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Property & Casualty

525 St. Paul Place, Baltimore, Maryland 21202-2272
www.mdinsurance.state.md.us
Bulletin 08-27

Date **October 24, 2008**

To: **Select Property and Casualty Insurers**

Re: **Homeowners Insurance Rate Guide**
 Private Passenger Automobile Insurance Rate Guide
 Motorcycle Insurance Rate Guide
 Recreational Vehicle and ATV Insurance Rate Guide
 Boat and Personal Watercraft Insurance Rate Guide

Pursuant to §19-112 of the Insurance Article, the Maryland Insurance Administration (“MIA”) hereby requests **that certain select** personal lines property and casualty insurers provide information related to homeowners (“HO”), private passenger automobile (“PPA”), Motorcycle (“cycles”), Recreational Vehicles (“RV”) and All Terrain Vehicles (“ATV”), Boat and Personal Watercraft (“PWC”) insurance premiums. This information is necessary for the MIA to publish rate comparison guides for consumers. **If you did not receive this bulletin directly from the MIA, no further action is required on your part.**

The information to be submitted are the annual premiums effective as of February 1, 2009, based on the scenarios shown on the enclosed Premium Scenarios for each designated zip code/county (PPA and HO), and for each designated scenario (Cycle/RV/ATV/Boat/PWC).

Provide the requested information in the Excel spreadsheet formats shown in the attached Excel format exhibits for each type of guide.

In order to expedite this process, email transmission is requested and preferable. No paper documents will be accepted. If unable to email, please send the information on a CD or diskette to:

Mr. Linas Glemza
Property & Casualty Unit
Maryland Insurance Administration
525 St Paul Place
Baltimore, MD 21202

If you have any questions, please contact Linas Glemza at (410) 468-2044, or by email at lglemza@mdinsurance.state.md.us.

Please provide this information no later than January 8, 2009. In addition, please refer to the next page for a listing of revisions to this premium comparison request.

Ralph S. Tyler
Insurance Commissioner

By: _____
Randi Johnson
Associate Commissioner
Property & Casualty

Enclosures: Homeowners Premium Scenarios
Homeowners Excel Format
PPA Premium Scenarios
PPA Excel Format
Motorcycle Premium Scenarios
Motorcycle Excel Format
RV and ATV Premium Scenarios
RV and ATV Excel Formats
Boat and PWC Premium Scenarios
Boat and PWC Excel Formats
Data and File Requirements

SUMMARY OF REVISIONS – February 2009 edition

The following are new:

1) For all rate guides, all information must be submitted in one file. There should be ONLY one file. Clarifying language is made on Page 7, Item 8. Thus the premiums for each guide should be on their own spreadsheet tab (page), and the contact information must be on another spreadsheet tab (or page), within the same excel file.

2) The following PPA scenarios have VIN changes:

a) Scenario 4 has been revised to a 2007 Toyota Pruis VIN JTDKB20U07

b) Scenario 12 – both vehicles have been revised. First vehicle is now a 2008 Chevy Tahoe Hybrid UTL 4x4 4dr VIN 1GNDC13508. Vehicle 2 has been revised to a 2005 Toyota Camry VIN 4T1BE30K15 (this was formerly in Scenario 4).

The following PPA scenarios have violation/accident clarifications:

c) Scenario 1 – clarify to be accident/violation free for 3 years

d) Scenarios 2, 8 and 12 – date reference point now provided for when accident or violation occurred.

3) Condos - Loss assessment coverage has been set at \$5000 for each scenario,

4) The Motorcycle Rate Guide.

5) The RV and ATV rate guide.

6) The Boat and PWC rate guide.

7) Contact information has been updated to condense all contact info into one spreadsheet. Though some insurance companies may have to submit from different locations, our goal is to have as many rate guide submissions in one file as possible – where feasible.

Homeowners Excel Format

All data must start in cell A2 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. The placement of data must conform to this or the submission will be returned. The data must be placed in the following columns:

<u>Column</u>	<u>Description</u>
(A)	NAIC Group Code
(B)	NAIC Company Code
(C)	Effective Date of rates (mm/dd/yyyy) for New Business
(D)	NAIC Company Name (NOT NAIC GROUP NAME)
(E)	LEAVE BLANK
(F)	Category of Risk (can vary by scenario). See page 1 of the <i>Homeowners Rate Guide Scenarios</i> . 1 - if Preferred/Better than average risk 2 - if Standard/Average risk 3 - if Non-Standard/Below average risk
(G)	Scenario Code 1 through 6 as defined in the <i>Homeowners Rate Guide Scenarios</i> .

For Each scenario code:

(H)	Annual Premium for zip code 21502
(I)	Annual Premium for zip code 21401
(J)	Annual Premium for zip code 21218
(K)	Annual Premium for zip code 21117
(L)	Annual Premium for zip code 20678
(M)	Annual Premium for zip code 21629
(N)	Annual Premium for zip code 21157
(O)	Annual Premium for zip code 21921
(P)	Annual Premium for zip code 20603
(Q)	Annual Premium for zip code 21613
(R)	Annual Premium for zip code 21701
(S)	Annual Premium for zip code 21550
(T)	Annual Premium for zip code 21014
(U)	Annual Premium for zip code 21044
(V)	Annual Premium for zip code 21620
(W)	Annual Premium for zip code 20855
(X)	Annual Premium for zip code 20769
(Y)	Annual Premium for zip code 21617
(Z)	Annual Premium for zip code 21853
(AA)	Annual Premium for zip code 20650
(AB)	Annual Premium for zip code 21601
(AC)	Annual Premium for zip code 21740
(AD)	Annual Premium for zip code 21804
(AE)	Annual Premium for zip code 21811

PPA Excel Format

All data must start in cell A2 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. The placement of data must conform to this or the submission will be returned. The data must be placed in the following columns:

<u>Column</u>	<u>Description</u>
(A)	NAIC Group Code
(B)	NAIC Company Code
(C)	Effective Date of rates (mm/dd/yyyy) for New Business
(D)	NAIC Company Name (NOT NAIC GROUP NAME)
(E)	Insert an asterisk (*) if credit history is used in rating, otherwise, leave blank.
(F)	Category of Risk (can vary by scenario). See page 1 of the <i>PPA Rate Guide Scenarios</i> . 1 - if Preferred/Better than average risk 2 - if Standard/Average risk 3 - if Non-Standard/Below average risk
(G)	Scenario Code (1 through 12) As defined in the <i>PPA Rate Guide Scenarios</i> .

For each scenario code:

(H)	Annual Premium for zip code 21502
(I)	Annual Premium for zip code 21401
(J)	Annual Premium for zip code 21218
(K)	Annual Premium for zip code 21117
(L)	Annual Premium for zip code 20678
(M)	Annual Premium for zip code 21629
(N)	Annual Premium for zip code 21157
(O)	Annual Premium for zip code 21921
(P)	Annual Premium for zip code 20603
(Q)	Annual Premium for zip code 21613
(R)	Annual Premium for zip code 21701
(S)	Annual Premium for zip code 21550
(T)	Annual Premium for zip code 21014
(U)	Annual Premium for zip code 21044
(V)	Annual Premium for zip code 21620
(W)	Annual Premium for zip code 20855
(X)	Annual Premium for zip code 20769
(Y)	Annual Premium for zip code 21617
(Z)	Annual Premium for zip code 21853
(AA)	Annual Premium for zip code 20650
(AB)	Annual Premium for zip code 21601
(AC)	Annual Premium for zip code 21740
(AD)	Annual Premium for zip code 21804
(AE)	Annual Premium for zip code 21811

Motorcycle Excel Format

All data must start in cell A2 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. The placement of data must conform to this or the submission will be returned. The data must be placed in the following columns:

