

# VISION INSURANCE COMPANY

## PRIVATE PASSENGER AUTOMOBILE PROGRAM

### Rating Guidelines

### *Vision Monthly Limited - VML*

VISION INSURANCE COMPANY  
1800 Lee Trevino, 2<sup>nd</sup> Floor  
El Paso, Texas 79936  
877.987.7466

EFFECTIVE:  
July 1, 2010

Company Filing Number  
VML-74-001

# **COMPANY DIRECTORY**

## **UNDERWRITING**

1800 LEE TREVINO, SUITE 201, EL PASO, TEXAS 79936  
P.O. BOX 972090, EL PASO, TEXAS 79997  
Toll Free 877-987-7466

Facsimile 800-387-8220

## **MARKETING**

877-987-7466 extension 5185

## **CLAIMS**

1800 LEE TREVINO, SUITE 100, EL PASO, TEXAS 79936  
P.O. BOX 972450, EL PASO, TEXAS 79997  
Toll Free 800-880-0472

FACSIMILE 915-594-6688

## **BILLING**

P.O. BOX 972090, EL PASO, TEXAS 79997  
INQUIRIES (toll free) 877-987-7466

## **ON THE WEB**

[www.visionmga.net](http://www.visionmga.net)

# RATING RULES AND GUIDELINES

**PRIVATE PASSENGER AUTOMOBILE PLAN EFFECTIVE JULY 1 2010 NEW BUSINESS;**

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## **LIABILITY OR PACKAGE POLICIES ONLY**

Since it is not possible to make rules to cover every situation, the company reserves final decisions with respect to acceptance of risk, underwriting, rates, etc.

**POLICY TYPE: TEXAS PERSONAL AUTOMOBILE POLICY**

**TERM: CONTINUOUS MONTHLY RENEWAL**

**BINDING AUTHORITY:** Binding Authority will be limited to electronic transmission of all new business applications and complete down payments. In the event a new business application cannot be forwarded by an electronic transmission, faxing to bind coverage at 1-800-387-8220 will be permitted; however, all electronic transmission or faxed applications must be forwarded on the date bound. If any of the above criteria is not met, the application will be effective at 12:01am the day after postmark. New business and/or endorsements may be bound no earlier than the time and date the named insured signs a fully completed application or endorsement request. New business requires a fully completed application, inspection form(s) and complete down payment. It is recommended all endorsement requests be signed by the named insured and, if premium generating, be accompanied with the required additional premium. **NEW BUSINESS AND/OR ENDORSEMENTS MAY BE BOUND NO EARLIER THAN THE TIME AND DATE THE NAMED INSURED SIGNS A FULLY COMPLETED NEW BUSINESS APPLICATION OR ENDORSEMENT REQUEST.**

**\*\*PHOTOS WILL BE REQUIRED ON ALL VEHICLES REQUIRING COMPREHENSIVE (OTC) AND COLLISION**

Binding is restricted during the threat of a hurricane. Binding a new policy or increasing physical damage coverage on an existing policy is not allowed for vehicles garaged within 200 miles of the Gulf of Mexico when any hurricane is imminent.

**COMMISSIONS:** Agency commissions will be paid monthly. Commission rates and schedules are contained within the Producer Agreement.

## **ELIGIBLE VEHICLES:**

- Privately owned:
- Private Passenger Automobiles
- Pickup trucks, rated 1 ton or less (not flatbeds), and camper bodies used therewith and not used commercially.
- Vans, sport utility and van-type vehicles not used commercially.

**INELIGIBLE VEHICLES/ COVERAGES:**

All vehicles with fiberglass and/or plastic bodies (Corvette, Fiero) and exotics and the following specific automobiles:

Austin Healey	Buick Reatta
Buick Regal Grand National	Chevrolet Camaro Z28, IROC,
Chrysler Conquest	RallySport, SS Monte Carlo
Chrysler Laser XE	Datsun/Nissan Z and ZX
Dodge Daytona Turbo	Dodge Stealth Turbo
Dodge Stealth Non-Turbo	Fiat Spider, X19
Ford Mustang GT, Cobra	Ford Probe GT
Jaguar	Mazda RX7
Mercedes	Mitsubishi 3000 or 3000GT
Mitsubishi Eclipse	Turbo or Non Turbo
Nissan 240 SX	Mitsubishi Starion
Pontiac Fiero	Pontiac Firebird V-8,
Porsche	Formula, Trans Am
Pugeot	Toyota MR2
Toyota Supra	Triumph

Vehicles used and/or designed for racing or for exhibitions or with altered engines. (modified for high performance, etc.).

