issued by Company for the same household, with the following exceptions:
 - 1. Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 vehicles on a single policy)~~1. Policies with 5 or more cars must be split into two policies;~~
 - 2. Children who own their own vehicle; or
 - 3. Unrelated residents/roommates.
- C. Policies where the named insured is not a natural person, however a partnership or corporation may be listed as an additional interest.
- D. Vehicles that are owned or leased by a partnership or corporation., unless:
 - 1. The vehicles are customarily operated by the named insured or a resident relative for pleasure or commuting;
 - 2. All drivers are household members and are listed on the policy;
 - 3. No more than four such vehicles are owned or leased by the partnership or corporation; and
 - 4. The partnership or corporation does not engage in a business of:
 - a. Carrying persons or property for compensation or a fee, including, but not limited to; limousine, taxi, or other livery services (does not apply to shared

- expense car pools), pickup or delivery of magazines, newspapers, food, or any other products; or
- b. Selling, leasing, repairing, parking, storing, servicing, delivering, or testing vehicles.
- E. Policies where the applicant or named insured (as either applicant, named insured, or spouse), or a listed driver has had a policy from one of the Progressive Group of Insurance Companies declined, nonrenewed or cancelled for underwriting reasons.
- F. Policies financed through an Outside Premium Finance company.
- G. Policies with (or covering an insured with) unacceptable claim history, payment history, vehicle history or other history.

P16-Progressive as Proof of Prior Insurance

~~If the Primary Named Insured or spouse was adding one or more vehicles to a policy on which there were already 4 vehicles, causing the Company to issue a second policy then the second policy will be given the same prior insurance classification as the primary policy.~~

Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 vehicles on a single policy), were given the same prior insurance classification as the primary policy.

P42-Household Member Factor

A household member factor is applied to all rated drivers on the policy. If all household members (see definition below) are classified as eligible to be rated and there is at least one driver licensed less than 5 years, the factor is selected from the Household Member Factor Table 2. If one or more household members is not classified as eligible to be rated or if all household members are eligible to be rated and have been licensed greater than or equal to 5 years, the factors for all drivers are selected from the Household Member Factor Table 1.

"Household members" are: disclosed residents over the age of 15, plus any other drivers of covered autos. Persons that are known by the Company to be: out of country, never licensed, or drivers qualifying for Permit Rating (rule D02) treatment; will not be considered "Household members".

~~Only the first four vehicles are considered for application of Household Member factors.~~

Refer to the rates filing for corresponding factors and coverages to which they apply.

X02-Prior BI Limits

Prior Insurance BI Limits refers to the BI limits provided by the insurance policy immediately preceding the inception of the Company policy. For existing policies, with Prior Insurance, incepting before the company collected Prior Insurance BI Limits, the Company will use the BI limits from the expiring term.

The prior BI limits are classified as follows:

Prior BI Limits	Classification
State minimum limits	1
Greater than minimum but <50/100	2
Greater than or equal to 50/100, but less than 100/300 or 100 CSL	3
Greater than or equal to 100/300 or 100 CSL, but less than 250/500 or 300 CSL	4
Greater than or equal to 250/500 or 300 CSL	5
No Prior insurance or > 31 days without	X
Prior insurance without BI limits	N

~~If the Named Insured or spouse was adding one or more vehicles to a policy on which there were already 4 vehicles, causing the Company to issue a second policy then the second policy will be given the same prior insurance BI limits as the primary policy.~~

Prior Insurance BI Limit is automatically reevaluated when a named insured or spouse has been insured by the Company for 36 months. The limits carried by the named insured with the Company on the expiring policy will be assigned provided that:

- a) The Company limits are the same or higher than the current Prior BI Limits classification;
- b) There have been no late payments or NSF payments on the policy during the 24 months preceding 2 months before the renewal effective date; and
- c) No eligible to be rated driver on the policy has had any pointed violations or pointed accidents in the preceding 24 months.

Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 vehicles on a single policy), were given the same prior insurance classification as the primary policy.