<u>Column</u>	<u>Description</u>
(A)	NAIC Group Code
(B)	NAIC Company Code
(C)	Effective Date of rates (mm/dd/yyyy) for New Business
(D)	NAIC Company Name (NOT NAIC GROUP NAME). Use the name as you would like it to appear on the rate guide.
(G)	Insert an asterisk (*) if credit history is used in rating, otherwise, leave blank.
(H)	Policy Attachment 1 - if no PPA or HO is required within the company 2 - if a PPA policy is required within the company 3 - if an HO Policy is required within the company
(G)	Territory code 1 for zip code 21921 2 for zip code 21701 3 for zip code 20901 4 for zip code 21144 5 for zip code 21207

For each scenario code:

(H)	Annual Premium for Scenario 1
(I)	Annual Premium for Scenario 2
(J)	Annual Premium for Scenario 3
(K)	Annual Premium for Scenario 4
(L)	Annual Premium for Scenario 5
(M)	Annual Premium for Scenario 6
(N)	Annual Premium for Scenario 7
(O)	Annual Premium for Scenario 8
(P)	Annual Premium for Scenario 9
(Q)	Annual Premium for Scenario 10
(R)	Annual Premium for Scenario 11
(S)	Annual Premium for Scenario 12
(T)	Annual Premium for Scenario 13
(U)	Annual Premium for Scenario 14
(V)	Annual Premium for Scenario 15
(W)	Annual Premium for Scenario 16
(X)	Annual Premium for Scenario 17
(Y)	Annual Premium for Scenario 18
(Z)	Annual Premium for Scenario 19
(AA)	Annual Premium for Scenario 20
(AB)	Annual Premium for Scenario 21
(AC)	Annual Premium for Scenario 22
(AD)	Annual Premium for Scenario 23
(AE)	Annual Premium for Scenario 24

Recreational Vehicles Excel Format

All data must start in cell A2 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. The placement of data must conform to this or the submission will be returned. The data must be placed in the following columns:

<u>Column</u>	<u>Description</u>
(A)	NAIC Group Code
(B)	NAIC Company Code
(C)	Effective Date of rates (mm/dd/yyyy) for New Business
(D)	NAIC Company Name (NOT NAIC GROUP NAME). Use the name as you would like it to appear on the rate guide.
(E)	Insert an asterisk (*) if credit history is used in rating, otherwise, leave blank.
(F)	Policy Attachment 1 - if no PPA or HO is required 2 - if a PPA policy is required within the company 3 - if an HO Policy is required within the company
(G)	Territory group zip code: 1 – for zip code 21921 2 – for zip code 21701 3 – for zip code 20901 4 – for zip code 21144

For each scenario code:

(H)	Annual Premium for Scenario 1
(I)	Annual Premium for Scenario 2
(J)	Annual Premium for Scenario 3
(K)	Annual Premium for Scenario 4
(L)	Annual Premium for Scenario 5
(M)	Annual Premium for Scenario 6
(N)	Annual Premium for Scenario 7
(O)	Annual Premium for Scenario 8
(P)	Annual Premium for Scenario 9
(Q)	Annual Premium for Scenario 10
(R)	Annual Premium for Scenario 11
(S)	Annual Premium for Scenario 12
(T)	Annual Premium for Scenario 13
(U)	Annual Premium for Scenario 14
(V)	Annual Premium for Scenario 15
(W)	Annual Premium for Scenario 16
(X)	Annual Premium for Scenario 17
(Y)	Annual Premium for Scenario 18
(Z)	Annual Premium for Scenario 19
(AA)	Annual Premium for Scenario 20
(AB)	Annual Premium for Scenario 21
(AC)	Annual Premium for Scenario 22
(AD)	Annual Premium for Scenario 23
(AE)	Annual Premium for Scenario 24
(AF)	Annual Premium for Scenario 25
(AG)	Annual Premium for Scenario 26
(AH)	Annual Premium for Scenario 27

ATV's and Snowmobiles Excel Format

All data must start in cell A2 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. The placement of data must conform to this or the submission will be returned. The data must be placed in the following columns:

<u>Column</u>	<u>Description</u>
(A)	NAIC Group Code
(B)	NAIC Company Code
(C)	Effective Date of rates (mm/dd/yyyy) for New Business
(D)	NAIC Company Name (NOT NAIC GROUP NAME). Use the name as you would like it to appear on the rate guide.
(E)	Insert an asterisk (*) if credit history is used in rating, otherwise, leave blank.
(F)	Policy Attachment 1 - if no PPA or HO is required 2 - if a PPA policy is required within the company 3 - if an HO Policy is required within the company
(G)	Territory group zip code: 1 – for zip code 21921 2 – for zip code 21701 3 – for zip code 20901 4 – for zip code 21144

For each scenario code:

(H)	Annual Premium for Scenario 1
(I)	Annual Premium for Scenario 2
(J)	Annual Premium for Scenario 3
(K)	Annual Premium for Scenario 4
(L)	Annual Premium for Scenario 5
(M)	Annual Premium for Scenario 6
(N)	Annual Premium for Scenario 7
(O)	Annual Premium for Scenario 8
(P)	Annual Premium for Scenario 9
(Q)	Annual Premium for Scenario 10
(R)	Annual Premium for Scenario 11
(S)	Annual Premium for Scenario 12
(T)	Annual Premium for Scenario 13
(U)	Annual Premium for Scenario 14
(V)	Annual Premium for Scenario 15
(W)	Annual Premium for Scenario 16
(X)	Annual Premium for Scenario 17
(Y)	Annual Premium for Scenario 18

Boat (Watercraft) Excel Format

All data must start in cell A2 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. The placement of data must conform to this or the submission will be returned. The data must be placed in the following columns:

<u>Column</u>	<u>Description</u>
(A)	NAIC Group Code
(B)	NAIC Company Code
(C)	Effective Date of rates (mm/dd/yyyy) for New Business
(D)	NAIC Company Name (NOT NAIC GROUP NAME). Use the name as you would like it to appear on the rate guide.
(E)	Insert an asterisk (*) if credit history is used in rating, otherwise, leave blank.
(F)	Policy Attachment 1 - if no PPA or HO is required 2 - if a PPA policy is required within the company 3 - if an HO Policy is required within the company
(G)	Territory group: 1 – Cheaspeake Bay, tributaries and other inland bodies of water only 2 – with Atlantic Ocean exposure

For each scenario code:

(H)	Annual Premium for Scenario 1
(I)	Annual Premium for Scenario 2
(J)	Annual Premium for Scenario 3
(K)	Annual Premium for Scenario 4
(L)	Annual Premium for Scenario 5
(M)	Annual Premium for Scenario 6
(N)	Annual Premium for Scenario 7
(O)	Annual Premium for Scenario 8
(P)	Annual Premium for Scenario 9
(Q)	Annual Premium for Scenario 10
(R)	Annual Premium for Scenario 11
(S)	Annual Premium for Scenario 12
(T)	Annual Premium for Scenario 13
(U)	Annual Premium for Scenario 14
(V)	Annual Premium for Scenario 15
(W)	Annual Premium for Scenario 16
(X)	Annual Premium for Scenario 17
(Y)	Annual Premium for Scenario 18
(Z)	Annual Premium for Scenario 19
(AA)	Annual Premium for Scenario 20
(AB)	Annual Premium for Scenario 21
(AC)	Annual Premium for Scenario 22
(AD)	Annual Premium for Scenario 23
(AE)	Annual Premium for Scenario 24
(AE)	Annual Premium for Scenario 25
(AE)	Annual Premium for Scenario 26
(AE)	Annual Premium for Scenario 27

Personal Watercraft Excel Format

All data must start in cell A2 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. The placement of data must conform to this or the submission will be returned. The data must be placed in the following columns:

