

# VISION INSURANCE COMPANY

## PRIVATE PASSENGER AUTOMOBILE PROGRAM

### Rating Guidelines

### ***Vision Monthly - VMA***

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

EFFECTIVE:  
March 15, 2008 New Business  
April 15, 2008 Renewals

Company Filing Number VMA-75-003

# **COMPANY DIRECTORY**

## **UNDERWRITING**

1800 LEE TREVINO, SUITE 201, EL PASO, TEXAS 79936  
P.O. BOX 370368, EL PASO, TEXAS 79937-0368  
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 371781, EL PASO, TEXAS 79937-1781  
Toll Free 800-880-0472  
  
FACSIMILE 915-594-6688

## **BILLING**

P.O. BOX 370368, EL PASO, TEXAS 79937-0368  
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 MARCH 15, 2008 NEW BUSINESS;  
APRIL 15, 2008 RENEWAL 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, age 15 and older, 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<br>(applies to OTC and<br>Collision coverage) | Males, Married – Age 25 to 29<br>Males and Females Age 16-22<br>Single Age 25 and over<br>Males and Females Age 40 to 49<br>Males and Females Age 50 to 59 | +10%<br>+5%<br>+10%<br>-5%<br>-10% |
|---|--|------------------------------------|

**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<br>*Involuntary Manslaughter<br>*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<br>3 – 2 <sup>nd</sup> accident<br>4 – each additional accident - (submit) |
| Operator Charges | Age 18 or under<br>75 or over (submit only with physicians statement)<br>Unobtainable 3 year MVR (exception for 1 <sup>st</sup> time licensed)   | 2 points<br>3 points<br>7 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:

|              |  |
|--------------|--|
| 30% discount | Married males and females age 30 to 70 |
| 15% discount | Married males and females age 25 to 29 |
| 10% 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:**

\$20

**FULLY EARNED:**

Policy fees and service 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:**

\$20,062/\$40,062 Bodily Injury - \$15,062 Property Damage

**\$25,000/\$50,000 Bodily Injury - \$25,000 Property Damage – Effective April 1, 2008 New Business; Effective April 1, 2008 Renewals**

**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: \$20,062/\$40,062 PD: \$15,062

**BI: \$25,000/\$50,000 PD: \$25,000 - Effective April 1, 2008 New Business; April 1, 2008 Renewals**

**UNINSURED-UNDERINSURED MOTORIST**

| POINTS | RATE PER VEHICLE<br>B.I. P.D* P.D.** | POINTS     | RATE PER VEHICLE<br>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** (\$24A), \$41.00 per occurrence