**Progressive Direct Insurance Company
MA- Private Passenger Automobile**

Rule Number	Rule Title
B02	Installment Fee
B03	NSF Fee
B04	Late Fee Charges
B05	Renewal Payments
B80	Cancel Methodology
D01	Driver Definitions
D02	Permit Rating
D03	Driver Classification
D04	Driving Record Classification
D05	Unverifiable Driving Record and Foreign Driver's License
D06	Driving Violation Descriptions
D07	Financial Responsibility Filing Fee
D08	Unacceptable Drivers
D10	Distant Student Discount
D11	Minor Child Discount
D12	Good Student Discount
D81.A	Driver Training
D81.B	Mature Driver Discount
P01	Liability Increased Limits
P02	UM/UIM BI Limits
P03	Limited Collision
P04	Medical Payments Limits
P05	PIP Limits
P06	Comprehensive and Collision Coverages
P08	Unacceptable Policies
P09	Expense Loads
P10	Short Rate Penalty Fee
P11	Reinstatement After Cancellation for Non-payment
P12	Treatment of Total Loss Vehicles
P13	Hardship Accommodation
P14	Preferred Status
P15	Prior Insurance Classification
P16	Progressive as Proof of Prior Insurance
P18	Accident Surcharge Waiver
P19	Low Payout Claim Forgiveness
P23.A	Rate Capping
P23.B	MAIP Capping
P24	Multi-car Indicator
P25	Multi-policy Discount
P26	Residence Insurance Discount
P28	Paid in Full Discount
P29	Electronic Funds Transfer Discount
P30	Paperless Discount
P31	E-signature Discount
P32	Online Quote Discount
P34	Continuous Insurance Discount
P35	Residency Rewards
P36	Three - year Safe Driving Discount
P38	Five - year Accident Free Discount
P40	Full Coverage Status
P42	Household Member Factor
P43	Financial Responsibility Filing Surcharge

P48	Household Structure
P81	Summary of Coverage Abbreviations
P84.A	Driver Vehicle Alignment
P84.B	Category Factor
P84.C	Garaging Zip Versus Mailing Zip Factor
V01	Vehicle Symbols
V02	Model Year
V03	Vehicle Age
V04	Value Class Vehicle Rating
V05	Loan/Lease Payoff Unacceptable Risks
V06	Unacceptable Vehicle Types
V07	Vehicle Garaging Location Rating
V08	Unacceptable Vehicle Garaging Locations
V09	Vehicle Use Definitions
V10	Unacceptable Vehicle Use
V11	Business Use Surcharge
V12	Excess Vehicle Factor
V13	Usage-based Insurance
V88	Annual Mileage Discount
V89	Low Frequency Discount
V91	Pre-Insurance Inspection Program
X02	Prior BI Limits

D04-Driving Record Classification

Chargeable Period - the 36 month period prior to policy term inception. For drivers who are endorsed onto the policy, until the next policy term, their chargeable period will be 36 months prior to the date on which they are added to the policy.

Chargeable Date - the occurrence date is used to determine if the accident or violation took place in the chargeable period. If the date is not furnished on the application, the occurrence date will be deemed to be the day before the inception date of the policy unless the Company obtains another date from a consumer report (which it has no duty to obtain). For drivers added mid-term, if the violation date is unknown or not provided, the occurrence date will be the day before the date the driver is added to the policy.

MVR/Court Data/Claims Loss History Report Reconciliations - accidents and violations listed on the application will be reconciled with similar accidents and violations obtained from a consumer report to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the consumer report. If reconciliation does not occur, accidents and violations listed on the application and/or the consumer reports will be considered separate violations.

Same Day Offenses - if an occurrence results in multiple violations or accidents that are assigned to the same driver, the driving record points for that occurrence will be based on the violation or accident with the highest bodily injury point charge.

Source of Points - Accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, motorcycle or recreational vehicle will be charged.

At-Fault Accidents:

- A. New Business and Newly Added Drivers - accidents noted on the MVR, from court data, or application will be deemed to be at-fault unless proof is received to verify that the insured was not-at-fault. Accidents noted on the claims loss history report will be deemed to be at-fault if payments were made under liability or collision coverages. However, if any collision only claims have a \$0 payout, or if amounts paid under collision only claims have been subrogated, those accidents will be deemed to be not-at-fault. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.
- B. Renewal Business – accidents reported to the Company will be deemed at-fault if we determine our insured is at least 51% liable for the accident. Newly discovered accidents noted only on an MVR or from court data when obtained at renewal will be deemed non-chargeable. A newly discovered accident noted on the claims loss history report when obtained at renewal will be added only if the accident occurred prior to the driver being specified as having coverage under the policy and the driver was at-fault.
- C. At-fault-accidents - Accidents which are not considered to be at-fault include, but are not limited to, the following:
 - 1. The accident was caused by collision with a bird or animal;
 - 2. The automobile was lawfully parked;
 - 3. The automobile was struck in the rear by another vehicle and the driver of the automobile which was struck in the rear was not convicted of a moving violation in connection with the accident;
 - 4. The automobile was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours;

5. The driver of the automobile was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; and
6. The accident is not chargeable under applicable state laws and regulations or other Company procedures.

