

# PERSONAL LINES MANUAL

## QUANTUM AUTO 2.0

### FLORIDA

#### RULES/UNDERWRITING

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**TRAVELERS**  
**QUANTUM® 2.0 PERSONAL AUTOMOBILE PROGRAM – FLORIDA**  
**The Standard Fire Insurance Company**  
*Quantum Auto® 2.0*

**CHECKING SLIP**

Rule Governing Application of Revised Rules and Rates - All Companies

This change applies to new business issued and effective on or after **August 13, 2017**, and to renewal business issued on or after **August 13, 2017** with an effective date on or after **October 02, 2017**.

**Pages Revised**

**Florida Eligibility Guidelines**

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**Florida Rate Pages**

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**MEMORANDUM OF CHANGES**

New Business Eligibility and Renewal Eligibility Guidelines have been revised.

The following changes have been made to the **Rule** Section:

Rule 1 - Definitions – A definition for Permissive User has been added.

Rule 6 - Policy Variables –

- Section 6.1: Incident Determination and Accumulation has been revised to include incidents involving Permissive Users.
- Section 6.1.A.2 (Accidents): Permissive User has been added to most accident categories.

Rule 7 - Vehicle Variables and Discounts –

- Section 7.2 (Vehicle Use): Very Short, Short, and Long Commutes have been re-classified into a single Commute category and will rate as such at next renewal.
- Section 7.2.6 (Vehicle Mileage): Annual Mileage has been converted to Vehicle Mileage and rules regarding its derivation have been added.

Miscellaneous Class Plan updates are also included with this change.

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**The Standard Fire Insurance Company**  
**Quantum Auto 2.0<sup>SM</sup>**  
**FLORIDA NEW BUSINESS ELIGIBILITY**

The following document outlines risks that are eligible for our Quantum Auto 2.0<sup>SM</sup> program. Eligibility for this program will not be applied in any manner that conflicts with the insurance laws or regulations of the state.

**I. DEFINITIONS:**

Throughout this document, the terms shown are defined as follows:

- A. Excessive Speeding Conviction – a speeding conviction for 21 miles per hour or more over the limit
- B. Minor Conviction - all convictions other than those defined as Major Convictions or Excessive Speeding Convictions
- C. Incident – includes at-fault accidents, not-at-fault accidents, Minor Convictions, and Excessive Speeding Convictions
- D. Not-At-Fault Accidents (NAF)
  - o Proof of not-at-fault accidents must be provided
  - o Examples of proof of NAF documents include:
    - A copy of the police report or court documents;
    - A letter from the previous carrier; or
    - Any other documentation which proves not-at-fault
- E. Major Conviction – includes the following conviction types:
  - 1. Driving while under the influence of alcohol or drugs
  - 2. Illegal possession of alcohol or drugs in a motor vehicle
  - 3. Reckless driving
- F. Operator – includes all operators listed on the policy, except for operators insured elsewhere, or operators having only a learner’s permit
- G. Single car and multi-car – includes private passenger cars, pickups, vans, mini-vans, SUVs, and crossovers, excluding antiques and classics of these types

**II. THE FOLLOWING OPERATORS ARE INELIGIBLE:**

- A. Any operator who does not hold a valid full-privilege driver’s license. This includes any operator who holds only a learner’s permit or intermediate license (not applicable if part of a family account where another insured holds a valid full-privilege license). An International Driving Permit alone is not a valid license.
- B. Any operator (other than in active military immediately prior to application) who has owned a car, was required by law to have automobile liability insurance and:
  - 1. has been uninsured more than 30 consecutive days immediately prior to the application, or
  - 2. has a lapse 30 or less consecutive days immediately prior to application and cannot show prior automobile Bodily Injury liability coverage with limits of at least \$10,000/\$20,000 in-force for at least 6 consecutive months prior to that lapse, or
  - 3. has no lapse but cannot show prior automobile liability coverage in-force for at least 6 consecutive months immediately prior to application.
- C. Any operator with an uncompensated mental or physical impairment that could significantly affect his/her ability to drive safely
- D. Any operator who has had 1 or more of the following convictions or violations in the past 60 months:
  - 1. Criminal negligence, homicide, manslaughter, assault or any felony arising from the use of an auto
  - 2. Failure to stop and report an accident

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3. Attempting to elude a police officer
  4. Making false statements in an application for a driver's license or registration
  5. Theft or unlawful taking of an auto, or operating a vehicle without permission
  6. Unlawful driving during suspension or revocation of license or registration
  7. Illegal use of or loaning a license to an unlicensed person
  8. Altering, forging or counterfeiting license, title, registration or plates
  9. Racing or participating in a race or timed/speed event
  10. Refusal to take a sobriety test
- E. Any operator with less than 3 years driving experience with a Major Conviction in the past 60 months
- F. Any operator as part of a single-car risk with less than 3 years driving experience and more than 1 Incident in the past 60 months
- G. Any operator with a Major Conviction in the past 15 months

**III. THE FOLLOWING HOUSEHOLD RISKS ARE INELIGIBLE:**

- A. Any risk with more than 1 Major Conviction in the past 60 months
- B. Any risk with a Major Conviction and a total of more than 1 Incident within the past 60 months
- C. Any risk that was not previously insured on an auto policy (either as a named insured or listed as a driver) and is acquiring insurance as the result of purchasing a first car.
- D. The following chart outlines the maximum combination of Incident and loss history in the past 36 months that are eligible for a risk requesting the liability limits shown:

| <b>Liability Limits</b>         |               | <b>Age of Operator</b> | <b>At-Fault Accidents</b> | <b>Total Incidents (AFs, NAFs, Minor Convictions and Excessive Speeding Convictions)</b> |
|---------------------------------|---------------|------------------------|---------------------------|--|
| Greater than 250/500 or 300 CSL | Per Operator  | Under 21               | 1                         | 1  |
| Greater than 250/500 or 300 CSL | Per Operator  | Over 70                | 0                         | 1  |
| Greater than 250/500 or 300 CSL | Per Operator  | 21 - 70                | 1                         | 1  |
| Greater than 250/500 or 300 CSL | Per Household | All                    | 1                         | 2  |

**IV. THE FOLLOWING VEHICLES ARE INELIGIBLE:**

- A. Used in racing or equipped with racing items
- B. Used commercially, including but not limited to livery (for hire), rented to others, or delivery.
- C. Used in snow removal for a charge.
- D. More than 3 vehicles per account with an original cost new in excess of \$125,000 per vehicle.
- E. Any vehicle other than a motorhome with an original cost new in excess of \$150,000.
- F. Motor homes with an original cost new in excess of \$100,000, or used as a primary or secondary residence

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G. Trailers with an original cost new in excess of \$100,000, or used as a primary or secondary residence

H. One of the following types:

1. Gray market vehicle (not manufactured for sale in the United States)
2. Vehicle has existing damage (beyond normal wear and tear) including glass
3. Motorcycles or similar type vehicles, all-terrain vehicles, unregistered dune buggies and snowmobiles
4. Pick-up trucks or vans with a capacity of more than one ton
5. Commercial vehicle types including but not limited to dump trucks, tow trucks or drive-aways, panel vans, step vans, pickups with greater than 10,000 GVW, emergency vehicles, buses, and any vehicle that requires a State or Federal motor carrier permit or a special driver's license
6. Not more than 1 artisan-use vehicle per account (e.g. electrician, plumber, carpenter), sole proprietorship only, may not be operated by employees, not more than 2 job sites per day
7. Kit cars, self-built, replicars, or experimental vehicles
8. Previously totaled, salvaged, or reconstructed vehicles
9. Swamp Buggies

**V. RISKS EXCEEDING THE FOLLOWING INCIDENT AND LOSS HISTORY ARE INELIGIBLE:**

A. The following charts outline the maximum combination of Incident and loss history that are eligible per operator and per household in the past 36 months.

**Incident History**

|            |               | <b>At-Fault Accidents</b> | <b>Not-At-Fault Accidents</b> | <b>Excessive Speeding Convictions</b> | <b>Total Incidents (AFs, NAFs, Minor Convictions and Excessive Speeding Convictions)</b> |
|------------|---------------|---------------------------|-------------------------------|---------------------------------------|--|
|            |               | 36 mos.                   | 36 mos.                       | 36 mos.                               | 36 mos.  |
| Single Car | Per Operator  | 1                         | 1                             | 1                                     | 1  |
|            | Per Household | 1                         | 1                             | 2                                     | 2  |
| Multi-Car  | Per Operator  | 1                         | 1                             | 1                                     | 1  |
|            | Per Household | 1                         | 1                             | 3                                     | 3  |

**Loss History**

|            |               | <b>Losses inclusive of Personal Injury Protection Coverage</b> | <b>Comprehensive losses excluding Glass-only losses and Roadside Assistance/Towing</b> |   |
|------------|---------------|--|--|---|
|            |               |  | <b>Less than \$1,000</b>   | <b>Greater than or equal to \$1,000</b> |
|            |               | 36 mos.  | 36 mos.  | 36 mos.                                 |
| Single Car | Per Household | 1  | 1  | 1                                       |
| Multi-Car  | Per Household | 1  | 2  | 1                                       |

B. Any single car risk with more than 2 Comprehensive losses (excluding Roadside Assistance/Towing) greater than \$150 each in the past 36 months requires a minimum \$500 Comprehensive deductible.

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- C. Any multi-car risk with more than 3 Comprehensive losses (excluding Roadside Assistance/Towing only) greater than \$150 each in the past 36 months requires a minimum \$500 Comprehensive deductible.

**VI. THE FOLLOWING RISKS REQUIRE REFERRAL TO THE UNDERWRITER AND MAY NOT BE BOUND PRIOR TO SUBMISSION:**

Any multi-car risk with 2 or more not-at-fault accidents in the past 60 months.

Any risk with a vehicle having a Calculated Annual Mileage of 50,000 or more.

**VII. CATASTROPHE MANAGEMENT:**

- A. **Temporary Suspension of Binding Coverage:** We may issue a suspension of binding coverage for Hurricanes, Tropical Storms, Wildfires, Earthquakes or other severe weather. Any suspension of binding authority will remain in effect until an announcement is made lifting the suspension. This suspension when in effect will apply to new business as well as requests for adding coverage, increasing a coverage limit, reducing a deductible amount, or reinstatement of coverage on existing business. Details of any suspension of binding coverage currently in effect can be viewed on Agent HQ.

**Travelers reserves the right to make exceptions for valid underwriting reasons**



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**FLORIDA RENEWAL ELIGIBILITY**

The following document outlines risks that are eligible for our Quantum Auto 2.0<sup>SM</sup> program. Eligibility for this program will not be applied in any manner that conflicts with the insurance laws or regulations of the state.

**I. DEFINITIONS:**

Throughout this document, the terms shown are defined as follows:

- A. Excessive Speeding Conviction – a speeding conviction for 21 miles per hour or more over the limit
- B. Minor Conviction - all convictions other than those defined as Major Convictions or Excessive Speeding Convictions
- C. Incident – includes at-fault accidents, not-at-fault accidents, accidents involving a Permissive User (at-fault and not-at-fault)\*, and Excessive Speeding Convictions
- D. Not-At-Fault Accidents (NAF)
  - o Proof of not-at-fault accidents must be provided
  - o Examples of proof of NAF documents include:
    - A copy of the police report or court documents;
    - A letter from the previous carrier; or
    - Any other documentation which proves not-at-fault
- E. Major Conviction – includes the following conviction types:
  - 1. Driving while under the influence of alcohol or drugs
  - 2. Illegal possession of alcohol or drugs in a motor vehicle
  - 3. Reckless driving
- F. Operator – includes all operators listed on the policy, except for operators insured elsewhere, or operators having only a learner’s permit
- G. Single car and multi-car – includes private passenger cars, pickups, vans, mini-vans, SUVs, and crossovers, excluding antiques and classics of these types

\* Accidents involving Permissive Users will be associated with the first listed Eligible Driver

**II. THE FOLLOWING OPERATORS ARE INELIGIBLE:**

- A. Any operator who does not hold a valid full-privilege driver’s license. This includes any operator who holds only a learner’s permit or intermediate license (not applicable if part of a family account where another insured holds a valid full-privilege license). An International Driving Permit alone is not a valid license.
- B. Any operator who has not secured a resident state license prior to the first annual anniversary renewal, unless not required to do so by state law (e.g. active duty military officially stationed in the state with a valid driver’s license from another state).
- C. Any operator with an uncompensated mental or physical impairment that could significantly affect his/her ability to drive safely
- D. Any operator who has had 1 or more of the following convictions or violations in the past 60 months:
  - 1. Criminal negligence, homicide, manslaughter, assault or any felony arising from the use of an auto
  - 2. Failure to stop and report an accident
  - 3. Attempting to elude a police officer
  - 4. Making false statements in an application for a driver’s license or registration
  - 5. Theft or unlawful taking of an auto, or operating a vehicle without permission
  - 6. Unlawful driving during suspension or revocation of license or registration
  - 7. Illegal use of or loaning a license to an unlicensed person

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- 8. Altering, forging or counterfeiting license, title, registration or plates
- 9. Racing or participating in a race or timed/speed event
- E. Any operator with less than 3 years driving experience with a Major Conviction in the past 60 months
- F. Any operator as part of a single-car risk with less than 3 years driving experience and in the past 36 months has:
  - 3 or more At-Fault Accidents, Not-At-Fault Accidents or Excess Speeding Convictions, or
  - 3 or more Minor Convictions
- H. Any operator who in the past 15 months has a Major Conviction and:
  - 1 or more At-Fault Accidents, Not-At-Fault Accidents or Excess Speeding Convictions, or
  - 1 or more Minor Convictions.

**III. THE FOLLOWING HOUSEHOLD RISKS ARE INELIGIBLE:**

- A. Any risk with more than 1 Major Conviction in the past 60 months
- B. Any risk in the past 60 months that has a Major Conviction and in the past 36 months has a total of:
  - 3 or more At-Fault Accidents, Not-At-Fault Accidents or Excess Speeding Convictions, or
  - 3 or more Minor Convictions
- C. The following chart outlines the maximum combination of Incident and loss history in the past 36 months that are eligible for a risk requesting the liability limits shown:

| <b>Liability Limits</b>         |               | <b>Age of Operator</b> | <b>At-Fault Accidents</b> | <b>Total Incidents (AFs, NAFs, and Excessive Speeding Convictions)</b> |
|---------------------------------|---------------|------------------------|---------------------------|--|
| Greater than 250/500 or 300 CSL | Per Operator  | Under 21               | 2                         | 3  |
| Greater than 250/500 or 300 CSL | Per Operator  | Over 70                | 1                         | 2  |
| Greater than 250/500 or 300 CSL | Per Operator  | 21 - 70                | 2                         | 3  |
| Greater than 250/500 or 300 CSL | Per Household | All                    | 3*                        | 4**  |

\* At least one operator must have 2 or more at-fault accidents

\*\* If the only Incidents are accidents, at least one operator must have 2 or more at-fault accidents or a total of 3 or more accidents, regardless of fault

**IV. THE FOLLOWING VEHICLES ARE INELIGIBLE:**

- A. Used in racing or equipped with racing items
- B. Used commercially, including but not limited to livery (for hire), rented to others, or delivery.
- C. Used in snow removal for a charge.
- D. More than 3 vehicles per account with an original cost new in excess of \$125,000 per vehicle.
- E. Any vehicle other than a motorhome with an original cost new in excess of \$150,000.
- F. Motor homes with an original cost new in excess of \$100,000, or used as a primary or secondary residence
- G. Trailers with an original cost new in excess of \$100,000, or used as a primary or secondary residence
- H. One of the following types:
  - 1. Gray market vehicle (not manufactured for sale in the United States)

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2. Vehicle has existing damage (beyond normal wear and tear) including glass
3. Motorcycles or similar type vehicles, all-terrain vehicles, unregistered dune buggies and snowmobiles
4. Pick-up trucks or vans with a capacity of more than a ton
5. Commercial vehicle types including but not limited to dump trucks, tow trucks or drive-aways, panel vans, step vans, pickups with greater than 10,000 GVW, emergency vehicles, buses, and any vehicle that requires a State or Federal motor carrier permit or a special driver's license
6. Not more than 1 artisan-use vehicle per account (e.g. electrician, plumber, carpenter), sole proprietorship only, may not be operated by employees, not more than 2 job sites per day
7. Kit cars, self-built, replicars, or experimental vehicles
8. Previously totaled, salvaged, or reconstructed vehicles (not applicable to in-force claims for which repairs have been completed by professional mechanics and body shops, and the insured provides a mechanic's statement attesting to completed repairs and safe operation).
9. Swamp Buggies

**V. RISKS EXCEEDING THE FOLLOWING INCIDENT AND LOSS HISTORY ARE INELIGIBLE:**

- A. The following charts outline the maximum combination of Incident and loss history that are eligible per operator and per household in the past 36 months.

|            |               | Max Total Minor Convictions |         | At-Fault Accidents | Not-At-Fault Accidents | Excessive Speeding Convictions | Total Incidents (AFs, NAFs, and Excessive Speeding Convictions) |
|------------|---------------|-----------------------------|---------|--------------------|------------------------|--------------------------------|---|
|            |               | 18 mos.                     | 36 mos. |                    |                        |                                |   |
| Single Car | Per Operator  | 2                           | 3       | 2                  | 2                      | 3                              | 3   |
|            | Per Household | 2**                         | 3**     | 2***               | 3*                     | 3                              | 3****   |
| Multi-Car  | Per Operator  | 2                           | 3       | 2                  | 2                      | 3                              | 3   |
|            | Per Household | 3**                         | 4**     | 3***               | 3*                     | 4                              | 4****   |

\*At least one operator must have 3 or more not-at-fault accidents

\*\* At least one operator must have 2 or more Minor Convictions

\*\*\* At least one operator must have 2 or more at-fault accidents

\*\*\*\* If the only Incidents are accidents, at least one operator must have 2 or more at-fault accidents or a total of 3 or more accidents, regardless of fault

**Loss History**

|            |               | Comprehensive losses excluding Glass-only losses and Roadside Assistance/Towing |                                  |
|------------|---------------|---|----------------------------------|
|            |               | Less than \$1,000   | Greater than or equal to \$1,000 |
|            |               | 36 mos.   | 36 mos.                          |
| Single Car | Per Household | 3   | 2                                |
| Multi-Car  | Per Household | 3   | 3                                |

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**VI. THE FOLLOWING RISKS REQUIRE REFERRAL TO THE UNDERWRITER:**

Any operator who in the past 12 months has a total of 3 or more Incidents

**VII. CATASTROPHE MANAGEMENT:**

**Temporary Suspension of Binding Coverage:** We may issue a suspension of binding coverage for Hurricanes, Tropical Storms, Wildfires, Earthquakes or other severe weather. Any suspension of binding authority will remain in effect until an announcement is made lifting the suspension. This suspension when in effect will apply to new business as well as requests for adding coverage, increasing a coverage limit, reducing a deductible amount, or reinstatement of coverage on existing business. Details of any suspension of binding coverage currently in effect can be viewed on Agent HQ.

**Travelers reserves the right to make exceptions for valid underwriting reasons**

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### 1. DEFINITIONS

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#### A. PRIVATE PASSENGER AUTO

1. A Private Passenger Auto is a four-wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and:
  - a. not used as a public or livery conveyance for passengers,
  - b. not rented to others.
2. A motor vehicle that is a pickup, sport utility vehicle or van will be considered a Private Passenger Auto, if it is not customarily used for the delivery or transportation of goods or materials unless such use is:
  - a. for farming or ranching,
  - b. for making sales calls by a sales person,
  - c. incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
3. A motor vehicle owned by a farm family partnership, or farm family corporation will be considered a Private Passenger Auto owned by two or more relatives who are residents of the same household if:
  - a. it is principally garaged on a farm or ranch, and
  - b. it otherwise meets the definitions in 1. and 2. above.

For all other motor vehicles owned by corporations, partnerships or unincorporated associations, refer to the Commercial Lines Automobile Manual.

4. A pickup, sport utility vehicle or van used in the business of the United States Government, by an employee of the Government, will be considered a Private Passenger Auto only if it meets the conditions in Rule 1. A. 2. above.

B. ELIGIBLE VEHICLE as used in this manual refers to a Private Passenger Auto, or a vehicle considered as a Private Passenger auto, which includes antique or classic autos.

C. AUTO or VEHICLE as used in this manual refers to an Eligible Vehicle.

D. ELIGIBLE DRIVER as used in this manual refers to a listed driver other than:

1. a driver who holds a learner's permit,
2. a driver who customarily drives a vehicle insured on the policy, but who is insured with another insurance company.

E. LIABILITY as used in this manual refers only to Bodily Injury and Property Damage Coverages.

F. OWNED as used in this manual includes an auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the Additional Insured endorsement.

G. PERMISSIVE USER as used in this manual refers to an unlisted driver of an Insured Vehicle. Accidents involving Permissive Users will be associated with the first listed Eligible Driver.

H. SINGLE LIMIT LIABILITY as used in this manual refers to one limit that covers both Bodily Injury and Property Damage Liability.

I. SPOUSE as used in this manual includes a party to a civil union or domestic partner.

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### 2. ELIGIBILITY

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#### Personal Auto Policy

1. A Personal Auto Policy shall be used to afford coverage to Private Passenger Autos if:
  - a. They are written on a specified auto basis, and
  - b. They are owned by an individual or by an individual and spouse who are residents in the same household. Both the individual and spouse who are residents in the same household may be listed as named insureds on the declarations page.
2. A Personal Auto Policy shall be used to afford coverage to Private Passenger Autos that are owned jointly by:
  - a. Two or more resident relatives other than an individual and spouse,
  - b. Two or more resident individuals,
  - c. Two or more non-resident relatives, including non-resident individual and spouse,
  - d. A named insured and a resident relative.If:
  - a. They are written on a specified auto basis, and
  - b. The policy affords coverage only for such Private Passenger Autos which are jointly owned.
3. A Personal Auto Policy shall be used to afford coverage to, motor homes, golf carts or other similar type vehicles if:
  - a. They are written on a specified vehicle basis.
  - b. They are owned by:
    - i. An individual,
    - ii. An individual and spouse,
    - iii. Two or more relatives other than an individual and spouse,
    - iv. Two or more resident individuals,
    - v. A named insured and a resident relative, and
  - c. Coverage is limited in accordance with the Miscellaneous Type Vehicle endorsement.
4. A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The Named Non-Owner Coverage endorsement must be attached.
5. A Personal Auto Policy shall not be used to afford coverage to any operator subject to a financial responsibility filing in the past 60 months.
6. A Personal Auto Policy shall not be used to afford coverage to any operator who has had their driver's license or registration suspended or revoked, other than an administrative suspension or revocation, in the past 60 months.

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#### 3. PREMIUM DETERMINATION

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Bodily Injury Liability, Property Damage Liability, Personal Injury Protection, Extended Personal Injury Protection, Medical Payments, Comprehensive, and Collision premiums are determined as follows:

- A. Determine the appropriate rating variable, codes and factors by referencing the Rules and Rate section:
1. Refer to Rule 24. Rating Territories and the Territory Pages to determine the policy and vehicle level territory codes.
  2. Refer to the Base Rates and Territory section of the Rate Pages to determine the base rate amounts and applicable territory factors for the desired coverages.
  3. Refer to Rule 4. Household Composition and the Household Composition section of the Rate Pages to determine the factors for each applicable coverage. Determine the Household Composition factor for each applicable coverage by multiplying the factors from each table in the Household Composition rate section, and round the result to five decimals.
  4. Refer to Rule 5. Tier Determination and the Tier rules and rate pages to determine the factors for each applicable coverage. Determine the Tier factor for each applicable coverage by multiplying the factors from each table in the Tier rate section, and round the result to five decimals.
  5. Refer to Rule 6. Policy Variables and the Policy – Incident Variables, Policy – Driver Variables, Policy – Other Variables and Policy – Discounts sections of the Rate Pages to determine the factors for each applicable coverage.
  6. Refer to Rule 7. Vehicle Variables and Discounts, Rule 10. Model Year, Rule 17. State Specific Coverages, the Vehicle Variables and Discounts section and the State Specific Coverages section of the Rate Pages to determine the factors for each applicable coverage.
  7. Refer to Rule 8. Expense Determination and the Expense section of the Rate Pages to determine for each vehicle the expense amount and the coverage to which the expense amount is to be applied.
  8. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.
  9. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the factors for each applicable coverage. Determine the Other Discounts factor for each applicable coverage by multiplying the factors from each table in the Other Discounts rate section, and round the result to five decimals.
  10. Refer to Rule 11. Minimum Premium Rule to determine the minimum premium for each coverage for the policy term.
- B. The premium for each coverage is determined by:
1. Multiplying the factors from Rules 3.A.2. through 3.A.6. rounding at each step to five decimals. Dollar round the final result, in accordance with Rule 15. to determine the pre-policy term premium for each applicable coverage.
  2. Multiplying the policy term factor from Rule 3.A.8. with the result of Rule 3.B.1, rounding the result to five decimals.
  3. Multiplying the other discounts factor from Rule 3.A.9. with the result of Rule 3.B.2. Dollar round the result, in accordance with Rule 15.

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4. Adding the Expense amount determined in Rule 3.A.7. to the result of Rule 3.B.3. to the appropriate vehicles and coverages. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.
  5. Taking the greater of the result of Rule 3.B.4. or Rule 3.A.10.
- C. For Single Limit Liability, determine the premium as follows:
1. For Rules 3.B.1. through 3.B.4., calculate the BI portion of the premium using the CSL BI Base Rate, the BI Single Limit Liability Limit factor, along with the BI factors from all other rate tables.
  2. For Rules 3.B.1. through 3.B.4., calculate the PD portion of the premium using the CSL PD Base Rate, the PD Single Limit Liability Limit factor, along with the PD factors from all other rate tables.
  3. Add the calculated BI portion and PD portion from steps 1) and 2) above, and apply Rule 3.B.5.

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**4. HOUSEHOLD COMPOSITION**

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The Household Composition factors are based on characteristics located in the Household Composition section of the rate pages. For each coverage in the rate pages, multiply the factor from each table to determine the individual coverage factors.

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**5. TIER DETERMINATION**

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Refer to the Tier section of the manual for details. Tier is comprised of both Insurance Score Tier and Underwriting Tier.



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**6. POLICY VARIABLES**

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Incidents, Variables and Discounts applied at the policy level.

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#### 6.1 Incident Determination and Accumulation

Incidents are accumulated using the driving incident records of all Eligible Drivers in the household and accidents involving a Permissive User.

##### A. Incident Types

###### 1. Convictions

Convictions include those categorized below for all Eligible Drivers in the household:

###### a. Major Convictions

- i. Driving under influence: driving while intoxicated or under the influence of drugs
- ii. Attempting to elude officer: eluding or attempting to elude a police officer
- iii. Failure to stop/report an accident: failure to stop and report when involved in an accident
- iv. Gross negligence/manslaughter: homicide or assault arising out of the operation of a motor vehicle
- v. Illegal use of license/driving while suspended: driving while license is suspended or revoked; using stolen license\*
- vi. Suspension/Revocation: suspension or revocation of a license as a result of a conviction\*
- vii. Operate without owner's permission: operating a motor vehicle without the owner's permission
- viii. Loan license to unlicensed person
- ix. Reckless driving: driving a motor vehicle in a reckless manner
- x. Speeding: speeding 21 or more miles per hour over the posted speed limit
- xi. Accumulating Points Requiring an FR filing: the accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of Financial Responsibility under any Financial Responsibility Law as of the effective date of the policy\*

**\*Note:** Administrative suspensions/non-criminal violations are not counted in this category.

###### b. Intermediate Convictions

- i. Speeding 11-15 miles per hour over the posted speed limit
- ii. Speeding 16-20 miles per hour over the posted speed limit
- iii. Passing violations
- iv. Stop Sign/Red Light: Running through a red light or stop sign
- v. Illegal turning

###### c. Minor Convictions

- i. Speeding 1 – 5 miles per hour over the posted speed limit
- ii. Speeding 6 – 10 miles per hour over the posted speed limit
- iii. Equipment violation: motor vehicle "equipment" violation, example: involving brakes, or driving a vehicle which is in an unsafe condition
- iv. Careless Driving

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- v. Refusal to Take a Sobriety Test
- vi. Failure to stop for a school bus; failure to stop or yield for a school bus as required
- vii. Racing; engaging in a speed contest
- viii. Texting while Driving
- ix. Miscellaneous Minor violations
- d. Other Minor Convictions

All other convictions are not applicable in Florida.