\$2.00

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

No premium charge

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 TERMS, POLICY FEES, SERVICE FEES, AND POLICY TERM FACTORS:**

Policy Period

Policy Fee

Monthly Service Fee

Term Factor

1 Month

\$3.00

\$6.00

Quarterly

\$9.00

\$18.00

3 x 1 Month Rate

**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 | 67         | 41  | 27  | 1            | 0.900     | 1.000     |
|            |            |     |     | 1M           | 0.850     | 1.000     |
|            |            |     |     | 1F           | 0.850     | 1.000     |
|            |            |     |     | 2A3          | 0.900     | 1.000     |
|            |            |     |     | 2B3          | 0.800     | 1.000     |
|            |            |     |     | 2D1          | 0.770     | 1.000     |
|            |            |     |     | 2B           | 0.850     | 1.100     |
|            |            |     |     | 2B1          | 2.006     | 1.000     |
|            |            |     |     | 2B2          | 0.850     | 1.000     |
|            |            |     |     | 3            | 1.318     | 1.290     |
|            |            |     |     | 2A2          | 1.922     | 1.440     |
|            |            |     |     | 2C2          | 2.709     | 2.070     |
|            |            |     |     | 2D           | 2.972     | 1.980     |
|            |            |     |     | 2A1          | 3.581     | 2.150     |
|            |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory  | Base Rates |     |     | Driver Class |           |           |
|------------|------------|-----|-----|--------------|-----------|-----------|
|            | Lia        | Col | OTC | Class        | Liability | Collision |
| 2.72.82.92 | 67         | 40  | 26  | 1            | 0.950     | 1.000     |
|            |            |     |     | 1M           | 0.750     | 1.000     |
|            |            |     |     | 1F           | 0.750     | 1.000     |
|            |            |     |     | 2A3          | 0.850     | 1.000     |
|            |            |     |     | 2B3          | 0.800     | 1.000     |
|            |            |     |     | 2D1          | 0.770     | 1.000     |
|            |            |     |     | 2B           | 1.754     | 1.100     |
|            |            |     |     | 2B1          | 2.006     | 1.000     |
|            |            |     |     | 2B2          | 0.850     | 1.000     |
|            |            |     |     | 3            | 1.318     | 1.290     |
|            |            |     |     | 2A2          | 1.922     | 1.440     |
|            |            |     |     | 2C2          | 2.709     | 2.070     |
|            |            |     |     | 2D           | 2.972     | 1.980     |
|            |            |     |     | 2A1          | 3.581     | 2.150     |
|            |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory  | Base Rates |     |     | Driver Class |           |           |
|------------|------------|-----|-----|--------------|-----------|-----------|
|            | Lia        | Col | OTC | Class        | Liability | Collision |
| 3.73.83.93 | 65         | 34  | 20  | 1            | 0.700     | 1.000     |
|            |            |     |     | 1M           | 0.650     | 1.000     |
|            |            |     |     | 1F           | 0.650     | 1.000     |
|            |            |     |     | 2A3          | 0.670     | 1.000     |
|            |            |     |     | 2B3          | 0.670     | 1.000     |
|            |            |     |     | 2D1          | 0.650     | 1.000     |
|            |            |     |     | 2B           | 1.754     | 1.100     |
|            |            |     |     | 2B1          | 2.006     | 1.000     |
|            |            |     |     | 2B2          | 0.700     | 1.000     |
|            |            |     |     | 3            | 1.318     | 1.290     |
|            |            |     |     | 2A2          | 1.922     | 1.440     |
|            |            |     |     | 2C2          | 2.709     | 2.070     |
|            |            |     |     | 2D           | 2.972     | 1.980     |
|            |            |     |     | 2A1          | 3.581     | 2.150     |
|            |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 4.84.94   | 55         | 40  | 20  | 1            | 1.000     | 1.000     |
|           |            |     |     | 1M           | 0.850     | 1.000     |
|           |            |     |     | 1F           | 0.850     | 1.000     |
|           |            |     |     | 2A3          | 0.980     | 1.000     |
|           |            |     |     | 2B3          | 0.900     | 1.000     |
|           |            |     |     | 2D1          | 0.850     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory  | Base Rates |     |     | Driver Class |           |           |
|------------|------------|-----|-----|--------------|-----------|-----------|
|            | Lia        | Col | OTC | Class        | Liability | Collision |
| 5.58.85.95 | 75         | 33  | 23  | 1            | 0.500     | 1.000     |
|            |            |     |     | 1M           | 0.440     | 1.000     |
|            |            |     |     | 1F           | 0.440     | 1.000     |
|            |            |     |     | 2A3          | 0.420     | 1.000     |
|            |            |     |     | 2B3          | 0.420     | 1.000     |
|            |            |     |     | 2D1          | 0.530     | 1.000     |
|            |            |     |     | 2B           | 1.754     | 1.100     |
|            |            |     |     | 2B1          | 2.006     | 1.000     |
|            |            |     |     | 2B2          | 1.000     | 1.000     |
|            |            |     |     | 3            | 1.318     | 1.290     |
|            |            |     |     | 2A2          | 1.922     | 1.440     |
|            |            |     |     | 2C2          | 2.709     | 2.070     |
|            |            |     |     | 2D           | 2.972     | 1.980     |
|            |            |     |     | 2A1          | 3.581     | 2.150     |
|            |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 6         | 82         | 28  | 20  | 1            | 0.830     | 1.000     |