<u>Column</u>	<u>Description</u>
(A)	NAIC Group Code
(B)	NAIC Company Code
(C)	Effective Date of rates (mm/dd/yyyy) for New Business
(D)	NAIC Company Name (NOT NAIC GROUP NAME). Use the name as you would like it to appear on the rate guide.
(E)	Insert an asterisk (*) if credit history is used in rating, otherwise, leave blank.
(F)	Policy Attachment 1 - if no PPA or HO is required 2 - if a PPA policy is required within the company 3 - if an HO Policy is required within the company
(G)	Territory group: 1 – Cheaspeake Bay, tributaries and other inland bodies of water only 2 – with Atlantic Ocean exposure

For each scenario code:

(H)	Annual Premium for Scenario 1
(I)	Annual Premium for Scenario 2
(J)	Annual Premium for Scenario 3
(K)	Annual Premium for Scenario 4
(L)	Annual Premium for Scenario 5
(M)	Annual Premium for Scenario 6
(N)	Annual Premium for Scenario 7
(O)	Annual Premium for Scenario 8
(P)	Annual Premium for Scenario 9
(Q)	Annual Premium for Scenario 10
(R)	Annual Premium for Scenario 11
(S)	Annual Premium for Scenario 12

DATA and FILE Requirements

Requirements:

- 1) ALL ENTRIES MUST IN NUMERIC FORMAT, except for Columns D and E. Column C should be formatted in date format.
- 2) For columns where rates are not available, please fill in "n/a". These columns start with Column (H) through as far as (AH) depending on the number of scenarios requested.
- 3) For the Premiums, use numeric format (zero decimal places). Round off to whole numbers.
- 4) All information MUST be in **one file**. Refer to the layout file.
- 5) Filing naming convention
 - a) File name should contain NAIC group code (or NAIC Company code if group code is zero). Using company name is an acceptable alternative.
 - b) File name should contain FEB09 or 0209 in it;
 - b) There are no other specific requirements for naming convention.
- 6) Spreadsheet detail requirements:
 - a) Arial font with font size of 12. Use default color of black;
 - b) Do not use 1000 separator (i.e. comma);
 - c) Premiums must be rounded to ZERO decimal places;
 - d) Do not use currency format;
 - e) Except for Company name and the asterisk for credit use, all other cells must be in numeric format. Do not use all caps for company name;
 - f) Do not submit formulas;
 - g) Row height is 12.75 (Excel default). Company name column width MUST be set to 34.14. Company name must fit within this setting. There are no specific width requirements for the remaining columns;
 - h) Do not activate "Wrap Text";
 - i) Do not use borders or colored/highlighted cells;
 - j) The Effective Date of Rates is to be formatted in date format.

For any other formatting issue, use the Excel default parameters.

- 7) We allow companies to submit disclaimers to their submissions. Due to space limitations, please keep it brief. Place disclaimers on the same spreadsheet page as the premiums. Do not place any symbols next to premiums to explain a disclaimer.

8) For the following information, create a new spreadsheet tab or page (not a file), and provide the following information (we encourage to name this tab Contact):

Column A - Type of Guide (pre-filled)

For each type of Guide (as contact info may vary

Column B - Contact Name

Column C - Company Name

Column D - Company Address 1 (can also be Department name)

Column E - Company Address 2

Column F - City/State/Zip

Column G - Phone number

Column H - Fax number

Column I - Email address of contact name. **DO NOT SUBMIT THIS**
In HTML format. Text only.

Column J - An 800/888/866 (toll free) that your company uses for customer/consumer inquiries.

Column K - website address for customer/consumer inquiries. **DO NOT SUBMIT** in HTML format. Text only.

For column I, if your company does not have a phone number for this purpose, please use the phrase "See Yellow Pages".

Homeowners Rate Guide Scenarios – February 2009

Provide premiums, **effective February 1, 2009**, based on the attached scenarios and instructions for each designated zipcode (county, city/town) **by January 8, 2009**. Provide the requested information in the Excel spreadsheet format as shown on the enclosed “Homeowners Excel Format”.

Provide annual premiums for the insurer’s rating territory that most closely corresponds to the county/city or to the zip code designated for that county/city. Provide the total policy premium for each rating scenario for the noted geographic locations.

Provide coverage under Special Form HO-3. Dollar values indicated in the scenarios are “insured for” values. If Special Form HO-3 is not offered by the company, than report rates for the company’s most comparable coverage. Explain the details of the substitution. Attach an addendum if necessary.

If your company has multiple tiers, determine tier placement by the information provided in the rating scenarios. If a scenario does not provide sufficient information for tier placement, place the subject of the scenario in the middle or standard tier.

Calculate the homeowners, condominium, and renters premiums without applying any discounts or surcharges.

Water & Sewer Endorsement: Provide the maximum limit of coverage offered and the premium associated with that limit pursuant to §19-201.

Please round off to whole dollars.

Scenarios 1 – 4: Homeowners Policy Scenarios

Rate all Scenarios using 1 to 2 Family Units

Zip Code / County	Scenario 1	Scenario 2	Scenario 3	Scenario 4
21502 – Allegany	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 – Deductible Water & Sewer Endorsement \$300,000 Liability
21401 - Anne Arundel	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 350,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value – 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 – Deductible Water & Sewer Endorsement \$300,000 Liability

21218 - Baltimore City	Home Value - 100,000 Frame Protection Class 1 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 150,000 Frame Protection Class 1 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Masonry Protection Class 1 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 200,000 Frame Protection Class 1 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21117- Baltimore County	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
20678 - Calvert	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21629 - Caroline	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

21157 - Carroll	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 350,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21921 Cecil	Home Value - 125,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 350,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
20603 Charles	Home Value - 100,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21613 - Dorchester	Home Value - 225,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 375,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 375,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 450,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21701 - Frederick	Home Value - 150,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 250,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 300,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

21550 - Garrett	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21014 - Harford	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 225,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 325,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21044 - Howard	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21620 - Kent	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
20855 - Montgomery	Home Value - 225,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 375,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 375,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 450,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

20769 - Prince George's	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21617 - Queen Anne's	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21853 - Somerset	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
20650 St. Mary's	Home Value - 125,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 350,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21601 - Talbot	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

21740 - Washington	Home Value - 175,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 275,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 300,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 400,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21804 - Wicomico	Home Value - 100,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability
21811 - Worcester	Home Value - 100,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Frame Protection Class 5 Replacement Cost - Contents \$500 - Deductible Water & Sewer Endorsement \$100,000 Liability	Home Value - 200,000 Masonry Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability	Home Value - 250,000 Frame Protection Class 5 Replacement Cost - Contents \$1,000 - Deductible Water & Sewer Endorsement \$300,000 Liability

Scenario 5: Condominium Policy

Rate all Scenarios using Frame Construction

Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code
21502 - Alleghany	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	20603 - Charles	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	20769 - Prince George's	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000
21401 - Anne Arundel	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	21613 - Dorchester	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21617 - Queen Annes's	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000
21218- Baltimore City	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 1 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21701 - Frederick	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21853 - Somerset	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000
21117 - Baltimore County	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	21550 - Garrett	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	20650 St Mary's	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000

Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code
20678 - Calvert	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	21014 - Harford	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21601 Talbot	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000
21629- Caroline	Replacement Cost for Coverage C Coverage C Amount = \$100,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	21044 - Howard	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21740 Washington	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000
21157 - Carroll	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	21620 - Kent	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21804 Wicomico	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000
21921 - Cecil	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000	20855 - Montgomery	Replacement Cost for Coverage C Coverage C Amount = \$125,000 Protection Class 5 \$500 - Deductible \$300,000 Liability Loss Assessment Coverage \$5000	21811 Worcester	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$100,000 Liability Loss Assessment Coverage \$5000