**Note:** Per Florida Statute 626.9541, minor and intermediate convictions, shall not be assigned points unless the infraction is:

- 1) a second infraction committed within 18 months of another incident, or a third or subsequent infraction committed within 36 months of two or more other incidents
- 2) a violation of s. 316.183 when such violation is a result of exceeding the lawful speed limit by more than 15 miles per hour (intermediate conviction ii.)

## 2. Accidents

Accidents include those categorized below:

- a. At-Fault Accidents
  - i. In accordance with Florida Statute 626.9541(1)(o)(3a), accidents are considered “at fault” if the customer’s file contains information from which the insurer, in good faith, determines that the customer or Permissive User was substantially at-fault in the accident.
- b. Not-At-Fault Accidents
  - i. Accidents incurred by an operator demonstrated to be a named insured, operator of an auto insured under a separate policy, or Permissive User; and
  - ii. Accidents occurring under the following circumstances:
    - (a) auto lawfully parked (if the vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
    - (b) the applicant, owner, or other resident operator is determined to be 50% or less negligent, or reimbursed for 50% or more of his or her damages by, or on behalf of a person who is responsible for the accident or has judgment against such person; or
    - (c) auto operated by the applicant, Permissive User, or any resident operator (1) which is struck in the rear by another vehicle and the insured has not been convicted of a moving traffic violation in connection with this accident; (2) which is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
    - (d) operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant, Permissive User, or resident operator was not convicted of a moving traffic violation in connection with the accident; or
    - (e) accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency; or

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- (f) accidents occurring when the insured was operating a vehicle during his employment for any local transit system or as a bus operator for any non-public sector bus company certified by the Interstate Commerce Commission or Florida Public Service Commission provided the vehicle has attached or displays a valid certificate number; or
- (g) applicant, owner or other resident operator receives payment solely under Personal Injury Protection, Extended Personal Injury Protection, Medical Payments, or Uninsured Motorists Coverages, and the operator was not convicted of a moving traffic violation; or
- (h) the applicant, owner or other resident operator involved in the accident was not-at-fault, as evidenced by a written statement from the insured establishing facts demonstrating lack of fault, which are not rebutted by information in the insurer's file from which the insurer in good faith determines that the insured was substantially at fault; and

#### c. Accidents involving Comprehensive Loss Payments Only

- (a) accidents involving Physical Damage caused by contact with animals or fowl; or
- (b) accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects.

#### 3. Comprehensive Losses

All other loss activity not classified above as an Accident in Rule 6.1.A.2.

#### B. Accident and Comprehensive Loss Thresholds

There are varying thresholds associated with accidents and comprehensive losses.

##### 1. At-Fault Accidents Threshold

- a. bodily injury, or death in excess of \$1,000,
- b. total damage to all property including that of the insured, in excess of \$1,000,
- c. the aggregate loss in excess of \$1,000 including damages for bodily injury, death, and total damages to all property

##### 2. Not-At-Fault Accidents Threshold

Not-At-Fault accidents that result in an aggregate loss greater than or equal to \$500.

##### 3. Comprehensive Loss Threshold

All comprehensive losses that result in an aggregate loss greater than or equal to \$1000. This threshold does not apply to catastrophic, glass, or towing losses.

#### C. Refund of Surcharged Premium

If incidents have been accumulated and it is later determined that the incident falls under one of the other categories in this rule, in the event that this results in an increase in premium, the company shall refund to the insured the increased portion of the premium generated.

#### D. Administration of Incidents

The information necessary to accumulate incidents is determined initially from a properly completed application supported by any one or combination of the following as required by the company:

- 1. Company's own records,
- 2. Motor vehicle records,

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3. An application signed by the applicant and agent,
4. Information received from a Consumer Reporting Agency.

E. Incident Accumulation

1. Chargeable Incident Count

- a. The experience period for the Chargeable Incident Count for New Business shall be 35 months immediately preceding the effective date of application. The experience period for renewal policies shall be the 36 months immediately preceding the renewal effective date as of the preparation date of the continuation or renewal.
- b. The Chargeable Incident Count is determined by accumulating At-Fault Accidents, Minor Convictions, Intermediate Convictions, and Major Convictions, less any accidents or convictions that have been forgiven within the experience period.

2. Number of Drivers with Chargeable Incidents

The Number of Drivers with Chargeable Incidents represents the total number of Eligible Drivers that are associated with the incidents used in the determination of the Chargeable Incident Count.

3. Total Policy Incident Count

Refer to the Underwriting Incident classification rule in the Tier section of the rate pages.

4. Incident Code

Policies will be assigned a single and Composite Incident Code based on the accumulation of each of the individual incident types that are used in the Chargeable Incident Count.

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### 6.2 Driver Variables

#### A. Definitions

##### 1. Resident

The applicant or insured and anyone residing in the applicant's or insured's household.

##### **Exception:**

A person in active military service with armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.

##### 2. Married Driver

Married driver refers to a person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.

##### 3. Driver Age

The age attained on the last birthday.

##### 4. Driver Types

###### a. Eligible Driver

Refer to Rule 1 of this manual.

###### b. Youthful Driver

Youthful driver refers to an Eligible Driver under 25 years of age.

###### c. Permitted Driver

A Driver who has not yet obtained a driver's license but has passed the applicable test to obtain a learner's permit.

###### d. Driver Insured Elsewhere

A driver listed on the Travelers policy, who does not customarily drive any Vehicle on that policy and, is insured on another policy with another company. This does not include a Spouse or any Permitted Drivers.

##### 5. License Types

###### a. Valid

Any unexpired driver's license that has not been suspended, revoked or withdrawn.

###### b. Out of State

A valid driver's license from a state other than the state in which the policy is written. Canadian licenses will be considered "out of state".

###### c. Foreign

Any driver who does not have a valid U.S. or Canadian license, but has a valid foreign license.

##### 6. Years Licensed

The number of years a driver has been licensed.

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#### 7. Unverifiable MVR

An unverifiable MVR is any Eligible Driver's license which does not have a verifiable driving history that can be validated by a state's Department of Motor Vehicles. This does not include drivers with learner's permits.

#### B. Variable Definitions

##### 1. Driver Age

###### a. Age of Oldest Driver

The age of the oldest Eligible Driver.

###### b. Age of Original Oldest Driver

The age of the oldest Eligible Driver listed on the policy as of the original policy effective date.

###### c. Age of Youngest Driver

The age of the youngest Eligible Driver.

###### d. Age of Youngest Permit Operator

The age of the youngest permit operator.

###### e. Age of Youngest Driver Insured Elsewhere

The age of the driver on the policy who is the youngest and has been identified as being insured elsewhere.

##### 2. Driver Counts

###### a. Number of Married Drivers

The count of all married Eligible Drivers on the policy.

###### b. Number of Youthful Drivers

The count of eligible youthful drivers on the policy.

###### c. Number of Drivers with an Out of State License

The total count of Eligible Drivers that have been identified as having a valid license in a state other than the state in which the policy is written.

###### d. Number of Drivers with a Foreign License

The total count of Eligible Drivers that have been identified as having a valid foreign license.

###### e. Number of Drivers with a Permit

The total count of drivers that have a learner's permit.

###### f. Number of Drivers with an Unverifiable MVR

The total count of Eligible Drivers that have been identified as not having a verifiable driving history.

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3. Vehicle Driver Ratio

Vehicle Driver Ratio refers to the combination of the number of Eligible Drivers and the number of Eligible Vehicles. Vehicle driver ratio categories are defined as follows:

| <b>Code</b> | <b>Description</b>  |
|-------------|---|
| A           | Single car-one driver                                     |
| B           | Single car-more drivers than vehicles                     |
| C           | Multi car-more vehicles than drivers                      |
| D           | Multi car-equal number of vehicles and drivers            |
| E           | Multi car-more drivers than vehicles                      |
| F           | No Eligible Vehicles on the policy, any number of drivers |

4. Years Licensed variables

a. Lowest Years Licensed

The calculation of the number of years licensed for the Eligible Driver licensed the fewest years.

b. Highest Years Licensed

The calculation of the number of years licensed for the Eligible Driver licensed the most years.



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#### 6.3 Other Variables

##### A. Residence Type

Residence Type refers to the insured's primary residence and whether it is insured with a Travelers Company. Residence types are defined as follows:

| <b>Residence Type</b> | <b>Description</b>   |
|-----------------------|--|
| H                     | The insured has a Homeowners Dwelling policy with Travelers  |
| C                     | The insured has a Condominium policy with Travelers  |
| T                     | The insured has a Renters policy with Travelers  |
| E                     | The insured owns and resides in a dwelling, condominium, or mobilehome which is insured elsewhere. |
| None                  | None of the above descriptions apply   |

Refer to the Policy – Other Variables section of the rate pages to determine the appropriate factor for each applicable coverage.

##### B. Coverage Level

Coverage Level refers to the combination of coverages on all Eligible Vehicles on a policy and on the number of excess vehicles. The number of excess vehicles is determined by subtracting the total number of Eligible Drivers from the total number of Eligible Vehicles. Coverage Levels are defined as follows:

| <b>Coverage Level Code</b> | <b>Description</b>   |
|----------------------------|--|
| H                          | All Eligible Vehicles on the policy have both liability coverage and physical damage coverage. |
| L                          | All Eligible Vehicles on the policy have liability coverage only                               |
| C                          | All Eligible Vehicles on the policy have physical damage coverage only                         |
| M                          | Number of excess vehicles < Number of vehicles with liability coverage only                    |
| O                          | All other Eligible Vehicle and coverage combinations   |

Refer to the Policy – Other Variables section of the rate pages to determine the appropriate factor for each applicable coverage.

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#### C. Location Level

Location Level refers to the various address locations that can exist on a policy. The location level is defined as follows:

| Location Level | Description  |
|----------------|--|
| 1              | Garaging Zip Code for one or more vehicles does not match the Residence Zip Code.  |
| 2              | Garaging Zip Code for all vehicles matches the Residence Zip Code, but Residence Zip Code does not match the Mailing Zip Code. |
| 3              | Garaging Zip Code for all vehicles matches the Residence Zip Code, and Residence Zip Code matches the Mailing Zip Code.        |

#### D. Policy Tenure

The number of consecutive months the policy has been renewed in a Travelers Company.

#### E. Single/Multi Vehicle Policy

Single/Multi Vehicle Policy refers to the number of Eligible Vehicles on the policy.

| Code | Description  |
|------|--|
| S    | Only one Eligible Vehicle is listed on the policy      |
| M    | More than one Eligible Vehicle is listed on the policy |
| N    | No Eligible Vehicles are listed on the policy          |

#### F. Prior Carrier

The Prior Carrier from the most recent in force personal auto policy preceding the inception of the Travelers personal auto policy.

#### G. Policy Level Symbol Adjustment

The symbol assigned to the policy based on the range of vehicle symbols on the policy, when there are multiple Eligible Vehicles in the household. This rule applies to all Eligible Vehicles listed on the policy for the following coverages:

##### 1. Comprehensive and/or Collision

The Policy Level Symbol Adjustment applies to vehicles with model years greater than or equal to 1990 that have Comprehensive and/or Collision coverage present.

##### 2. Bodily Injury

The Policy Level Symbol Adjustment applies to vehicles with model years greater than or equal to 1998 that have Bodily Injury coverage present.

##### 3. Property Damage

The Policy Level Symbol Adjustment applies to vehicles with model years greater than or equal to 1993 that have Property Damage present.

Exception: Vehicles with Liability Symbol EE are not considered for Rules 2 and 3.

Refer to the Policy – Other Variables section of the manual pages to determine the appropriate factor for each coverage.

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### 6.4 Policy Discounts

#### A. Safe Driver Discount

##### 1. Safe Driver Level

Refer to the Safe Driver appendix to determine the appropriate level. Once the level is determined refer to the Policy Discount section of the rate pages. As used in this rule, Months Clean is the number of months since the most recent incident included in the Total Policy Incident Count has occurred for any Eligible Driver on the policy.

##### 2. Safe Driver Transition

Safe driver transition is the movement in Safe Driver levels as a result of incident activity upon policy change or renewal; or aging of existing activity upon renewal. Safe Driver Transition will not apply in the first policy term. The following additional items are used in Safe Driver Transition:

###### a. Prior Total Policy Incident Count

The Total Policy Incident Count prior to the determination of the Safe Driver Level transition.

###### b. Change in Total Policy Incident Count

The difference between the Total Policy Incident Count and the Prior Total Policy Incident Count.

###### c. Incident Code as defined in Rule 6.1.E.4.

###### d. Change in Months Clean

The change in months clean is determined by comparing the prior Months Clean to the current Months Clean. The Months Clean codes are as follows:

| Code | Classification  |
|------|---|
| P    | Prior months clean is less than or equal to current months clean. |
| N    | Prior months clean is greater than current months clean.          |

###### e. Prior Safe Driver Level

The Safe Driver Level prior to the determination of the Safe Driver Level Transition.

###### f. Current Intended Safe Driver Level

The intended Safe Driver Level if the Safe Driver Level Transition had not occurred.

Refer to the Safe Driver Appendix for additional details.

##### 3. Safe Driver Indicator

The safe driver indicator is set to "Y" when the Total Policy Incident Count is equal to 0.

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#### B. Good Student Discount

Good Student Discount applies when a Youthful Driver has received a Good Student status. The Good Student status applies provided:

1. The owner or operator is:
  - a. at least 16 years of age, and
  - b. a full time high school, home study, college, or university student.
2. Upon initial application the student has met one of the following requirements:
  - a. is in the upper 20% of his/her class scholastically, or
  - b. maintains a "B" average, or its equivalent, or
  - c. when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent, or
  - d. when in a school that does not issue an alphabetical or numerical grade, must have a "pass" rating or higher, or
  - e. is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement, or
  - f. is enrolled in an academic home study program and provides proof upon initial application that:
    - i. the student maintains a "B" average or its equivalent, or
    - ii. when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent, or
    - iii. when in a school that does not issue an alphabetical or numerical grade, must have a "pass" rating or higher, or
    - iv. the student ranked in the upper 20% on one of the following national standardized tests administered within the past 12 months:
      - (a) PSAT (Preliminary Scholastic Aptitude Test)
      - (b) PLAN/ Pre-ACT (Preliminary American College Test)
      - (c) SAT-I (Scholastic Aptitude Test - I)
      - (d) ACT (American College Test)
      - (e) Iowa Test of Basic Skills
      - (f) California Achievement Test

**Note:** A classification change resulting from a change in the scholastic standing of the student can not be effected unless requested by the named insured.

#### C. Student Away At School Discount

Student Away at School Discount applies when a Youthful Driver resides at an educational institution over 100 road-miles from the place of principal garaging for any listed Auto.

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#### D. Driver Training Discount

Driver Training Discount applies when any Eligible Drivers less than 21 years of age has successfully completed a driver education course meeting the following standards:

1. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
  - a. A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car. In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved “simulated practice driving trainer”.
  - b. A minimum of 3 clock hours per student of actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved “simulated practice driving trainer”. In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

Use of a “simulated practice driving trainer” must be authorized by the State Department of Education or other responsible educational agency.

2. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
  - a. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
  - b. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible agency, or
  - c. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.

#### E. Multi Car Discount

Multi Car Discount applies to policies with multiple Eligible Vehicles.

#### F. Affinity Discount

An Affinity Discount applies to policies when an eligible driver is an employee or member of an approved qualified group including a corporation, partnership, credit union, association or governmental agency, as defined in Florida Statute 626.973. A documented agreement shall exist between the company and sponsor of the qualified group. A resident relative may be included on the policy with a qualified group member, however, they themselves will not be considered a group member.

| Affinity Group                          |
|---|
| 1 <sup>ST</sup> MIDAMERICA CREDIT UNION |
| 3M                                      |
| 84 LUMBER COMPANY                       |
| ABB INC                                 |
| ABCO CREDIT UNION                       |
| ABM INDUSTRIES                          |
| ACCENTURE                               |
| ACHIEVA CREDIT UNION                    |
| ADP                                     |
| ADT                                     |
| ADVANCE AUTO PARTS                      |
| AETNA                                   |

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| AFFINITY FEDERAL CREDIT UNION              |
| AFLAC                                      |
| ALACHUA COUNTY                             |
| ALASKA USA FEDERAL CREDIT UNION            |
| ALCATEL-LUCENT                             |
| ALCOA CORP                                 |
| ALEXANDER INS AGENCY                       |
| ALLEGACY FEDERAL CREDIT UNION              |
| AMCOMP, INC.                               |
| AMERICAN AIRLINES                          |
| AMERICAL AIRLINES FEDERAL CREDIT UNION     |
| AMERICAN CANCER SOCIETY                    |
| AMERICAN CHIROPRACTIC ASSOCIATION          |
| AMERICAN PSYCHIATRIC ASSOCIATION           |
| AMERICAN SOCIETY OF PERIANESTHESIA NURSES  |
| AMERICAN EXPRESS                           |
| AMERICAN FINANCIAL GROUP                   |
| AMERICAN GREETINGS                         |
| AMERICANS FOR FINANCIAL SECURITY           |
| AMERIGAS                                   |
| AMERILIFE                                  |
| AMGEN                                      |
| AON SERVICE CORPORATION                    |
| APL  |
| ARAMARK                                    |
| ARBY'S RESTAURANT GROUP                    |
| ARCHER DANIELS MIDLAND                     |
| ARCONIC                                    |
| ARTHUR ANDERSEN                            |
| ASHLAND INC                                |
| ASME                                       |
| ASSOCIATION OF MATURE AMERICAN CITIZENS    |
| AT&T                                       |
| ATKORE INTERNATIONAL                       |
| ATLANTIC COAST FEDERAL CREDIT UNION        |
| AVON PRODUCTS, INC.                        |
| AXA EQUITABLE                              |
| BANC OF AMERICA INS SVCS                   |
| BANK OF NY MELLON                          |
| BANNER HEALTH                              |
| BAPTIST HEALTH SYSTEM                      |
| BARCLAYS                                   |
| BASF CORPORATION                           |
| BAXTER FEDERAL CREDIT UNION                |
| BAXALTA                                    |
| BAXTER INTERNATIONAL                       |
| B B & T                                    |
| BELLCO CREDIT UNION                        |
| BETHPAGE FEDERAL CREDIT UNION              |
| BLACKROCK, INC.                            |
| BMW  |
| BOEING                                     |
| BOSE CORPORATION                           |
| BOSTON SCIENTIFIC CORP                     |
| BOUCHARD INS                               |
| BRANCH BANK & TRUST                        |
| BROWN & BROWN INC                          |
| BUFFALO ROCK COMPANY                       |
| CAMPUS USA FEDERAL CREDIT UNION            |
| CAPITAL COMMUNICATION FEDERAL CREDIT UNION |
| CAPSTONE TROPICAL HOLDINGS INC             |
| CATERPILLAR                                |
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| CENTENNIAL MORTGAGE CORP               |
| CENTURYLINK                            |
| CFN                                    |
| CH2M HILL                              |
| CHARTER OAK FEDERAL CREDIT UNION       |
| CHASE                                  |
| CHEMICAL CONTAINERS INC                |
| FLAT CHRYSLER                          |
| CIGNA CORPORATION                      |
| CINCINNATI BELL                        |
| CITIGROUP                              |
| CITIZENS BANK                          |
| CITIZENS PROP INS CORP                 |
| CITY NATIONAL BANK                     |
| CNA INSURANCE                          |
| CNL SHARED SERVICES INC                |
| COASTLINE FEDERAL CREDIT UNION         |
| COMCAST CABLE                          |
| COMMONWEALTH OF PA                     |
| COMMUNITY AMERICA FEDERAL CREDIT UNION |
| COMMUNITY NATIONAL BANK                |
| COMPASS GROUP                          |
| COOPER, SIMMS, NELSON &                |
| CORAL RIDGE PRESBYTERIAN               |
| CORELOGIC                              |
| CORINTHIAN COLLEGES INC                |
| CORNELL UNIVERSITY                     |
| CORNING FEDERAL CREDIT UNION           |
| COVIDIEN                               |
| CREDIT SUISSE                          |
| CREDIT UNION SVCS LLC                  |
| CROSSFIT, INC                          |
| CROWNE GROUP INC                       |
| C&S WHOLESALE GROCERS                  |
| CVS                                    |
| CYPRESS INSURANCE GROUP                |
| DARDEN RESTAURANT GROUP                |
| DAVITA HEALTHCARE                      |
| DAYMON WORLDWIDE                       |
| DELL                                   |
| DELTA AIRLINES                         |
| DELTA COMMUNITY CREDIT UNION           |
| DELUXE CORPORATION                     |
| DEMPSEY & SIDERS                       |
| DEX MEDIA                              |
| DGP MILES                              |
| DIGITAL DOMAIN MEDIA GROUP             |
| DIGITAL FEDERAL CREDIT UNION           |
| DIRECT-LINKHOLDING GROUP               |
| DISNEY                                 |
| DON JENKINS AUTO GROUP                 |
| DOW CHEMICAL                           |
| DUPAGE CREDIT UNION                    |
| DUKE UNIVERSITY                        |
| DUPONT                                 |
| DYNCORP INTERNATIONAL                  |
| EASTERN SHORE ASSOCIATES               |
| EDMC                                   |
| EDUCATION MINNESOTA                    |
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| EMERY & WEBB INC                       |
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| EXPRESS LLC                                  |
| FAIRPOINT COMMUNICATIONS                     |
| FAIRWINDS INS SRVS                           |
| FAMILY SERVICES OF                           |
| FAMILY YMCA                                  |
| FARM CREDIT                                  |
| FEDERAL LAW ENFORCEMENT OFFICERS ASSOCIATION |
| FEDERAL RESERVE SYSTEM                       |
| FIDELITY INVESTMENTS                         |
| FIFTH THIRD BANK                             |
| FIRST COMMERCE CREDIT UNION                  |
| FIRST DATA CORP                              |
| FIRST TECH FEDERAL CREDIT UNION              |
| FIRSTENERGY                                  |
| FLORIDA HEART GROUP                          |
| FLORIDA SPORTS & ORTHOPEDIC MEDICINE         |
| FORD   |
| FRATERNAL ORDER OF POLICE                    |
| FREESCALE SEMICONDUCTOR INC.                 |
| FRONTIER COMMUNICATIONS CORP.                |
| FUJI FILM                                    |
| G&K SERVICES                                 |
| GANNETT COMPANY                              |
| GATEWAY INSURANCE AGENCY                     |
| GENENTECH                                    |
| GENERAL DYNAMICS CORP                        |
| GENERAL MOTORS                               |
| GENESIS COMMUNICATIONS                       |
| GENMAR                                       |
| GEORGIA PACIFIC                              |
| GLAXO SMITHKLINE                             |
| GOLDEN LIVING                                |
| GRADY PRIDGEN LLC                            |
| GREAT AMERICAN EIP                           |
| GREENSPOON MARDER, P.A.                      |
| GROW FINANCIAL CREDIT UNION                  |
| GROW FINANCIAL FEDERAL CREDIT UNION          |
| GRUMMAN                                      |
| GTE FEDERAL CREDIT UNION                     |
| H&R BLOCK                                    |
| HALLIBURTON COMPANY                          |
| HARBOR FREIGHT                               |
| HARDEN & ASSOCIATES                          |
| HARRIS CORP                                  |
| HASKELL COMPANY                              |
| HAZELTINE NURSERIES INC                      |
| HBA INSURANCE GROUP INC                      |
| HCA HEALTHCARE                               |
| HEARTLAND CREDIT UNION                       |
| HERTZ  |
| HOLDING COMPANY OF                           |
| HUB INTERNATIONAL                            |
| HUDSON VALLEY FEDERAL CREDIT UNION           |
| HUGH COTTON INSURANCE INC                    |
| HUMANA INC                                   |
| HUNTINGTON BANK                              |
| IBM  |
| IBM SOUTHEAST FEDERAL CREDIT UNION           |
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| INSPERITY                             |
| INTEGRIS HEALTH INC                   |
| INTERNATIONAL PAPER                   |
| INTOUCH CREDIT UNION                  |
| ITT CORPORATION                       |
| J. ROLFE DAVIS INS AGENCY             |
| JACK RICE INSURANCE INC               |
| JACOBS ENGINEERING                    |
| JB HUNT TRANSPORT INC                 |
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| JOHNSON&JOHNSON                       |
| KELLY SERVICES                        |
| KENNAMETAL, INC                       |
| KENNEDY HEALTH SYSTEMS                |
| KILLINGSWORTH AGENCY                  |
| KOHL'S                                |
| KONICA MINOLTA                        |
| KRAFT FOOD                            |
| KUYKENDALL GARDNER                    |
| L-3 COMMUNICATIONS                    |
| LEE MEMORIAL HEALTH SYS               |
| LEHIGH HANSON                         |
| LEHIGH VALLEY HEALTH NET              |
| LEIDOS                                |
| LENNAR                                |
| LENOVO                                |
| LOCKHEED MARTIN CORP.                 |
| LOW BALL LOUIE'S                      |
| LUXOTTICA                             |
| LYDIAN TRUST COMPANY                  |
| M&M BENEFITS                          |
| MACY'S INC                            |
| MALLINCKRODT GROUP                    |
| MANG INS AGENCY LLC                   |
| MANITOWOC                             |
| MARSH                                 |
| MARTIZ                                |
| MATHEMATICAL ASSOCIATION OF AMERICA   |
| MATTRESS FIRM                         |
| MAYO CLINIC                           |
| MAYTAG                                |
| MEDTRONIC INC                         |
| MEMBERS HERITAGE FEDERAL CREDIT UNION |
| MERRILL LYNCH                         |
| MESIROW FINANCIAL                     |
| METRAHEALTH                           |
| MGA INSURANCE GROUP                   |
| MIAMI FIREFIGHTERS                    |
| MIAMI POSTAL CREDIT UNION             |
| MICHELIN N.AMER INC                   |
| MIDWEST AMER FEDERAL CREDIT UNION     |
| MILLERCOORS                           |
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| NCA LAW ENFORCEMENT PROG              |
| NETSPEAK CORPORATION                  |
| NEW ENGLAND FEDERAL CREDIT UNION      |
| NEW YORK STATE RETIRED                |
| NEW YORK TIMES COMPANY                |
| NICHOLAS INSURANCE, LCC               |
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| NISSAN NORTH AMERICA INC              |
| NORTH AMERICAN ADVANTAGE INS SRVS     |
| NORTH WEST FEDERAL CREDIT UNION       |
| NOVARTIS                              |
| NRT REAL ESTATE                       |
| NUANCE COMMUNICATIONS                 |
| NUCO2 INC                             |
| NY LIFE                               |
| OFFICE DEPOT                          |
| OFFICEMAX                             |
| OLD NATIONAL BANCORP                  |
| OLIN CORP                             |
| ORLANDO HEART CENTER                  |
| O'SULLIVAN CREEL LLP                  |
| OWENS CORNING                         |
| OWENS & MINOR                         |
| PARRISH MEDICAL CENTER                |
| PEDIATRIC PARTNERS                    |
| PENN LIGHT & POWER                    |
| PEOPLE'S UNITED INS AGCY              |
| PEP BOYS                              |
| PEPCO                                 |
| PEPSICO                               |
| PERFORMANCE FOOD GROUP                |
| PERKINELMER BELFAB PRODUCTS           |
| PFIZER, INC.                          |
| PHARMACEUTICAL PRODUCT DEVELOPMENT    |
| PHILIPS FEDERAL CREDIT UNION          |
| PINELLAS FEDERAL CREDIT UNION         |
| PNC                                   |
| POWER FEDERAL CREDIT UNION            |
| PREMISE HEALTH                        |
| PRICE WATERHOUSECOOPERS               |
| PSA HEALTHCARE                        |
| PSS WORLD MEDICAL, INC.               |
| PUBLIC SERVICE FEDERAL CREDIT UNION   |
| PUBLICIS                              |
| PUBLIX EMPLOYEES FEDERAL CREDIT UNION |
| QBE FIRST                             |
| QUEST DIAGNOTSTICS INC.               |
| QUORUM HEALTH                         |
| QVC                                   |
| RAYTHEON COMPANY                      |
| REALOGY                               |
| REDSTONE FEDERAL CREDIT UNION         |
| REGIS CORPORATION                     |
| RICH PRODUCTS                         |
| RICOH AMERICAS CORP                   |
| RITE AID                              |
| RIVERSIDE BANK                        |
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| RURAL METRO CORPORATION             |
| SAKS FIFTH AVENUE                   |
| SAMUEL W. IRVINE                    |
| SAP AMERICAS                        |
| SAVE A LOT FOOD STORES              |
| SC JOHNSON                          |
| SCHWAN'S                            |
| SEAGATE                             |
| SEARS                               |
| SEITLIN                             |
| SERENITY HOUSE OF VOLUSIA, INC      |
| SHANDS HEALTHCARE                   |
| SHRINERS INTERNATIONAL              |
| SIHLE INSURANCE GROUP               |
| SNAP-ON TOOLS                       |
| SO FLORIDA WATER MANAGEMENT         |
| SONIC AUTOMOTIVE INC                |
| SOUTHERN COMPANY                    |
| SOUTHWEST BUSINESS CORP             |
| SPRAGUE LLOYD & SON                 |
| SPRINT                              |
| ST BARNABAS HEALTHCARE              |
| ST. JOHN'S RIVER                    |
| STAPLES                             |
| STARBUCKS                           |
| STATE EMPLOYEE FEDERAL CREDIT UNION |
| STATE OF CONNECTICUT                |
| STATE OF FLORIDA                    |
| STATE OF NEVADA                     |
| STERLING NATIONAL CORPORATION       |
| SUNCOAST FEDERAL CREDIT UNION       |
| SUNSET POINT ANIMAL HOSPITAL        |
| SUNSTATE FEDERAL CREDIT UNION       |
| SUPERIOR FEDERAL CREDIT UNION       |
| SUPERVALU                           |
| SYNOVUS FINANCIAL CORP              |
| T. R. JONES & COMPANY               |
| TALLAHASSEE MEMORIAL                |
| TAMPA BAY                           |
| TARGET                              |
| TBC CORP                            |
| TD BANKNORTH                        |
| TE CONNECTIVITY                     |
| TEMPE SCHOOLS CREDIT UNION          |
| TEMPLE INLAND                       |
| TENET HEALTHCARE                    |
| TENGA                               |
| TEQUESTA AGENCY INC                 |
| THE NEW YORK TIMES                  |
| THE VANGUARD GROUP                  |
| THREE RIVERS FEDERAL CREDIT UNION   |
| TIME WARNER CABLE                   |
| TINKER FEDERAL CREDIT UNION         |
| TJX COMPANIES INC                   |
| T-MOBILE                            |
| TOPBUILD CORPORATION                |
| TRADEWINDS POWER CORPORATION        |
| TRAVELERS                           |
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|   |
|---|
| T ROWE PRICE                            |
| TRULIANT FEDERAL CREDIT UNION           |
| TYCO INTERNATIONAL                      |
| TYSON FOODS                             |
| UNILEVER                                |
| UNION CARBIDE                           |
| UNITED AIRLINES                         |
| UNITED HEALTH GROUP                     |
| UNITED TECHNOLOGIES CORP                |
| UNIVERSAL HEALTH SERVICES, INC.         |
| UNIV OF SO CAROLINA                     |
| URS CORP                                |
| US AIRWAYS                              |
| US ONCOLOGY                             |
| USI INSURANCE SERVICES                  |
| UTI INTEGRATED LOGISTICS                |
| VALERO ENERGY                           |
| VANGUARD                                |
| VAUGHNS POOLS, INC.                     |
| VELOCITY COMMUNITY FEDERAL CREDIT UNION |
| VERIZON                                 |
| VINCENT LIGHTING SYSTEMS                |
| VISIONS FEDERAL CREDIT UNION            |
| VYSTAR CREDIT UNION                     |
| WALLACE WELCH &                         |
| WALTER INVESTMENT MANAGEMENT COMPANY    |
| WASHINGTON UNIVERSITY                   |
| WASTE MANAGEMENT INC                    |
| WATERLAND MARINE SUPPLY                 |
| WATKINS ASSOCIATED INDUSTRIES           |
| WAWA INC                                |
| WEEKES & CALLAWAY INC                   |
| WEICHERT                                |
| WELLS FARGO                             |
| WILLIS OF CONNECTICUT, LLC              |
| WOODBRIIDGE REHAB                       |
| WOOD GROUP                              |
| WOOLBRIGHT DEVELOPMENT, INC             |
| WORLD KARTING ASSOCIATION               |
| WORLDPAY                                |
| WPP GROUP                               |
| YELLOW ROADWAY                          |
| YORK INTERNATIONAL                      |
| YOU DECIDE                              |
| ZALE CORPORATION                        |
| ZENITH EDUCATION GROUP                  |
| ZOETIS INC.                             |