|           |            |     |     | 1M           | 0.700     | 1.000     |
|           |            |     |     | 1F           | 0.700     | 1.000     |
|           |            |     |     | 2A3          | 0.770     | 1.000     |
|           |            |     |     | 2B3          | 0.770     | 1.000     |
|           |            |     |     | 2D1          | 0.680     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 7.89      | 50         | 34  | 19  | 1            | 1.000     | 1.000     |
|           |            |     |     | 1M           | 0.850     | 1.000     |
|           |            |     |     | 1F           | 0.850     | 1.000     |
|           |            |     |     | 2A3          | 1.000     | 1.000     |
|           |            |     |     | 2B3          | 1.000     | 1.000     |
|           |            |     |     | 2D1          | 0.930     | 1.000     |
|           |            |     |     | 2B           | 1.050     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 8.11      | 52         | 26  | 20  | 1            | 0.750     | 1.000     |
|           |            |     |     | 1M           | 0.600     | 1.000     |
|           |            |     |     | 1F           | 0.600     | 1.000     |
|           |            |     |     | 2A3          | 0.600     | 1.000     |
|           |            |     |     | 2B3          | 0.600     | 1.000     |
|           |            |     |     | 2D1          | 1.000     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 9.10      | 50         | 34  | 19  | 1            | 0.900     | 1.000     |
|           |            |     |     | 1M           | 0.800     | 1.000     |
|           |            |     |     | 1F           | 0.800     | 1.000     |
|           |            |     |     | 2A3          | 0.900     | 1.000     |
|           |            |     |     | 2B3          | 0.850     | 1.000     |
|           |            |     |     | 2D1          | 0.800     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 12        | 46         | 33  | 28  | 1            | 0.950     | 1.000     |
|           |            |     |     | 1M           | 0.850     | 1.000     |
|           |            |     |     | 1F           | 0.850     | 1.000     |
|           |            |     |     | 2A3          | 1.000     | 1.000     |
|           |            |     |     | 2B3          | 1.000     | 1.000     |
|           |            |     |     | 2D1          | 1.000     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 13        | 55         | 40  | 20  | 1            | 0.850     | 1.000     |
|           |            |     |     | 1M           | 0.750     | 1.000     |
|           |            |     |     | 1F           | 0.750     | 1.000     |
|           |            |     |     | 2A3          | 0.900     | 1.000     |
|           |            |     |     | 2B3          | 0.800     | 1.000     |
|           |            |     |     | 2D1          | 0.800     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 14.18     | 57         | 34  | 26  | 1            | 0.800     | 1.000     |
|           |            |     |     | 1M           | 0.700     | 1.000     |
|           |            |     |     | 1F           | 0.700     | 1.000     |
|           |            |     |     | 2A3          | 0.800     | 1.000     |
|           |            |     |     | 2B3          | 0.800     | 1.000     |
|           |            |     |     | 2D1          | 0.800     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory         | Base Rates |     |     | Driver Class |           |           |
|-------------------|------------|-----|-----|--------------|-----------|-----------|
|                   | Lia        | Col | OTC | Class        | Liability | Collision |
| 16.17.59.60<br>90 | 55         | 40  | 20  | 1            | 0.800     | 1.000     |
|                   |            |     |     | 1M           | 0.700     | 1.000     |
|                   |            |     |     | 1F           | 0.700     | 1.000     |
|                   |            |     |     | 2A3          | 0.820     | 1.000     |
|                   |            |     |     | 2B3          | 0.750     | 1.000     |
|                   |            |     |     | 2D1          | 0.750     | 1.000     |
|                   |            |     |     | 2B           | 1.754     | 1.100     |
|                   |            |     |     | 2B1          | 2.006     | 1.000     |
|                   |            |     |     | 2B2          | 1.000     | 1.000     |
|                   |            |     |     | 3            | 1.318     | 1.290     |
|                   |            |     |     | 2A2          | 1.922     | 1.440     |
|                   |            |     |     | 2C2          | 2.709     | 2.070     |
|                   |            |     |     | 2D           | 2.972     | 1.980     |
|                   |            |     |     | 2A1          | 3.581     | 2.150     |
|                   |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 20.70     | 52         | 26  | 20  | 1            | 0.850     | 1.000     |
|           |            |     |     | 1M           | 0.750     | 1.000     |
|           |            |     |     | 1F           | 0.750     | 1.000     |
|           |            |     |     | 2A3          | 0.850     | 1.000     |
|           |            |     |     | 2B3          | 0.850     | 1.000     |
|           |            |     |     | 2D1          | 0.890     | 1.000     |
|           |            |     |     | 2B           | 0.850     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 22.25     | 67         | 34  | 19  | 1            | 0.900     | 1.000     |
|           |            |     |     | 1M           | 0.800     | 1.000     |
|           |            |     |     | 1F           | 0.800     | 1.000     |
|           |            |     |     | 2A3          | 0.800     | 1.000     |
|           |            |     |     | 2B3          | 0.720     | 1.000     |
|           |            |     |     | 2D1          | 0.750     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 0.850     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory         | Base Rates |     |     | Driver Class |           |           |