Scenario 6: Renters Policy

Rate all Scenarios using Frame Construction

Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code
21502 - Allegany	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	20603 - Charles	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	20769 - Prince George's	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability
21401 - Anne Arundel	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	21613 - Dorchester	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21617 - Queen Anne's	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21218 - Baltimore City	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 1 \$500 - Deductible \$100,000 Liability	21701 - Frederick	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21853 - Somerset	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21117 - Baltimore County	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	21550 - Garrett	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	20650 St. Mary's	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability

Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code	Zip Code / County	Scenario Detail by zip code
20678 - Calvert	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	21014 - Harford	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21601 - Talbot	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21629 - Caroline	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 1 \$500 - Deductible \$100,000 Liability	21044 - Howard	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21740 - Washington	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21157- Carroll	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	21620 - Kent	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21804 - Wicomico	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability
21921 - Cecil	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability	20855 - Montgomery	Replacement Cost for Coverage C Coverage C Amount = \$75,000 Protection Class 5 \$500 - Deductible \$300,000 Liability	21811 - Worcester	Replacement Cost for Coverage C Coverage C Amount = \$50,000 Protection Class 5 \$500 - Deductible \$100,000 Liability

PPA Rate Guide Scenarios February 2009

Provide premiums, **effective February 1, 2009**, based on the below listed scenarios and instructions for each designated zip code (county, city/town) **by January 8, 2009**. Provide the requested information in the excel format attached.

Provide annual premiums for the insurer's rating territory that most closely corresponds to the town or city limits or to the zip code designated for that county.

Counties for which forms are required; Designated cities or towns and Zip Codes:

County	City/Town	Zip Code
Allegany	Cumberland	21502
Anne Arundel	Annapolis	21401
Not Applicable	Baltimore City	21218
Baltimore	Owings Mills	21117
Calvert	Prince Frederick	20678
Caroline	Denton	21629
Carroll	Westminster	21157
Cecil	Elkton	21921
Charles	Waldorf	20603
Dorchester	Cambridge	21613
Frederick	Frederick (City)	21701
Garrett	Oakland	21550
Harford	Belair	21014
Howard	Columbia	21044
Kent	Chestertown	21620
Montgomery	Rockville	20855
Prince George's	Glenn Dale	20769
Queen Anne's	Centreville	21617
Somerset	Princess Anne	21853
St. Mary's	Leonardtown	20650
Talbot	Easton	21601
Washington	Hagerstown	21740
Wicomico	Salisbury	21804
Worcester	Berlin	21811

If your company has multiple tiers, determine tier placement by the information provided in the rating scenarios. If a scenario does not provide sufficient information for tier placement, place the subject of the scenario in the middle or standard tier. *Reference date point for surcharges and other date related items is February 1, 2009.*

The following abbreviations are used in this form:

- "COMP" means comprehensive or other than collision coverage;
- "PIP" means personal injury protection; and
- "UM" means uninsured motorist coverage.
- "COLL" means collision coverage

Scenarios: For each scenario listed, provide the total annual policy premium (rounded off to whole dollars) in the format shown on the enclosed "PPA Excel Format". The scenarios use ISO 10 digit VIN's. If you do not use ISO VIN's, use comparable VIN's as appropriate. **Otherwise, do not modify the scenarios.**

Scenario 1: Young Single Male	Age 23. Rents an apartment. Do not apply companion policy discount. Drives a 2003 Honda CR-V EX UTL4x4 VIN SHSRD78803 If credit is used to determine premium, then calculate as if there was no credit history. Drives 15 miles each day total for work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$20,000/\$40,000/\$15,000 Full PIP \$2,500 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$500 deductible
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<p>Scenario 2: Young Single Female</p>	<p>Age 23. Rents an apartment. Do not apply companion policy discount. Drives a 2003 Jeep Liberty Limited UTL4x4 4DR VIN 1J4DL58K03 If credit is used to determine premium, then calculate as if there was no credit history. Drives 35 miles each way to/from work. Drives 15,000 miles annually. Speeding ticket 19 months – 10 miles over the speed limit. Liability \$20,000/\$40,000/\$15,000 Full PIP \$2,500 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 3: Single Male</p>	<p>Age 30 Homeowner. Apply a companion homeowners policy discount. Drives a 2006 Subaru Forester 2.5x Premium AWD VIN JF1SG65606 If credit is used to determine premium, then calculate as if the driver has no credit history. Drives 50 miles each day total for work. Drives 25,000 miles annually. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 4: Single Female</p>	<p>Age 30 Homeowner. Apply a companion homeowners policy discount. Drives a 2007 Toyota Prius HCHBK VIN JTDKB22U07 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 20 miles each way to/from work and 15,000 miles annually. No accidents or violations in the past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 5: Single Male</p>	<p>Age 50. Homeowner. Apply a companion homeowners policy discount. Drives a 2005 Ford F-250 4x4 4DR VIN 1FTDW21505 Drives 60 miles each day total for work – business use. Drives 25,000 miles annually. Second vehicle – 1990 Camaro RS Convertible VIN 1G1FP33E0L Pleasure use only – drives 3000 miles per year. Garage kept If credit is used to determine premium, then calculate as if the driver has the best credit history. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>

<p>Scenario 6: Senior Citizen Single Male</p>	<p>Age 65. Homeowner. Apply a companion homeowners policy discount. Drives a 2001 Buick Regal GSW SED 4DR VIN 2G4WF55101 Drives 5000 miles a year If credit is used to determine premium, then calculate as if the driver has the best credit history. Retired – Pleasure use only. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 7: Senior Citizen Single Female</p>	<p>Age 65. Does not own a home. Do not apply any companion policy discount. Drives a 2004 Honda Accord Coupe LX VIN 1HGCM71304 If credit is used to determine premium, then calculate as if the driver has the best credit history. Retired – Pleasure use only – drives 5000 miles annually. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 8: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 3 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 45 Drives a 2002 Jeep Grand Cherokee UTL4x2 4DR VIN 1J8GX48S02 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 30 miles each way to/from work. Drives 20,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 45 Drives a 2005 Dodge Caravan SE 4x2 VIN 1D4FP25R05 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 15 miles each day total for work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Young Single Male Age 17 Does not have his own vehicle—he is an occasional driver of the 2005 Dodge. Has 1 year of driving experience. Took a driver training course. Has a B average in school. Speeding ticket 6 months ago – 10 miles over the speed limit.</p>

<p>Scenario 9: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 35. Homeowner. Drives a 2004 Dodge Durango LTD UTL4x4 4DR VIN 1D8HB58D04 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 45 miles each day total for work. Drives 35,000 miles annually. Self-employed. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 32. Homeowner. Drives a 2005 Nissan Altima 4DR VIN 1N4AL11D05 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 10 miles each way to/from work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Two children under age 12</p>
<p>Scenario 10: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 26. Homeowner. Drives a 2004 Chevrolet S-10 PKP 4x4 4DR VIN 1GCHT13X04 If credit is used to determine premium, then calculate as if the driver has the best credit history. Drives 10 miles each way to/from work. Drives 20,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 24. Homeowner. Drives a 2006 Toyota Sienna Wag 4x2 VIN 5TDZA23C06 If credit is used to determine premium, then calculate as if the driver has the best credit history. Does not work, but drives locally about 5,000 miles annually. No accidents or violations in past 3 years. Liability \$250,000/\$500,000/\$100,000 Limited PIP \$2,500 UM \$250,000/\$500,000/\$100,000 COMP \$250 deductible COLL \$500 deductible</p> <p>One child under age 2.</p>