**Note:** The list is subject to change depending on the status of the agreement between the company and the sponsor group. Newly secured groups not listed above are eligible for the Affinity Discount.

#### G. Early Quote Discount

Early Quote Discount is a factor applied based on the date the policy was quoted, the effective date of the policy, the expiration date of the prior policy, the Prior Carrier, the Residence Type, and the Policy Tenure. Refer to the Policy Discount section of the rate pages.

##### 1. Quote to Effective Date

Quote to Effective Date is the number of days between the date the initial quote was provided by Travelers and the effective date of the subsequent New Business Policy. If, for any reason, the quote date is after the effective date of the subsequent New Business Policy, the Quote to Effective Date will be calculated as less than 0.

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| <b>Code</b> | <b>Description</b>   |
|-------------|--|
| A           | Days < 0   |
| 0-15+       | Number of Days 0 or greater                                |
| NA          | If a quote was not provided and no information is present. |

**Note:** If the effective date selected results in a lapse, the early quote discount will not apply.

2. Quote to Expiration Date

Quote to Expiration Date is the number of days between the initial Quote provided by Travelers and the expiry date of the prior company policy. If, for any reason, the quote date is after the expiration date of the prior company policy, the Quote to Expiration date will be calculated as less than 0.

| <b>Code</b> | <b>Description</b>   |
|-------------|--|
| A           | Days < 0   |
| 0-15+       | Number of Days 0 or greater                                |
| NA          | If a quote was not provided and no information is present. |
| NP          | No Prior Insurance   |

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#### H. Continuous Insurance Discount

The Continuous Insurance Discount applies based on the number of months of Continuous Insurance and Policy Tenure. Continuous Insurance as used in this rule is the number of months the insured has been continuously insured under any auto insurance policy at the time of application. The Continuous Insurance codes are as follows:

| <b>Code</b> | <b>Classification</b>                 |
|-------------|---------------------------------------|
| NA          | No Prior Insurance                    |
| A           | Lapse in Coverage                     |
| 0-999       | Number of Months Continuously Insured |

Refer to the Policy Discounts section of the rate pages to determine the appropriate factors.

#### I. Good Payer Discount

Good Payer discount applies to a policy based on Policy Tenure and:

1. the number of late payments during the 36 months immediately preceding the renewal policy effective date as of the preparation date of the renewal, and
2. the number of months since their last payment with non-sufficient funds to the insured's Travelers billing account during the 36 months immediately preceding the renewal policy effective date as of the preparation date of the renewal.

New business policies will receive the discount and retain it until the insured's Good Payer status changes. Refer to the Policy Discounts section of the rate pages to determine the appropriate factors.

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**7. VEHICLE VARIABLES AND DISCOUNTS**

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Variables and discounts applied at the vehicle level.

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7.1 Vehicle Age

Vehicle Age is determined by subtracting the Vehicle Model Year from the Transaction Effective Date (Year) as follows:

1. if the result is equal to or less than -1, Vehicle Age will equal "A";
2. if the result is equal to or greater than 20, Vehicle Age will equal "20";
3. otherwise, Vehicle Age will equal the result.



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#### 7.2 Vehicle Use

Vehicle use includes Pleasure, Farm, Commute and Business categories.

1. Pleasure Use
  - a. The auto is not customarily used for business or to drive to and from work or school.
2. Farm Use
  - a. The auto is principally garaged on a farm or ranch, and
  - b. it is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
  - c. it is not customarily used in any occupation other than farming or ranching.
3. Commute
  - a. Driven to and from work or school:
    - i. no business use.
  - b. An auto driven part way to and from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

Note: Policies previously classified as Very Short, Short or Long Commute will rate as Commute at the policy's next anniversary renewal.

4. Business Use

The use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in occupation, profession or business, other than going to or from the principal place of occupation, profession or business.

5. Vehicle Use classifications are as follows:

| <b>Classification</b> | <b>Description</b> |
|-----------------------|--------------------|
| P                     | Pleasure Use       |
| F                     | Farm Use           |
| S                     | Commute            |
| B                     | Business Use       |

6. Vehicle Mileage

Vehicle Mileage is defined as the estimated number of miles that a vehicle has traveled in a 12 month period.

1. Vehicle Mileage for each vehicle is derived at the time of new business or when a newly acquired vehicle does not replace an existing vehicle during the policy term. It may also be periodically re-derived for an anniversary renewal or at the request of the Named Insured.

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Vehicle Mileage is derived using historical odometer readings from third party data. Vehicle Mileage may also be derived using a historical odometer reading from third party data in conjunction with an odometer reading admitted at the time of application. The derived Vehicle Mileage will be used to place a vehicle into a Vehicle Mileage Band.

2. Vehicle Mileage is derived based on the difference in odometer readings between the most recent reported odometer reading that is available at the time of derivation and the reported odometer reading which is closest to 365 days prior to that reading. The result is adjusted to reflect a 12 month period. The odometer readings must be at least 90 days apart, but no more than 1,095 days apart.
3. If only one valid reported odometer reading is available from third party data, Vehicle Mileage will be derived using the reported reading and an odometer reading admitted at the time of application. The odometer readings must be at least 90 days apart and no more than 1,095 days apart.
4. If Vehicle Mileage cannot be derived for a vehicle under either 2. or 3., the No Hit Vehicle Mileage Band applies to the vehicle. For a vehicle in the No Hit Vehicle Mileage Band, Vehicle Mileage will be re-derived for the next anniversary renewal using the procedures described above.
5. If a valid Vehicle Mileage cannot be derived for a vehicle currently in the No Hit Vehicle Mileage Band, we may request the insured certify the estimated annual mileage which will be used to place the vehicle in a new Vehicle Mileage Band. The vehicle will remain in the No Hit Vehicle Mileage Band until a certified estimated annual mileage is provided or until the next time a valid Vehicle Mileage is derived.
6. If a valid Vehicle Mileage is derived for a vehicle previously in the No Hit Vehicle Mileage Band, annual band movement for a vehicle will be limited to no more than two bands between the No Hit Mileage band and the newly derived band for up to three years. If the newly derived band is reached before the third anniversary renewal, the two band limitation will no longer apply. For purpose of the two band limitation in this rule, the No Hit Mileage band equates to a band 12.
7. An insured may dispute any of the odometer readings being used to derive Vehicle Mileage for a vehicle or the finding of a no hit. The insured may provide a certified estimated annual mileage or odometer readings which will be used to place the vehicle in a new Vehicle Mileage Band. If a certified estimated annual mileage or odometer readings are used to determine the new Vehicle Mileage Band, the two band movement limitation stated in 6. above will not apply.

**Note:** Policies currently rated using Annual Mileage will convert to Vehicle Mileage at the policy's next annual anniversary renewal. Each vehicle converting from Annual Mileage is considered to be in the No Hit Vehicle Mileage Band as described in 4. Above

Refer to the Vehicle Variables and Discounts section of the Rate Pages for Vehicle Mileage Band factors.

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7.3 Model Year

Refer to Rule 10, Model Year Classification, to determine the model year of the vehicle.

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#### 7.4 Symbols

Travelers Proprietary Liability and Physical Damage Symbols are unique symbols assigned based on the vehicle's VIN; Model Year, make, and model; or cost new.

##### **Exceptions:**

1. For vehicles with new Model Years that have not yet had a symbol assigned, the prior Model Year's symbol will be assigned until such time as the database has been updated to include the new Model Year.
2. Liability Symbols
  - a. Vehicles with Pre-1981 Model Years will be assigned a symbol of (DD).
  - b. Vehicles with Model Years of 1981 and subsequent that do not have a designated Liability Symbol assignment are automatically assigned based on the make of the vehicle and whether the type is a private passenger or pick-up.
  - c. New makes of vehicles, including Miscellaneous Vehicle Types other than classic autos, will have the symbol of (EE) until the next annual update of symbols. Makes of low production vehicles will also be assigned a symbol of (EE).
  - d. Miscellaneous Vehicle Types
    - i. Private passenger autos and pick-ups classified as antiques or classics (regardless of Model Year) will have their own separate symbols: antique limited use (AA), antique not limited use (BB), classic (CC).
    - ii. All other Miscellaneous Vehicle Types (ex. Motor Homes, golf carts, etc.) will have the symbol of (FF).
3. Physical Damage Symbols
  - a. Vehicles with Pre-1990 Model Years are assigned ISO Physical Damage Symbols.
  - b. For existing vehicles where the Travelers Proprietary Physical Damage Symbols cannot be assigned based on VIN or cost new, the prior Model Year's symbol assignment is used.
  - c. For new makes of vehicles, excluding Miscellaneous Vehicle Types, the symbol is assigned based on the Manufacturer's Suggested Retail Price from the table in the Price/Symbol Section of this manual.
  - d. For all Miscellaneous Vehicle Types, including antiques and classics (regardless of Model Year), refer to the Miscellaneous Type Vehicle Rule of this manual to determine the Physical Damage Symbol assignment.

**Note:** Travelers Proprietary Symbols will be analyzed and updated periodically.

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#### 7.5 Alternative Fuel Vehicles

Alternative Fuel vehicles are vehicles with original factory-installed engines that are powered by alternative fuel sources which can be identified by engine type. Engine types are classified by ISO as follows:

| <b>Code</b> | <b>Engine Type</b>   |
|-------------|----------------------|
| B           | Turbo Hybrid         |
| D           | Diesel Engine        |
| E           | Electric             |
| F           | Flexible Fuel        |
| H           | Hybrid               |
| N           | Natural Gas Engine   |
| T           | Turbo Engine         |
| X           | Turbo Diesel Engine  |
| Y           | Turbo Bio Diesel     |
| Blank       | Other Type of Engine |

A. Hybrid Vehicle Discount

A Hybrid Vehicle Discount applies only to vehicles classified as Hybrid or Turbo Hybrid

B. Electric Vehicle Discount

An Electric Vehicle Discount applies only to vehicles classified as Electric

**Note:** For the purpose of this rule, vehicles powered by other sources including neighborhood electric vehicles, other alternative fuel vehicles (including compressed natural gas, propane, hydrogen, and alcohol-based substances), or diesel powered vehicles, do not qualify for either the Hybrid Vehicle Discount or the Electric Vehicle Discount.

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7.6 New Car Discount

A New Car Discount applies to Eligible Vehicles, excluding vehicles classified and rated as Classics, with a Vehicle Age of A, 0, 1 or 2. Refer to Rule 7.1. of this manual to determine Vehicle Age.

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#### 7.7 Defensive Driver Discount

A Defensive Driving Course Discount applies to an auto when the principle operator has completed a Motor Vehicle Accident Prevention Course.

1. To qualify for the discount, the following standards must be met:
  - A. The course is approved by the Florida Department of Highway Safety and Motor Vehicles and Self-Instructed by a public or private agency approved by Florida Department of Highway Safety and Motor Vehicles.
  - B. The principal operator is 55 years of age or over and has furnished satisfactory evidence that he or she has successfully completed an approved Motor Vehicle Accident Prevention Course.
2. Defensive Driver Factor applies to new and renewal policies with inception dates within the 36 month period following the course completion date provided the operator for which the discount applies is not taking or has not taken the approved course as punishment specified by a court or other government entity resulting from a moving traffic violation.
3. To continue eligibility for the credit, the principal operator must enroll in and successfully complete the approved motor vehicle accident prevention course once every 3 years at the time of policy renewal.
4. The discount shall be maintained if the insured successfully completes an approved Motor Vehicle Accident Prevention Course after the insured is: 1) involved in an accident for which the operator is at fault, or 2) convicted, pleaded guilty or nolo contendere to a moving traffic violation.

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#### 7.8 Anti-Theft Device Discount

Anti-Theft Classification applies as described below to Comprehensive coverage.

##### A. Definitions

1. Anti-Theft Program

An official county or municipal program designed to prevent or reduce motor vehicle thefts.

2. Alarm Only or Vehicle Recovery System

An alarm only system is a device which sounds an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, after a break-in attempt. A vehicle recovery system is designed to assist in vehicle recovery after a theft.

3. Active Disabling Devices

An active disabling device is a system which will disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step is required to engage the device.

4. Passive Disabling Devices

A passive disabling device is a system which will disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.

##### B. Determination of Classification

1. Determine if the automobile has any anti-theft devices and/or the required evidence of installation of anti-theft devices and/or evidence of participation in an anti-theft program before granting a discount.
2. Using the table below, determine the applicable Anti-Theft Classification.

| <b>Class Description</b>                        | <b>Classification</b> |
|---|-----------------------|
| Alarm or Vehicle Recovery System                | AD                    |
| Active Disabling Device                         | AT                    |
| Passive Disabling Device                        | AF                    |
| Anti-Theft Program                              | AG                    |
| Alarm and Anti-Theft Program                    | AQ                    |
| Active Disabling Device and Anti-Theft Program  | AR                    |
| Passive Disabling Device and Anti-Theft Program | AS                    |

3. If an automobile is equipped with more than one device described under paragraph b.(2) assign the classification that gives the largest discount. If an automobile has evidence of participation in an anti-theft program and is also equipped with an anti-theft device, assign the appropriate classification for the combination.

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7.10 Passive Restraint Discount

A Passive Restraint discount applies to autos equipped with any factory installed passive restraint system which meets published federal safety standards. These have been categorized as follows:

| <b>Code</b> | <b>CATEGORY</b>   |
|-------------|---|
| AB          | Air Inflatable Passive Restraint System (Air Bags) All Front Seat Occupants Protected                   |
| BR          | Belt Passive Restraint System All Front Seat Occupants Protected  |
| OR          | Passive Restraint System Other Than Air Inflatable or Belt Systems - All Front Seat Occupants Protected |
| DR          | Any Passive Restraint System Driver Only Protected  |

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7.11 Anti-Lock Brakes Discount

An anti-lock brakes discount applies to vehicles equipped with an Anti-Lock Braking System (ABS).

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**8. EXPENSE DETERMINATION**

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Expense Costs are allocated across the Bodily Injury Liability, Property Damage Liability, Personal Injury Protection, Comprehensive, and Collision coverages for all Eligible Vehicles.

Refer to the Expense section of the Rate Pages to determine the correct Expense Cost Amount per coverage, per term, for the vehicle.

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### 9. OTHER DISCOUNTS

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#### A. Multi Policy and Homeownership Discount

1. A multi policy discount is applied based on the insured's residence type in combination with the total number of eligible companion policies that are insured with the Travelers.
  - a. Eligible companion policies include: Boat owner, Personal Articles Floater, Umbrella, and Dwelling Fire policies.
  - b. Policies are also eligible for this discount when the insured expects to have a residence type or eligible companion policies in effect within 90 days of policy effective date.
  - c. Refer to the Other Discounts section of the rate pages to determine the applicable factors.
2. A homeownership discount applies when the insured owns a home that is insured elsewhere as defined in the Residence Type rule, and does not have any qualifying companion policies.
3. A combined Multi Policy and Homeownership Discount applies when the insured owns a home that is insured elsewhere as defined in the Residence Type rule and also has qualifying companion policies.

Refer to the Other Discounts section of the rate pages to determine the applicable factors.

#### B. Paid in Full Discount

A paid in full discount applies when the policy premium has been paid in accordance with the following criteria:

1. A lump sum bill plan must be chosen at the time of new business issuance and the premium paid in full with no unpaid balance.
2. A lump sum bill plan must be chosen prior to the next policy continuation effective date and the premium paid in full with no unpaid balance.

If a bill plan is switched from installment to lump sum mid-term the Paid in Full discount will apply at the next policy continuation or renewal.

If a bill plan is switched from lump sum to installment mid-term the Paid in Full discount will be removed at the next policy continuation or renewal.

Refer to the Other Discounts section of the rate pages to determine the applicable factors.

#### C. Electronic Payment Discount

A discount applies when policy premiums are paid using EFT - Electronic Funds Transfer or Payroll Deduction.

Payment Methods:

| Code | Method                          |
|------|---------------------------------|
| E    | EFT – Electronic Funds Transfer |
| P    | Payroll Deduction               |
| R    | RCC – Recurring Credit Card     |
| O    | Other                           |

Refer to the Other Discounts section of the rate pages for the discounts that apply.

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**10. MODEL YEAR**

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The Model Year of the auto is assigned by the auto manufacturer.

A. Exceptions

Rebuilt or Structurally Altered Autos - the model year of the chassis determines the Model Year of the Auto.

B. Coding

The complete Model Year, for example 2011, will be used in this manual.

**Note:** To rate New Model Years not shown on the rate pages, refer to the Vehicle Variables and Discounts section of the rate pages and multiply the latest model year factor by the annual compounding factor.

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**11. MINIMUM PREMIUM RULE**

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- A. A minimum premium charge applies to each coverage or feature for the policy period. The minimum coverage or feature premiums will not result in a premium of less than \$1 for the policy period.
- B. The minimum premium charge for each policy is \$25.

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**12. POLICY PERIOD**

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- A. No policy may be written for a period longer than 12 months.
- B. Premium charged for policy terms is as follows:
  - 1. Twelve month Policies - Refer to the Policy - Other Variables section of the Rate pages.
  - 2. Six month Policies
    - a. For 6 month policies charge the 6 month premium in the Policy - Other Variables section of the Rate pages.
    - b. Policies issued for a 6 month period with an effective date on the 29th, 30th, or 31st of any month:
      - i. A new business policy may be extended from the effective date to the first day of the calendar month following the expiration of the policy.
      - ii. Premium for this extended coverage of 1 to 3 days shall be waived.
- C. Short-term Policies (Policies written for other than a 12 month or 6 month term)

Such Policies shall be written on a pro-rata basis:

  - 1. When coverage is written to secure a common policy date with other coverages or lines of insurance.
  - 2. When a policy is issued for a period equal to the unexpired term of an outstanding policy.



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#### 13. CHANGES

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##### A. Changes in Rating Criteria

Compute premium adjustments on a pro-rata basis when changes in rating criteria are made. This includes the addition or deletion of an Eligible Driver or Eligible Vehicle during the policy term.

##### **Exceptions:**

1. A policy shall not be changed other than at continuation because of the attained age of an operator of the auto.
2. A policy shall not be changed other than at continuation to affect a change in Incident Accumulation, except for the addition or deletion of an Eligible Driver with incidents within the policy experience period.
3. A policy shall not be changed other than at continuation solely due to a change in vehicle symbol assignment.

##### B. Changes Requiring Premium Adjustments

1. Compute all premiums for changes requiring adjustment of premium during the term of the policy in accordance with the rules and rates in effect as of the inception of the policy using the date of change on a pro-rata basis.
2. During the first year after a new coverage form option is added to the manual, that endorsement may be added to a policy mid-term using the rules and rates in effect at the time of the addition on a pro-rata basis. For subsequent continuations, the policy will revert to the Changes rule as stated in A. above.
3. Minimal Premium Adjustments
  - a. If an outstanding policy is amended and results in a minimal premium adjustment of \$5 or less, the amount may be waived; except that the actual return premium will be returned at the request of the insured.

The applicable Minimal Premium will be determined according to company or state requirements.

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**14. CANCELLATION**

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If a policy, vehicle or form of coverage is cancelled, compute the return premium pro rata.

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**15. WHOLE DOLLAR PREMIUM**

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The premium for each coverage or feature shall be rounded to the nearest whole dollar, separately for each coverage or feature provided by the policy.

Any premium \$.50 or over shall be rounded to the next higher whole dollar.

This procedure shall apply to all changes or cancellations.

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**16. SUSPENSION**

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Suspension of coverages is not available.

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#### 17. STATE SPECIFIC COVERAGES

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##### A. Uninsured Motorists Coverage (includes Underinsured Motorists Coverage)

###### 1. Owners

This form of auto insurance must be afforded, at limits equal to the bodily injury liability limits, under every auto liability policy providing bodily injury liability coverage issued or delivered to the owner of a specifically insured or identified motor vehicle registered or principally garaged in Florida.

This insurance must apply to all vehicles insured on the policy for bodily injury liability coverage.

###### **Exceptions:**

- a. The named insured may, by written agreement on a form approved by the Insurance Commissioner, reject this coverage or select lower limits.
- b. The written agreement to reject this coverage or select lower limits is binding with respect to any other policy which renews, extends, changes, supersedes or replaces an existing policy with the same liability limits, unless the named insured requests this coverage or higher limits in writing.

###### **Uninsured Motorists Coverage Nonstacked Option**

The option to select nonstacked Uninsured Motorists Coverage on all vehicles insured under the same policy may be offered to the named insured.

If the named insured does not elect the nonstacked option, the standard (stacked) coverage applies.

The insurer shall, at least annually, notify the named insured of his options as to Uninsured Motorists Coverage. Such notice shall be part of and attached to the notice of premium, shall provide a means to allow the insured to request such coverage and shall be given in a manner approved by the Florida Office of Insurance Regulation.

Receipt of this notice does not constitute an affirmative waiver of the insured's right to Uninsured Motorists Coverage where the insured has not signed a selection or rejection form.

Attach the applicable stacked or nonstacked Uninsured Motorists Coverage Section to the policy.

###### 2. Non-Owner

A named non-owner policy may be extended to afford Uninsured Motorists Coverage in accordance with the rules for owners in Section 1. above.

###### 3. Premium Determination

- a. Determine the appropriate rating variable, codes and factors by referencing the Rules and Rate section:
  - i. Refer to Rule 24. Rating Territories and the Territory Pages to determine the vehicle level territory codes.
  - ii. Refer to the Base Rates and Territory section of the Rate Pages to determine the base rate amounts and applicable territory rating factors for the desired coverages.
  - iii. Refer to Rule 5. Tier Determination and the Tier rules and rate pages to determine the factors for each applicable coverage. Determine the Tier factor for each applicable coverage by multiplying the factors from each table in the Tier rate section, and round the result to five decimals.

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- iv. Refer to Rule 6. Policy Variables and the Policy – Discounts sections of the Rate Pages to determine the factors for each applicable coverage.
  - v. Refer to Rule 7. Vehicle Variables and Discounts, Rule 10. Model Year, the Vehicle Variables and Discounts section of the Rate Pages and the State Specific Coverages section of the Rate Pages to determine the factors for each applicable coverage.
  - vi. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.
  - vii. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the factors for each applicable coverage. Determine the Other Discounts factor for each applicable coverage by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.
  - viii. Refer to Rule 11. Minimum Premium Rule to determine the minimum coverage premium for the policy term.
- b. The premium for each coverage is determined by:
- i. Multiplying the factors from Rules 17.A.3.a.ii. through Rule 17.A.3.a.v., rounding at each step to five decimals. Dollar round the final result, in accordance with Rule 15. to determine the pre-policy term premium for each applicable coverage.
  - ii. Multiplying the factors from 17.A.3.a.vi. and Rule 17.A.3.a.vii. with the result of Rule 17.A.3.b.i. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.
  - iii. Taking the greater of the result of Rule 17.A.3.a.viii or Rule 17.A.3.b.ii.
- B. Underinsured Motorists Coverage
- Underinsured Motorists Coverage is included in Uninsured Motorists Coverage in Florida.
- C. Personal Injury Protection (PIP) Coverage
1. PIP Coverage shall be afforded to any motor vehicle of a type designed and required to be licensed for use on the highways of Florida and any trailer or semitrailer designed for use with such vehicles.
  2. PIP Coverage is not available for any motor vehicle:
    - a. With less than four wheels.
    - b. Which is used as a taxicab or limousine.
    - c. Which is used in mass transit or public school transportation and designed to transport more than five passengers exclusive of the operator of the motor vehicle and which is owned by a municipality, a transit or public school transportation authority, or a political subdivision of the state.
  3. PIP Coverage provides for limits of \$10,000 per person for the payment of first party benefits to reimburse an eligible injured person for:
    - a. 80% of Medical Expenses;
    - b. 60% of Work Loss; and
    - c. Replacement Services Loss.