|-------------------|------------|-----|-----|--------------|-----------|-----------|
|                   | Lia        | Col | OTC | Class        | Liability | Collision |
| 23.96.97.98<br>99 | 63         | 26  | 20  | 1            | 0.850     | 1.000     |
|                   |            |     |     | 1M           | 0.700     | 1.000     |
|                   |            |     |     | 1F           | 0.700     | 1.000     |
|                   |            |     |     | 2A3          | 0.750     | 1.000     |
|                   |            |     |     | 2B3          | 0.750     | 1.000     |
|                   |            |     |     | 2D1          | 1.000     | 1.000     |
|                   |            |     |     | 2B           | 1.754     | 1.100     |
|                   |            |     |     | 2B1          | 2.006     | 1.000     |
|                   |            |     |     | 2B2          | 1.000     | 1.000     |
|                   |            |     |     | 3            | 1.318     | 1.290     |
|                   |            |     |     | 2A2          | 1.922     | 1.440     |
|                   |            |     |     | 2C2          | 2.709     | 2.070     |
|                   |            |     |     | 2D           | 2.972     | 1.980     |
|                   |            |     |     | 2A1          | 3.581     | 2.150     |
|                   |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 24.33     | 57         | 26  | 18  | 1            | 0.800     | 1.000     |
|           |            |     |     | 1M           | 0.730     | 1.000     |
|           |            |     |     | 1F           | 0.730     | 1.000     |
|           |            |     |     | 2A3          | 0.850     | 1.000     |
|           |            |     |     | 2B3          | 0.750     | 1.000     |
|           |            |     |     | 2D1          | 0.700     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 0.750     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 26.28.29  | 61         | 29  | 18  | 1            | 0.900     | 1.000     |
|           |            |     |     | 1M           | 0.800     | 1.000     |
|           |            |     |     | 1F           | 0.800     | 1.000     |
|           |            |     |     | 2A3          | 0.850     | 1.000     |
|           |            |     |     | 2B3          | 0.750     | 1.000     |
|           |            |     |     | 2D1          | 0.790     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 27.30     | 58         | 34  | 26  | 1            | 0.750     | 1.000     |
|           |            |     |     | 1M           | 0.680     | 1.000     |
|           |            |     |     | 1F           | 0.680     | 1.000     |
|           |            |     |     | 2A3          | 0.750     | 1.000     |
|           |            |     |     | 2B3          | 0.750     | 1.000     |
|           |            |     |     | 2D1          | 0.820     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 31.49     | 50         | 34  | 19  | 1            | 1.000     | 1.000     |
|           |            |     |     | 1M           | 1.000     | 1.000     |
|           |            |     |     | 1F           | 1.000     | 1.000     |
|           |            |     |     | 2A3          | 1.000     | 1.000     |
|           |            |     |     | 2B3          | 1.000     | 1.000     |
|           |            |     |     | 2D1          | 1.000     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory   | Base Rates |     |     | Driver Class |           |           |
|-------------|------------|-----|-----|--------------|-----------|-----------|
|             | Lia        | Col | OTC | Class        | Liability | Collision |
| 32.53.68.69 | 75         | 33  | 23  | 1            | 0.600     | 1.000     |
|             |            |     |     | 1M           | 0.510     | 1.000     |
|             |            |     |     | 1F           | 0.510     | 1.000     |
|             |            |     |     | 2A3          | 0.600     | 1.000     |
|             |            |     |     | 2B3          | 0.550     | 1.000     |
|             |            |     |     | 2D1          | 0.530     | 1.000     |
|             |            |     |     | 2B           | 1.754     | 1.100     |
|             |            |     |     | 2B1          | 2.006     | 1.000     |
|             |            |     |     | 2B2          | 1.000     | 1.000     |
|             |            |     |     | 3            | 1.318     | 1.290     |
|             |            |     |     | 2A2          | 1.922     | 1.440     |
|             |            |     |     | 2C2          | 2.709     | 2.070     |
|             |            |     |     | 2D           | 2.972     | 1.980     |
|             |            |     |     | 2A1          | 3.581     | 2.150     |
|             |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 34        | 57         | 26  | 18  | 1            | 0.800     | 1.000     |
|           |            |     |     | 1M           | 0.650     | 1.000     |
|           |            |     |     | 1F           | 0.650     | 1.000     |
|           |            |     |     | 2A3          | 0.730     | 1.000     |
|           |            |     |     | 2B3          | 0.730     | 1.000     |
|           |            |     |     | 2D1          | 0.700     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 0.750     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 36.45     | 53         | 28  | 15  | 1            | 0.850     | 1.000     |
|           |            |     |     | 1M           | 0.750     | 1.000     |
|           |            |     |     | 1F           | 0.750     | 1.000     |
|           |            |     |     | 2A3          | 0.850     | 1.000     |
|           |            |     |     | 2B3          | 0.800     | 1.000     |
|           |            |     |     | 2D1          | 0.800     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 37        | 55         | 40  | 20  | 1            | 0.900     | 1.000     |
|           |            |     |     | 1M           | 0.750     | 1.000     |
|           |            |     |     | 1F           | 0.750     | 1.000     |
|           |            |     |     | 2A3          | 0.900     | 1.000     |