Long and short term rental and leasing operations.

Commercial or emergency vehicles, taxis, newspaper delivery, mail collection or delivery (courier service, pizza or fast food, newspapers, etc.).

Vehicles garaged outside of Texas.

Physical damage coverage on custom built and/or kit vehicles.

Physical damage coverage on obsolete vehicles (15 years or older).

Physical damage coverage on any vehicle with a cost new or current value in excess of \$30,000.00

Comprehensive (OTC) without Collision, or Collision without Comprehensive (OTC).

**INELIGIBLE DRIVERS:**

Any risk with an operator who is engaged in illegal activities or business whether convicted or not, or who has a criminal record

Any risk without a valid driver's license (International licenses, non-current or suspended licenses (unless filing an SR-22) are not valid)

Any professional athlete or entertainer

If the applicant or any driver has been charged with:

- a. two or more offenses of driving while under the influence of alcohol, controlled substance, drugs, or a combination of two or more of these substances.
- b. negligent homicide or murder by auto

Any operator with more than 12 surcharge points

Named non-owners

Drivers age 75 and older or disabled **SUBMIT ONLY WITH PHYSICIANS MEDICAL STATEMENT**

**MANDATED COVERAGE:**

All vehicles or operators that are not eligible for coverage that are endorsed onto a policy will be rated with the highest classification, as well as being increased 500%. The policy will also be non-renewed.

**DETERMINATION OF TERRITORY:**

See VMA Territory Schedule

Vehicles operated by students who attend school away from home will be rated according to territory rates of the school or home, which ever is higher. All other vehicles will be rated according to territory of location of principle garaging.

If the garaging location is changed outside of Texas, the rating territory will be changed to our highest rated territory and will be non-renewed.

**515-A ENDORSEMENT:**

(Named Driver Exclusion) is mandatory for each member of the insured's household if not rated as a driver, regardless if licensed or not.

**MARRIED:**

Married rating requires the insured residing with spouse.

**HIGHEST RATED DRIVER RULE:**

Use the Driver Class and Point Total of the driver producing the highest total premium. If two or more cars are insured, apply the highest class and points total to the highest rated car. If there are more vehicles than drivers quoted the lowest driver class will apply to the lowest rated vehicle.

**DRIVER CLASSES**

Sex	Age	Marital Status	Class (no business use)	Class (business use)
MALE	UNDER 21	SINGLE	2C1	2C1
MALE	UNDER 21	MARRIED	2A1	2A1
MALE	21 THRU 24	SINGLE	2C2	2C2
MALE	21 THRU 24	MARRIED	2A2	2A2
MALE	25 TO 29	SINGLE	2B	3
MALE	25 TO 29	MARRIED	2A3	3
MALE	30 AND OVER	MARRIED	1	3
MALE	30 AND OVER	SINGLE	1M	3
FEMALE	UNDER 21	SINGLE	2D	2D
FEMALE	UNDER 21	MARRIED	2B1	3
FEMALE	21 TO 24	SINGLE	2B1	3
FEMALE	21 TO 24	MARRIED	2B2	3
FEMALE	25 TO 29	MARRIED	2B3	3
FEMALE	25 TO 29	SINGLE	2D1	3
FEMALE	30 AND OLDER	MARRIED	1	3
FEMALE	30 AND OLDER	SINGLE	1F	3

DRIVER SURCHARGES (applies to OTC and Collision coverage)	Males, Married – Age 25 to 29 Males and Females Age 16-22 Single Age 25 and over Males and Females Age 40 to 49 Males and Females Age 50 to 59	+10% +5% +10% -5% -10%
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**POINT SYSTEM:**

Based on the last 3 years of driving records of the applicant and each driver. List and total for each driver separately. For multiple violations arising from the same occurrence, use only the highest applicable point charge for both the violation and the accident.