<p>Scenario 11: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount. Do not apply a companion policy discount. Married Male Age 29. Rents a home. Drives a 2000 Chevrolet Silverado 1500 PKP 4x2 2DR VIN 1GCCC14V0Y If credit is used to determine premium, then calculate as if the driver has no credit history. Drives 20 miles each way to/from work. Drives 15,000 miles annually. No accidents or violations in past 3 years. Liability \$20,000/\$40,000/\$15,000 Limited PIP \$2,500 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 29. Rents a home. Drives a 2000 Ford Taurus SE WAG 4DR VIN 1FAFP58S0Y If credit is used to determine premium, then calculate as if the driver has no credit history. Works part time, but drives 5,000 miles annually. No accidents or violations in past 3 years. Liability \$20,000/\$40,000/\$15,000 Limited PIP \$2,500 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Two children under age 12</p>
<p>Scenario 12: Family Rate</p>	<p>Premiums given should include coverage for 2 vehicles and 2 drivers, with a multi-car discount and a companion homeowners discount, where available.</p> <p>Married Male Age 39. Homeowner. Drives a 2008 Chevy Tahoe Hybrid UTL 4x4 4DR VIN 1GN0K13508 If credit is used to determine premium, then calculate as if the driver has the worst credit history. Drives 30 miles each way to/from work. Drives 35,000 miles annually. Self-employed. One at fault accident 15 months ago – paid claim in excess of \$10,000. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Married Female Age 39. Homeowner. Drives a 2005 Toyota Camry VIN 4T1BE30K15 If credit is used to determine premium, then calculate as if the driver has the worst credit history. Does not work, but drives locally about 5000 miles annually. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Limited PIP \$2,500 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible</p> <p>Two children under age 14.</p>

Motorcycle Rate Guide Scenarios 2009

Provide premiums, **effective February 1, 2009**, based on the below listed scenarios and instructions for each designated territory **by January 8, 2009**. Provide the requested information in an excel spreadsheet file.

If your company has multiple tiers, determine tier placement by the information provided in the rating scenarios. If a scenario does not provide sufficient information for tier placement, place the subject of the scenario in the middle or standard tier. Reference date point for surcharges and other date related items is February 1, 2009.

The following abbreviations are used in this form:

- "COMP" means comprehensive or other than collision coverage;
- "UM" means uninsured motorist coverage.
- "COLL" means collision coverage

Scenarios: For each scenario listed, provide the total annual policy premium (rounded off to whole dollars) in the format shown on the enclosed "Motorcycle Excel Format" file layout page. Otherwise, do not modify the scenarios.

<p>Scenario 1: Single Female Harley Davidson</p>	<p>Age 24. Renter. 2000 Harley Davidson Sportster XLC883, 883 CC. VIN = 1HD4CJM13Y If credit is used to determine premium, then calculate as if there was no credit history. Drives 18 miles total for work on occasion. 6 months driving experience. No accidents or violations in past 3 years. Liability \$25,000/\$50,000/\$25,000 Med Pay \$2,000 UM \$25,000/\$50,000/\$25,000 COMP \$500 deductible COLL \$500 deductible Optional Equipment coverage \$2000</p>
<p>Scenario 2: Single Male Harley Davidson</p>	<p>Age 35. Renter. 2005 Harley Davidson FL Road King 1450CC. VIN = 1HD1FDV116 If credit is used to determine premium, then calculate as if there was no credit history. Drives 20 miles total for work on occasion. No accidents or violations in past 3 years. Liability \$20,000/\$40,000/\$15,000 Med Pay \$2,000 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$250 deductible Optional Equipment coverage of \$3000.</p>
<p>Scenario 3: Single Male Harley Davidson</p>	<p>Age 47 Homeowner. 1993 Harley Davidson Touring FLHTC 1340 CC. VIN = 1HD1DJL19P If credit is used to determine premium, then calculate as if the driver has the best credit history. Pleasure use only. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Med Pay \$2,000 UM \$100,000/\$300,000/\$50,000 COMP \$500 deductible COLL \$500 deductible Optional Equipment Coverage \$9,000</p>
<p>Scenario 4: Married Male Harley Davidson</p>	<p>Age 51. Homeowner. 2008 Harley Davidson V-Rod VRSCAW. 1250 CC. VIN = 1HD1HFH108 If credit is used to determine premium, then calculate as if the driver has the best credit history. Pleasure use only. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Med Pay \$2,000 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$250 deductible Optional Equipment Coverage \$6,000</p>

<p>Scenario 5: Married Male</p> <p>Harley Davidson</p>	<p>Age 55. Homeowner. 1999 Harley Davidson Fat Boy FLSTF Softail 1340 cc. VIN = 1HD1BML14X If credit is used to determine premium, then calculate as if the driver has the best credit history. Pleasure use only. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Med Pay \$5,000 UM \$100,000/\$300,000/\$50,000 COMP \$500 deductible COLL \$500 deductible Optional Equipment Coverage \$4,000</p>
<p>Scenario 6: Family</p> <p>Harley Davidson</p>	<p>Male Age 55 and Female Age 52. Homeowners. Policy limits the same for both. Male Drives 2005 Harley Davidson FLHTCUI Electra Glide Ultra 1450 CC. VIN = 1HD1FCW155 Female drives a 2003 Harley Davidson Sportster 1200 XLC 1200 CC. VIN = 1HD1CGP193 Pleasure use only. No accidents or violations in past 3 years. If credit is used to determine premium, then calculate as if the driver has the best credit history. Liability \$100,000/\$300,000/\$50,000 Med Pay \$5,000 UM \$100,000/\$300,000/\$50,000 COMP \$500 deductible COLL \$500 deductible Optional Equipment Coverage \$5000 each</p>
<p>Scenario 7: Married Male</p> <p>Harley Davidson restored</p>	<p>Age 60. Renter. Drives a 1979 Harley-Davidson Shovelhead FXE wide glide low rider. 1200 CC. VIN = 7657927H9. Stated value of \$30,000 If credit is used to determine premium, then calculate as if the driver has the best credit history. Pleasure use only. No accidents or violations in past 3 years. Liability \$50,000/\$100,000/\$25,000 Med Pay \$2,000 UM \$50,000/\$100,000/\$25,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 8: Single Male</p> <p>Harley Davidson restored</p>	<p>Age 65. Homeowner. Drives a Harley-Davidson 1983 Touring FHLT. 1340 CC. VIN = 1HD1DGK11D. Stated value of \$40,000 If credit is used to determine premium, then calculate as if the driver has the best credit history. Retired – Pleasure use only. No accidents or violations in past 3 years. Liability \$50,000/\$100,000/\$25,000 Med Pay \$2,000 UM \$50,000/\$100,000/\$25,000 COMP \$250 deductible COLL \$250 deductible</p>
<p>Scenario 9: Family Rate</p> <p>Honda</p>	<p>Male Age 54 and Female 53. Homeowners. Male drives a 2001 Honda Goldwing GL1800. 1832 CC. VIN = 1HFSC47071 Female drives a 2005 Honda Shadow VT750C. 745 CC. VIN = JH2RC50015 If credit is used to determine premium, then calculate as if the driver has the best credit history. Pleasure use only. No accidents or violations in past 3 years. Policy limits the same for both. Liability \$100,000/\$300,000/\$50,000 Med Pay \$2,000 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$500 deductible Optional Equipment Coverage \$9,000 each</p>