|           |            |     |     | 2B3          | 0.900     | 1.000     |
|           |            |     |     | 2D1          | 0.900     | 1.000     |
|           |            |     |     | 2B           | 1.050     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 38        | 67         | 34  | 23  | 1            | 0.900     | 1.000     |
|           |            |     |     | 1M           | 0.710     | 1.000     |
|           |            |     |     | 1F           | 0.710     | 1.000     |
|           |            |     |     | 2A3          | 0.750     | 1.000     |
|           |            |     |     | 2B3          | 0.750     | 1.000     |
|           |            |     |     | 2D1          | 0.700     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 0.850     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 39        | 58         | 34  | 26  | 1            | 0.900     | 1.000     |
|           |            |     |     | 1M           | 0.800     | 1.000     |
|           |            |     |     | 1F           | 0.800     | 1.000     |
|           |            |     |     | 2A3          | 0.900     | 1.000     |
|           |            |     |     | 2B3          | 0.850     | 1.000     |
|           |            |     |     | 2D1          | 0.820     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 40        | 57         | 34  | 26  | 1            | 1.000     | 1.000     |
|           |            |     |     | 1M           | 0.850     | 1.000     |
|           |            |     |     | 1F           | 0.850     | 1.000     |
|           |            |     |     | 2A3          | 1.000     | 1.000     |
|           |            |     |     | 2B3          | 1.000     | 1.000     |
|           |            |     |     | 2D1          | 1.000     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 41        | 52         | 26  | 20  | 1            | 0.950     | 1.000     |
|           |            |     |     | 1M           | 0.800     | 1.000     |
|           |            |     |     | 1F           | 0.800     | 1.000     |
|           |            |     |     | 2A3          | 1.000     | 1.000     |
|           |            |     |     | 2B3          | 1.000     | 1.000     |
|           |            |     |     | 2D1          | 0.850     | 1.000     |
|           |            |     |     | 2B           | 1.000     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 42        | 61         | 29  | 18  | 1            | 0.850     | 1.000     |
|           |            |     |     | 1M           | 0.700     | 1.000     |
|           |            |     |     | 1F           | 0.700     | 1.000     |
|           |            |     |     | 2A3          | 0.850     | 1.000     |
|           |            |     |     | 2B3          | 0.850     | 1.000     |
|           |            |     |     | 2D1          | 0.850     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 43.50     | 52         | 26  | 20  | 1            | 0.850     | 1.000     |
|           |            |     |     | 1M           | 0.750     | 1.000     |
|           |            |     |     | 1F           | 0.750     | 1.000     |
|           |            |     |     | 2A3          | 0.850     | 1.000     |
|           |            |     |     | 2B3          | 0.850     | 1.000     |
|           |            |     |     | 2D1          | 0.930     | 1.000     |
|           |            |     |     | 2B           | 1.100     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 44.78     | 62         | 26  | 17  | 1            | 0.800     | 1.000     |
|           |            |     |     | 1M           | 0.700     | 1.000     |
|           |            |     |     | 1F           | 0.700     | 1.000     |
|           |            |     |     | 2A3          | 0.820     | 1.000     |
|           |            |     |     | 2B3          | 0.820     | 1.000     |
|           |            |     |     | 2D1          | 0.850     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory   | Base Rates |     |     | Driver Class |           |           |
|-------------|------------|-----|-----|--------------|-----------|-----------|
|             | Lia        | Col | OTC | Class        | Liability | Collision |
| 46.62.35.65 | 46         | 33  | 28  | 1            | 0.950     | 1.000     |
|             |            |     |     | 1M           | 0.850     | 1.000     |
|             |            |     |     | 1F           | 0.850     | 1.000     |
|             |            |     |     | 2A3          | 0.950     | 1.000     |
|             |            |     |     | 2B3          | 0.900     | 1.000     |
|             |            |     |     | 2D1          | 0.850     | 1.000     |
|             |            |     |     | 2B           | 1.754     | 1.100     |
|             |            |     |     | 2B1          | 2.006     | 1.000     |
|             |            |     |     | 2B2          | 1.000     | 1.000     |
|             |            |     |     | 3            | 1.318     | 1.290     |
|             |            |     |     | 2A2          | 1.922     | 1.440     |
|             |            |     |     | 2C2          | 2.709     | 2.070     |
|             |            |     |     | 2D           | 2.972     | 1.980     |
|             |            |     |     | 2A1          | 3.581     | 2.150     |
|             |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 47.88     | 52         | 26  | 20  | 1            | 0.850     | 1.000     |
|           |            |     |     | 1M           | 0.800     | 1.000     |
|           |            |     |     | 1F           | 0.800     | 1.000     |
|           |            |     |     | 2A3          | 0.800     | 1.000     |
|           |            |     |     | 2B3          | 0.800     | 1.000     |
|           |            |     |     | 2D1          | 1.000     | 1.000     |
|           |            |     |     | 2B           | 1.100     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 48        | 53         | 28  | 15  | 1            | 0.950     | 1.000     |
|           |            |     |     | 1M           | 0.800     | 1.000     |
|           |            |     |     | 1F           | 0.800     | 1.000     |
|           |            |     |     | 2A3          | 0.900     | 1.000     |