	<b>CHARGEABLE POINTS</b>	<b>POINTS</b>
Violations	*Driving while under the influence of alcohol, controlled substance, drugs, or a combination of two or more of these substances *Involuntary Manslaughter *Criminally Negligent Operation of a Motor Vehicle	5 each occurrence
Accidents	All considered at fault unless evidence of operator's noncontributory negligence furnished. Determination to be made by the Company. All one-vehicle accidents chargeable including hit and run.	2 – 1 <sup>st</sup> accident 3 – 2 <sup>nd</sup> accident 4 – each additional accident - (submit)
Operator Charges	Age 18 or under 75 or over (submit only with physicians statement) Unobtainable 3 year MVR (exception for 1 <sup>st</sup> time licensed)	2 points 3 points 2 points

**POINT SYSTEM:**

Based on the last 3 years of driving records of the applicant and each driver. List and total for each driver separately. For multiple violations arising from the same occurrence, use only the highest applicable point charge for both the violation and the accident.

**SPECIAL EQUIPMENT:**

Special equipment must be declared and a premium charged in order for coverage to apply. Maximum value of all special equipment will not exceed \$2,500. Premium Charge - \$15.00 per \$100 of value (cost new).

Camper Bodies: Camper bodies used with the insured pickup can only be covered for physical damage when insured with the pickup and must be declared and described by:

- Cost new
- Year Model or year purchased new
- Manufactures brand name
- Model number or other model designation, if any
- Serial number, if any
- Such other descriptive information available for identification of unit
- Photos of the vehicle displaying the camper body

Premium Charge - \$15.00 per \$100 of value (cost new) of the camper body

Stereos, Radios and other Sound Reproducing Equipment, Citizens Band Radio, Two Way Radio or Telephones will be rated by charging \$15.00 per \$100.00 in value with a maximum of \$2,500.00, and must be declared and described by:

- Cost new
- Year Model or year purchased new
- Manufactures brand name
- Model number or other model designation, if any
- Serial number, if any
- Such other descriptive information available for identification

Premium Charge - \$15.00 per \$100 of value (cost new)

T-Top or Convertible: All vehicles with T-Tops and all convertibles are subject to a mandatory \$1000 deductible on OTC coverage.

**SYMBOLS:**

See Symbol Schedule

**DISCOUNTS:**

If applicable, discounts may be applied to liability rates for the following:

**Drivers** with no more than (2) two points as specified below:

35% discount	Married males and females age 30 to 70
20% discount	Married males and females age 25 to 29
15% discount	Single males and females age 30 to 70
15% discount	Multi-car

**MAXIMUM ALLOWABLE DISCOUNTS:**

Maximum of all discounts shall not exceed 55%

**INSPECTIONS:**

All vehicles must be inspected. If physical damage coverage is requested photos (showing all sides) of the vehicle must accompany the inspection form.

**CANCELLATIONS:**

No flat cancellations, unless at company request. All other cancellations will be calculated on a pro-rata basis. The named insured may cancel the policy in writing. Cancellations will not be backdated unless evidence of duplicate coverage is provided. Insured requested cancellations will be effective at 12:01am the day following postmark.

**MINIMUM POLICY PREMIUM:**

\$15

**FULLY EARNED:**

Policy fees are fully earned. Renewal premiums will be based on adjustments made on the preceding policy.

**SR-22 FILING:**

A SR-22 and instruction sheet will be mailed to the named insured for filing. Upon termination of coverage the company will mail a SR-26 to Austin. There is no additional premium or surcharge for a SR-22. If the \$100.00 filing fee is attached to the application or endorsement, the company will forward the SR-22 and fee to the Texas Department of Public Safety. **TEXAS FILINGS ONLY.**

**LIABILITY LIMITS:**

**\$25,000/\$50,000 Bodily Injury - \$25,000 Property Damage**

**OPTIONAL DEDUCTIBLES:**

OTC (Options not available on convertibles or units with T-Tops)

Deductible \$250: See Rate Chart

Deductible \$500: 87% of \$250 deductible premium

Deductible \$1000: 80% of \$250 deductible premium

Collision

Deductible \$500: See Rate Chart

Deductible \$1000: 60% of \$500 deductible premium

**OTHER COVERAGES:** if purchased must apply to all insured vehicles:

**Personal Injury Protection** \$2,562 per insured

**PERSONAL INJURY PROTECTION**

POINTS	RATE PER VEHICLE	POINTS	RATE PER VEHICLE
0-5	\$109.00	6 AND OVER	\$150.00

**Uninsured-Underinsured Motorist: BI: \$25,000/\$50,000 PD: \$25,000**

**UNINSURED-UNDERINSURED MOTORIST**

POINTS	RATE PER VEHICLE			POINTS	RATE PER VEHICLE		
	B.I.	P.D.*	P.D.**		B.I.	P.D.*	P.D.**
0-5	\$32.00	\$24.00	\$54.00	6 AND OVER	\$90.00	\$24.00	\$96.00

\*If Physical Damage is provided

\*\*If No Physical Damage is Provided

PIP AND UM/UIM coverage will be provided and charged for if properly signed rejections are not received.