<p>Scenario 10: Single Male Kawasaki</p>	<p>Male age 30. Renter. Drives a 2004 Kawasaki Vulcan VN900. 903 CC. VIN = JKBNCA164 If credit is used to determine premium, then calculate as if the driver has no credit history. Drives 10 miles each way to/from work on occasion. No accidents or violations in past 3 years. Liability \$50,000/\$100,000/\$25,000 Med Pay \$2,000 UM \$50,000/\$100,000/\$25,000 COMP \$250 deductible COLL \$250 deductible Optional Equipment Coverage \$4,000</p>
<p>Scenario 11: Family Suzuki</p>	<p>Married Male Age 49 and Female age 47. Homeowners. Male drives a 2004 Suzuki Intruder 1360 CC. VIN = VS1400GLPK4 Female drives a 1998 Suzuki Maurader VZ800. 800 CC. VIN = JS1VS53A6W If credit is used to determine premium, then calculate as if the driver has the best credit history. Pleasure use only. Each 6,000 miles annually. No accidents or violations in past 3 years. Policy limits are the same for both. Liability \$50,000/\$100,000/\$25,000 Med Pay \$2,000 UM \$50,000/\$100,000/\$25,000 COMP \$250 deductible COLL \$500 deductible Optional Equipment Coverage \$9,000 each</p>
<p>Scenario 12: Single Female Yamaha</p>	<p>Single Female Age 39. Renter. Drives a 2005 Yamaha XVS1100 V-Star. 1063 CC. VIN = JYAVP11E05 If credit is used to determine premium, then calculate as if the driver has the worst credit history. Drives a total of 10 miles for work on occasion. One speeding ticket in excess of 10 mph in November of 2006 Liability \$100,000/\$300,000/\$50,000 Med Pay \$2,000 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$250 deductible Optional Equipment Coverage \$5,000</p>
<p>Scenario 13: Single Male Kawasaki Sport</p>	<p>Male 22. Renter. Drives a 2006 Kawasaki Ninja ZX-14 1352 cc. VIN = JKBZXNA196 Drives 10,000 miles a year to college. If credit is used to determine premium, then calculate as if the driver has no credit history. One speeding ticket in excess of 10 mph in June of 2008. Liability \$20,000/\$40,000/\$15,000 Med Pay None UM \$20,000/\$40,000/\$15,000 COMP No coverage COLL No coverage</p>
<p>Scenario 14: Single Male Suzuki sport</p>	<p>Male age 30. Homeowner. Drives a 2002 Suzuki GSX-R 600 cc. VIN = JS1GN7BA82 If credit is used to determine premium, then calculate as if the driver has no credit history. Drives to work occasionally – 5 miles each way. No accidents or violations in past 3 years. Liability \$50,000/\$100,000/\$25,000 Med Pay None UM \$50,000/\$100,000/\$25,000 COMP \$500 deductible COLL \$500 deductible</p>

<p>Scenario 15: Single Female Yamaha sport</p>	<p>Female age 20. College student. Drives a 2006 Yamaha YZF-R6 600 CC. VIN = JYARJ12E16 If credit is used to determine premium, then calculate as if the driver has no credit history. Drives to school locally, 6000 miles a year. No accidents or violations in past 3 years. Liability \$20,000/\$40,000/\$15,000 Med Pay None UM \$20,000/\$40,000/\$15,000 COMP \$500 deductible COLL \$500 deductible</p>
<p>Scenario 16: Single Male Triumph</p>	<p>Male Age 35. Homeowner. Drives 2006 Triumph Speed Triple 1050 CC. VIN = SMT500AK46 If credit is used to determine premium, then calculate as if the driver has the best credit history. Pleasure use only. One speeding ticket in excess of 10 mph in September of 2008. Liability \$20,000/\$40,000/\$15,000 Med Pay \$2,000 UM \$20,000/\$40,000/\$15,000 COMP \$500 deductible COLL \$500 deductible</p>
<p>Scenario 17: Single Female Scooter under 50cc</p>	<p>Age 19. College student. Owner/Operator Drives a 2005 Yamaha Vino Classic. under 50cc. VIN = LPRSA20A65 If credit is used to determine premium, then calculate as if the driver has no credit history. No accidents or violations in past 3 years. Liability \$25,000/\$50,000/\$25,000 Med Pay \$2,000 UM \$25,000/\$50,000/\$25,000 COMP \$250 deductible COLL \$250 deductible</p>
<p>Scenario 18: Family Scooter under 50cc</p>	<p>Operator is a Male Age 21. College student (in state – on campus). Drives a 2006 Honda Metropolitan CHF50. under 50cc VIN = JH2AF60636 Owner is a married male homeowner Age 50 with 3 year clean driving record and best credit history. If credit is used to determine premium, then calculate as if the owner has the best credit history. Drives 5000 miles annually for school. Operator has no accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Med Pay \$2,000 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$250 deductible</p>
<p>Scenario 19: Family Scooter under 50cc</p>	<p>Owner is a Single Male age 50. Homeowner. Owns a 2007 Honda Metropolitan CHF50. under 50 CC. VIN = JH2AF60637 If credit is used to determine premium, then calculate as if the owner has the average credit history. For local use for one child age 16. Drives 900 miles annually, including work. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Med Pay \$2,000 UM \$100,000/\$300,000/\$50,000 COMP \$500 deductible COLL \$500 deductible</p>

<p>Scenario 20: Married Male Honda Scooter</p>	<p>Age 65. Homeowner. Drives a 2004 Honda NSS 250 Reflex. 250 CC. VIN = JH2MF06164 If credit is used to determine premium, then calculate as if the driver has the best credit history. Retired – Pleasure use only. No accidents or violations in past 3 years. Liability \$50,000/\$100,000/\$25,000 Med Pay \$2,000 UM \$50,000/\$100,000/\$25,000 COMP \$250 deductible COLL \$500 deductible</p>
<p>Scenario 21: Single Male Yamaha Scooter</p>	<p>Age 40. Renter. Drives a 2005 Yamaha Vino 125. 124 CC. VIN = LPRSE13488 If credit is used to determine premium, then calculate as if the driver has the best credit history. Pleasure use only. No accidents or violations in past 3 years. Liability \$50,000/\$100,000/\$25,000 Med Pay \$2,000 UM \$50,000/\$100,000/\$25,000 COMP \$250 deductible COLL \$250 deductible</p>
<p>Scenario 22: Single Female Yamaha Scooter</p>	<p>Age 25. College student. Lives with parents. Owner/Operator. Drives a 2005 Yamaha YP400. 395 CC. VIN = JYASH03Y67 If credit is used to determine premium, then calculate as if the driver has no credit history. Pleasure use only. No accidents or violations in past 3 years on any vehicle. Liability \$20,000/\$40,000/\$15,000 Med Pay \$2,000 UM \$20,000/\$40,000/\$15,000 COMP \$250 deductible COLL \$250 deductible</p>
<p>Scenario 23: Single Male Suzuki scooter</p>	<p>Age 65. Homeowner. Drives a 2005 Suzuki Burgman AN650. 638 CC. VIN = JS1CP51A65 If credit is used to determine premium, then calculate as if the driver has the best credit history. Retired – Pleasure use only – drives 5000 miles annually. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Med Pay \$2,000 UM \$100,000/\$300,000/\$50,000 COMP \$250 deductible COLL \$250 deductible</p>
<p>Scenario 24: Family</p>	<p>Single Male age 46 and Daughter aged 14. Homeowner. Male Drives a 2007 Honda Silverwing. 582 cc. VIN = JH2PF01157 Daughter drives a 2006 Honda Rukus. under 50cc VIN = JH2AF58018 If credit is used to determine premium, then calculate as if the driver has the best credit history. Local pleasure use only. No accidents or violations in past 3 years. Liability \$100,000/\$300,000/\$50,000 Med Pay \$5,000 UM \$100,000/\$300,000/\$50,000 COMP \$500 deductible COLL \$500 deductible</p>

See attached document for additional scenario information.