Emergency Vehicle Operation – if the Company is notified of the circumstances of an accident by the applicant or insured, accidents occurring while a driver is operating an emergency vehicle (including without limitation an ambulance, police car, EMS vehicle, or fire department vehicle) in the line of duty will not be considered as part of the driving record.

Mid-term Driving History Re-evaluation - At the named insured's request during a policy term, the Company will re-evaluate the driving history of all drivers on the policy by removing points associated with accidents and violations that occurred more than 36 months prior to the date of re-evaluation if none of the drivers have had new accidents or violations since the premium for that policy term was determined. The policy premium shall be adjusted accordingly, as of the date of the named insured's request, based on the revised point total.

Clean Driver Classification - Drivers with zero BI/PD points are classified as "Clean" drivers.

Refer to the rates filing for the violation code to violation class code assignment.

D05-Unverifiable Driving Record and Foreign Driver's License

Unverifiable Driving Record - When the Company attempts to obtain a driving record from the state's Bureau of Motor Vehicles that issued the license or a similar agency and the record is not provided, we will assess that driver the number of points indicated in the Violation Points table in the rates filing. The date assigned to the violation is the day before the date the driver is included on the policy. The points will be removed when the Company receives a valid driving record, either from the driver or in accordance with its normal driving record ordering practices. Upon receipt of a driving record, any points associated with violations/accidents that are disclosed on the driving record will be added.

Drivers licensed less than three years will not be charged unverifiable driving record points.

Foreign Driver's License - Any driver who does not have a valid U.S. or Canadian license issued from the province of New Brunswick but has a valid foreign license or international driver's license or Canadian license from any other province will be assessed the number of points indicated in the Violation Points table in the rates filing. The date assigned to the points will be the day before the driver is included on the policy term.

Those points are deleted at the first renewal after a valid U.S. license has been obtained, maintained for 12 months, and reported to the Company. In addition, a driver who would be assessed such points and who (a) has never been issued a U.S. license, and (b) has driven out of the country because of U.S. military duty will not have the points assessed if such driver presents the Company with a motor vehicle report that is issued in English by a foreign governmental agency within the past 30 days.

D06-Driving Violation Descriptions

The following chart lists the violation codes and their associated descriptions:

Violation Code	Violation Description
AAF	At Fault Accident - >= \$2000
AF1	At Fault Accident Minor - >= \$500 < \$2000AFM Non-chargeable Accident
AFN	Non-chargeable At Fault Accident – less than\$500 payout
ANC	Waived Claim – Closed
ANO	Waived Claim – Open

APC	Accident Prevention Course
ASW	Accident Waived
BOT	Open Bottle or Container of Alcohol
CMP	Comprehensive Coverage Claim > or = \$1,000
CMU	Comprehensive Coverage Claim under \$1000
CRD	Careless or Improper Driving
DEQ	Improper use of or Defective Equipment Violation
DEV	Traffic Light or Sign Violation
DR	Drag Racing
DWI	Drive Under the Influence of Alcohol/Drugs
FAR	False Accident Report or Perjury
FDL	Foreign Driver's License
FEL	Auto Theft or Felony Involving Motor Vehicle
FLE	Fleeing or Eluding the Police
FRA	Failure to Report an Accident
FTC	Following Too Close
FTY	Failure to Yield
HOM	Collision Involving a Fatality
IBK	Improper Backing of Vehicle
IP	Improper or Illegal Passing
IT	Improper Turn
LIC	License or Credentials Violation
LTS	Leaving the Scene of an Accident
MAJ	Major Violation
MMV	Minor Moving Violation
NAF	Not At Fault Accident
NFX	Not At Fault Accident
NIS	Driving without Insurance on Vehicle
REF	Refused to take Chemical Test
RKD	Reckless Driving
SCH	Improper or Illegal Passing of a School Bus
SLV	Serious License Violations
SNC	Non-chargeable Suspension
SPD	Speeding
SUS	Driving with a Suspended License
TM1	Dispute – At Fault Accident Minor
TMP	Dispute - At Fault Accident
UDR	Unable to Obtain Driver's Driving History
WSR	Driving the Wrong Way on a One Way Street

D08-Unacceptable Drivers

The following risks are not acceptable:

- A. Named insureds who have never been licensed, unless the named insured is not an eligible to be rated driver (D01);
- B. Drivers under the minimum age for state licensing;
- C. Drivers who have been convicted of insurance fraud;
- D. Drivers who have committed fraud or misrepresentation in connection with an application for insurance, in a request to change a policy after inception, or in the presentation or settlement of a claim;
- E. Drivers who have had a policy terminated or voided by the Company because of, or who have issued, an unauthorized payment in connection with an application for insurance or a policy;

- F. Drivers who have knowingly threatened bodily harm or engaged in menacing behavior towards a Company employee or an authorized independent agent of the Company; and
- G. Eligible to be rated drivers that have a permanently revoked license; however, existing eligible to be rated drivers whose valid license becomes permanently revoked during a Company policy term will continue to be acceptable.