**Not subject to Point System:**

**MEDICAL PAYMENTS**, \$562 per insured

\$20.00

**TOWING AND LABOR** (524A), \$41.00 per occurrence

\$2.00

**MEXICO COVERAGE LIMITED (551)** on request

Not offered

Rental Reimbursement

Not offered

Stereos, Radios and Other Sound Reproducing Equipment\*

\$15 per \$100 cost new

Citizen Band Radio, Two-Way Radio or Telephone

\$15 per \$100 cost new

\*Stereos, Radios and other Sound Reproducing Equipment, Citizens Band Radio, Two Way Radio or Telephones at a maximum of \$2,500.

**POLICY TERM, POLICY FEE:**

Policy Period

Policy Fee

1 Month

\$15.00

**INCOMPLETE APPLICATIONS:**

Applications which lack information necessary to underwrite the risk, will at the discretion of the company be returned to the producer with no coverage bound or a policy may be issued with immediate notice of cancellation.

**RENEWAL BILLING:**

All new business policies will be issued for a minimum 30-day period. To avoid a lapse in coverage agent's should electronically post all payments on the web, or encourage their insured's to have payments postmarked no later than 12:01am of the expiration date. Agents are required to collect premium for endorsements causing an increase in premium.

**CLAIMS PROCEDURES:**

All claims should be reported to our claims department by phone. Our claims department offers 24 hour assistance.

**REWRITES:**

Reinstatements are prohibited. An insured has 60 days after the expiration date of their policy to rewrite coverage without a new application. The policy will be rewritten effective 12:01am the day following the postmark of their premium, regardless if the payment is received by the agent or mailed by the insured. In order for a rewrite to occur a minimum 30 days of premium plus the policy and billing fee must be postmarked no later than 59 days after the expiration date of the policy.

## **ORDER OF CALCULATIONS**

### **LIABILITY RATING FORMULA:**

1. Base Territory Rate
2. x Driver Class Factor
3. x Point Factor
4. x Discount Factor
5. Liability Premium (before B.I. reduction)
6. To Split Liability Premium, multiply by .40 = L.P.D. Premium  
Liability Premium minus L.P.D. premium x .94 = L.B.I. Premium
7. Add L.P.D. premium to L.B.I. Premium, divide by 2, Round to whole dollar  
and add L.P.D. premium to L.B.I. Premiums for **TOTAL LIABILITY PREMIUM**

### **COLLISION RATING FORMULA:**

1. Base Territory Rate
2. x Driver Class Factor
3. x Point Factor
4. x Symbol Factor
5. x Surcharge/Discount Factor (if applicable)
6. x Optional Deductible Factor
7. Round to whole dollar = **COLLISION PREMIUM**

### **OTHER THAN COLLISION RATING FORMULA**

1. Base Territory Rate
2. x Symbol Factor
3. x Surcharge/Discount Factor (if applicable)
4. x Optional Deductible Factor
5. Round to whole dollar = **OTHER THAN COLLISION PREMIUM**