|           |            |     |     | 2B3          | 0.850     | 1.000     |
|           |            |     |     | 2D1          | 0.830     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 51.67     | 50         | 34  | 19  | 1            | 0.900     | 1.000     |
|           |            |     |     | 1M           | 0.750     | 1.000     |
|           |            |     |     | 1F           | 0.750     | 1.000     |
|           |            |     |     | 2A3          | 0.850     | 1.000     |
|           |            |     |     | 2B3          | 0.850     | 1.000     |
|           |            |     |     | 2D1          | 0.900     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 52        | 52         | 26  | 20  | 1            | 1.000     | 1.000     |
|           |            |     |     | 1M           | 0.980     | 1.000     |
|           |            |     |     | 1F           | 0.980     | 1.000     |
|           |            |     |     | 2A3          | 1.000     | 1.000     |
|           |            |     |     | 2B3          | 1.000     | 1.000     |
|           |            |     |     | 2D1          | 1.000     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 54        | 58         | 26  | 17  | 1            | 0.750     | 1.000     |
|           |            |     |     | 1M           | 0.700     | 1.000     |
|           |            |     |     | 1F           | 0.700     | 1.000     |
|           |            |     |     | 2A3          | 0.900     | 1.000     |
|           |            |     |     | 2B3          | 0.750     | 1.000     |
|           |            |     |     | 2D1          | 0.830     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 0.750     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 55        | 50         | 34  | 19  | 1            | 0.900     | 1.000     |
|           |            |     |     | 1M           | 0.850     | 1.000     |
|           |            |     |     | 1F           | 0.850     | 1.000     |
|           |            |     |     | 2A3          | 0.900     | 1.000     |
|           |            |     |     | 2B3          | 0.900     | 1.000     |
|           |            |     |     | 2D1          | 0.950     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 56        | 46         | 33  | 28  | 1            | 0.850     | 1.000     |
|           |            |     |     | 1M           | 0.750     | 1.000     |
|           |            |     |     | 1F           | 0.750     | 1.000     |
|           |            |     |     | 2A3          | 0.900     | 1.000     |
|           |            |     |     | 2B3          | 0.900     | 1.000     |
|           |            |     |     | 2D1          | 1.000     | 1.000     |
|           |            |     |     | 2B           | 1.050     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 57        | 50         | 34  | 19  | 1            | 0.900     | 1.000     |
|           |            |     |     | 1M           | 0.850     | 1.000     |
|           |            |     |     | 1F           | 0.850     | 1.000     |
|           |            |     |     | 2A3          | 0.950     | 1.000     |
|           |            |     |     | 2B3          | 0.950     | 1.000     |
|           |            |     |     | 2D1          | 1.000     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 61        | 52         | 26  | 20  | 1            | 0.850     | 1.000     |
|           |            |     |     | 1M           | 0.750     | 1.000     |
|           |            |     |     | 1F           | 0.750     | 1.000     |
|           |            |     |     | 2A3          | 0.850     | 1.000     |
|           |            |     |     | 2B3          | 0.800     | 1.000     |
|           |            |     |     | 2D1          | 0.800     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 63        | 52         | 26  | 20  | 1            | 0.850     | 1.000     |
|           |            |     |     | 1M           | 0.750     | 1.000     |
|           |            |     |     | 1F           | 0.750     | 1.000     |
|           |            |     |     | 2A3          | 0.900     | 1.000     |
|           |            |     |     | 2B3          | 0.900     | 1.000     |
|           |            |     |     | 2D1          | 0.850     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 64        | 58         | 26  | 17  | 1            | 0.750     | 1.000     |
|           |            |     |     | 1M           | 0.650     | 1.000     |
|           |            |     |     | 1F           | 0.650     | 1.000     |
|           |            |     |     | 2A3          | 0.750     | 1.000     |
|           |            |     |     | 2B3          | 0.750     | 1.000     |
|           |            |     |     | 2D1          | 0.640     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 0.750     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory | Base Rates |     |     | Driver Class |           |           |
|-----------|------------|-----|-----|--------------|-----------|-----------|
|           | Lia        | Col | OTC | Class        | Liability | Collision |
| 66        | 53         | 28  | 15  | 1            | 0.850     | 1.000     |
|           |            |     |     | 1M           | 0.750     | 1.000     |
|           |            |     |     | 1F           | 0.750     | 1.000     |
|           |            |     |     | 2A3          | 0.870     | 1.000     |
|           |            |     |     | 2B3          | 0.870     | 1.000     |
|           |            |     |     | 2D1          | 0.850     | 1.000     |
|           |            |     |     | 2B           | 1.754     | 1.100     |
|           |            |     |     | 2B1          | 2.006     | 1.000     |
|           |            |     |     | 2B2          | 1.000     | 1.000     |
|           |            |     |     | 3            | 1.318     | 1.290     |
|           |            |     |     | 2A2          | 1.922     | 1.440     |
|           |            |     |     | 2C2          | 2.709     | 2.070     |
|           |            |     |     | 2D           | 2.972     | 1.980     |
|           |            |     |     | 2A1          | 3.581     | 2.150     |
|           |            |     |     | 2C1          | 4.189     | 2.970     |