P08-Unacceptable Policies

The following risks are not acceptable:

- A. Policies that have vehicles garaged at two different addresses and drivers in two different households, with the following exceptions:
 - 1. Student or military risks (e.g., spouse of insured/unmarried child of insured);
 - 2. Named insured has two different households (e.g., one permanent home and one vacation home);
 - 3. Drivers who live at different addresses but all vehicles are garaged at one place; or
 - 4. Husband/wife in the process of divorce and the vehicle is still considered community property.
- B. Two or more private passenger automobile insurance policies issued by Company for the same household, with the following exceptions:
 - 1. Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 vehicles on a single policy)
 - 2. Children who own their own vehicle; or
 - 3. Unrelated residents/roommates.
- C. Policies where the named insured is not a natural person, however a partnership or corporation may be listed as an additional interest.
- D. Vehicles that are owned or leased by a partnership or corporation., unless:
 - 1. The vehicles are customarily operated by the named insured or a resident relative for pleasure or commuting;
 - 2. All drivers are household members and are listed on the policy;
 - 3. No more than four such vehicles are owned or leased by the partnership or corporation; and
 - 4. The partnership or corporation does not engage in a business of:
 - a. Carrying persons or property for compensation or a fee, including, but not limited to; limousine, taxi, or other livery services (does not apply to shared expense car pools), pickup or delivery of magazines, newspapers, food, or any other products; or
 - b. Selling, leasing, repairing, parking, storing, servicing, delivering, or testing vehicles.
- E. Policies where the applicant or named insured (as either applicant, named insured, or spouse), or a listed driver has had a policy from one of the Progressive Group of Insurance Companies declined, nonrenewed or cancelled for underwriting reasons.
- F. Policies financed through an Outside Premium Finance company.
- G. Policies with (or covering an insured with) unacceptable claim history, payment history, vehicle history or other history.

P16-Progressive as Proof of Prior Insurance

Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 vehicles on a single policy), were given the same prior insurance classification as the primary policy.

P42-Household Member Factor

A household member factor is applied to all rated drivers on the policy. If all household members (see definition below) are classified as eligible to be rated and there is at least one driver licensed less than 5 years, the factor is selected from the Household Member Factor Table 2. If one or more household members is not classified as eligible to be rated or if all household members are eligible to be rated and have been licensed greater than or equal to 5 years, the factors for all drivers are selected from the Household Member Factor Table 1.

"Household members" are: disclosed residents over the age of 15, plus any other drivers of covered autos. Persons that are known by the Company to be: out of country, never licensed, or drivers qualifying for Permit Rating (rule D02) treatment; will not be considered "Household members".

Refer to the rates filing for corresponding factors and coverages to which they apply.

X02-Prior BI Limits

Prior Insurance BI Limits refers to the BI limits provided by the insurance policy immediately preceding the inception of the Company policy. For existing policies, with Prior Insurance, incepting before the company collected Prior Insurance BI Limits, the Company will use the BI limits from the expiring term.

The prior BI limits are classified as follows:

Prior BI Limits	Classification
State minimum limits	1
Greater than minimum but <50/100	2
Greater than or equal to 50/100, but less than 100/300 or 100 CSL	3
Greater than or equal to 100/300 or 100 CSL, but less than 250/500 or 300 CSL	4
Greater than or equal to 250/500 or 300 CSL	5
No Prior insurance or > 31 days without	X
Prior insurance without BI limits	N

Prior Insurance BI Limit is automatically reevaluated when a named insured or spouse has been insured by the Company for 36 months. The limits carried by the named insured with the Company on the expiring policy will be assigned provided that:

- a) The Company limits are the same or higher than the current Prior BI Limits classification;
- b) There have been no late payments or NSF payments on the policy during the 24 months preceding 2 months before the renewal effective date; and
- c) No eligible to be rated driver on the policy has had any pointed violations or pointed accidents in the preceding 24 months.

Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 vehicles on a single policy), were given the same prior insurance classification as the primary policy.