**OTHER: Pages 5 and 7**

Personal Injury Protection

Uninsured-Underinsured Motorist

Medical Payments

Towing and Labor

Special Equipment

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
1.71.81.91	52	41	27	1	0.650	1.000
				1M	0.550	1.000
				1F	0.550	1.000
				2A3	0.650	1.000
				2B3	0.800	1.000
				2D1	0.500	1.000
				2B	0.950	1.100
				2B1	1.900	1.000
				2B2	0.800	1.000
				3	2.000	1.290
				2A2	1.850	1.440
				2C2	2.660	2.070
				2D	3.000	1.980
				2A1	3.740	2.150
				2C1	4.300	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
2.72.82.92	52	40	26	1	0.600	1.000
				1M	0.500	1.000
				1F	0.500	1.000
				2A3	0.700	1.000
				2B3	0.700	1.000
				2D1	0.700	1.000
				2B	0.700	1.100
				2B1	1.050	1.000
				2B2	0.700	1.000
				3	2.000	1.290
				2A2	1.650	1.440
				2C2	2.400	2.070
				2D	2.250	1.980
				2A1	3.300	2.150
				2C1	4.000	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
3.73.83.93	67	34	20	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
4.84.94	67	40	20	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
5.58.85.95	67	33	23	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
6	82	28	20	1	0.770	1.000
				1M	0.640	1.000
				1F	0.650	1.000
				2A3	0.730	1.000
				2B3	0.600	1.000
				2D1	0.590	1.000
				2B	1.570	1.100
				2B1	1.850	1.000
				2B2	0.830	1.000
				3	2.000	1.290
				2A2	1.740	1.440
				2C2	2.500	2.070
				2D	2.730	1.980
				2A1	3.400	2.150
				2C1	4.000	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
7.89	52	34	19	1	0.600	1.000
				1M	0.500	1.000
				1F	0.500	1.000
				2A3	0.700	1.000
				2B3	0.700	1.000
				2D1	0.700	1.000
				2B	0.700	1.100
				2B1	1.050	1.000
				2B2	0.700	1.000
				3	2.000	1.290
				2A2	1.650	1.440
				2C2	2.400	2.070
				2D	2.250	1.980
				2A1	3.300	2.150
				2C1	4.000	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
8.11	67	26	20	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
9.10	67	34	19	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
12	67	33	28	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
13	67	40	20	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
14.18	67	34	26	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
16.17.59.60 90	67	40	20	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
20.70	67	26	20	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
22.25	52	34	19	1	0.600	1.000
				1M	0.500	1.000
				1F	0.500	1.000
				2A3	0.700	1.000
				2B3	0.700	1.000
				2D1	0.700	1.000
				2B	0.700	1.100
				2B1	1.050	1.000
				2B2	0.700	1.000
				3	2.000	1.290
				2A2	1.650	1.440
				2C2	2.400	2.070
				2D	2.250	1.980
				2A1	3.300	2.150
				2C1	4.000	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
23.96.97.98 99	52	26	20	1	0.600	1.000
				1M	0.500	1.000
				1F	0.500	1.000
				2A3	0.700	1.000
				2B3	0.700	1.000
				2D1	0.700	1.000
				2B	0.700	1.100
				2B1	1.050	1.000
				2B2	0.700	1.000
				3	2.000	1.290
				2A2	1.650	1.440
				2C2	2.400	2.070
				2D	2.250	1.980
				2A1	3.300	2.150
				2C1	4.000	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
24.33	67	26	18	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
26.28.29	52	29	18	1	0.600	1.000
				1M	0.500	1.000
				1F	0.500	1.000
				2A3	0.700	1.000
				2B3	0.700	1.000
				2D1	0.700	1.000
				2B	0.700	1.100
				2B1	1.050	1.000
				2B2	0.700	1.000
				3	2.000	1.290
				2A2	1.650	1.440
				2C2	2.400	2.070
				2D	2.250	1.980
				2A1	3.300	2.150
				2C1	4.000	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
27.30	67	34	26	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
31.49	67	34	19	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
32.53.68.69	67	33	23	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
34	67	26	18	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
36.45	52	28	15	1	0.600	1.000
				1M	0.500	1.000
				1F	0.500	1.000
				2A3	0.700	1.000
				2B3	0.700	1.000
				2D1	0.700	1.000
				2B	0.700	1.100
				2B1	1.050	1.000
				2B2	0.700	1.000
				3	2.000	1.290
				2A2	1.650	1.440
				2C2	2.400	2.070
				2D	2.250	1.980
				2A1	3.300	2.150
				2C1	4.000	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
37	52	40	20	1	0.600	1.000
				1M	0.500	1.000
				1F	0.500	1.000
				2A3	0.700	1.000
				2B3	0.700	1.000
				2D1	0.700	1.000
				2B	0.700	1.100
				2B1	1.050	1.000
				2B2	0.700	1.000
				3	2.000	1.290
				2A2	1.650	1.440
				2C2	2.400	2.070
				2D	2.250	1.980
				2A1	3.300	2.150
				2C1	4.000	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
38	52	34	23	1	0.600	1.000
				1M	0.500	1.000
				1F	0.500	1.000
				2A3	0.700	1.000
				2B3	0.700	1.000
				2D1	0.700	1.000
				2B	0.700	1.100
				2B1	1.050	1.000
				2B2	0.700	1.000
				3	2.000	1.290
				2A2	1.650	1.440
				2C2	2.400	2.070
				2D	2.250	1.980
				2A1	3.300	2.150
				2C1	4.000	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
39	52	34	26	1	0.600	1.000
				1M	0.500	1.000
				1F	0.500	1.000
				2A3	0.700	1.000
				2B3	0.700	1.000
				2D1	0.700	1.000
				2B	0.700	1.100
				2B1	1.050	1.000
				2B2	0.700	1.000
				3	2.000	1.290
				2A2	1.650	1.440
				2C2	2.400	2.070
				2D	2.250	1.980
				2A1	3.300	2.150
				2C1	4.000	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
40	52	34	26	1	0.600	1.000
				1M	0.500	1.000
				1F	0.500	1.000
				2A3	0.700	1.000
				2B3	0.700	1.000
				2D1	0.700	1.000
				2B	0.700	1.100
				2B1	1.050	1.000
				2B2	0.700	1.000
				3	2.000	1.290
				2A2	1.650	1.440
				2C2	2.400	2.070
				2D	2.250	1.980
				2A1	3.300	2.150
				2C1	4.000	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
41	67	26	20	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
42	67	29	18	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
43.50	67	26	20	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
44.78	67	26	17	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
46.62.35.65	67	33	28	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
47.88	67	26	20	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
48	67	28	15	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
51.67	52	34	19	1	0.600	1.000
				1M	0.500	1.000
				1F	0.500	1.000
				2A3	0.700	1.000
				2B3	0.700	1.000
				2D1	0.700	1.000
				2B	0.700	1.100
				2B1	1.050	1.000
				2B2	0.700	1.000
				3	2.000	1.290
				2A2	1.650	1.440
				2C2	2.400	2.070
				2D	2.250	1.980
				2A1	3.300	2.150
				2C1	4.000	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
52	52	26	20	1	0.600	1.000
				1M	0.500	1.000
				1F	0.500	1.000
				2A3	0.700	1.000
				2B3	0.700	1.000
				2D1	0.700	1.000
				2B	0.700	1.100
				2B1	1.050	1.000
				2B2	0.700	1.000
				3	2.000	1.290
				2A2	1.650	1.440
				2C2	2.400	2.070
				2D	2.250	1.980
				2A1	3.300	2.150
				2C1	4.000	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
54	67	26	17	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
55	67	34	19	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
56	67	33	28	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
57	67	34	19	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
61	67	26	20	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
63	67	26	20	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
64	67	26	17	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
66	67	28	15	1	0.400	1.000
				1M	0.330	1.000
				1F	0.340	1.000
				2A3	0.400	1.000
				2B3	0.400	1.000
				2D1	0.450	1.000
				2B	0.630	1.100
				2B1	1.270	1.000
				2B2	0.540	1.000
				3	2.000	1.290
				2A2	1.230	1.440
				2C2	1.750	2.070
				2D	1.950	1.980
				2A1	2.350	2.150
				2C1	2.800	2.970