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- 4. PIP Coverage provides Death Benefits subject to a \$5,000 maximum per individual.
- 5. Deductible coverage and exclusion of work loss benefits are available at the option of the insured.
- 6. Attach the Personal Injury Protection Coverage Section.

**D. Personal Injury Protection Options**

The following Personal Injury Protection options shall be offered to the named insured or applicant at the time the initial application is taken and prior to each annual renewal.

The named insured or applicant shall not be prevented from choosing any one option or a combination of options described below. All such offers shall be made clear in unambiguous language and shall indicate that a premium reduction will result from each election.

**1. Deductible Personal Injury Protection**

Personal Injury Protection may, at the option of the insured, be subject to deductibles. The deductible options may apply either to the named insured alone, or to the named insured and each dependent relative.

The Deductible Option factors shall not apply to other coverages or limits.

| <b>Deductible Options</b>   | <b>Deductible Applicable to Named Insured and Dependent Relative</b> | <b>Deductible Applicable to Named Insured Alone</b> |
|-----------------------------|--|---|
| <b>Amount of Deductible</b> | <b>Designator</b>  | <b>Designator</b>                                   |
| \$250                       | A  | E   |
| \$500                       | B  | F   |
| \$1,000                     | C  | G   |

**2. Work Loss Exclusion**

Work Loss benefits may be excluded from Personal Injury Protection coverage at the option of the insured. The exclusion may apply to either the named insured alone or to the named insured and each dependent relative.

The Work Loss Exclusion factors shall not apply to other coverages or limits.

| <b>Work Loss Exclusion</b>          | <b>Applicable to Named Insured and Each Dependent Relative</b> | <b>Applicable to Named Insured Alone</b> |
|-------------------------------------|--|--|
| Exclude Work Loss Benefits from PIP | Q1   | Q2                                       |

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3. Work Loss Exclusion and Deductible Personal Injury Protection

At the option of the insured, Work Loss benefits may be excluded from Personal Injury Protection coverage and may also be subject to deductibles. The work loss exclusions and deductibles may apply to either the named insured alone or to the named insured and each dependent relative.

| <b>Work Loss Exclusion and Deductible Options</b>           | <b>Applicable to Named Insured and Each Dependent Relative</b> | <b>Applicable to Named Insured Alone</b> |
|---|--|--|
| Exclude Work Loss Benefits from PIP with \$250 deductible   | Q1A  | Q2E                                      |
| Exclude Work Loss Benefits from PIP with \$500 deductible   | Q1B  | Q2F                                      |
| Exclude Work Loss Benefits from PIP with \$1,000 deductible | Q1C  | Q2G                                      |

4. Extended Personal Injury Protection (EPIP)

Extended Personal Injury Protection is available at the election of the insured. Such options consist of the following:

| <b>EPIP Options</b> | <b>Medical Expense Limit</b> | <b>Work Loss Limit</b> | <b>Total Limit Per Person for Medical Expense and Work Loss</b> | <b>Death Benefit Limit</b> |
|---------------------|------------------------------|------------------------|---|----------------------------|
| Basic PIP           | 80%                          | 60%                    | \$10,000  | \$5,000                    |
| R1                  | 100%                         | 60%                    | \$10,000  | \$5,000                    |
| R2                  | 100%                         | 80%                    | \$10,000  | \$5,000                    |

Extended Personal Injury Protection Option R2 is not available when any of the Work Loss Exclusion options are selected.

5. Premium Determination

Refer to Rule 3. Premium Determination.



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**18. MISCELLANEOUS COVERAGES**

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Optional coverages available for purchase.

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#### 18.1 Deductible Insurance

- A. Deductible Liability Insurance is not available for vehicles classified and rated according to the rules of this manual.
- B. Comprehensive Deductibles  
Refer to the Comprehensive Deductible table in the Vehicle Variables section of the Rate Pages.
- C. Collision Deductibles  
Refer to the Collision Deductible table in the Vehicle Variables section of the Rate Pages.
- D. For deductibles applicable to safety glass under Comprehensive and/or Collision coverage, refer to Rule 18.6.

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#### 18.2 Extended Transportation Expenses

Extended Transportation Expenses provides coverage up to the daily limit and maximum limit selected for transportation expenses or loss of use expenses.

##### A. Eligibility

This coverage may be written only when both Liability and Comprehensive coverages are afforded on an Eligible Vehicle. If Liability or Comprehensive coverage is removed from the vehicle, then Extended Transportation Expenses coverage must be removed.

##### B. Endorsement

Attach the Extended Transportation Expenses endorsement.

##### C. Premium Determination

1. Refer to the available limits and rates shown in the Miscellaneous Coverages section of the Rate Pages to determine the applicable rate.
2. Refer to Rule 6. Policy Variables and the Policy – Discounts section of the Rate Pages to determine the applicable factors.
3. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.
4. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.
5. Multiply the rate and factors from Rules 18.2.C.1. through 18.2.C.4., rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.
6. Refer to Rule 11. Minimum Premium Rule to determine the minimum coverage premium for the policy term.
7. Take the greater of the result of Rule 18.2.C.5. or Rule 18.2.C.6.

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#### 18.3 Roadside Assistance Coverage

Roadside Assistance Coverage provides reasonable and necessary expenses for the following services:

1. Towing or flatbed service due to disablement up to the applicable limits, or to the nearest qualified repair facility when no repair facility is available within the mileage limit; and
2. Labor performed on a covered vehicle at the place of breakdown,

Refer to Rule 25. Packages for additional coverage options.

#### A. Eligibility

This coverage may only be provided to a vehicle that is an Eligible Vehicle (excluding Antiques and Classics), when Comprehensive coverage is afforded on at least one vehicle. If Comprehensive coverage is removed from all vehicles on the policy, then Roadside Assistance Coverage must also be removed.

#### B. Endorsement

Attach the Roadside Assistance Coverage endorsement.

#### C. Premium Determination

1. Refer to the available limits and rates shown in the Miscellaneous Coverages section of the Rate Pages to determine the applicable rate.
2. Refer to Rule 6. Policy Variables and the Policy – Discounts section of the Rate Pages to determine the applicable factors.
3. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.
4. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.
5. Multiply the rate and factors from Rules 18.3.C.1. through 18.3.C.4., rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.
6. Refer to Rule 11. Minimum Premium Rule to determine the minimum coverage premium for the policy term.
7. Take the greater of the result of Rule 18.3.C.5. or Rule 18.3.C.6.

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18.4 Trip Interruption Coverage

Trip Interruption Coverage provides coverage for reasonable transportation expenses incurred in the event of a mechanical or electrical breakdown, and expenses incurred for lodging and meals in the event of a covered physical damage loss or mechanical or electrical breakdown.

A. Eligibility

Trip Interruption coverage is only provided with Premier Roadside Assistance, Refer to Rule 25. Packages.

B. Endorsement

Attach the Trip Interruption Coverage endorsement.

C. Premium Determination

Included with the Roadside Assistance Coverage rate shown under package level RP of the Miscellaneous Coverages section of the Rate Pages.

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#### 18.5 Personal Property Coverage

Personal Property Coverage provides coverage to replace stolen or damaged personal property up to the applicable limit as a result of a covered, paid Comprehensive or Collision loss.

##### A. Eligibility

Personal Property Coverage is only provided with Premier Roadside Assistance. Personal Property Coverage may only be provided to a vehicle that is an Eligible Vehicle (excluding Antiques and Classics), and comprehensive coverage must be afforded on the vehicle. If Comprehensive coverage is removed from the vehicle, then Personal Property Coverage must be removed.

##### B. Endorsement

Attach the Personal Property Coverage endorsement.

##### C. Premium Determination

1. Refer to the available limits and rates shown in the Miscellaneous Coverages section of the Rate Pages to determine the applicable rate.
2. Refer to Rule 6. Policy Variables and the Policy – Discounts section of the Rate Pages to determine the applicable factors.
3. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.
4. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.
5. Multiply the rate and factors from Rules 18.5.C.1. through 18.5.C.4., rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.
6. Refer to Rule 11. Minimum Premium Rule to determine the minimum coverage premium for the policy term.
7. Take the greater of the result of Rule 18.5.C.5. or Rule 18.5.C.6.

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#### 18.6 Glass Deductible

The Glass Deductible replaces the applicable Comprehensive or Collision deductible for repair or replacement of the windows and transparent plastic used in the exterior lights or mirrors. No deductible is applicable to a Comprehensive loss to the windshield.

Refer to Rule 25. Packages, for additional coverage options.

#### A. Eligibility

The Glass Deductible may only be provided to Eligible Vehicles when Comprehensive coverage is afforded on the vehicle. If Comprehensive coverage is removed from the vehicle, then the Glass Deductible must be removed from the vehicle.

#### B. Endorsement

Attach the Glass Deductible endorsement.

#### C. Premium Determination

1. Refer to the Miscellaneous Coverages section of the Rate Pages to determine the additional charge for this coverage.
2. Refer to Rule 3.B.1. Premium Determination for the pre-policy term premium for Comprehensive coverage.
3. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.
4. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors for Comprehensive coverage. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.
5. Multiply the rate and factors from Rules 18.6.C.1. through 18.6.C.4., rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.
6. Refer to Rule 11. Minimum Premium Rule to determine the minimum coverage premium for the policy term.
7. Take the greater of the result of Rule 18.6.C.5. or Rule 18.6.C.6.

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#### 18.7 Custom Equipment - Increased Limit

Custom Equipment – Increased Limit can be purchased to cover direct and accidental losses to any permanently attached or installed furnishings, equipment, or accessories and replaces the limit in the Damage To Your Auto Coverage Section of the policy.

##### A. Eligibility

Custom Equipment - Increased Limit may only be provided to a vehicle that is an Eligible Vehicle when Comprehensive coverage is afforded on the vehicle. If Comprehensive coverage is removed from a vehicle, then Custom Equipment - Increased Limit coverage must be removed from that vehicle.

##### B. Endorsement

No endorsement applies. The limit that applies to a specific vehicle will display on the Declarations Page.

##### C. Premium Determination

1. Refer to the available limits and rates shown in the Miscellaneous Coverages section of the Rate Pages to determine the applicable rate.
2. Refer to Rule 6. Policy Variables and the Policy – Discounts section of the Rate Pages to determine the applicable factors.
3. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.
4. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.
5. Multiply the rate and factors from Rules 18.7.C.1. through 18.7.C.4., rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.
6. Refer to Rule 11. Minimum Premium Rule to determine the minimum coverage premium for the policy term.
7. Take the greater of the result of Rule 18.7.C.5. or Rule 18.7.C.6.



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18.8 Auto Death Indemnity and Auto Total Disability Coverages

Auto Death Indemnity and Auto Total Disability Coverages are not available in Florida.

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#### 18.9 New Car Replacement Coverage

If we determine there is a covered total loss to a vehicle for which coverage is afforded, New Car Replacement Coverage pays to replace that vehicle with a new model, less the applicable Comprehensive or Collision deductible.

Refer to Rule 25. Packages, for additional coverage options.

#### A. Eligibility

New Car Replacement Coverage is an optional coverage that may be written for an Eligible Vehicle subject to the following requirements:

1. Both Comprehensive and Collision coverages must be afforded on the vehicle. If Comprehensive Coverage and/or Collision Coverage is removed from that vehicle, then New Car Replacement Coverage must be removed.
2. The owner must be the original owner of the vehicle.
3. The vehicle must be the current or a future Model Year at the time the coverage is added to the policy.
4. New Car Replacement Coverage is automatically deleted at the first continuation or renewal following when the Vehicle Age reaches 6 years or greater.

#### **Exceptions:**

1. This coverage is not available to leased vehicles.
2. This coverage is not available to vehicles classified and rated as Antiques or Classics.

#### B. Endorsement

Attach the New Car Replacement Coverage endorsement.

#### C. Premium Determination

1. For Comprehensive and Collision coverages, separately:
  - a. Refer to the Miscellaneous Coverages section of the Rate Pages to determine the additional charge for this coverage.
  - b. Refer to Rule 3.B.1. Premium Determination for the pre-policy term premium.
  - c. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.
  - d. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.
  - e. Multiply the results from Rules 18.9.C.1.a. through 18.9.C.1.d, rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.
2. Add the results of Rule 18.9.C.1. for Comprehensive and Collision coverages.
3. Refer to Rule 11. Minimum Premium Rule to determine the minimum coverage premium for the policy term.
4. Take the greater of the result of Rule 18.9.C.2. or Rule 18.9.C.3.

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#### 18.10 Loan or Lease Gap Coverage

A policy may be endorsed to provide Loan or Lease Gap Coverage which will pay the difference between the amount due on the loan or lease agreement for the vehicle and the actual cash value of the vehicle.

Refer to Rule 25. Packages, for additional coverage options.

#### A. Eligibility

1. Loan or Lease Gap Coverage may only be provided to an Eligible Vehicle (excluding Antiques and Classics)
2. The owner must be the original purchaser (no previous owner) of a financed or leased auto from a new car dealer.
3. The loan or lease must be the original loan or lease on the vehicle.
4. Both Comprehensive and Collision coverages must be afforded on the vehicle. If Comprehensive Coverage and/or Collision Coverage is removed from that vehicle, then Loan or Lease Gap Coverage must be removed.
5. Loan or Lease Gap Coverage is automatically deleted at the first renewal or continuation following expiration of the loan or lease or when the Vehicle Age reaches 7 years or greater.

#### B. Endorsement

Attach the Loan or Lease Gap Coverage endorsement

#### C. Premium Determination

1. For Comprehensive and Collision coverages, separately:
  - a. Refer to the Miscellaneous Coverages section of the Rate Pages to determine the additional charge for this coverage.
  - b. Refer to Rule 3.B.1. Premium Determination for the pre-policy term premium.
  - c. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.
  - d. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.
  - e. Multiply the results from Rules 18.10.C.1.a through 18.10.C.1.d. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.
2. Add the results of Rule 18.10.C.1. for Comprehensive and Collision coverages.
3. Refer to Rule 11. Minimum Premium Rule to determine the minimum coverage premium for the policy term.
4. Take the greater of the result of Rule 18.10.C.2. or Rule 18.10.C.3.

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#### 18.11 Extended Non-Owned Coverage

Extended Non-Owned Coverage provides Liability Coverage to individuals who drive non-owned autos that are furnished or available for the regular use of the named insured.

##### A. Eligibility

1. Coverage may be extended to licensed operators listed on the policy. Coverage is only provided to such operators who are named under Extended Non-Owned Coverage in the Declarations.
2. Coverage may only be extended from Eligible Vehicles (excluding Antiques and Classics).
3. At least one eligible vehicle (excluding Antiques and Classics) on the policy must have Liability Coverage.
4. If Liability coverage is extended, Medical Payments coverage may be similarly extended. Medical Payments coverage is required on all Eligible Vehicles (excluding Antiques and Classics), if coverage is being extended.

##### B. Endorsement

Attach the Extended Non-Owned Coverage endorsement.

##### C. Premium Determination

1. For Single Limit Liability\*, Bodily Injury Liability, Property Damage Liability and Medical Payments coverages, separately:
    - a. Refer to the Miscellaneous Coverages section of the Rate Pages to determine the additional charge for this coverage.
    - b. Refer to Rule 3.B.1. Premium Determination for the pre-policy term premium for the Eligible Vehicle (excluding Antiques and Classics) on the policy with the highest Bodily Injury Liability Symbol.
    - c. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.
    - d. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.
    - e. Multiply the results from Rules 18.11.C.1.a. through 18.11.C.1.d. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.
  2. Add the results of Rule 18.11.C.1. for Bodily Injury Liability, Property Damage Liability and Medical Payments coverages.
  3. Refer to Rule 11. Minimum Premium Rule to determine the minimum coverage premium for the policy term.
  4. Take the greater of the result of Rule 18.11.C.2. or Rule 18.11.C.3.
- \* For Single Limit Liability, calculate the Bodily Injury and Property Damage portions of the premium separately.

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#### 18.12 Limited Mexico Coverage

At the request of the insured, a policy may be extended to apply to accidents occurring in Mexico on a trip of ten days or less if within twenty-five miles of the United States border. No coverage is provided if liability insurance from a licensed Mexican insurance company is not in force at the time of the accident or loss.

If afforded on the policy, the Liability Coverage Section, Medical Payments Coverage Section, Uninsured Motorists Coverage Section, Damage To Your Auto Coverage Section and Personal Injury Protection Coverage Section are extended.

#### A. Eligibility

This coverage may be written only when Liability coverage is afforded on at least one Eligible Vehicle (excluding Antiques and Classics) on the policy. If Liability coverage is removed from all Eligible Vehicles (excluding Antiques and Classics) on the policy, then Limited Mexico Coverage must be removed.

#### B. Endorsement

Attach the Limited Mexico Coverage endorsement.

#### C. Premium Determination

There is no additional charge for this endorsement.

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### 19. FEATURES

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#### A. Accident Forgiveness

The Accident Forgiveness feature waives any premium increase resulting from the first At-Fault Accident occurring after the purchase of the feature. Any forgiven accident will be considered in the determination of policy underwriting eligibility. Only one accident will be forgiven within the experience period for Chargeable Incident Count as defined in Rule 6.1.

##### 1. Eligibility

- a. Accident Forgiveness is only provided with the Responsible Driver Plan. Refer to Rule 25. Packages.
- b. The Accident Forgiveness feature is available for initial purchase for policies with no Major Convictions and a Total Policy Incident Count equal to or less than 1. (Refer to the Underwriting Incident Classification rule in the Tier section of the rate pages for the details and experience period.)

##### 2. Changes

- a. If the Accident Forgiveness feature is removed from the policy, any previously forgiven accidents will be considered in policy premium determination at the time the feature is removed.
- b. The following will occur for driver changes:
  - i. When a driver is added mid-term with an At-Fault Accident that occurred after the feature purchase date, the accident will be forgiven.
  - ii. When a driver with a forgiven accident is removed from the policy, the policy is immediately eligible to have an accident forgiven. The forgiveness is only available for At-Fault accidents that have not yet been counted.

##### 3. Premium Determination

- a. For Single Limit Liability\*, Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Extended Personal Injury Protection and Collision coverages, separately:
  - i. Refer to the Features section of the Rate Pages to determine the additional charge for this feature.
  - ii. Refer to Rule 3.B.1. Premium Determination for the pre-policy term premium.
  - iii. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.
  - iv. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.
  - v. Multiply the results from Rules 19.A.3.a.i. through 19.A.3.a.iv. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.

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- b. Add the results of Rule 19.A.3.a. for Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Extended Personal Injury Protection and Collision coverages.
- c. Refer to Rule 11. Minimum Premium Rule to determine the minimum feature premium for the policy term.
- d. Take the greater of the result of Rule 19.A.3.b. or Rule 19.A.3.c.
- \* For Single Limit Liability, calculate the Bodily Injury and Property Damage portions of the premium separately.

#### B. Minor Violation Forgiveness

The Minor Violation Forgiveness feature waives any premium increase resulting from the first Minor or Intermediate conviction occurring after the purchase of the feature. Any forgiven conviction will be considered in the determination of policy underwriting eligibility. Only one Minor or Intermediate conviction will be forgiven within experience period for Chargeable Incident Count as defined in Rule 6.1.

##### 1. Eligibility

- a. Minor Violation Forgiveness is only provided with the Responsible Driver Plan. Refer to Rule 25. Packages.
- b. The Minor Violation Forgiveness feature is available for initial purchase for policies with no Major Convictions and a Total Policy Incident Count, equal to or less than 1. (Refer to the Underwriting Incident Classification rule in the Tier section of the rate pages, for the details and experience period.)

##### 2. Changes

- a. If the Minor Violation Forgiveness feature is removed from the policy, any previously forgiven convictions will be considered in policy premium determination at the time the feature is removed.
- b. The following will occur for driver changes:
  - i. When a driver is added mid-term with a Minor or Intermediate conviction that occurred after the feature purchase date, the conviction will be forgiven.
  - ii. When a driver with a forgiven Minor or Intermediate Conviction is removed from the policy, the policy is immediately eligible to have a Minor or Intermediate Conviction forgiven. The forgiveness is only available for Minor or Intermediate Convictions that have not yet been counted.

##### 3. Premium Determination

- a. For Single Limit Liability\*, Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Extended Personal Injury Protection and Collision coverages, separately:
  - i. Refer to the Features section of the Rate Pages to determine the additional charge for this feature.
  - ii. Refer to Rule 3.B.1. Premium Determination for the pre-policy term premium.
  - iii. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.

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- iv. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.
- v. Multiply the results from Rules 19.B.3.a.i. through 19.B.3.a.iv. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.
- b. Add the results of Rule 19.B.3.a. for Bodily Injury Liability, Property Damage Liability and Medical Payments, Personal Injury Protection, Extended Personal Injury Protection and Collision coverages.
- c. Refer to Rule 11. Minimum Premium Rule to determine the minimum feature premium for the policy term.
- d. Take the greater of the result of Rule 19.B.3.b. or Rule 19.B.3.c.
- \* For Single Limit Liability, calculate the Bodily Injury and Property Damage portions of the premium separately.

#### C. Decreasing Deductible

The Decreasing Deductible feature is a dollar credit amount that serves to reduce any applicable deductible for a covered Comprehensive, Collision, or Glass claim.

##### 1. Eligibility

- a. Decreasing Deductible is only provided with the Premier Responsible Driver Plan. Refer to Rule 25. Packages.
- b. Comprehensive coverage is required on at least one vehicle on the policy. If Comprehensive coverage is removed from all vehicles on the policy, the Decreasing Deductible feature must also be removed.
- c. The Decreasing Deductible feature is available for initial purchase for policies with no Major Convictions and a Total Policy Incident Count equal to or less than 1. (Refer to the Underwriting Incident Classification rule in the Tier section of the rate pages for the details and experience period.)

##### 2. Credit Accumulation

- a. A policy with a 6 month policy term will earn \$50 each renewal or continuation at time of purchase and a policy with a 12 month policy term will earn \$100 at time of purchase.
- b. A policy with a 6 month policy term will earn \$50 each renewal or continuation and a policy with a 12 month policy term will earn \$100 each renewal or continuation if there are no new At-Fault Accidents or Major Convictions.
- c. If an At-Fault Accident or Major Conviction is applied to the policy for an eligible driver, the policy will not earn the deductible credit for the next policy term. Any credit earned up to that point will still be available.
- d. The deductible credit amount will update immediately following a claim that results in the use of the deductible credit.
- e. If some, but not all, of the deductible credit is used, the remaining deductible credit amount will be available for future claims.

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- f. The maximum policy credit is \$500, regardless of the amount of the underlying deductible purchased.
- g. If the Decreasing Deductible feature is removed from the policy, any accumulated credit amount will no longer be available.

**Note:** Decreasing Deductible credits have no cash value. The credits will not be refunded to the insured if either the insured cancels their policy or the policy is cancelled or non-renewed by the company.

### 3. Endorsement

Attach the Decreasing Deductible endorsement.

### 4. Premium Determination

- a. For Comprehensive and Collision coverages, separately:
  - i. Refer to the Features section of the Rate Pages to determine the additional charge for this feature.
  - ii. Refer to Rule 3.B.1. Premium Determination for the pre-policy term premium.
  - iii. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.
  - iv. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.
  - v. Multiply the results from Rules 19.C.4.a.i. through 19.C.4.a.iv. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.
- b. Add the results of Rule 19.C.4.a. for Comprehensive and Collision coverages.
- c. Refer to Rule 11. Minimum Premium Rule to determine the minimum feature premium for the policy term.
- d. Take the greater of the result of Rule 19.C.4.b. or Rule 19.C.4.c.

### D. Total Loss Deductible Waiver

The Total Loss Deductible Waiver waives the applicable Comprehensive or Collision deductible in the event of a covered total loss.

#### 1. Eligibility

- a. Total Loss Deductible Waiver is only provided with the Premier Responsible Driver Plan. Refer to Rule 25. Packages.
- b. Comprehensive Coverage must be present on the vehicle. Should Comprehensive coverage on the vehicle be removed, Total Loss Deductible Waiver will also be removed.
- c. Total Loss Deductible Waiver is available for purchase for policies with no Major Convictions and a Total Policy Incident Count equal to or less than 1. (Refer to the Underwriting Incident Classification rule in the Tier section of the rate pages for the details and experience period.)

**Note:** In the event of a declared total loss, this is the only deductible waiver that will be applied to the policy. No other deductible waivers or reductions will be applied.

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#### 2. Endorsement

Attach the Total Loss Deductible Waiver endorsement.

#### 3. Premium Determination

- a. For Comprehensive and Collision coverages, separately:
  - i. Refer to the Features section of the Rate Pages to determine the additional charge for this feature.
  - ii. Refer to Rule 3.B.1. Premium Determination for the pre-policy term premium.
  - iii. Refer to Rule 12. Policy Period and the Policy – Other Variables section of the Rate Pages to determine the factor for the policy term.
  - iv. Refer to Rule 9. Other Discounts and the Other Discounts section of the Rate Pages to determine the applicable factors. Determine the Other Discounts factor by multiplying the factors from each table in the Other Discounts rate section, rounding the result to five decimals.
  - v. Multiply the results from Rules 19.D.3.a.i. through 19.D.3.a.iv. rounding at each step to five decimals. Dollar round the result in accordance with Rule 15. to determine the Whole Dollar Premium.
- b. Add the results of Rule 19.D.3.a. for Comprehensive and Collision coverages.
- c. Refer to Rule 11. Minimum Premium Rule to determine the minimum feature premium for the policy term.
- d. Take the greater of the result of Rule 19.D.3.b. or Rule 19.D.3.c.

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**20. CERTIFIED RISK - FINANCIAL RESPONSIBILITY LAWS**

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This rule is not applicable in Florida.

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#### 21. NAMED NON-OWNER COVERAGE

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The Named Non-Owner Coverage endorsement may be used to provide coverage to an individual(s) who does not own or lease an auto, but may drive borrowed or rented autos and/or may be furnished a private passenger auto, sport utility vehicle, pickup, or van. Liability coverage must be provided. Other coverages that may be provided include: Medical Payments Coverage, Uninsured Motorists Coverage, and Personal Injury Protection/Extended Personal Injury Protection Coverage.

##### A. Eligibility

Named Non-Owner Coverage may be written for an individual(s) who does not own or lease an auto. There is no automatic coverage for resident relatives. A resident relative, including a spouse who is a resident of the household, must meet the eligibility and be a named driver on the policy to be afforded coverage.

##### B. Endorsement

Attach the Named Non-Owner Coverage endorsement.

##### C. Premium Determination

For rate development use a private passenger auto with a current model year.

1. Liability, Medical Payments, Personal Injury Protection/Extended Personal Injury Protection Coverage
  - a. Determine the premiums in accordance with Rule 3. Premium Determination the same as any other private passenger automobile.
  - b. Refer to the Miscellaneous Vehicle Adjustment Factor table in the Vehicle Variables and Discounts section of the Rate Pages to obtain the appropriate coverage adjustment factor to use in Rule 3.A.6.
2. Uninsured Motorists Coverage
  - a. Determine the premiums in accordance with Rule 17.A.3. State Specific Coverages the same as any other private passenger automobile.
  - b. Refer to the Miscellaneous Vehicle Adjustment Factor table in the Vehicle Variables and Discounts section of the Rate Pages to obtain the appropriate coverage adjustment factor to use in Rule 17.A.3.a.v.

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**22. LIABILITY LIMITS**

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A. Bodily Injury, Property Damage and Combined Single Limit Liability

Refer to the Vehicle Variables section of the Rate Pages for available Liability Limits and Factors to be applied to the basic limits of \$10,000/20,000 Bodily Injury Liability, \$10,000 Property Damage Liability or \$30,000 Combined Single Limit Liability.

B. Personal Injury Protection

Refer to the Vehicle Variables section of the Rate Pages for available Personal Injury Protection Options and Deductibles and Factors to be applied to the basic Personal Injury Protection base rate.

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**23. MISCELLANEOUS TYPE VEHICLES**

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Miscellaneous Type Vehicles include motor homes/auto homes, golf carts, trailers, camper bodies and specific types of private passenger vehicles, i.e. antique and classic cars.

Medical Payments and Personal Injury Protection/Extended Personal Injury Protection are not applicable to golf carts.

A. Premium Determination

1. Liability, Medical Payments, Personal Injury Protection/Extended Personal Injury Protection Coverage

- a. Determine the premiums in accordance with Rule 3. Premium Determination the same as any other private passenger automobile.
- b. Refer to the Miscellaneous Vehicle Adjustment Factor table in the Vehicle Variables and Discounts section of the Rate Pages to obtain the appropriate coverage adjustment factor to use in Rule 3.A.6.