| Territory  | Base Rates |     |     | Driver Class |           |           |
|------------|------------|-----|-----|--------------|-----------|-----------|
|            | Lia        | Col | OTC | Class        | Liability | Collision |
| All Others | 90         | 28  | 20  | 1            | 1.000     | 1.000     |
|            |            |     |     | 1M           | 1.000     | 1.000     |
|            |            |     |     | 1F           | 1.000     | 1.000     |
|            |            |     |     | 2A3          | 1.000     | 1.000     |
|            |            |     |     | 2B3          | 1.000     | 1.000     |
|            |            |     |     | 2D1          | 1.000     | 1.000     |
|            |            |     |     | 2B           | 1.754     | 1.100     |
|            |            |     |     | 2B1          | 2.006     | 1.000     |
|            |            |     |     | 2B2          | 1.000     | 1.000     |
|            |            |     |     | 3            | 1.318     | 1.290     |
|            |            |     |     | 2A2          | 1.922     | 1.440     |
|            |            |     |     | 2C2          | 2.709     | 2.070     |
|            |            |     |     | 2D           | 2.972     | 1.980     |
|            |            |     |     | 2A1          | 3.581     | 2.150     |
|            |            |     |     | 2C1          | 4.189     | 2.970     |

| Symbol |       |       |
|--------|-------|-------|
| 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 |       |           |
|--------|-------|-----------|
| 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     |