Territory	Base Rates			Driver Class		
	Lia	Col	OTC	Class	Liability	Collision
All Others	82	28	20	1	0.770	1.000
				1M	0.640	1.000
				1F	0.650	1.000
				2A3	0.730	1.000
				2B3	0.600	1.000
				2D1	0.590	1.000
				2B	1.570	1.100
				2B1	1.850	1.000
				2B2	0.830	1.000
				3	2.000	1.290
				2A2	1.740	1.440
				2C2	2.500	2.070
				2D	2.730	1.980
				2A1	3.400	2.150
				2C1	4.000	2.970

Symbol	Col	OTC
5	2.000	2.000
6	2.070	2.185
7	2.200	2.407
8	2.420	2.666
10	2.640	3.074
11	2.810	3.518
12	3.030	3.962
13	3.305	4.407
14	3.640	5.000
15	4.070	5.925
16	4.430	6.760
17	4.820	7.530
18	5.200	8.230
19-34	5.550	9.010

Points	Lia	Collision
0	1.000	1.000
1	1.000	1.000
2	1.150	1.150
3	1.150	1.150
4	1.350	1.300
5	1.350	1.300
6	1.600	1.550
7	1.600	1.550
8	1.900	1.900
9	1.900	1.900
10	2.200	2.200
11	2.200	2.200
12	2.200	2.200