2. Uninsured Motorists Coverage

- a. Determine the premiums in accordance with Rule 17.A.3. State Specific Coverages the same as any other private passenger automobile.
- b. Refer to the Miscellaneous Vehicle Adjustment Factor table in the Vehicle Variables and Discounts section of the Rate Pages to obtain the appropriate coverage adjustment factor to use in Rule 17.A.3.a.v.

3. Physical Damage

Physical damage coverage for all Miscellaneous Type Vehicles identified above is provided on a stated amount basis.

- a. Determine the stated amount of coverage applicable to the vehicle.
- b. Assign a symbol based on the stated amount, from the table in the Symbol and Identification Section.
- c. Assign the appropriate Model Year. For Classic Autos, assign the Current Model Year. Current Model Year is determined using the inception date of the current policy term and a defined year of October 1 through September 30 in order to align more closely with the manufacturing of new vehicles. Current Model Year will equal the current calendar year on the policies with inception dates of January 1 through September 30. Current Model Year on policies with inception dates of October 1 through December 31 will equal the subsequent calendar year.
- d. Determine the premiums in accordance with Rule 3. Premium Determination the same as any other private passenger automobile.
- e. Refer to the Miscellaneous Vehicle Adjustment Factor table in the Vehicle Variables and Discounts section of the Rate Pages to obtain the appropriate coverage adjustment factor to use in Rule 3.A.6.

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**B. Motor Homes/Auto Homes**

**1. Definition**

A Motor Home/Auto Home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis. The living area typically consists of cooking, dining, sleeping, plumbing, and refrigeration facilities. A Motor Home/Auto Home also includes a pick-up used to transport a permanently attached camper body with similar facilities.

**2. Physical Damage**

Refer to Rule 23.A.3. above. In determining the stated amount of coverage applicable to a Motor Home/Auto Home, include the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing, or refrigeration facilities, rooftop air conditioners, awnings, cabanas or other equipment designed to be used with the motor home.

**3. Endorsement**

Attach the Miscellaneous Vehicles Coverage endorsement.

**C. Trailers and Camper Bodies Designed for Use with Private Passenger Autos**

**1. Definition**

- a. Camping Trailers - Non-self-propelled recreational units equipped with living facilities as defined in Rule 23.B.1. To be eligible for coverage, insured must maintain a separate and permanent residence other than the trailer.
- b. Camper Bodies - Non-self-propelled units designed to be transported by a pickup but are not permanently attached to the pickup. A camper body may or may not contain living facilities as defined in Rule 23.B.1.
- c. All Other Trailers – any utility trailer that does not have living facilities as defined in Rule 23.B.1.

**2. Coverages**

- a. Liability, Medical Payments, Personal Injury Protection/Extended Personal Injury Protection Coverage, Uninsured Motorists Coverages
  - i. A Personal Auto Policy affording Liability, Medical Payments, Personal Injury Protection/Extended Personal Injury Protection Coverage, and Uninsured Motorists Coverages covers trailers and camper bodies designed for use with a private passenger auto, sport utility vehicle, pick-up or van without an additional premium charge and without specific description of the trailer or camper body.

**Exception:**

Coverage is not provided for a trailer or camper body when no auto is owned by the insured.

- ii. Liability, Medical Payments, Personal Injury Protection/Extended Personal Injury Protection Coverage, and Uninsured Motorists Coverages are also afforded without additional premium charge for farm wagons and farm implements while towed by a private passenger auto, sport utility vehicle, pick-up or van.

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b. Physical Damage

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Refer to Rule 23 A.3. above. In determining the stated amount of coverage applicable to a camping trailer or camper body, include the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing, or refrigeration facilities, rooftop air conditioners, awnings, cabanas or other equipment designed to be used with the camping trailer or camper body.

3. Endorsement

Attach the Trailer or Camper Body Coverage endorsement.

D. Specific Private Passenger Vehicles

1. Definition

Antique or Classic Autos are vehicles of the private passenger type including sport utility vehicles, pickups or vans that the owner may request physical damage coverage on a stated amount basis.

a. Antiques

If such a vehicle is 25 years or older, it is considered an antique.

b. Classics

If such vehicle is less than 25 years old, it is considered a classic.

2. Physical Damage

a. If stated amount coverage is requested on Comprehensive, it must also apply to Collision coverage (if afforded).

b. Refer to Rule 23.A.3.

3. Endorsement

Attach the Antique or Classic Auto (Stated Amount) endorsement.



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#### 4. Antique Auto Limited Use

An antique auto that is maintained principally for use in exhibitions, club activities, parades or other functions of public interest, and used only occasionally for other purposes may be eligible for a reduced rate. The vehicle must be written as an antique auto and the insured must self certify that the vehicle is principally used in exhibitions, club activities, parades or other functions of public interest, and used only occasionally for other purposes.

Attach the Antique Auto - Limited Use endorsement.

#### E. Golf Carts

##### 1. Definition

A Golf Cart is a three or four-wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course.

##### 2. Endorsement

Attach the Golf Cart Amendatory Endorsement – Florida, applicable to Golf Carts.

##### 3. Exclusion of Occupants of Certain Vehicles

Passengers on an All Terrain Vehicle or Non-Registered Dune Buggy are not to be covered.

Attach the Exclusion of Occupants of Certain Vehicles endorsement.

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#### 24. RATING TERRITORIES

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##### A. Vehicle Rating Territories

The Territory Pages contain the definition and code for each rating territory by coverage. A rating territory is a geographical area defined in terms of the U.S. Postal Service (USPS) ZIP codes.

1. Vehicles are rated based on the territory in which the vehicle is principally garaged.
2. ZIP code boundaries are occasionally changed by the USPS. For example, a new ZIP code may be created. If the ZIP code for an address has changed since the ZIP code boundary definition, the territory will be determined based on the boundary previously defined for the address using the ZIP code definitions. For an existing policy whose ZIP code is redefined by the USPS, the territory assigned will not change, unless the Territory Pages have been revised.
3. ZIP codes defined by the USPS as postal boxes or ZIP codes that can not be identified will be classified as territory code 0000.
4. Territorial factors are assigned by coverage as appropriate.

Refer to the Base Rate and Territory sections of the rate pages, which display vehicle rating factors by territory and by coverage.

##### B. Policy Rating Territory

1. The policy territory is based on the residence address. The calculation follows the same logic as the vehicle rating territory above in A.2. and A.3.
2. If residence address is not in the rating state, the policy level territory will default to the territory associated to the first Private Passenger or Pickup vehicle on the policy. If there are no Private Passenger/Pickup type vehicles on the policy, the policy level territory will default to the values stored on the first vehicle, regardless of type.

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#### 25. PACKAGES

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##### A. Premier New Car Replacement

The Premier New Car Replacement package is an optional package of coverages available for purchase. The Premier New Car Replacement package provides the following coverages: Glass Deductible (Rule 18.6.), New Car Replacement (Rule 18.9.), and Loan or Lease Gap (Rule 18.10.).

###### 1. Eligibility

The vehicle must meet the eligibility requirements for all coverages included in the Premier New Car Replacement package.

###### 2. Premium Determination

Refer to rate pages. Premium is determined by adding the applicable premiums for the features and coverages included in the Premier New Car Replacement package.

##### B. Responsible Driver Plan

The Responsible Driver Plan is an optional package of features available for purchase. The Responsible Driver Plan provides the following features: Accident Forgiveness (Rule 19.A.), and Minor Violation Forgiveness (Rule 19.B.).

###### 1. Eligibility

The policy must meet the eligibility requirements for all features included in the Responsible Driver Plan.

###### 2. Premium Determination

Refer to rate pages. Premium is determined by adding the applicable premiums for the features included in the Responsible Driver Plan. The Responsible Driver Plan is designated as package level F1 in the features section of the rate pages.

##### C. Premier Responsible Driver Plan

The Premier Responsible Driver Plan is an optional package of coverages and features available for purchase. The Premier Responsible Driver Plan provides the following coverages and features: Accident Forgiveness (Rule 19.A.), Minor Violation Forgiveness (Rule 19.B.), Decreasing Deductible (Rule 19.C.), and Total Loss Deductible Waiver (Rule 19.D.).

###### 1. Eligibility

- a. The policy must meet the eligibility requirements for all coverages and features included in the Premier Responsible Driver Plan.
- b. Comprehensive coverage is required on at least one vehicle on the policy for the Premier Responsible Driver Plan to apply. If Comprehensive coverage is removed from all vehicles on the policy, the Premier Responsible Driver Plan must also be removed.

###### 2. Premium Determination

Refer to rate pages. Premium is determined by adding the applicable premiums for the features and coverages included in the Premier Responsible Driver Plan. The Premier Responsible Driver Plan is designated as package level F2 in the features section of the rate pages.

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D. Premier Roadside Assistance

Premier Roadside Assistance is an optional package of coverages that may be added to a vehicle. Premier Roadside Assistance provides the following coverages: Roadside Assistance (Rule 18.3.), Trip Interruption (Rule 18.4.), and Personal Property (Rule 18.5.).

1. Eligibility

- a. The vehicle must meet the eligibility requirements for all coverages included in Premier Roadside Assistance.
- b. Comprehensive coverage must be provided for the vehicle. If Comprehensive coverage is removed, Premier Roadside Assistance must also be removed.

2. Premium Determination

Refer to rate pages. Premium is determined by adding the applicable premiums for the coverages included with Premier Roadside Assistance. Premier Roadside Assistance is designated as package level RP in the Miscellaneous Coverages section of the rate pages.

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**27. ASSESSMENT RECOUPMENT**

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- A. The assessment factor is multiplied by each applicable coverage term premium after all previous rating steps have been applied.
- B. Add coverage level assessments from Step A above together for each vehicle to determine total assessment amount.

TERRITORY PAGES

| SORTED BY ZIP CODE |           |       |           |       |           |       |           |
|--------------------|-----------|-------|-----------|-------|-----------|-------|-----------|
| Zip                | Territory | Zip   | Territory | Zip   | Territory | Zip   | Territory |
| 32003              | 0068      | 32131 | 0328      | 32256 | 0191      | 32427 | 0034      |
| 32008              | 0189      | 32132 | 0201      | 32257 | 0157      | 32428 | 0034      |
| 32009              | 0066      | 32134 | 0178      | 32258 | 0070      | 32430 | 0040      |
| 32011              | 0065      | 32136 | 0077      | 32259 | 0070      | 32431 | 0039      |
| 32013              | 0051      | 32137 | 0077      | 32266 | 0075      | 32433 | 0032      |
| 32024              | 0188      | 32139 | 0059      | 32277 | 0307      | 32435 | 0032      |
| 32025              | 0055      | 32140 | 0067      | 32301 | 0047      | 32437 | 0185      |
| 32033              | 0069      | 32141 | 0080      | 32303 | 0049      | 32438 | 0035      |
| 32034              | 0065      | 32143 | 0077      | 32304 | 0049      | 32439 | 0033      |
| 32038              | 0189      | 32145 | 0069      | 32305 | 0048      | 32440 | 0039      |
| 32040              | 0056      | 32148 | 0058      | 32306 | 0049      | 32442 | 0038      |
| 32043              | 0067      | 32159 | 0151      | 32308 | 0047      | 32443 | 0324      |
| 32044              | 0057      | 32162 | 0151      | 32309 | 0047      | 32444 | 0037      |
| 32046              | 0066      | 32163 | 0151      | 32310 | 0049      | 32445 | 0324      |
| 32052              | 0326      | 32164 | 0077      | 32311 | 0048      | 32446 | 0324      |
| 32053              | 0326      | 32168 | 0201      | 32312 | 0047      | 32448 | 0038      |
| 32054              | 0327      | 32169 | 0329      | 32317 | 0047      | 32449 | 0040      |
| 32055              | 0055      | 32174 | 0195      | 32320 | 0041      | 32455 | 0033      |
| 32058              | 0327      | 32176 | 0195      | 32321 | 0043      | 32456 | 0041      |
| 32059              | 0046      | 32177 | 0058      | 32322 | 0043      | 32459 | 0035      |
| 32060              | 0051      | 32179 | 0147      | 32324 | 0325      | 32460 | 0038      |
| 32061              | 0056      | 32180 | 0194      | 32327 | 0045      | 32462 | 0185      |
| 32062              | 0051      | 32181 | 0059      | 32328 | 0043      | 32464 | 0032      |
| 32063              | 0056      | 32187 | 0328      | 32331 | 0186      | 32465 | 0041      |
| 32064              | 0051      | 32189 | 0328      | 32332 | 0325      | 32466 | 0035      |
| 32065              | 0068      | 32190 | 0194      | 32333 | 0042      | 32501 | 0021      |
| 32066              | 0188      | 32193 | 0328      | 32334 | 0044      | 32502 | 0021      |
| 32068              | 0068      | 32195 | 0179      | 32335 | 0043      | 32503 | 0021      |
| 32071              | 0188      | 32202 | 0308      | 32336 | 0186      | 32504 | 0021      |
| 32073              | 0072      | 32204 | 0321      | 32340 | 0046      | 32505 | 0022      |
| 32080              | 0190      | 32205 | 0321      | 32343 | 0042      | 32506 | 0020      |
| 32081              | 0191      | 32206 | 0308      | 32344 | 0186      | 32507 | 0020      |
| 32082              | 0191      | 32207 | 0157      | 32346 | 0044      | 32508 | 0024      |
| 32083              | 0328      | 32208 | 0192      | 32347 | 0050      | 32509 | 0022      |
| 32084              | 0190      | 32209 | 0074      | 32348 | 0050      | 32511 | 0020      |
| 32086              | 0190      | 32210 | 0321      | 32350 | 0046      | 32512 | 0020      |
| 32087              | 0055      | 32211 | 0307      | 32351 | 0042      | 32514 | 0023      |
| 32091              | 0057      | 32212 | 0072      | 32352 | 0325      | 32526 | 0022      |
| 32092              | 0069      | 32214 | 0072      | 32355 | 0045      | 32531 | 0028      |
| 32094              | 0051      | 32216 | 0191      | 32356 | 0187      | 32533 | 0023      |
| 32095              | 0190      | 32217 | 0157      | 32358 | 0044      | 32534 | 0022      |
| 32096              | 0055      | 32218 | 0076      | 32359 | 0187      | 32535 | 0019      |
| 32097              | 0065      | 32219 | 0192      | 32399 | 0048      | 32536 | 0031      |
| 32099              | 0071      | 32220 | 0071      | 32401 | 0037      | 32539 | 0031      |
| 32102              | 0180      | 32221 | 0073      | 32403 | 0036      | 32541 | 0030      |
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| 32114              | 0197      | 32225 | 0193      | 32408 | 0036      | 32548 | 0029      |
| 32117              | 0197      | 32226 | 0076      | 32409 | 0035      | 32550 | 0030      |
| 32118              | 0197      | 32227 | 0193      | 32413 | 0035      | 32561 | 0024      |
| 32119              | 0197      | 32233 | 0193      | 32420 | 0038      | 32563 | 0026      |
| 32124              | 0196      | 32234 | 0071      | 32421 | 0040      | 32564 | 0028      |
| 32127              | 0079      | 32244 | 0072      | 32423 | 0324      | 32565 | 0019      |
| 32128              | 0196      | 32246 | 0075      | 32424 | 0040      | 32566 | 0026      |
| 32129              | 0079      | 32250 | 0075      | 32425 | 0034      | 32567 | 0028      |
| 32130              | 0078      | 32254 | 0074      | 32426 | 0324      | 32568 | 0313      |

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|--------------------|-----------|-------|-----------|-------|-----------|-------|-----------|
| Zip                | Territory | Zip   | Territory | Zip   | Territory | Zip   | Territory |
| 32569              | 0029      | 32733 | 0087      | 32834 | 0166      | 33031 | 0268      |
| 32570              | 0025      | 32735 | 0152      | 32835 | 0092      | 33032 | 0158      |
| 32571              | 0025      | 32736 | 0155      | 32836 | 0090      | 33033 | 0158      |
| 32577              | 0313      | 32738 | 0200      | 32837 | 0091      | 33034 | 0211      |
| 32578              | 0027      | 32744 | 0200      | 32839 | 0167      | 33035 | 0158      |
| 32579              | 0027      | 32746 | 0084      | 32901 | 0208      | 33036 | 0330      |
| 32580              | 0027      | 32750 | 0083      | 32903 | 0208      | 33037 | 0330      |
| 32583              | 0025      | 32751 | 0087      | 32904 | 0206      | 33039 | 0158      |
| 32601              | 0063      | 32754 | 0080      | 32905 | 0205      | 33040 | 0104      |
| 32603              | 0063      | 32757 | 0182      | 32907 | 0205      | 33042 | 0104      |
| 32605              | 0061      | 32759 | 0080      | 32908 | 0203      | 33043 | 0104      |
| 32606              | 0064      | 32763 | 0199      | 32909 | 0203      | 33050 | 0330      |
| 32607              | 0061      | 32764 | 0201      | 32920 | 0329      | 33054 | 0112      |
| 32608              | 0061      | 32765 | 0161      | 32922 | 0202      | 33055 | 0112      |
| 32609              | 0064      | 32766 | 0160      | 32925 | 0207      | 33056 | 0112      |
| 32611              | 0063      | 32767 | 0180      | 32926 | 0209      | 33060 | 0118      |
| 32612              | 0063      | 32771 | 0198      | 32927 | 0209      | 33062 | 0225      |
| 32615              | 0062      | 32773 | 0161      | 32931 | 0329      | 33063 | 0119      |
| 32617              | 0147      | 32776 | 0155      | 32934 | 0206      | 33064 | 0118      |
| 32618              | 0062      | 32778 | 0183      | 32935 | 0206      | 33065 | 0227      |
| 32619              | 0310      | 32779 | 0084      | 32937 | 0207      | 33066 | 0119      |
| 32621              | 0054      | 32780 | 0210      | 32940 | 0206      | 33067 | 0226      |
| 32622              | 0057      | 32784 | 0180      | 32948 | 0244      | 33068 | 0117      |
| 32625              | 0053      | 32789 | 0087      | 32949 | 0204      | 33069 | 0117      |
| 32626              | 0054      | 32792 | 0085      | 32950 | 0205      | 33070 | 0330      |
| 32628              | 0052      | 32796 | 0210      | 32951 | 0208      | 33071 | 0227      |
| 32631              | 0060      | 32798 | 0089      | 32952 | 0081      | 33073 | 0119      |
| 32640              | 0060      | 32801 | 0167      | 32953 | 0081      | 33076 | 0226      |
| 32641              | 0309      | 32803 | 0087      | 32955 | 0202      | 33109 | 0323      |
| 32643              | 0310      | 32804 | 0168      | 32958 | 0244      | 33122 | 0335      |
| 32648              | 0187      | 32805 | 0088      | 32960 | 0128      | 33125 | 0107      |
| 32653              | 0064      | 32806 | 0167      | 32962 | 0246      | 33126 | 0215      |
| 32656              | 0067      | 32807 | 0085      | 32963 | 0246      | 33127 | 0109      |
| 32666              | 0058      | 32808 | 0088      | 32966 | 0245      | 33128 | 0109      |
| 32667              | 0309      | 32809 | 0091      | 32967 | 0245      | 33129 | 0159      |
| 32668              | 0053      | 32810 | 0168      | 32968 | 0128      | 33130 | 0109      |
| 32669              | 0062      | 32811 | 0088      | 32976 | 0204      | 33131 | 0159      |
| 32680              | 0052      | 32812 | 0162      | 33004 | 0115      | 33132 | 0159      |
| 32686              | 0146      | 32814 | 0087      | 33009 | 0311      | 33133 | 0159      |
| 32693              | 0054      | 32815 | 0329      | 33010 | 0317      | 33134 | 0107      |
| 32694              | 0060      | 32816 | 0165      | 33012 | 0110      | 33135 | 0107      |
| 32696              | 0053      | 32817 | 0164      | 33013 | 0110      | 33136 | 0109      |
| 32701              | 0082      | 32818 | 0092      | 33014 | 0112      | 33137 | 0322      |
| 32702              | 0180      | 32819 | 0090      | 33015 | 0217      | 33138 | 0322      |
| 32703              | 0089      | 32820 | 0166      | 33016 | 0217      | 33139 | 0106      |
| 32707              | 0083      | 32821 | 0170      | 33018 | 0217      | 33140 | 0106      |
| 32708              | 0083      | 32822 | 0162      | 33019 | 0115      | 33141 | 0106      |
| 32709              | 0086      | 32824 | 0091      | 33020 | 0311      | 33142 | 0317      |
| 32712              | 0089      | 32825 | 0164      | 33021 | 0114      | 33143 | 0145      |
| 32713              | 0199      | 32826 | 0165      | 33023 | 0114      | 33144 | 0215      |
| 32714              | 0082      | 32827 | 0306      | 33024 | 0114      | 33145 | 0107      |
| 32720              | 0078      | 32828 | 0165      | 33025 | 0220      | 33146 | 0145      |
| 32724              | 0200      | 32829 | 0163      | 33026 | 0220      | 33147 | 0316      |
| 32725              | 0198      | 32830 | 0170      | 33027 | 0219      | 33149 | 0323      |
| 32726              | 0183      | 32831 | 0163      | 33028 | 0219      | 33150 | 0316      |
| 32730              | 0082      | 32832 | 0306      | 33029 | 0218      | 33154 | 0106      |
| 32732              | 0160      | 32833 | 0166      | 33030 | 0268      | 33155 | 0145      |

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| SORTED BY ZIP CODE |           |       |           |       |           |       |           |
|--------------------|-----------|-------|-----------|-------|-----------|-------|-----------|
| Zip                | Territory | Zip   | Territory | Zip   | Territory | Zip   | Territory |
| 33156              | 0267      | 33327 | 0218      | 33478 | 0238      | 33612 | 0291      |
| 33157              | 0105      | 33328 | 0220      | 33480 | 0233      | 33613 | 0291      |
| 33158              | 0267      | 33330 | 0219      | 33483 | 0231      | 33614 | 0278      |
| 33160              | 0113      | 33331 | 0337      | 33484 | 0229      | 33615 | 0279      |
| 33161              | 0216      | 33332 | 0218      | 33486 | 0228      | 33616 | 0288      |
| 33162              | 0111      | 33334 | 0224      | 33487 | 0120      | 33617 | 0289      |
| 33165              | 0214      | 33351 | 0221      | 33493 | 0312      | 33618 | 0281      |
| 33166              | 0335      | 33388 | 0222      | 33496 | 0120      | 33619 | 0274      |
| 33167              | 0110      | 33394 | 0116      | 33498 | 0120      | 33620 | 0289      |
| 33168              | 0216      | 33401 | 0233      | 33510 | 0303      | 33621 | 0288      |
| 33169              | 0111      | 33403 | 0232      | 33511 | 0273      | 33624 | 0281      |
| 33170              | 0212      | 33404 | 0232      | 33513 | 0154      | 33625 | 0281      |
| 33172              | 0108      | 33405 | 0234      | 33514 | 0154      | 33626 | 0280      |
| 33173              | 0105      | 33406 | 0235      | 33523 | 0012      | 33629 | 0277      |
| 33174              | 0214      | 33407 | 0233      | 33525 | 0012      | 33634 | 0279      |
| 33175              | 0319      | 33408 | 0124      | 33527 | 0271      | 33635 | 0279      |
| 33176              | 0105      | 33409 | 0233      | 33534 | 0274      | 33637 | 0289      |
| 33177              | 0212      | 33410 | 0124      | 33538 | 0154      | 33646 | 0272      |
| 33178              | 0108      | 33411 | 0121      | 33540 | 0011      | 33647 | 0272      |
| 33179              | 0111      | 33412 | 0334      | 33541 | 0011      | 33701 | 0286      |
| 33180              | 0113      | 33413 | 0236      | 33542 | 0011      | 33702 | 0285      |
| 33181              | 0111      | 33414 | 0121      | 33543 | 0018      | 33703 | 0287      |
| 33182              | 0108      | 33415 | 0236      | 33544 | 0018      | 33704 | 0287      |
| 33183              | 0318      | 33417 | 0334      | 33545 | 0018      | 33705 | 0286      |
| 33184              | 0319      | 33418 | 0238      | 33547 | 0314      | 33706 | 0300      |
| 33185              | 0213      | 33426 | 0230      | 33548 | 0290      | 33707 | 0298      |
| 33186              | 0318      | 33428 | 0119      | 33549 | 0290      | 33708 | 0300      |
| 33187              | 0211      | 33430 | 0123      | 33556 | 0280      | 33709 | 0301      |
| 33188              | 0335      | 33431 | 0228      | 33558 | 0280      | 33710 | 0298      |
| 33189              | 0105      | 33432 | 0228      | 33559 | 0290      | 33711 | 0299      |
| 33190              | 0212      | 33433 | 0119      | 33563 | 0302      | 33712 | 0299      |
| 33193              | 0213      | 33434 | 0120      | 33565 | 0302      | 33713 | 0286      |
| 33194              | 0213      | 33435 | 0122      | 33566 | 0302      | 33714 | 0301      |
| 33196              | 0211      | 33436 | 0230      | 33567 | 0271      | 33715 | 0299      |
| 33199              | 0214      | 33437 | 0230      | 33569 | 0270      | 33716 | 0285      |
| 33206              | 0335      | 33438 | 0123      | 33570 | 0269      | 33730 | 0286      |
| 33222              | 0214      | 33440 | 0175      | 33572 | 0269      | 33755 | 0284      |
| 33301              | 0116      | 33441 | 0118      | 33573 | 0270      | 33756 | 0295      |
| 33304              | 0116      | 33442 | 0118      | 33576 | 0015      | 33759 | 0293      |
| 33305              | 0225      | 33444 | 0231      | 33578 | 0270      | 33760 | 0293      |
| 33306              | 0224      | 33445 | 0229      | 33579 | 0270      | 33761 | 0294      |
| 33308              | 0225      | 33446 | 0229      | 33584 | 0303      | 33762 | 0293      |
| 33309              | 0117      | 33449 | 0237      | 33585 | 0153      | 33763 | 0294      |
| 33311              | 0117      | 33455 | 0239      | 33592 | 0272      | 33764 | 0293      |
| 33312              | 0223      | 33458 | 0238      | 33594 | 0273      | 33765 | 0284      |
| 33313              | 0221      | 33460 | 0234      | 33596 | 0273      | 33767 | 0295      |
| 33314              | 0223      | 33461 | 0235      | 33597 | 0154      | 33770 | 0295      |
| 33315              | 0223      | 33462 | 0122      | 33598 | 0314      | 33771 | 0305      |
| 33316              | 0116      | 33463 | 0237      | 33602 | 0275      | 33772 | 0297      |
| 33317              | 0222      | 33467 | 0237      | 33603 | 0276      | 33773 | 0305      |
| 33319              | 0221      | 33469 | 0239      | 33604 | 0278      | 33774 | 0296      |
| 33321              | 0227      | 33470 | 0312      | 33605 | 0276      | 33776 | 0296      |
| 33322              | 0221      | 33471 | 0175      | 33606 | 0275      | 33777 | 0297      |
| 33323              | 0125      | 33472 | 0230      | 33607 | 0275      | 33778 | 0296      |
| 33324              | 0222      | 33473 | 0230      | 33609 | 0277      | 33781 | 0304      |
| 33325              | 0125      | 33476 | 0123      | 33610 | 0276      | 33782 | 0304      |
| 33326              | 0337      | 33477 | 0124      | 33611 | 0288      | 33785 | 0300      |