Additional Motorcycle Scenario Requirements

Assumptions	Scenario #													
	1	2	3	4	5	6 a	6 b	7	8	9 a	9 b	10	11 a	11 b
Cycle Driving Experience	6 mos	4+ yrs	26 mos	4+ yrs	4+ yrs	4+ yrs	4+ yrs	37 mos	4+ yrs	4+ yrs				
Prior Motorcycle Insurance	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Garaged	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Safety class past 3 yrs	Y	Y	N	Y	N	N	Y	Y	N	N	Y	Y	Y	Y
Organization member (a)	N	N	Y	Y	N	Y	Y	Y	Y	Y	Y	N	N	N
Multi-bike discount	N	N	N	N	N	Y	Y	N	N	Y	Y	N	Y	Y
Owens Auto	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Other Vehicle Discount (b)	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Homeowner Discount (c)	N	N	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y
Youthful driver (age <21)	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Spouse has license?	n/a	n/a	n/a	N	N	Y	Y	N	n/a	Y	Y	n/a	Y	Y
Other household members with motorcycle license?	N	n/a	N	N	Y	N	N	N	N	N	N	N	N	N
Used for work on occasion	Y	Y	N	N	N	N	N	N	N	N	N	Y	N	N

Assumptions	Scenario #													
	12	13	14	15	16	17	18	19	20	21	22	23	24 a	24 b
Cycle Driving Experience	22 mos	28 mos	4+ yrs	15 mos	4+ yrs	13 mos	25 mos	6 mos	22 mos	4+ yrs	37 mos	25 mos	10 mos	6 mos
Prior Motorcycle Insurance	Y	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y	Y	Y
Garaged	Y	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y	Y	Y
Safety class past 3 yrs	Y	Y	Y	Y	Y	n/a	n/a	n/a	Y	N	Y	Y	Y	N
Organization member (a)	Y	N	N	N	Y	N	N	N	N	N	N	N	N	N
Multi-bike discount	N	N	N	N	N	N	N	N	N	N	N	N	Y	Y
Owens Auto	Y	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y	Y	Y
Other Vehicle Discount (b)	Y	Y	Y	Y	Y	N	N	N	Y	Y	Y	Y	Y	Y
Homeowner Discount (c)	N	N	Y	N	Y	N	N	Y	Y	Y	N	Y	Y	Y
Youthful driver (age <21)	N	N	N	N	N	Y	N	Y	N	N	N	N	N	Y
Spouse has license?	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	N	n/a	n/a	N	n/a	n/a
Other household members with motorcycle license?	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Used for work on occasion	Y	Y	Y	Y	N	N	Y	Y	N	Y	N	N	N	N

Reference Date point is February 1, 2009

- (a) - Must be a certified motorcycle organization that promotes Motorcycle safety riding program(s)
- (b) - Apply a discount for the Auto, whether with the same company or not. If not used or not applicable, just bypass.
- (c) - Apply a Homeowners discount if your program allows for one - whether with the same company or not.

Recreational Vehicles Scenarios - February 2009

<u>Scenario Number</u>	<u>General Type</u>	<u>Class</u>	<u>Model Year</u>	<u>Manufacturer</u>	<u>Model</u>	<u>Length</u>	<u>Unit Value</u>	<u>Primary Gender</u>	<u>VIN</u>	<u>Age @ Purchase</u>
1	Motor Home - Conventional	A	2008	Fleetwood	Excursion	39	190,000	M	779R844009	0
2	Motor Home - Conventional	A	1998	Winnebago	Chieftain	36	51,000	F	44ZHXFBC0W	8
3	Motor Home - Conventional	A	2007	Country Coach			460,000	M	4U7A8EY187	0
4	Motor Home - Conventional	A	2005	Fleetwood	Bounder	32	67,000	M	5B4MP67655	0
5	Motor Home - Conventional	A	1999	Winnebago	Adventurer 37G	37	55,000	M	3FCNF53S4X	0
6	Motor Home - Camper Van	B	2006	Roadtrek	Popular 190	19	52,000	M	1GCHG39U95	0
7	Motor Home - Camper Van	B	2005	Airstream	Interstate	22	69,000	M	WD2PD74475	0
8	Motor Home - Camper Van	B+	2002	Trail-Lite	R-Vision	22	70,000	F	1GBJG31R02	3
9	Motor Home - Mini	C	2004	Coachman	Leprechaun 317KS	31	58,000	M	1FDXE45S94	2
10	Motor Home - Mini	C	2007	Dutchman	Dorado 26BE	27	65,000	M	1GBKG31437	1
11	Motor Home - Mini	C	2006	Winnebago	View	24	55,000	F	WDXPD944X6	0
12	Motor Home - Mini	C	2003	Winnebago	Minnie 29B	29	60,000	M	1FDXE45S92	0
13	Mounted truck camper	D	2004	Lance	Lance 1121	11	22,000	M	157345	0
14	Mounted truck camper	D	1999	Lance	1030	19	14,000	M	136848	0
15	Travel Trailer - 5th wheel	E	2006	Keystone	Cougar 276RLS	28	25,000	F	4YDF2762X6	0
16	Travel Trailer - 5th wheel	E	2004	Dutchmen	Sport	26	11,000	M	47CFDDN224	0
17	Travel Trailer - 5th wheel	E	2005	Keystone	Montana M3670 RL	36	49,000	M	4YDF367285	0
18	Travel Trailer - Conventional	F	2005	Thor	Aerolite 214	21	7,000	M	47CTA4J244	7
19	Travel Trailer - Conventional	F	2008	Jayco	Eagle 314BHDS	33	32,000	M	1UJB02R58	0
20	Travel Trailer - Conventional	F	2005	Fleetwood	Mallard	24	13,000	M	1EF1T24265	0
21	Travel Trailer - Conventional	F	2006	Jayco	Jay Feather 186	19	11,000	M	1UJB01H76	0
22	Travel Trailer - toy hauler	G	2004	Forest River	Cherokee Wolfpack	29	17,000	M	4X4TCKF2X4	0
23	Travel Trailer - toy hauler	G	2007	Jayco	Octane ZX	30	25,000	M	1UJB02P37	0
24	Pop-up Trailer	H	2004	Viking	Saga	21	3,800	M	1TV1C52064	2
25	Pop-up Trailer	H	2006	Starcraft	2407	12	8,300	M	1SAAS01F96	0
26	Pop-up Trailer	H	1995	Starcraft	Starter 10	10	1,200	F	1SAAS0JE25	0
27	Pop-up Trailer	H	2000	Coleman	Utah	25	5,100	M	4CP681H13Y	0

Usage Under 30 days - low 30-150 days - medium
Unit Miles On self propelled units only - Classes A, B and C.
Multi-policy discount Do not apply any multi-policy discounts
For all date/age related items, reference point is 2/1/2009.
Length - rounded to the nearest foot.
Age @ Purchase - if 0 (zero) implies purchased new.
Credit - assume the best credit for all scenarios

ATV and Snowmobile Scenarios - February 2009

Scenario Code	General Type	Class	Manufacturer	Model	VIN	Year	CC	Unit Value
1	ATV	M	Honda	TRX500FE8	1HFTE31788	2008	500	7500
2	ATV	M	Suzuki	KingQuad LTF300	JSAAK43A3Y	2002	400	2000
3	ATV	M	Yamaha	Raptor 660	JY4AM01311	2001	660	3000
4	ATV	M	Can Am	Outlander 800XT	2BVEGHH168	2008	799	12000
5	ATV	M	Honda	TRX650FA Rincon	1HFTE280X5	2005	650	6000
6	ATV	M	Polaris	Outlaw 500	4XAGP50A86	2006	500	5000
7	ATV	M	Arctic Cat	DVX400	4UF07ATV67	2007	400	3500
8	ATV	M	Kawasaki	KFX400	JSLAK47B45	2005	400	4500
9	ATV	M	Yamaha	YFZ450	JY4AJ20Y96	2006	449	4800
10	ATV	M	Cannondale	MX450	5B6FD31G93	2003	450	3500
11	ATV	M	Bombardier	Outlander 400	2BVEGSF154	2004	400	6000
12	MUV	N	Arctic Cat	Prowler 650	4UF06MPV36	2006	650	10000
13	MUV	N	Arctic Cat	700 EFI LE	4UF07ATV17	2007	695	7800
14	MUV	N	Polaris	700 Twin	4XACH68A32	2002	700	6000
15	MUV	N	Kawasaki	Mule 610 4x4	JK1AFEA106	2006	401	4500
16	Snowmobile	S	Polaris	RMK900	SN1PM8DS35	2005	900	5500
17	Snowmobile	S	Arctic Cat	F6 EFI	4UF04SNW64	2004	600	3000
18	Snowmobile	S	Snow Hawk	800 H.O. TopGun	2B9SH93106	2006	800	10000