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| SORTED BY ZIP CODE |           |       |           |       |           |       |           |
|--------------------|-----------|-------|-----------|-------|-----------|-------|-----------|
| Zip                | Territory | Zip   | Territory | Zip   | Territory | Zip   | Territory |
| 33786              | 0295      | 33921 | 0135      | 34207 | 0264      | 34465 | 0002      |
| 33801              | 0101      | 33922 | 0135      | 34208 | 0263      | 34470 | 0149      |
| 33803              | 0096      | 33924 | 0135      | 34209 | 0266      | 34471 | 0148      |
| 33805              | 0101      | 33928 | 0336      | 34210 | 0266      | 34472 | 0149      |
| 33809              | 0320      | 33929 | 0251      | 34211 | 0262      | 34473 | 0150      |
| 33810              | 0320      | 33931 | 0251      | 34212 | 0263      | 34474 | 0148      |
| 33811              | 0099      | 33935 | 0129      | 34215 | 0265      | 34475 | 0148      |
| 33812              | 0096      | 33936 | 0134      | 34217 | 0265      | 34476 | 0150      |
| 33813              | 0096      | 33946 | 0137      | 34219 | 0142      | 34479 | 0148      |
| 33815              | 0096      | 33947 | 0137      | 34221 | 0266      | 34480 | 0149      |
| 33823              | 0102      | 33948 | 0136      | 34222 | 0263      | 34481 | 0150      |
| 33825              | 0176      | 33950 | 0256      | 34223 | 0138      | 34482 | 0146      |
| 33827              | 0097      | 33952 | 0136      | 34224 | 0258      | 34484 | 0151      |
| 33830              | 0097      | 33953 | 0257      | 34228 | 0141      | 34488 | 0147      |
| 33834              | 0098      | 33954 | 0255      | 34229 | 0140      | 34491 | 0179      |
| 33837              | 0103      | 33955 | 0256      | 34231 | 0260      | 34498 | 0053      |
| 33838              | 0172      | 33956 | 0135      | 34232 | 0139      | 34601 | 0007      |
| 33839              | 0173      | 33957 | 0135      | 34233 | 0260      | 34602 | 0007      |
| 33841              | 0098      | 33960 | 0177      | 34234 | 0141      | 34604 | 0008      |
| 33843              | 0098      | 33965 | 0132      | 34235 | 0141      | 34606 | 0010      |
| 33844              | 0174      | 33966 | 0132      | 34236 | 0261      | 34607 | 0010      |
| 33849              | 0320      | 33967 | 0132      | 34237 | 0261      | 34608 | 0009      |
| 33850              | 0100      | 33971 | 0134      | 34238 | 0260      | 34609 | 0008      |
| 33852              | 0144      | 33972 | 0134      | 34239 | 0261      | 34610 | 0008      |
| 33853              | 0174      | 33973 | 0331      | 34240 | 0139      | 34613 | 0009      |
| 33857              | 0144      | 33974 | 0331      | 34241 | 0259      | 34614 | 0005      |
| 33859              | 0097      | 33976 | 0331      | 34242 | 0140      | 34637 | 0015      |
| 33860              | 0099      | 33980 | 0136      | 34243 | 0141      | 34638 | 0015      |
| 33865              | 0177      | 33981 | 0258      | 34251 | 0142      | 34639 | 0015      |
| 33867              | 0097      | 33982 | 0175      | 34266 | 0177      | 34652 | 0016      |
| 33868              | 0102      | 33983 | 0255      | 34269 | 0177      | 34653 | 0016      |
| 33870              | 0176      | 33990 | 0254      | 34275 | 0259      | 34654 | 0013      |
| 33872              | 0176      | 33991 | 0254      | 34285 | 0138      | 34655 | 0014      |
| 33873              | 0098      | 33993 | 0253      | 34286 | 0259      | 34667 | 0017      |
| 33875              | 0176      | 34102 | 0247      | 34287 | 0257      | 34668 | 0013      |
| 33876              | 0176      | 34103 | 0248      | 34288 | 0255      | 34669 | 0017      |
| 33880              | 0173      | 34104 | 0247      | 34289 | 0257      | 34677 | 0292      |
| 33881              | 0100      | 34105 | 0248      | 34290 | 0257      | 34681 | 0283      |
| 33884              | 0172      | 34108 | 0249      | 34291 | 0259      | 34683 | 0283      |
| 33890              | 0177      | 34109 | 0249      | 34292 | 0257      | 34684 | 0283      |
| 33896              | 0171      | 34110 | 0130      | 34293 | 0138      | 34685 | 0282      |
| 33897              | 0102      | 34112 | 0247      | 34420 | 0179      | 34688 | 0282      |
| 33898              | 0174      | 34113 | 0333      | 34428 | 0002      | 34689 | 0283      |
| 33901              | 0133      | 34114 | 0129      | 34429 | 0003      | 34690 | 0014      |
| 33903              | 0253      | 34116 | 0131      | 34431 | 0156      | 34691 | 0014      |
| 33904              | 0254      | 34117 | 0131      | 34432 | 0156      | 34692 | 0014      |
| 33905              | 0252      | 34119 | 0130      | 34433 | 0001      | 34695 | 0292      |
| 33907              | 0133      | 34120 | 0250      | 34434 | 0001      | 34698 | 0294      |
| 33908              | 0251      | 34134 | 0130      | 34436 | 0006      | 34705 | 0182      |
| 33909              | 0253      | 34135 | 0250      | 34442 | 0001      | 34711 | 0184      |
| 33912              | 0132      | 34141 | 0129      | 34446 | 0005      | 34714 | 0184      |
| 33913              | 0336      | 34142 | 0129      | 34448 | 0003      | 34715 | 0184      |
| 33914              | 0254      | 34145 | 0333      | 34449 | 0053      | 34731 | 0152      |
| 33916              | 0133      | 34201 | 0143      | 34450 | 0006      | 34734 | 0169      |
| 33917              | 0253      | 34202 | 0262      | 34452 | 0006      | 34736 | 0181      |
| 33919              | 0251      | 34203 | 0143      | 34453 | 0004      | 34737 | 0332      |
| 33920              | 0252      | 34205 | 0264      | 34461 | 0004      | 34739 | 0086      |

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| SORTED BY ZIP CODE |           |     |           |     |           |     |           |
|--------------------|-----------|-----|-----------|-----|-----------|-----|-----------|
| Zip                | Territory | Zip | Territory | Zip | Territory | Zip | Territory |
| 34741              | 0095      |     |           |     |           |     |           |
| 34743              | 0094      |     |           |     |           |     |           |
| 34744              | 0094      |     |           |     |           |     |           |
| 34746              | 0095      |     |           |     |           |     |           |
| 34747              | 0171      |     |           |     |           |     |           |
| 34748              | 0183      |     |           |     |           |     |           |
| 34753              | 0181      |     |           |     |           |     |           |
| 34756              | 0184      |     |           |     |           |     |           |
| 34758              | 0171      |     |           |     |           |     |           |
| 34759              | 0103      |     |           |     |           |     |           |
| 34761              | 0169      |     |           |     |           |     |           |
| 34762              | 0153      |     |           |     |           |     |           |
| 34769              | 0093      |     |           |     |           |     |           |
| 34771              | 0086      |     |           |     |           |     |           |
| 34772              | 0093      |     |           |     |           |     |           |
| 34773              | 0086      |     |           |     |           |     |           |
| 34785              | 0153      |     |           |     |           |     |           |
| 34786              | 0090      |     |           |     |           |     |           |
| 34787              | 0170      |     |           |     |           |     |           |
| 34788              | 0152      |     |           |     |           |     |           |
| 34797              | 0332      |     |           |     |           |     |           |
| 34945              | 0315      |     |           |     |           |     |           |
| 34946              | 0126      |     |           |     |           |     |           |
| 34947              | 0126      |     |           |     |           |     |           |
| 34949              | 0127      |     |           |     |           |     |           |
| 34950              | 0127      |     |           |     |           |     |           |
| 34951              | 0246      |     |           |     |           |     |           |
| 34952              | 0242      |     |           |     |           |     |           |
| 34953              | 0241      |     |           |     |           |     |           |
| 34956              | 0243      |     |           |     |           |     |           |
| 34957              | 0240      |     |           |     |           |     |           |
| 34972              | 0144      |     |           |     |           |     |           |
| 34974              | 0144      |     |           |     |           |     |           |
| 34981              | 0241      |     |           |     |           |     |           |
| 34982              | 0127      |     |           |     |           |     |           |
| 34983              | 0242      |     |           |     |           |     |           |
| 34984              | 0242      |     |           |     |           |     |           |
| 34986              | 0241      |     |           |     |           |     |           |
| 34987              | 0241      |     |           |     |           |     |           |
| 34988              | 0315      |     |           |     |           |     |           |
| 34990              | 0243      |     |           |     |           |     |           |
| 34994              | 0239      |     |           |     |           |     |           |
| 34996              | 0240      |     |           |     |           |     |           |
| 34997              | 0239      |     |           |     |           |     |           |

**The Standard Fire Insurance Company**

**Quantum Auto® 2.0**

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LIABILITY AND PHYSICAL DAMAGE SYMBOL DEFAULT SECTION

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PHYSICAL DAMAGE SYMBOL DEFAULT – PRICE to SYMBOL

Manufacturer's Suggested Retail Price

**1990 and Future Model Years**

| CP | CL | Cost          |
|----|----|---------------|
| 01 | 01 | \$0 - 2200    |
| 02 | 01 | 2201 - 3500   |
| 02 | 02 | 3501 - 4400   |
| 03 | 02 | 4401 - 6600   |
| 04 | 02 | 6601 - 7000   |
| 04 | 03 | 7001 - 8800   |
| 05 | 03 | 8801 - 10500  |
| 05 | 04 | 10501 - 11000 |
| 06 | 04 | 11001 - 13200 |
| 07 | 04 | 13201 - 14000 |
| 07 | 05 | 14001 - 15400 |
| 08 | 05 | 15401 - 17500 |
| 08 | 06 | 17501 - 17600 |
| 09 | 06 | 17601 - 19800 |
| 10 | 06 | 19801 - 21000 |
| 10 | 07 | 21001 - 22000 |
| 11 | 07 | 22001 - 24200 |
| 11 | 08 | 24201 - 24500 |
| 12 | 08 | 24501 - 26400 |
| 13 | 08 | 26401 - 27000 |
| 14 | 08 | 27001 - 27600 |
| 15 | 08 | 27601 - 28000 |
| 15 | 09 | 28001 - 28200 |
| 16 | 09 | 28201 - 28800 |
| 17 | 10 | 28801 - 29400 |
| 18 | 10 | 29401 - 29600 |
| 18 | 11 | 29601 - 30000 |
| 19 | 11 | 30001 - 30400 |
| 19 | 12 | 30401 - 31000 |
| 20 | 12 | 31001 - 31200 |
| 20 | 13 | 31201 - 32000 |
| 21 | 14 | 32001 - 32800 |
| 21 | 15 | 32801 - 33000 |
| 22 | 15 | 33001 - 33600 |
| 22 | 16 | 33601 - 34000 |
| 23 | 16 | 34001 - 34400 |
| 23 | 17 | 34401 - 35000 |
| 24 | 17 | 35001 - 35200 |
| 24 | 18 | 35201 - 36000 |
| 25 | 19 | 36001 - 36800 |
| 25 | 20 | 36801 - 37000 |

| CP | CL | Cost             |
|----|----|------------------|
| 26 | 20 | 37001 - 37600    |
| 26 | 21 | 37601 - 38000    |
| 27 | 21 | 38001 - 38400    |
| 27 | 22 | 38401 - 39000    |
| 28 | 22 | 39001 - 39200    |
| 28 | 23 | 39201 - 40000    |
| 29 | 24 | 40001 - 40800    |
| 29 | 25 | 40801 - 41500    |
| 30 | 25 | 41501 - 41600    |
| 30 | 26 | 41601 - 42400    |
| 30 | 27 | 42401 - 43000    |
| 31 | 27 | 43001 - 43200    |
| 31 | 28 | 43201 - 44000    |
| 31 | 29 | 44001 - 44500    |
| 32 | 29 | 44501 - 46000    |
| 33 | 29 | 46001 - 47500    |
| 34 | 29 | 47501 - 49000    |
| 35 | 29 | 49001 - 49600    |
| 35 | 30 | 49601 - 50500    |
| 36 | 30 | 50501 - 55200    |
| 36 | 31 | 55201 - 60800    |
| 36 | 32 | 60801 - 66000    |
| 37 | 32 | 66001 - 66400    |
| 37 | 33 | 66401 - 72000    |
| 37 | 34 | 72001 - 77600    |
| 37 | 35 | 77601 - 81500    |
| 38 | 35 | 81501 - 83200    |
| 38 | 36 | 83201 - 88000    |
| 38 | 37 | 88001 - 94400    |
| 38 | 38 | 94401 - 97000    |
| 39 | 38 | 97001 - 100000   |
| 39 | 39 | 100001 - 112500  |
| 40 | 40 | 112501 - 125000  |
| 40 | 41 | 125001 - 128000  |
| 41 | 41 | 128001 - 137500  |
| 41 | 42 | 137501 - 143500  |
| 42 | 42 | 143501 - 150000  |
| 42 | 43 | 150001 - 159000  |
| 43 | 43 | 159001 - 162500  |
| 43 | 44 | 162501 - 175000  |
| 90 | 90 | 175001 and above |

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PHYSICAL DAMAGE SYMBOL DEFAULT – PRICE to SYMBOL SECTION  
Manufacturer's Suggested Retail Price

**1989 and Prior Model Years**

| <b>Comprehensive Symbol</b> | <b>Collision Symbol</b> | <b>Cost</b>     |
|-----------------------------|-------------------------|-----------------|
| 1                           | 1                       | \$0 - 1600      |
| 2                           | 2                       | 1601 - 2100     |
| 3                           | 3                       | 2101 - 2750     |
| 4                           | 4                       | 2751 - 3700     |
| 5                           | 5                       | 3701 - 5000     |
| 6                           | 6                       | 5001 - 6500     |
| 7                           | 7                       | 6501 - 8000     |
| 8                           | 8                       | 8001 - 10000    |
| 9                           | 9                       | n/a             |
| 10                          | 10                      | 10001 - 12500   |
| 11                          | 11                      | 12501 - 15000   |
| 12                          | 12                      | 15001 - 17500   |
| 13                          | 13                      | 17501 - 20000   |
| 14                          | 14                      | 20001 - 24000   |
| 15                          | 15                      | 24001 - 28000   |
| 16                          | 16                      | 28001 - 33000   |
| 17                          | 17                      | 33001 - 39000   |
| 18                          | 18                      | 39001 - 46000   |
| 19                          | 19                      | 46001 - 55000   |
| 20                          | 20                      | 55001 - 65000   |
| 21                          | 21                      | 65001 and above |

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LIABILITY SYMBOL DEFAULT – MAKE/TYPE to SYMBOL  
 Manufacturer's Suggested Retail Price

| <b>Make Name</b> | <b>Vehicle Type</b> | <b>BI</b> | <b>PD</b> | <b>UM</b> | <b>MP</b> | <b>PIP</b> |
|------------------|---------------------|-----------|-----------|-----------|-----------|------------|
| ABART            | PU                  | 17        | 25        | 33        | 22        | 08         |
| ABART            | PP                  | 16        | 23        | 27        | 37        | 23         |
| ACURA            | PU                  | 16        | 25        | 28        | 20        | 15         |
| ACURA            | PP                  | 16        | 21        | 24        | 35        | 23         |
| ALFA             | PU                  | 17        | 25        | 33        | 22        | 08         |
| ALFA             | PP                  | 16        | 23        | 27        | 37        | 23         |
| AMC              | PU                  | 17        | 25        | 33        | 22        | 08         |
| AMC              | PP                  | 16        | 23        | 27        | 37        | 23         |
| AMGEN            | PU                  | 17        | 25        | 33        | 22        | 08         |
| AMGEN            | PP                  | 16        | 23        | 27        | 37        | 23         |
| ARNOL            | PU                  | 17        | 25        | 33        | 22        | 08         |
| ARNOL            | PP                  | 16        | 23        | 27        | 37        | 23         |
| ARO              | PU                  | 17        | 25        | 33        | 22        | 08         |
| ARO              | PP                  | 16        | 23        | 27        | 37        | 23         |
| ARROW            | PU                  | 17        | 25        | 33        | 22        | 08         |
| ARROW            | PP                  | 16        | 23        | 27        | 37        | 23         |
| ASA              | PU                  | 17        | 25        | 33        | 22        | 08         |
| ASA              | PP                  | 16        | 23        | 27        | 37        | 23         |
| ASTOM            | PU                  | 17        | 25        | 33        | 22        | 08         |
| ASTOM            | PP                  | 16        | 23        | 27        | 37        | 23         |
| AUBUR            | PU                  | 17        | 25        | 33        | 22        | 08         |
| AUBUR            | PP                  | 16        | 23        | 27        | 37        | 23         |
| AUDI             | PU                  | 16        | 24        | 24        | 16        | 06         |
| AUDI             | PP                  | 11        | 21        | 17        | 21        | 08         |
| AUROR            | PU                  | 17        | 25        | 33        | 22        | 08         |
| AUROR            | PP                  | 16        | 23        | 27        | 37        | 23         |
| AUSTI            | PU                  | 17        | 25        | 33        | 22        | 08         |
| AUSTI            | PP                  | 16        | 23        | 27        | 37        | 23         |
| AUSTR            | PU                  | 17        | 25        | 33        | 22        | 08         |
| AUSTR            | PP                  | 16        | 23        | 27        | 37        | 23         |
| AVANT            | PU                  | 17        | 25        | 33        | 22        | 08         |
| AVANT            | PP                  | 16        | 23        | 27        | 37        | 23         |
| BENTL            | PU                  | 17        | 25        | 33        | 22        | 08         |
| BENTL            | PP                  | 16        | 23        | 27        | 37        | 23         |
| BERTO            | PU                  | 17        | 25        | 33        | 22        | 08         |

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| <b>Make Name</b> | <b>Vehicle Type</b> | <b>BI</b> | <b>PD</b> | <b>UM</b> | <b>MP</b> | <b>PIP</b> |
|------------------|---------------------|-----------|-----------|-----------|-----------|------------|
| BERTO            | PP                  | 16        | 23        | 27        | 37        | 23         |
| BITTE            | PU                  | 17        | 25        | 33        | 22        | 08         |
| BITTE            | PP                  | 16        | 23        | 27        | 37        | 23         |
| BMW              | PP                  | 09        | 10        | 16        | 24        | 07         |
| BMW              | PU                  | 16        | 25        | 29        | 24        | 08         |
| BRADL            | PU                  | 17        | 25        | 33        | 22        | 08         |
| BRADL            | PP                  | 16        | 23        | 27        | 37        | 23         |
| BRIC             | PU                  | 17        | 25        | 33        | 22        | 08         |
| BRIC             | PP                  | 16        | 23        | 27        | 37        | 23         |
| BUGAT            | PU                  | 17        | 25        | 33        | 22        | 08         |
| BUGAT            | PP                  | 16        | 23        | 27        | 37        | 23         |
| BUICK            | PU                  | 16        | 25        | 27        | 31        | 16         |
| BUICK            | PP                  | 16        | 21        | 24        | 35        | 18         |
| CADI             | PP                  | 16        | 20        | 20        | 29        | 08         |
| CADI             | PU                  | 16        | 25        | 27        | 27        | 08         |
| CAPRI            | PU                  | 17        | 25        | 33        | 22        | 08         |
| CAPRI            | PP                  | 16        | 23        | 27        | 37        | 23         |
| CHALL            | PU                  | 17        | 25        | 33        | 22        | 08         |
| CHALL            | PP                  | 16        | 23        | 27        | 37        | 23         |
| CHAMP            | PU                  | 17        | 25        | 33        | 22        | 08         |
| CHAMP            | PP                  | 16        | 23        | 27        | 37        | 23         |
| CHECK            | PU                  | 17        | 25        | 33        | 22        | 08         |
| CHECK            | PP                  | 16        | 23        | 27        | 37        | 23         |
| CHEVR            | PU                  | 16        | 25        | 30        | 23        | 08         |
| CHEVR            | PP                  | 17        | 24        | 31        | 38        | 23         |
| CHRY             | PU                  | 17        | 24        | 31        | 26        | 16         |
| CHRY             | PP                  | 16        | 23        | 27        | 39        | 24         |
| CITRO            | PU                  | 17        | 25        | 33        | 22        | 08         |
| CITRO            | PP                  | 16        | 23        | 27        | 37        | 23         |
| CLENE            | PU                  | 17        | 25        | 33        | 22        | 08         |
| CLENE            | PP                  | 16        | 23        | 27        | 37        | 23         |
| COLT             | PU                  | 17        | 25        | 33        | 22        | 08         |
| COLT             | PP                  | 16        | 23        | 27        | 37        | 23         |
| COMM             | PU                  | 17        | 25        | 33        | 22        | 08         |
| COMM             | PP                  | 16        | 23        | 27        | 37        | 23         |
| CONCE            | PU                  | 17        | 25        | 33        | 22        | 08         |
| CONCE            | PP                  | 16        | 23        | 27        | 37        | 23         |
| COSTI            | PU                  | 17        | 25        | 33        | 22        | 08         |
| COSTI            | PP                  | 16        | 23        | 27        | 37        | 23         |

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|------------------|---------------------|-----------|-----------|-----------|-----------|------------|
| COUR             | PU                  | 17        | 25        | 33        | 22        | 08         |
| COUR             | PP                  | 16        | 23        | 27        | 37        | 23         |
| DAEW             | PP                  | 19        | 25        | 42        | 54        | 24         |
| DAEW             | PU                  | 19        | 25        | 42        | 54        | 24         |
| DATSU            | PU                  | 17        | 25        | 32        | 27        | 17         |
| DATSU            | PP                  | 17        | 24        | 32        | 46        | 24         |
| DELOR            | PU                  | 17        | 25        | 33        | 22        | 08         |
| DELOR            | PP                  | 16        | 23        | 27        | 37        | 23         |
| DETOM            | PU                  | 17        | 25        | 33        | 22        | 08         |
| DETOM            | PP                  | 16        | 23        | 27        | 37        | 23         |
| DHTSU            | PU                  | 17        | 25        | 33        | 22        | 08         |
| DHTSU            | PP                  | 16        | 23        | 27        | 37        | 23         |
| DODGE            | PU                  | 19        | 27        | 38        | 20        | 06         |
| DODGE            | PP                  | 17        | 24        | 31        | 41        | 24         |
| DUISE            | PU                  | 17        | 25        | 33        | 22        | 08         |
| DUISE            | PP                  | 16        | 23        | 27        | 37        | 23         |
| EAGLE            | PP                  | 19        | 23        | 44        | 49        | 24         |
| EAGLE            | PU                  | 19        | 23        | 44        | 49        | 24         |
| EDSEL            | PU                  | 17        | 25        | 33        | 22        | 08         |
| EDSEL            | PP                  | 16        | 23        | 27        | 37        | 23         |
| EXCAL            | PU                  | 17        | 25        | 33        | 22        | 08         |
| EXCAL            | PP                  | 16        | 23        | 27        | 37        | 23         |
| FERRA            | PU                  | 17        | 25        | 33        | 22        | 08         |
| FERRA            | PP                  | 16        | 23        | 27        | 37        | 23         |
| FIAT             | PU                  | 17        | 25        | 33        | 22        | 08         |
| FIAT             | PP                  | 16        | 23        | 27        | 37        | 23         |
| FIBER            | PU                  | 17        | 25        | 33        | 22        | 08         |
| FIBER            | PP                  | 16        | 23        | 27        | 37        | 23         |
| FIEST            | PU                  | 17        | 25        | 33        | 22        | 08         |
| FIEST            | PP                  | 16        | 23        | 27        | 37        | 23         |
| FORD             | PU                  | 19        | 27        | 36        | 20        | 06         |
| FORD             | PP                  | 17        | 24        | 33        | 39        | 24         |
| GAZEL            | PU                  | 17        | 25        | 33        | 22        | 08         |
| GAZEL            | PP                  | 16        | 23        | 27        | 37        | 23         |
| GEO              | PU                  | 16        | 25        | 30        | 23        | 08         |
| GEO              | PP                  | 17        | 24        | 31        | 38        | 23         |
| GLASS            | PU                  | 17        | 25        | 33        | 22        | 08         |
| GLASS            | PP                  | 16        | 23        | 27        | 37        | 23         |
| GMC              | PU                  | 16        | 25        | 30        | 19        | 06         |



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|------------------|---------------------|-----------|-----------|-----------|-----------|------------|
| GMC              | PP                  | 17        | 25        | 31        | 23        | 15         |
| GTM              | PU                  | 17        | 25        | 33        | 22        | 08         |
| GTM              | PP                  | 16        | 23        | 27        | 37        | 23         |
| HEADL            | PU                  | 17        | 25        | 33        | 22        | 08         |
| HEADL            | PP                  | 16        | 23        | 27        | 37        | 23         |
| HONDA            | PU                  | 16        | 25        | 29        | 28        | 18         |
| HONDA            | PP                  | 16        | 23        | 30        | 42        | 24         |
| HUMM             | PP                  | 19        | 27        | 37        | 23        | 06         |
| HUMM             | PU                  | 19        | 27        | 37        | 23        | 06         |
| HYUND            | PU                  | 16        | 25        | 28        | 28        | 24         |
| HYUND            | PP                  | 19        | 25        | 38        | 50        | 24         |
| IMPER            | PU                  | 17        | 25        | 33        | 22        | 08         |
| IMPER            | PP                  | 16        | 23        | 27        | 37        | 23         |
| INFIN            | PU                  | 17        | 25        | 33        | 27        | 15         |
| INFIN            | PP                  | 16        | 21        | 20        | 34        | 17         |
| INTEM            | PU                  | 17        | 25        | 33        | 22        | 08         |
| INTEM            | PP                  | 16        | 23        | 27        | 37        | 23         |
| INTER            | PU                  | 17        | 25        | 33        | 22        | 08         |
| INTER            | PP                  | 16        | 23        | 27        | 37        | 23         |
| ISO              | PU                  | 17        | 25        | 33        | 22        | 08         |
| ISO              | PP                  | 16        | 23        | 27        | 37        | 23         |
| ISUZU            | PP                  | 12        | 20        | 18        | 42        | 21         |
| ISUZU            | PU                  | 18        | 25        | 35        | 37        | 21         |
| JAGUA            | PP                  | 15        | 20        | 19        | 25        | 15         |
| JAGUA            | PU                  | 15        | 20        | 19        | 25        | 15         |
| JEEP             | PP                  | 18        | 25        | 35        | 32        | 17         |
| JEEP             | PU                  | 18        | 25        | 35        | 32        | 17         |
| JENSN            | PU                  | 17        | 25        | 33        | 22        | 08         |
| JENSN            | PP                  | 16        | 23        | 27        | 37        | 23         |
| KAISR            | PU                  | 17        | 25        | 33        | 22        | 08         |
| KAISR            | PP                  | 16        | 23        | 27        | 37        | 23         |
| KIA              | PU                  | 17        | 25        | 33        | 40        | 24         |
| KIA              | PP                  | 19        | 25        | 39        | 51        | 24         |
| LADA             | PU                  | 17        | 25        | 33        | 22        | 08         |
| LADA             | PP                  | 16        | 23        | 27        | 37        | 23         |
| LAMBO            | PU                  | 17        | 25        | 33        | 22        | 08         |
| LAMBO            | PP                  | 16        | 23        | 27        | 37        | 23         |
| LANCI            | PU                  | 17        | 25        | 33        | 22        | 08         |
| LANCI            | PP                  | 16        | 23        | 27        | 37        | 23         |

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| Make Name | Vehicle Type | BI | PD | UM | MP | PIP |
|-----------|--------------|----|----|----|----|-----|
| LEXUS     | PU           | 16 | 25 | 23 | 26 | 14  |
| LEXUS     | PP           | 12 | 20 | 18 | 30 | 15  |
| LIGIE     | PU           | 17 | 25 | 33 | 22 | 08  |
| LIGIE     | PP           | 16 | 23 | 27 | 37 | 23  |
| LINCO     | PU           | 17 | 25 | 33 | 26 | 15  |
| LINCO     | PP           | 16 | 21 | 28 | 33 | 16  |
| LONDN     | PU           | 17 | 25 | 33 | 22 | 08  |
| LONDN     | PP           | 16 | 23 | 27 | 37 | 23  |
| LOTUS     | PU           | 17 | 25 | 33 | 22 | 08  |
| LOTUS     | PP           | 16 | 23 | 27 | 37 | 23  |
| LUV       | PU           | 17 | 25 | 33 | 22 | 08  |
| LUV       | PP           | 16 | 23 | 27 | 37 | 23  |
| MANGU     | PU           | 17 | 25 | 33 | 22 | 08  |
| MANGU     | PP           | 16 | 23 | 27 | 37 | 23  |
| MARCO     | PU           | 17 | 25 | 33 | 22 | 08  |
| MARCO     | PP           | 16 | 23 | 27 | 37 | 23  |
| MASER     | PU           | 17 | 25 | 33 | 22 | 08  |
| MASER     | PP           | 16 | 23 | 27 | 37 | 23  |
| MATRA     | PU           | 17 | 25 | 33 | 22 | 08  |
| MATRA     | PP           | 16 | 23 | 27 | 37 | 23  |
| MAZDA     | PU           | 16 | 25 | 30 | 28 | 18  |
| MAZDA     | PP           | 16 | 23 | 29 | 41 | 24  |
| MERC      | PU           | 16 | 25 | 30 | 36 | 22  |
| MERC      | PP           | 17 | 24 | 31 | 39 | 24  |
| MERCB     | PU           | 16 | 25 | 30 | 36 | 22  |
| MERCB     | PP           | 17 | 24 | 31 | 39 | 24  |
| MERKR     | PU           | 17 | 25 | 33 | 22 | 08  |
| MERKR     | PP           | 16 | 23 | 27 | 37 | 23  |
| MG        | PU           | 17 | 25 | 33 | 22 | 08  |
| MG        | PP           | 16 | 23 | 27 | 37 | 23  |
| MIGI      | PU           | 17 | 25 | 33 | 22 | 08  |
| MIGI      | PP           | 16 | 23 | 27 | 37 | 23  |
| MINI      | PP           | 16 | 22 | 30 | 28 | 17  |
| MINI      | PU           | 16 | 22 | 30 | 28 | 17  |
| MITSU     | PU           | 17 | 25 | 34 | 36 | 24  |
| MITSU     | PP           | 17 | 24 | 34 | 47 | 24  |
| MONTE     | PU           | 17 | 25 | 33 | 22 | 08  |
| MONTE     | PP           | 16 | 23 | 27 | 37 | 23  |
| MORGAN    | PU           | 17 | 25 | 33 | 22 | 08  |

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| <b>Make Name</b> | <b>Vehicle Type</b> | <b>BI</b> | <b>PD</b> | <b>UM</b> | <b>MP</b> | <b>PIP</b> |
|------------------|---------------------|-----------|-----------|-----------|-----------|------------|
| MORGAN           | PP                  | 16        | 23        | 27        | 37        | 23         |
| NEWCA            | PU                  | 17        | 25        | 33        | 22        | 08         |
| NEWCA            | PP                  | 16        | 23        | 27        | 37        | 23         |
| NISSA            | PU                  | 17        | 25        | 32        | 27        | 17         |
| NISSA            | PP                  | 17        | 24        | 32        | 46        | 24         |
| OLDS             | PU                  | 17        | 25        | 32        | 34        | 18         |
| OLDS             | PP                  | 16        | 21        | 28        | 39        | 22         |
| OPEL             | PU                  | 17        | 25        | 33        | 22        | 08         |
| OPEL             | PP                  | 16        | 23        | 27        | 37        | 23         |
| OTHER            | PU                  | 17        | 25        | 33        | 22        | 08         |
| OTHER            | PP                  | 16        | 23        | 27        | 37        | 23         |
| PANTE            | PU                  | 17        | 25        | 33        | 22        | 08         |
| PANTE            | PP                  | 16        | 23        | 27        | 37        | 23         |
| PANTH            | PU                  | 17        | 25        | 33        | 22        | 08         |
| PANTH            | PP                  | 16        | 23        | 27        | 37        | 23         |
| PEUGE            | PU                  | 17        | 25        | 33        | 22        | 08         |
| PEUGE            | PP                  | 16        | 23        | 27        | 37        | 23         |
| PINIF            | PU                  | 17        | 25        | 33        | 22        | 08         |
| PINIF            | PP                  | 16        | 23        | 27        | 37        | 23         |
| PININ            | PU                  | 17        | 25        | 33        | 22        | 08         |
| PININ            | PP                  | 16        | 23        | 27        | 37        | 23         |
| PLYM             | PP                  | 17        | 24        | 32        | 43        | 24         |
| PLYM             | PU                  | 17        | 24        | 32        | 43        | 24         |
| PONTI            | PU                  | 16        | 23        | 28        | 34        | 23         |
| PONTI            | PP                  | 17        | 22        | 31        | 43        | 24         |
| PORSE            | PP                  | 01        | 08        | 05        | 09        | 06         |
| PORSE            | PU                  | 17        | 25        | 32        | 19        | 06         |
| PUMA             | PU                  | 17        | 25        | 33        | 22        | 08         |
| PUMA             | PP                  | 16        | 23        | 27        | 37        | 23         |
| RANGE            | PP                  | 18        | 29        | 35        | 27        | 07         |
| RANGE            | PU                  | 18        | 29        | 35        | 27        | 07         |
| RENAU            | PU                  | 17        | 25        | 33        | 22        | 08         |
| RENAU            | PP                  | 16        | 23        | 27        | 37        | 23         |
| REPLI            | PU                  | 17        | 25        | 33        | 22        | 08         |
| REPLI            | PP                  | 16        | 23        | 27        | 37        | 23         |
| ROLLR            | PU                  | 17        | 25        | 33        | 22        | 08         |
| ROLLR            | PP                  | 16        | 23        | 27        | 37        | 23         |
| ROVER            | PU                  | 17        | 25        | 33        | 22        | 08         |
| ROVER            | PP                  | 16        | 23        | 27        | 37        | 23         |

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|------------------|---------------------|-----------|-----------|-----------|-----------|------------|
| SAAB             | PP                  | 05        | 19        | 12        | 21        | 08         |
| SAAB             | PU                  | 16        | 25        | 29        | 29        | 15         |
| SAPPR            | PU                  | 17        | 25        | 33        | 22        | 08         |
| SAPPR            | PP                  | 16        | 23        | 27        | 37        | 23         |
| SATUR            | PU                  | 16        | 23        | 27        | 32        | 21         |
| SATUR            | PP                  | 16        | 24        | 30        | 49        | 24         |
| SBARR            | PU                  | 17        | 25        | 33        | 22        | 08         |
| SBARR            | PP                  | 16        | 23        | 27        | 37        | 23         |
| SCION            | PU                  | 16        | 21        | 26        | 42        | 24         |
| SCION            | PP                  | 19        | 25        | 40        | 49        | 24         |
| SEAT             | PU                  | 17        | 25        | 33        | 22        | 08         |
| SEAT             | PP                  | 16        | 23        | 27        | 37        | 23         |
| SHELB            | PU                  | 17        | 25        | 33        | 22        | 08         |
| SHELB            | PP                  | 16        | 23        | 27        | 37        | 23         |
| SIVAS            | PU                  | 17        | 25        | 33        | 22        | 08         |
| SIVAS            | PP                  | 16        | 23        | 27        | 37        | 23         |
| SKODA            | PU                  | 17        | 25        | 33        | 22        | 08         |
| SKODA            | PP                  | 16        | 23        | 27        | 37        | 23         |
| SMRT             | PU                  | 17        | 25        | 33        | 22        | 08         |
| SMRT             | PP                  | 16        | 23        | 27        | 37        | 23         |
| SQUIR            | PU                  | 17        | 25        | 33        | 22        | 08         |
| SQUIR            | PP                  | 16        | 23        | 27        | 37        | 23         |
| STER             | PU                  | 17        | 25        | 33        | 22        | 08         |
| STER             | PP                  | 16        | 23        | 27        | 37        | 23         |
| STERL            | PU                  | 17        | 25        | 33        | 22        | 08         |
| STERL            | PP                  | 16        | 23        | 27        | 37        | 23         |
| STUTZ            | PU                  | 17        | 25        | 33        | 22        | 08         |
| STUTZ            | PP                  | 16        | 23        | 27        | 37        | 23         |
| SUBAR            | PU                  | 09        | 23        | 16        | 19        | 10         |
| SUBAR            | PP                  | 16        | 21        | 24        | 29        | 17         |
| SUNBM            | PU                  | 17        | 25        | 33        | 22        | 08         |
| SUNBM            | PP                  | 16        | 23        | 27        | 37        | 23         |
| SUZUK            | PU                  | 16        | 25        | 29        | 42        | 24         |
| SUZUK            | PP                  | 19        | 24        | 42        | 51        | 24         |
| THOMP            | PU                  | 17        | 25        | 33        | 22        | 08         |
| THOMP            | PP                  | 16        | 23        | 27        | 37        | 23         |
| TOYOT            | PU                  | 16        | 25        | 27        | 25        | 16         |
| TOYOT            | PP                  | 16        | 23        | 27        | 40        | 24         |
| TRIUM            | PU                  | 17        | 25        | 33        | 22        | 08         |

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|------------------|---------------------|-----------|-----------|-----------|-----------|------------|
| TRIUM            | PP                  | 16        | 23        | 27        | 37        | 23         |
| TVR              | PU                  | 17        | 25        | 33        | 22        | 08         |
| TVR              | PP                  | 16        | 23        | 27        | 37        | 23         |
| VECTO            | PU                  | 17        | 25        | 33        | 22        | 08         |
| VECTO            | PP                  | 16        | 23        | 27        | 37        | 23         |
| VOLKS            | PU                  | 16        | 25        | 30        | 18        | 06         |
| VOLKS            | PP                  | 16        | 22        | 22        | 32        | 17         |
| TRIUM            | PP                  | 16        | 23        | 27        | 37        | 23         |
| VOLVO            | PU                  | 16        | 24        | 25        | 23        | 06         |
| VOLVO            | PP                  | 11        | 20        | 17        | 25        | 06         |
| YUGO             | PU                  | 17        | 25        | 33        | 22        | 08         |
| YUGO             | PP                  | 16        | 23        | 27        | 37        | 23         |
| ZENN             | PU                  | 17        | 25        | 33        | 22        | 08         |
| ZENN             | PP                  | 16        | 23        | 27        | 37        | 23         |
| ZIMMR            | PU                  | 17        | 25        | 33        | 22        | 08         |
| ZIMMR            | PP                  | 16        | 23        | 27        | 37        | 23         |

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**APPENDIX – Safe Driver**

A. Safe Driver Level

Safe Driver Level

| #Vehicles | Months Clean | Insurance Score Tier Group | Policy Tenure (Months) |          |          |          |          |
|-----------|--------------|----------------------------|------------------------|----------|----------|----------|----------|
|           |              |                            | 0-11                   | 12-23    | 24-35    | 36-59    | 60+      |
| 0         | 37+          | 10                         | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 0         | 37+          | 9                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 0         | 37+          | 8                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 0         | 37+          | 7                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 0         | 37+          | 6                          | LEVEL 6                | LEVEL 7  | LEVEL 8  | LEVEL 8  | LEVEL 8  |
| 0         | 37+          | 5                          | LEVEL 6                | LEVEL 7  | LEVEL 8  | LEVEL 8  | LEVEL 8  |
| 0         | 37+          | 4                          | LEVEL 9                | LEVEL 9  | LEVEL 9  | LEVEL 9  | LEVEL 9  |
| 0         | 37+          | 3                          | LEVEL 9                | LEVEL 9  | LEVEL 9  | LEVEL 9  | LEVEL 9  |
| 0         | 37+          | 2                          | LEVEL 10               | LEVEL 10 | LEVEL 10 | LEVEL 10 | LEVEL 10 |
| 0         | 37+          | 1                          | LEVEL 10               | LEVEL 10 | LEVEL 10 | LEVEL 10 | LEVEL 10 |
| 0         | 25-36        | 10                         | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 0         | 25-36        | 9                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 0         | 25-36        | 8                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 0         | 25-36        | 7                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 0         | 25-36        | 6                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 0         | 25-36        | 5                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 0         | 25-36        | 4                          | LEVEL 4                | LEVEL 4  | LEVEL 4  | LEVEL 4  | LEVEL 4  |
| 0         | 25-36        | 3                          | LEVEL 4                | LEVEL 4  | LEVEL 4  | LEVEL 4  | LEVEL 4  |
| 0         | 25-36        | 2                          | LEVEL 5                | LEVEL 5  | LEVEL 5  | LEVEL 5  | LEVEL 5  |
| 0         | 25-36        | 1                          | LEVEL 5                | LEVEL 5  | LEVEL 5  | LEVEL 5  | LEVEL 5  |
| 0         | 13-24        | 10                         | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 0         | 13-24        | 9                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 0         | 13-24        | 8                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 0         | 13-24        | 7                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 0         | 13-24        | 6                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 0         | 13-24        | 5                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 0         | 13-24        | 4                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 0         | 13-24        | 3                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 0         | 13-24        | 2                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 0         | 13-24        | 1                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 0         | 0-12         | 10                         | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 0         | 0-12         | 9                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 0         | 0-12         | 8                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 0         | 0-12         | 7                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |

**The Standard Fire Insurance Company**  
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| #Vehicles | Months Clean | Insurance Score Tier Group | Policy Tenure (Months) |          |          |          |          |
|-----------|--------------|----------------------------|------------------------|----------|----------|----------|----------|
|           |              |                            | 0-11                   | 12-23    | 24-35    | 36-59    | 60+      |
| 0         | 0-12         | 6                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 0         | 0-12         | 5                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 0         | 0-12         | 4                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 0         | 0-12         | 3                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 0         | 0-12         | 2                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 0         | 0-12         | 1                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 1         | 37+          | 10                         | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 1         | 37+          | 9                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 1         | 37+          | 8                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 1         | 37+          | 7                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 1         | 37+          | 6                          | LEVEL 6                | LEVEL 7  | LEVEL 8  | LEVEL 8  | LEVEL 8  |
| 1         | 37+          | 5                          | LEVEL 6                | LEVEL 7  | LEVEL 8  | LEVEL 8  | LEVEL 8  |
| 1         | 37+          | 4                          | LEVEL 9                | LEVEL 9  | LEVEL 9  | LEVEL 9  | LEVEL 9  |
| 1         | 37+          | 3                          | LEVEL 9                | LEVEL 9  | LEVEL 9  | LEVEL 9  | LEVEL 9  |
| 1         | 37+          | 2                          | LEVEL 10               | LEVEL 10 | LEVEL 10 | LEVEL 10 | LEVEL 10 |
| 1         | 37+          | 1                          | LEVEL 10               | LEVEL 10 | LEVEL 10 | LEVEL 10 | LEVEL 10 |
| 1         | 25-36        | 10                         | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 1         | 25-36        | 9                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 1         | 25-36        | 8                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 1         | 25-36        | 7                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 1         | 25-36        | 6                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 1         | 25-36        | 5                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 1         | 25-36        | 4                          | LEVEL 4                | LEVEL 4  | LEVEL 4  | LEVEL 4  | LEVEL 4  |
| 1         | 25-36        | 3                          | LEVEL 4                | LEVEL 4  | LEVEL 4  | LEVEL 4  | LEVEL 4  |
| 1         | 25-36        | 2                          | LEVEL 5                | LEVEL 5  | LEVEL 5  | LEVEL 5  | LEVEL 5  |
| 1         | 25-36        | 1                          | LEVEL 5                | LEVEL 5  | LEVEL 5  | LEVEL 5  | LEVEL 5  |
| 1         | 13-24        | 10                         | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 1         | 13-24        | 9                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 1         | 13-24        | 8                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 1         | 13-24        | 7                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 1         | 13-24        | 6                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 1         | 13-24        | 5                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 1         | 13-24        | 4                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 1         | 13-24        | 3                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 1         | 13-24        | 2                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 1         | 13-24        | 1                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 1         | 0-12         | 10                         | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 1         | 0-12         | 9                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |

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| #Vehicles | Months Clean | Insurance Score Tier Group | Policy Tenure (Months) |          |          |          |          |
|-----------|--------------|----------------------------|------------------------|----------|----------|----------|----------|
|           |              |                            | 0-11                   | 12-23    | 24-35    | 36-59    | 60+      |
| 1         | 0-12         | 8                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 1         | 0-12         | 7                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 1         | 0-12         | 6                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 1         | 0-12         | 5                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 1         | 0-12         | 4                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 1         | 0-12         | 3                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 1         | 0-12         | 2                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 1         | 0-12         | 1                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 2         | 37+          | 10                         | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 2         | 37+          | 9                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 2         | 37+          | 8                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 2         | 37+          | 7                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 2         | 37+          | 6                          | LEVEL 6                | LEVEL 7  | LEVEL 8  | LEVEL 8  | LEVEL 8  |
| 2         | 37+          | 5                          | LEVEL 6                | LEVEL 7  | LEVEL 8  | LEVEL 8  | LEVEL 8  |
| 2         | 37+          | 4                          | LEVEL 9                | LEVEL 9  | LEVEL 9  | LEVEL 9  | LEVEL 9  |
| 2         | 37+          | 3                          | LEVEL 9                | LEVEL 9  | LEVEL 9  | LEVEL 9  | LEVEL 9  |
| 2         | 37+          | 2                          | LEVEL 10               | LEVEL 10 | LEVEL 10 | LEVEL 10 | LEVEL 10 |
| 2         | 37+          | 1                          | LEVEL 10               | LEVEL 10 | LEVEL 10 | LEVEL 10 | LEVEL 10 |
| 2         | 25-36        | 10                         | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 2         | 25-36        | 9                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 2         | 25-36        | 8                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 2         | 25-36        | 7                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 2         | 25-36        | 6                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 2         | 25-36        | 5                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 2         | 25-36        | 4                          | LEVEL 4                | LEVEL 4  | LEVEL 4  | LEVEL 4  | LEVEL 4  |
| 2         | 25-36        | 3                          | LEVEL 4                | LEVEL 4  | LEVEL 4  | LEVEL 4  | LEVEL 4  |
| 2         | 25-36        | 2                          | LEVEL 5                | LEVEL 5  | LEVEL 5  | LEVEL 5  | LEVEL 5  |
| 2         | 25-36        | 1                          | LEVEL 5                | LEVEL 5  | LEVEL 5  | LEVEL 5  | LEVEL 5  |
| 2         | 13-24        | 10                         | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 2         | 13-24        | 9                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 2         | 13-24        | 8                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 2         | 13-24        | 7                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 2         | 13-24        | 6                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 2         | 13-24        | 5                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 2         | 13-24        | 4                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 2         | 13-24        | 3                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 2         | 13-24        | 2                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 2         | 13-24        | 1                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |



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| #Vehicles | Months Clean | Insurance Score Tier Group | Policy Tenure (Months) |          |          |          |          |
|-----------|--------------|----------------------------|------------------------|----------|----------|----------|----------|
|           |              |                            | 0-11                   | 12-23    | 24-35    | 36-59    | 60+      |
| 2         | 0-12         | 10                         | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 2         | 0-12         | 9                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 2         | 0-12         | 8                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 2         | 0-12         | 7                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 2         | 0-12         | 6                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 2         | 0-12         | 5                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 2         | 0-12         | 4                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 2         | 0-12         | 3                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 2         | 0-12         | 2                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 2         | 0-12         | 1                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 3         | 37+          | 10                         | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 3         | 37+          | 9                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 3         | 37+          | 8                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 3         | 37+          | 7                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 3         | 37+          | 6                          | LEVEL 6                | LEVEL 7  | LEVEL 8  | LEVEL 8  | LEVEL 8  |
| 3         | 37+          | 5                          | LEVEL 6                | LEVEL 7  | LEVEL 8  | LEVEL 8  | LEVEL 8  |
| 3         | 37+          | 4                          | LEVEL 9                | LEVEL 9  | LEVEL 9  | LEVEL 9  | LEVEL 9  |
| 3         | 37+          | 3                          | LEVEL 9                | LEVEL 9  | LEVEL 9  | LEVEL 9  | LEVEL 9  |
| 3         | 37+          | 2                          | LEVEL 10               | LEVEL 10 | LEVEL 10 | LEVEL 10 | LEVEL 10 |
| 3         | 37+          | 1                          | LEVEL 10               | LEVEL 10 | LEVEL 10 | LEVEL 10 | LEVEL 10 |
| 3         | 25-36        | 10                         | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 3         | 25-36        | 9                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 3         | 25-36        | 8                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 3         | 25-36        | 7                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 3         | 25-36        | 6                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 3         | 25-36        | 5                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 3         | 25-36        | 4                          | LEVEL 4                | LEVEL 4  | LEVEL 4  | LEVEL 4  | LEVEL 4  |
| 3         | 25-36        | 3                          | LEVEL 4                | LEVEL 4  | LEVEL 4  | LEVEL 4  | LEVEL 4  |
| 3         | 25-36        | 2                          | LEVEL 5                | LEVEL 5  | LEVEL 5  | LEVEL 5  | LEVEL 5  |
| 3         | 25-36        | 1                          | LEVEL 5                | LEVEL 5  | LEVEL 5  | LEVEL 5  | LEVEL 5  |
| 3         | 13-24        | 10                         | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 3         | 13-24        | 9                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 3         | 13-24        | 8                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 3         | 13-24        | 7                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 3         | 13-24        | 6                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 3         | 13-24        | 5                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 3         | 13-24        | 4                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 3         | 13-24        | 3                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |

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| #Vehicles | Months Clean | Insurance Score Tier Group | Policy Tenure (Months) |          |          |          |          |
|-----------|--------------|----------------------------|------------------------|----------|----------|----------|----------|
|           |              |                            | 0-11                   | 12-23    | 24-35    | 36-59    | 60+      |
| 3         | 13-24        | 2                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 3         | 13-24        | 1                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 3         | 0-12         | 10                         | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 3         | 0-12         | 9                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 3         | 0-12         | 8                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 3         | 0-12         | 7                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 3         | 0-12         | 6                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 3         | 0-12         | 5                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 3         | 0-12         | 4                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 3         | 0-12         | 3                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 3         | 0-12         | 2                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 3         | 0-12         | 1                          | LEVEL 1                | LEVEL 1  | LEVEL 1  | LEVEL 1  | LEVEL 1  |
| 4+        | 37+          | 10                         | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 4+        | 37+          | 9                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 4+        | 37+          | 8                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 4+        | 37+          | 7                          | LEVEL 5                | LEVEL 6  | LEVEL 7  | LEVEL 7  | LEVEL 7  |
| 4+        | 37+          | 6                          | LEVEL 6                | LEVEL 7  | LEVEL 8  | LEVEL 8  | LEVEL 8  |
| 4+        | 37+          | 5                          | LEVEL 6                | LEVEL 7  | LEVEL 8  | LEVEL 8  | LEVEL 8  |
| 4+        | 37+          | 4                          | LEVEL 9                | LEVEL 9  | LEVEL 9  | LEVEL 9  | LEVEL 9  |
| 4+        | 37+          | 3                          | LEVEL 9                | LEVEL 9  | LEVEL 9  | LEVEL 9  | LEVEL 9  |
| 4+        | 37+          | 2                          | LEVEL 10               | LEVEL 10 | LEVEL 10 | LEVEL 10 | LEVEL 10 |
| 4+        | 37+          | 1                          | LEVEL 10               | LEVEL 10 | LEVEL 10 | LEVEL 10 | LEVEL 10 |
| 4+        | 25-36        | 10                         | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 4+        | 25-36        | 9                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 4+        | 25-36        | 8                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 4+        | 25-36        | 7                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 4+        | 25-36        | 6                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 4+        | 25-36        | 5                          | LEVEL 3                | LEVEL 3  | LEVEL 3  | LEVEL 3  | LEVEL 3  |
| 4+        | 25-36        | 4                          | LEVEL 4                | LEVEL 4  | LEVEL 4  | LEVEL 4  | LEVEL 4  |
| 4+        | 25-36        | 3                          | LEVEL 4                | LEVEL 4  | LEVEL 4  | LEVEL 4  | LEVEL 4  |
| 4+        | 25-36        | 2                          | LEVEL 5                | LEVEL 5  | LEVEL 5  | LEVEL 5  | LEVEL 5  |
| 4+        | 25-36        | 1                          | LEVEL 5                | LEVEL 5  | LEVEL 5  | LEVEL 5  | LEVEL 5  |
| 4+        | 13-24        | 10                         | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 4+        | 13-24        | 9                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 4+        | 13-24        | 8                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 4+        | 13-24        | 7                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 4+        | 13-24        | 6                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |
| 4+        | 13-24        | 5                          | LEVEL 2                | LEVEL 2  | LEVEL 2  | LEVEL 2  | LEVEL 2  |

**The Standard Fire Insurance Company**  
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| #Vehicles | Months Clean | Insurance Score Tier Group | Policy Tenure (Months) |         |         |         |         |
|-----------|--------------|----------------------------|------------------------|---------|---------|---------|---------|
|           |              |                            | 0-11                   | 12-23   | 24-35   | 36-59   | 60+     |
| 4+        | 13-24        | 4                          | LEVEL 3                | LEVEL 3 | LEVEL 3 | LEVEL 3 | LEVEL 3 |
| 4+        | 13-24        | 3                          | LEVEL 3                | LEVEL 3 | LEVEL 3 | LEVEL 3 | LEVEL 3 |
| 4+        | 13-24        | 2                          | LEVEL 3                | LEVEL 3 | LEVEL 3 | LEVEL 3 | LEVEL 3 |
| 4+        | 13-24        | 1                          | LEVEL 3                | LEVEL 3 | LEVEL 3 | LEVEL 3 | LEVEL 3 |
| 4+        | 0-12         | 10                         | LEVEL 1                | LEVEL 1 | LEVEL 1 | LEVEL 1 | LEVEL 1 |
| 4+        | 0-12         | 9                          | LEVEL 1                | LEVEL 1 | LEVEL 1 | LEVEL 1 | LEVEL 1 |
| 4+        | 0-12         | 8                          | LEVEL 1                | LEVEL 1 | LEVEL 1 | LEVEL 1 | LEVEL 1 |
| 4+        | 0-12         | 7                          | LEVEL 1                | LEVEL 1 | LEVEL 1 | LEVEL 1 | LEVEL 1 |
| 4+        | 0-12         | 6                          | LEVEL 1                | LEVEL 1 | LEVEL 1 | LEVEL 1 | LEVEL 1 |
| 4+        | 0-12         | 5                          | LEVEL 1                | LEVEL 1 | LEVEL 1 | LEVEL 1 | LEVEL 1 |
| 4+        | 0-12         | 4                          | LEVEL 1                | LEVEL 1 | LEVEL 1 | LEVEL 1 | LEVEL 1 |
| 4+        | 0-12         | 3                          | LEVEL 1                | LEVEL 1 | LEVEL 1 | LEVEL 1 | LEVEL 1 |
| 4+        | 0-12         | 2                          | LEVEL 1                | LEVEL 1 | LEVEL 1 | LEVEL 1 | LEVEL 1 |
| 4+        | 0-12         | 1                          | LEVEL 1                | LEVEL 1 | LEVEL 1 | LEVEL 1 | LEVEL 1 |

B. Safe Driver Transition Table

Safe Driver Transition Table

| Prior Total Incident Count | Change in Total Incident Count | Incident Code | Change in Months Clean | Prior Rated Safe Driver Level | Current Safe Driver Level | Rated Safe Driver Level |          |          |          |
|----------------------------|--------------------------------|---------------|------------------------|-------------------------------|---------------------------|-------------------------|----------|----------|----------|
|                            |                                |               |                        |                               |                           | Number of Vehicles      |          |          |          |
|                            |                                |               |                        |                               |                           | <=1                     | 2        | 3        | 4+       |
| 0                          | 1                              | 00000000      | P or N                 | Level 1                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 00000000      | P or N                 | Level 2                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 00000000      | P or N                 | Level 2                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 00000000      | P or N                 | Level 3                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 00000000      | P or N                 | Level 3                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 00000000      | P or N                 | Level 3                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 00000000      | P or N                 | Level 4                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 00000000      | P or N                 | Level 4                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 00000000      | P or N                 | Level 4                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 00000000      | P or N                 | Level 4                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 00000000      | P or N                 | Level 5                       | Level 1                   | Level 1                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 00000000      | P or N                 | Level 5                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 00000000      | P or N                 | Level 5                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 00000000      | P or N                 | Level 5                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 00000000      | P or N                 | Level 5                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 00000000      | P or N                 | Level 6                       | Level 1                   | Level 2                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 00000000      | P or N                 | Level 6                       | Level 2                   | Level 2                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 00000000      | P or N                 | Level 6                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 00000000      | P or N                 | Level 6                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 00000000      | P or N                 | Level 6                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 00000000      | P or N                 | Level 6                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 00000000      | P or N                 | Level 7                       | Level 1                   | Level 3                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 00000000      | P or N                 | Level 7                       | Level 2                   | Level 3                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 00000000      | P or N                 | Level 7                       | Level 3                   | Level 3                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 00000000      | P or N                 | Level 7                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 00000000      | P or N                 | Level 7                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 00000000      | P or N                 | Level 7                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 00000000      | P or N                 | Level 7                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 00000000      | P or N                 | Level 8                       | Level 1                   | Level 4                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 00000000      | P or N                 | Level 8                       | Level 2                   | Level 4                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 00000000      | P or N                 | Level 8                       | Level 3                   | Level 4                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 00000000      | P or N                 | Level 8                       | Level 4                   | Level 4                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 00000000      | P or N                 | Level 8                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 00000000      | P or N                 | Level 8                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 00000000      | P or N                 | Level 8                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 00000000      | P or N                 | Level 8                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 1                              | 00000000      | P or N                 | Level 9                       | Level 1                   | Level 5                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 00000000      | P or N                 | Level 9                       | Level 2                   | Level 5                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 00000000      | P or N                 | Level 9                       | Level 3                   | Level 5                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 00000000      | P or N                 | Level 9                       | Level 4                   | Level 5                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 00000000      | P or N                 | Level 9                       | Level 5                   | Level 5                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 00000000      | P or N                 | Level 9                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 00000000      | P or N                 | Level 9                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 00000000      | P or N                 | Level 9                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 1                              | 00000000      | P or N                 | Level 9                       | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 0                          | 1                              | 00000000      | P or N                 | Level 10                      | Level 1                   | Level 6                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 00000000      | P or N                 | Level 10                      | Level 2                   | Level 6                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 00000000      | P or N                 | Level 10                      | Level 3                   | Level 6                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 00000000      | P or N                 | Level 10                      | Level 4                   | Level 6                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 00000000      | P or N                 | Level 10                      | Level 5                   | Level 6                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 00000000      | P or N                 | Level 10                      | Level 6                   | Level 6                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 00000000      | P or N                 | Level 10                      | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 00000000      | P or N                 | Level 10                      | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 1                              | 00000000      | P or N                 | Level 10                      | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 0                          | 1                              | 00000000      | P or N                 | Level 10                      | Level 10                  | Level 10                | Level 10 | Level 10 | Level 10 |
| 0                          | 1                              | 00000001      | P or N                 | Level 1                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 00000001      | P or N                 | Level 2                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 00000001      | P or N                 | Level 2                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 00000001      | P or N                 | Level 3                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 00000001      | P or N                 | Level 3                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 00000001      | P or N                 | Level 3                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 00000001      | P or N                 | Level 4                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 00000001      | P or N                 | Level 4                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 00000001      | P or N                 | Level 4                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 00000001      | P or N                 | Level 4                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 00000001      | P or N                 | Level 5                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 00000001      | P or N                 | Level 5                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 00000001      | P or N                 | Level 5                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 00000001      | P or N                 | Level 5                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 00000001      | P or N                 | Level 5                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |

| Prior Total Incident Count | Change in Total Incident Count | Incident Code | Change in Months Clean | Prior Rated Safe Driver Level | Current Safe Driver Level | Rated Safe Driver Level |          |          |          |
|----------------------------|--------------------------------|---------------|------------------------|-------------------------------|---------------------------|-------------------------|----------|----------|----------|
|                            |                                |               |                        |                               |                           | Number of Vehicles      |          |          |          |
|                            |                                |               |                        |                               |                           | <=1                     | 2        | 3        | 4+       |
| 0                          | 1                              | 0000001       | P or N                 | Level 6                       | Level 1                   | Level 1                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 0000001       | P or N                 | Level 6                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 0000001       | P or N                 | Level 6                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 0000001       | P or N                 | Level 6                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 0000001       | P or N                 | Level 6                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 0000001       | P or N                 | Level 6                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 0000001       | P or N                 | Level 7                       | Level 1                   | Level 2                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 0000001       | P or N                 | Level 7                       | Level 2                   | Level 2                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 0000001       | P or N                 | Level 7                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 0000001       | P or N                 | Level 7                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 0000001       | P or N                 | Level 7                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 0000001       | P or N                 | Level 7                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 0000001       | P or N                 | Level 7                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 0000001       | P or N                 | Level 8                       | Level 1                   | Level 3                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 0000001       | P or N                 | Level 8                       | Level 2                   | Level 3                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 0000001       | P or N                 | Level 8                       | Level 3                   | Level 3                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 0000001       | P or N                 | Level 8                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 0000001       | P or N                 | Level 8                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 0000001       | P or N                 | Level 8                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 0000001       | P or N                 | Level 8                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 0000001       | P or N                 | Level 8                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 1                              | 0000001       | P or N                 | Level 9                       | Level 1                   | Level 4                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 0000001       | P or N                 | Level 9                       | Level 2                   | Level 4                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 0000001       | P or N                 | Level 9                       | Level 3                   | Level 4                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 0000001       | P or N                 | Level 9                       | Level 4                   | Level 4                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 0000001       | P or N                 | Level 9                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 0000001       | P or N                 | Level 9                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 0000001       | P or N                 | Level 9                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 0000001       | P or N                 | Level 9                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 1                              | 0000001       | P or N                 | Level 9                       | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 0                          | 1                              | 0000001       | P or N                 | Level 10                      | Level 1                   | Level 5                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 0000001       | P or N                 | Level 10                      | Level 2                   | Level 5                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 0000001       | P or N                 | Level 10                      | Level 3                   | Level 5                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 0000001       | P or N                 | Level 10                      | Level 4                   | Level 5                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 0000001       | P or N                 | Level 10                      | Level 5                   | Level 5                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 0000001       | P or N                 | Level 10                      | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 0000001       | P or N                 | Level 10                      | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | 0000001       | P or N                 | Level 10                      | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 1                              | 0000001       | P or N                 | Level 10                      | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 0                          | 1                              | 0000001       | P or N                 | Level 10                      | Level 10                  | Level 10                | Level 10 | Level 10 | Level 10 |
| 0                          | 1                              | 0000010       | P or N                 | Level 1                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 0000010       | P or N                 | Level 2                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 0000010       | P or N                 | Level 2                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 0000010       | P or N                 | Level 3                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 0000010       | P or N                 | Level 3                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 0000010       | P or N                 | Level 3                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 0000010       | P or N                 | Level 4                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 0000010       | P or N                 | Level 4                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 0000010       | P or N                 | Level 4                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 0000010       | P or N                 | Level 4                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 0000010       | P or N                 | Level 5                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | 0000010       | P or N                 | Level 5                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 0000010       | P or N                 | Level 5                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 0000010       | P or N                 | Level 5                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 0000010       | P or N                 | Level 6                       | Level 1                   | Level 1                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 0000010       | P or N                 | Level 6                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | 0000010       | P or N                 | Level 6                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 0000010       | P or N                 | Level 6                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 0000010       | P or N                 | Level 6                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 0000010       | P or N                 | Level 6                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 0000010       | P or N                 | Level 7                       | Level 1                   | Level 2                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 0000010       | P or N                 | Level 7                       | Level 2                   | Level 2                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 0000010       | P or N                 | Level 7                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | 0000010       | P or N                 | Level 7                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | 0000010       | P or N                 | Level 7                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | 0000010       | P or N                 | Level 7                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | 0000010       | P or N                 | Level 7                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |



| Prior Total Incident Count | Change in Total Incident Count | Incident Code | Change in Months Clean | Prior Rated Safe Driver Level | Current Safe Driver Level | Rated Safe Driver Level |          |          |          |
|----------------------------|--------------------------------|---------------|------------------------|-------------------------------|---------------------------|-------------------------|----------|----------|----------|
|                            |                                |               |                        |                               |                           | Number of Vehicles      |          |          |          |
|                            |                                |               |                        |                               |                           | <=1                     | 2        | 3        | 4+       |
| 0                          | 1                              | All Other     | P or N                 | Level 10                      | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 1                              | All Other     | P or N                 | Level 10                      | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 1                              | All Other     | P or N                 | Level 10                      | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 1                              | All Other     | P or N                 | Level 10                      | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 1                              | All Other     | P or N                 | Level 10                      | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 1                              | All Other     | P or N                 | Level 10                      | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 1                              | All Other     | P or N                 | Level 10                      | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 1                              | All Other     | P or N                 | Level 10                      | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 1                              | All Other     | P or N                 | Level 10                      | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 0                          | 1                              | All Other     | P or N                 | Level 10                      | Level 10                  | Level 10                | Level 10 | Level 10 | Level 10 |
| 0                          | 2                              | 00000000      | P or N                 | Level 1                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000000      | P or N                 | Level 2                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000000      | P or N                 | Level 2                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000000      | P or N                 | Level 3                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000000      | P or N                 | Level 3                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000000      | P or N                 | Level 3                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | 00000000      | P or N                 | Level 4                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000000      | P or N                 | Level 4                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000000      | P or N                 | Level 4                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | 00000000      | P or N                 | Level 4                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | 00000000      | P or N                 | Level 5                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000000      | P or N                 | Level 5                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000000      | P or N                 | Level 5                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | 00000000      | P or N                 | Level 5                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | 00000000      | P or N                 | Level 5                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | 00000000      | P or N                 | Level 6                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000000      | P or N                 | Level 6                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000000      | P or N                 | Level 6                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | 00000000      | P or N                 | Level 6                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | 00000000      | P or N                 | Level 6                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | 00000000      | P or N                 | Level 6                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | 00000000      | P or N                 | Level 7                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000000      | P or N                 | Level 7                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000000      | P or N                 | Level 7                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | 00000000      | P or N                 | Level 7                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | 00000000      | P or N                 | Level 7                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | 00000000      | P or N                 | Level 7                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | 00000000      | P or N                 | Level 7                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 2                              | 00000000      | P or N                 | Level 8                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000000      | P or N                 | Level 8                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000000      | P or N                 | Level 8                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | 00000000      | P or N                 | Level 8                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | 00000000      | P or N                 | Level 8                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | 00000000      | P or N                 | Level 8                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | 00000000      | P or N                 | Level 8                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 2                              | 00000000      | P or N                 | Level 8                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 2                              | 00000000      | P or N                 | Level 9                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000000      | P or N                 | Level 9                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000000      | P or N                 | Level 9                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | 00000000      | P or N                 | Level 9                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | 00000000      | P or N                 | Level 9                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | 00000000      | P or N                 | Level 9                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | 00000000      | P or N                 | Level 9                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 2                              | 00000000      | P or N                 | Level 9                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 2                              | 00000000      | P or N                 | Level 9                       | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 0                          | 2                              | 00000000      | P or N                 | Level 10                      | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000000      | P or N                 | Level 10                      | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000000      | P or N                 | Level 10                      | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | 00000000      | P or N                 | Level 10                      | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | 00000000      | P or N                 | Level 10                      | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | 00000000      | P or N                 | Level 10                      | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | 00000000      | P or N                 | Level 10                      | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 2                              | 00000000      | P or N                 | Level 10                      | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 2                              | 00000000      | P or N                 | Level 10                      | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 0                          | 2                              | 00000000      | P or N                 | Level 10                      | Level 10                  | Level 10                | Level 10 | Level 10 | Level 10 |





| Prior Total Incident Count | Change in Total Incident Count | Incident Code | Change in Months Clean | Prior Rated Safe Driver Level | Current Safe Driver Level | Rated Safe Driver Level |          |          |          |
|----------------------------|--------------------------------|---------------|------------------------|-------------------------------|---------------------------|-------------------------|----------|----------|----------|
|                            |                                |               |                        |                               |                           | Number of Vehicles      |          |          |          |
|                            |                                |               |                        |                               |                           | <=1                     | 2        | 3        | 4+       |
| 0                          | 2                              | 00000010      | P or N                 | Level 6                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000010      | P or N                 | Level 6                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000010      | P or N                 | Level 6                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | 00000010      | P or N                 | Level 6                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | 00000010      | P or N                 | Level 6                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | 00000010      | P or N                 | Level 6                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | 00000010      | P or N                 | Level 7                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000010      | P or N                 | Level 7                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000010      | P or N                 | Level 7                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | 00000010      | P or N                 | Level 7                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | 00000010      | P or N                 | Level 7                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | 00000010      | P or N                 | Level 7                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | 00000010      | P or N                 | Level 7                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 2                              | 00000010      | P or N                 | Level 8                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000010      | P or N                 | Level 8                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000010      | P or N                 | Level 8                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | 00000010      | P or N                 | Level 8                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | 00000010      | P or N                 | Level 8                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | 00000010      | P or N                 | Level 8                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | 00000010      | P or N                 | Level 8                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 2                              | 00000010      | P or N                 | Level 8                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 2                              | 00000010      | P or N                 | Level 9                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000010      | P or N                 | Level 9                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000010      | P or N                 | Level 9                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | 00000010      | P or N                 | Level 9                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | 00000010      | P or N                 | Level 9                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | 00000010      | P or N                 | Level 9                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | 00000010      | P or N                 | Level 9                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 2                              | 00000010      | P or N                 | Level 9                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 2                              | 00000010      | P or N                 | Level 9                       | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 0                          | 2                              | 00000010      | P or N                 | Level 10                      | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | 00000010      | P or N                 | Level 10                      | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | 00000010      | P or N                 | Level 10                      | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | 00000010      | P or N                 | Level 10                      | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | 00000010      | P or N                 | Level 10                      | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | 00000010      | P or N                 | Level 10                      | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | 00000010      | P or N                 | Level 10                      | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 2                              | 00000010      | P or N                 | Level 10                      | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 2                              | 00000010      | P or N                 | Level 10                      | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 0                          | 2                              | 00000010      | P or N                 | Level 10                      | Level 10                  | Level 10                | Level 10 | Level 10 | Level 10 |
| 0                          | 2                              | All Other     | P or N                 | Level 1                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | All Other     | P or N                 | Level 2                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | All Other     | P or N                 | Level 2                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | All Other     | P or N                 | Level 3                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | All Other     | P or N                 | Level 3                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | All Other     | P or N                 | Level 3                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | All Other     | P or N                 | Level 4                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | All Other     | P or N                 | Level 4                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | All Other     | P or N                 | Level 4                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | All Other     | P or N                 | Level 4                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | All Other     | P or N                 | Level 5                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | All Other     | P or N                 | Level 5                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | All Other     | P or N                 | Level 5                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | All Other     | P or N                 | Level 5                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | All Other     | P or N                 | Level 5                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | All Other     | P or N                 | Level 6                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | All Other     | P or N                 | Level 6                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | All Other     | P or N                 | Level 6                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | All Other     | P or N                 | Level 6                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | All Other     | P or N                 | Level 6                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | All Other     | P or N                 | Level 6                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | All Other     | P or N                 | Level 7                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | All Other     | P or N                 | Level 7                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | All Other     | P or N                 | Level 7                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | All Other     | P or N                 | Level 7                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | All Other     | P or N                 | Level 7                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | All Other     | P or N                 | Level 7                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | All Other     | P or N                 | Level 7                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |

| Prior Total Incident Count | Change in Total Incident Count | Incident Code | Change in Months Clean | Prior Rated Safe Driver Level | Current Safe Driver Level | Rated Safe Driver Level |          |          |          |
|----------------------------|--------------------------------|---------------|------------------------|-------------------------------|---------------------------|-------------------------|----------|----------|----------|
|                            |                                |               |                        |                               |                           | Number of Vehicles      |          |          |          |
|                            |                                |               |                        |                               |                           | <=1                     | 2        | 3        | 4+       |
| 0                          | 2                              | All Other     | P or N                 | Level 8                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | All Other     | P or N                 | Level 8                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | All Other     | P or N                 | Level 8                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | All Other     | P or N                 | Level 8                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | All Other     | P or N                 | Level 8                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | All Other     | P or N                 | Level 8                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | All Other     | P or N                 | Level 8                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 2                              | All Other     | P or N                 | Level 8                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 2                              | All Other     | P or N                 | Level 9                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | All Other     | P or N                 | Level 9                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | All Other     | P or N                 | Level 9                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | All Other     | P or N                 | Level 9                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | All Other     | P or N                 | Level 9                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | All Other     | P or N                 | Level 9                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | All Other     | P or N                 | Level 9                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 2                              | All Other     | P or N                 | Level 9                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 2                              | All Other     | P or N                 | Level 9                       | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 0                          | 2                              | All Other     | P or N                 | Level 10                      | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 2                              | All Other     | P or N                 | Level 10                      | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 2                              | All Other     | P or N                 | Level 10                      | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 2                              | All Other     | P or N                 | Level 10                      | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 2                              | All Other     | P or N                 | Level 10                      | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 2                              | All Other     | P or N                 | Level 10                      | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 2                              | All Other     | P or N                 | Level 10                      | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 2                              | All Other     | P or N                 | Level 10                      | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 0                          | 2                              | All Other     | P or N                 | Level 10                      | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 0                          | 2                              | All Other     | P or N                 | Level 10                      | Level 10                  | Level 10                | Level 10 | Level 10 | Level 10 |
| 0                          | 3+                             | All Other     | P or N                 | Level 1                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 3+                             | All Other     | P or N                 | Level 2                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 3+                             | All Other     | P or N                 | Level 2                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 3+                             | All Other     | P or N                 | Level 3                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 3+                             | All Other     | P or N                 | Level 3                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 3+                             | All Other     | P or N                 | Level 3                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 3+                             | All Other     | P or N                 | Level 4                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 3+                             | All Other     | P or N                 | Level 4                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 3+                             | All Other     | P or N                 | Level 4                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 3+                             | All Other     | P or N                 | Level 4                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 3+                             | All Other     | P or N                 | Level 5                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 3+                             | All Other     | P or N                 | Level 5                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 3+                             | All Other     | P or N                 | Level 5                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 3+                             | All Other     | P or N                 | Level 5                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 3+                             | All Other     | P or N                 | Level 5                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 3+                             | All Other     | P or N                 | Level 6                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 3+                             | All Other     | P or N                 | Level 6                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 3+                             | All Other     | P or N                 | Level 6                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 3+                             | All Other     | P or N                 | Level 6                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 3+                             | All Other     | P or N                 | Level 6                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 3+                             | All Other     | P or N                 | Level 6                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 3+                             | All Other     | P or N                 | Level 6                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 3+                             | All Other     | P or N                 | Level 7                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 3+                             | All Other     | P or N                 | Level 7                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 3+                             | All Other     | P or N                 | Level 7                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 3+                             | All Other     | P or N                 | Level 7                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 3+                             | All Other     | P or N                 | Level 7                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 3+                             | All Other     | P or N                 | Level 7                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 3+                             | All Other     | P or N                 | Level 7                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 3+                             | All Other     | P or N                 | Level 8                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 0                          | 3+                             | All Other     | P or N                 | Level 8                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 0                          | 3+                             | All Other     | P or N                 | Level 8                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 0                          | 3+                             | All Other     | P or N                 | Level 8                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 0                          | 3+                             | All Other     | P or N                 | Level 8                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 0                          | 3+                             | All Other     | P or N                 | Level 8                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 0                          | 3+                             | All Other     | P or N                 | Level 8                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 0                          | 3+                             | All Other     | P or N                 | Level 8                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |





| Prior Total Incident Count | Change in Total Incident Count | Incident Code | Change in Months Clean | Prior Rated Safe Driver Level | Current Safe Driver Level | Rated Safe Driver Level |          |          |          |
|----------------------------|--------------------------------|---------------|------------------------|-------------------------------|---------------------------|-------------------------|----------|----------|----------|
|                            |                                |               |                        |                               |                           | Number of Vehicles      |          |          |          |
|                            |                                |               |                        |                               |                           | <=1                     | 2        | 3        | 4+       |
| 1                          | 1                              | 00000010      | P or N                 | Level 6                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | 00000010      | P or N                 | Level 6                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | 00000010      | P or N                 | Level 6                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | 1                              | 00000010      | P or N                 | Level 6                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | 1                              | 00000010      | P or N                 | Level 6                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | 1                              | 00000010      | P or N                 | Level 6                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | 1                              | 00000010      | P or N                 | Level 7                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | 00000010      | P or N                 | Level 7                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | 00000010      | P or N                 | Level 7                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | 1                              | 00000010      | P or N                 | Level 7                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | 1                              | 00000010      | P or N                 | Level 7                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | 1                              | 00000010      | P or N                 | Level 7                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | 1                              | 00000010      | P or N                 | Level 7                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 1                          | 1                              | 00000010      | P or N                 | Level 8                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | 00000010      | P or N                 | Level 8                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | 00000010      | P or N                 | Level 8                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | 1                              | 00000010      | P or N                 | Level 8                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | 1                              | 00000010      | P or N                 | Level 8                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | 1                              | 00000010      | P or N                 | Level 8                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | 1                              | 00000010      | P or N                 | Level 8                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 1                          | 1                              | 00000010      | P or N                 | Level 8                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 1                          | 1                              | 00000010      | P or N                 | Level 9                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | 00000010      | P or N                 | Level 9                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | 00000010      | P or N                 | Level 9                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | 1                              | 00000010      | P or N                 | Level 9                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | 1                              | 00000010      | P or N                 | Level 9                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | 1                              | 00000010      | P or N                 | Level 9                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | 1                              | 00000010      | P or N                 | Level 9                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 1                          | 1                              | 00000010      | P or N                 | Level 9                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 1                          | 1                              | 00000010      | P or N                 | Level 9                       | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 1                          | 1                              | 00000010      | P or N                 | Level 10                      | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | 00000010      | P or N                 | Level 10                      | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | 00000010      | P or N                 | Level 10                      | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | 1                              | 00000010      | P or N                 | Level 10                      | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | 1                              | 00000010      | P or N                 | Level 10                      | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | 1                              | 00000010      | P or N                 | Level 10                      | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | 1                              | 00000010      | P or N                 | Level 10                      | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 1                          | 1                              | 00000010      | P or N                 | Level 10                      | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 1                          | 1                              | 00000010      | P or N                 | Level 10                      | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 1                          | 1                              | 00000010      | P or N                 | Level 10                      | Level 10                  | Level 10                | Level 10 | Level 10 | Level 10 |
| 1                          | 1                              | All Other     | P or N                 | Level 1                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | All Other     | P or N                 | Level 2                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | All Other     | P or N                 | Level 2                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | All Other     | P or N                 | Level 3                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | All Other     | P or N                 | Level 3                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | All Other     | P or N                 | Level 3                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | 1                              | All Other     | P or N                 | Level 4                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | All Other     | P or N                 | Level 4                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | All Other     | P or N                 | Level 4                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | 1                              | All Other     | P or N                 | Level 4                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | 1                              | All Other     | P or N                 | Level 5                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | All Other     | P or N                 | Level 5                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | All Other     | P or N                 | Level 5                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | 1                              | All Other     | P or N                 | Level 5                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | 1                              | All Other     | P or N                 | Level 5                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | 1                              | All Other     | P or N                 | Level 6                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | All Other     | P or N                 | Level 6                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | All Other     | P or N                 | Level 6                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | 1                              | All Other     | P or N                 | Level 6                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | 1                              | All Other     | P or N                 | Level 6                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | 1                              | All Other     | P or N                 | Level 6                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | 1                              | All Other     | P or N                 | Level 7                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | All Other     | P or N                 | Level 7                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | All Other     | P or N                 | Level 7                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | 1                              | All Other     | P or N                 | Level 7                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | 1                              | All Other     | P or N                 | Level 7                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | 1                              | All Other     | P or N                 | Level 7                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | 1                              | All Other     | P or N                 | Level 7                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |

| Prior Total Incident Count | Change in Total Incident Count | Incident Code | Change in Months Clean | Prior Rated Safe Driver Level | Current Safe Driver Level | Rated Safe Driver Level |          |          |          |
|----------------------------|--------------------------------|---------------|------------------------|-------------------------------|---------------------------|-------------------------|----------|----------|----------|
|                            |                                |               |                        |                               |                           | Number of Vehicles      |          |          |          |
|                            |                                |               |                        |                               |                           | <=1                     | 2        | 3        | 4+       |
| 1                          | 1                              | All Other     | P or N                 | Level 8                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | All Other     | P or N                 | Level 8                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | All Other     | P or N                 | Level 8                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | 1                              | All Other     | P or N                 | Level 8                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | 1                              | All Other     | P or N                 | Level 8                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | 1                              | All Other     | P or N                 | Level 8                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | 1                              | All Other     | P or N                 | Level 8                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 1                          | 1                              | All Other     | P or N                 | Level 8                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 1                          | 1                              | All Other     | P or N                 | Level 9                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | All Other     | P or N                 | Level 9                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | All Other     | P or N                 | Level 9                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | 1                              | All Other     | P or N                 | Level 9                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | 1                              | All Other     | P or N                 | Level 9                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | 1                              | All Other     | P or N                 | Level 9                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | 1                              | All Other     | P or N                 | Level 9                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 1                          | 1                              | All Other     | P or N                 | Level 9                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 1                          | 1                              | All Other     | P or N                 | Level 9                       | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 1                          | 1                              | All Other     | P or N                 | Level 10                      | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | 1                              | All Other     | P or N                 | Level 10                      | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | 1                              | All Other     | P or N                 | Level 10                      | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | 1                              | All Other     | P or N                 | Level 10                      | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | 1                              | All Other     | P or N                 | Level 10                      | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | 1                              | All Other     | P or N                 | Level 10                      | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | 1                              | All Other     | P or N                 | Level 10                      | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 1                          | 1                              | All Other     | P or N                 | Level 10                      | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 1                          | 1                              | All Other     | P or N                 | Level 10                      | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| 1                          | 1                              | All Other     | P or N                 | Level 10                      | Level 10                  | Level 10                | Level 10 | Level 10 | Level 10 |
| 1                          | ≥2                             | All Other     | P or N                 | Level 1                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 2                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 2                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 3                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 3                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 3                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 4                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 4                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 4                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 4                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 5                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 5                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 5                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 5                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 5                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 6                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 6                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 6                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 6                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 6                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 6                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 7                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 7                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 7                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 7                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 7                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 7                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 7                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 8                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 8                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 8                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 8                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 8                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 8                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 8                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 8                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 9                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 9                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 9                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 9                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 9                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 9                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 9                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 9                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| 1                          | ≥2                             | All Other     | P or N                 | Level 9                       | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |









| Prior Total Incident Count | Change in Total Incident Count | Incident Code | Change in Months Clean | Prior Rated Safe Driver Level | Current Safe Driver Level | Rated Safe Driver Level |          |          |          |
|----------------------------|--------------------------------|---------------|------------------------|-------------------------------|---------------------------|-------------------------|----------|----------|----------|
|                            |                                |               |                        |                               |                           | Number of Vehicles      |          |          |          |
|                            |                                |               |                        |                               |                           | <=1                     | 2        | 3        | 4+       |
| ≥0                         | ≤0                             | Any code      | N                      | Level 6                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 6                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 6                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 6                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 6                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 6                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 6                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 6                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 6                       | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 6                       | Level 10                  | Level 10                | Level 10 | Level 10 | Level 10 |
| ≥0                         | ≤0                             | Any code      | N                      | Level 7                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 7                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 7                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 7                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 7                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 7                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 7                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 7                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 7                       | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 7                       | Level 10                  | Level 10                | Level 10 | Level 10 | Level 10 |
| ≥0                         | ≤0                             | Any code      | N                      | Level 8                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 8                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 8                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 8                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 8                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 8                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 8                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 8                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 8                       | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 8                       | Level 10                  | Level 10                | Level 10 | Level 10 | Level 10 |
| ≥0                         | ≤0                             | Any code      | N                      | Level 9                       | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 9                       | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 9                       | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 9                       | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 9                       | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 9                       | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 9                       | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 9                       | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 9                       | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 9                       | Level 10                  | Level 10                | Level 10 | Level 10 | Level 10 |
| ≥0                         | ≤0                             | Any code      | N                      | Level 10                      | Level 1                   | Level 1                 | Level 1  | Level 1  | Level 1  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 10                      | Level 2                   | Level 2                 | Level 2  | Level 2  | Level 2  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 10                      | Level 3                   | Level 3                 | Level 3  | Level 3  | Level 3  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 10                      | Level 4                   | Level 4                 | Level 4  | Level 4  | Level 4  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 10                      | Level 5                   | Level 5                 | Level 5  | Level 5  | Level 5  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 10                      | Level 6                   | Level 6                 | Level 6  | Level 6  | Level 6  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 10                      | Level 7                   | Level 7                 | Level 7  | Level 7  | Level 7  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 10                      | Level 8                   | Level 8                 | Level 8  | Level 8  | Level 8  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 10                      | Level 9                   | Level 9                 | Level 9  | Level 9  | Level 9  |
| ≥0                         | ≤0                             | Any code      | N                      | Level 10                      | Level 10                  | Level 10                | Level 10 | Level 10 | Level 10 |