Multi-policy discount Do not apply any multi-policy discounts
For all date/age related items, reference point is 2/1/2009.
Credit - assume the best credit for all scenarios

ATV and Snowmobile Scenarios - February 2009

<u>Scenario Code</u>	<u>Owner Age</u>	<u>Owner Marital</u>	<u>Owner Gender</u>	<u>Operator Age</u>	<u>Surcharge</u>	<u>Liability Limits</u>	<u>Comp Deductible</u>	<u>Coll Deductible</u>	<u>MedPay Limit</u>
1	25	S	F	25	N	50/100/25	500	500	2000
2	45	M	M	15	N	20/40/15	500	500	2000
3	55	M	F	17	N	50/100/25	500	500	2000
4	60	M	M	60	N	100/300/50	500	500	1000
5	48	M	M	16	N	100/300/50	250	250	1000
6	30	M	F	30	N	50/100/25	500	500	2000
7	45	S	F	17	N	50/100/25	500	500	1000
8	55	S	F	18	N	25/50/25	250	500	2000
9	20	S	M	20	N	20/40/15	500	500	1000
10	42	M	F	42	N	100/300/50	250	250	1000
11	68	M	M	68	N	100/300/50	250	250	2000
12	24	S	F	24	N	25/50/25	250	250	1000
13	45	M	M	45	N	20/40/15	250	500	1000
14	35	S	M	35	N	100/300/50	500	500	2000
15	35	S	M	35	N	100/300/50	500	500	2000
16	50	S	M	19	N	25/50/25	250	500	2000
17	23	S	F	23	N	20/40/15	500	500	2000
18	35	M	M	35	N	100/300/50	250	250	2000

Multi-policy discount Do not apply any multi-policy discounts
For all date/age related items, reference point is 2/1/2009.
Credit - assume the best credit for all scenarios

Recreational Vehicle Class Descriptions and Assignments

Type	Class	Note
Motor Home - Conventional	A	Industry Defined
Camper Van	B	Industry Defined
Camper Van	B+	Industry Defined
Mini-Motor Home	C	Industry Defined
Mounted truck camper	D	MIA Defined
Fifth Wheel	E	MIA Defined
Travel Trailer - Conventional	F	MIA Defined
Travel Trailer - toy hauler	G	MIA Defined
Pop-up Trailer	H	MIA Defined
ATV	M	MIA Defined
MUV	N	MIA Defined
Snowmobiles	S	MIA Defined

Boat Scenarios - February 2009

Scenario #	General Type	Manufacturer	Model	Length	Unit Value	HP	Gender	Boat Age	Insured Age
1	Boat - Bass boat	Skeeter	Zx20 Bay	20	10,000	150	M	1985	37
2	Boat - Bass boat	Triton	TR20 PDDC	20	17,600	200	M	2000	35
3	Boat - Bass boat	Ranger	621 SVS w/ 250hp	21	5,200	250	M	2007	58
4	Boat - Cabin cruiser	Baja Boats	Blast	14	27,000	120	M	2005	52
5	Boat - Cabin cruiser	Bayliner	2452	24	25,500	250	M	2003	40
6	Boat - Cabin cruiser	Rinker Boats	212 Festiva Cuddy	21	16,500	190	M	1998	46
7	Boat - Deck Boat	Tahoe	195 I/O	19	25,500	190	M	2007	45
8	Boat - Fishing Boat	Seaswirl	2101 Striper	21	18,500	150	M	2001	46
9	Boat - Fishing Boat	Mako	Bayshark	21	15,000	225	F	2000	45
10	Boat - Fishing Boat	Key West	McKee	17	10,000	90	M	2007	46
11	Boat - Jet Boat	Sugar Sand Marine	Tango 4+2	16	30,000	240	F	2007	35
12	Boat - Jet Boat	Yamaha	SX 230	23	32,000	280	M	2006	46
13	Boat - Jet Boat	Hells Canyon Marine	Rush	24	47,000	360	M	2005	52
14	Boat - Pontoon	Sylvan	Capri	22	10,300	125	F	2001	65
15	Boat - Pontoon	Godfrey	Sweetwater	22	15,000	60	F	2004	60
16	Boat - Pontoon	Harris	Floteboat 200 Sunliner	21	25,000	115	M	2008	37
17	Boat - Runabout	Sea-doo By Bombardier	Sportster	15	25,000	150	M	2003	30
18	Boat - Runabout	Four Winns	220 Horizon	22	45,400	270	M	2008	50
19	Boat - Runabout	Regal	2150 LSC	21	12,200	190	F	1998	52
20	Boat - Sport	Sea Ray Boats	Bow Rider 180	18	12,500	125	M	1997	49
21	Sailing	Maxi	Sloop	32	23,000	0	S	1988	45
22	Sailing	Hunter	Hunter 280	27	32,000	15	M	1997	57
23	Sailing	Catalina	Catalina 309	30	87,000	30	F	2007	54
24	Yacht	Chris Craft	Commander	35	12,000	310	M	1993	40
25	Yacht	Sea Ray Boats	450 Express Bridge	51	250,000	446	M	1998	55
26	Yacht	Carver	35 Aft Cabin	35	175,000	770	M	2001	73
27	Yacht	Chaparrel	330 Signature	33	170,000	370	M	2006	39

Credit - assume the best credit for all scenarios

Usage - assume usage of 8 months or less

Multi-policy discount Do not apply any multi-policy discounts.

For all date/age related items, reference point is 2/1/2009.

Length - rounded to the nearest foot.

Boat Scenarios - February 2009

Scenario #	Marital Status	Deductible	Liability Limit	UM CSL	Medical Payment	Trailer	Personal Property	Tow limit	Surcharge	Engine (Propulsion)
1	M	500	500,000	300,000	1000	2000	2000	1000	N	outboard
2	M	500	300,000	100,000	5000	2500	5000	500	N	outboard
3	M	250	300,000	100,000	5000	1500	1000	None	N	outboard
4	M	1500	100,000	50,000	2000	n/a	2000	1000	N	inboard/outboard
5	M	500	300,000	300,000	2000	n/a	1000	500	N	inboard/outboard
6	M	250	100,000	50,000	1000	1500	None	None	N	inboard/outboard
7	M	500	500,000	50,000	5000	3000	None	150	N	inboard/outboard
8	M	500	500,000	50,000	5000	1500	None	None	N	outboard
9	S	500	500,000	50,000	10000	n/a	None	300	N	inboard/outboard
10	S	500	500,000	50,000	2000	1500	1000	300	N	outboard
11	S	250	100,000	100,000	1000	1500	2000	1000	N	jet
12	M	500	300,000	300,000	2000	1000	2000	500	N	jet
13	M	1000	300,000	100,000	2000	1500	None	250	N	jet
14	M	250	100,000	100,000	1000	1500	1000	500	N	outboard
15	M	500	300,000	300,000	2000	1000	2000	500	N	outboard
16	M	1000	500,000	50,000	10000	n/a	1000	150	N	outboard
17	S	500	500,000	300,000	1000	2000	2000	1000	N	outboard
18	M	500	300,000	300,000	5000	2500	2000	500	N	inboard/outboard
19	M	250	100,000	100,000	1000	1500	1000	500	N	outboard
20	M	500	300,000	50,000	1500	n/a	None	None	N	outboard
21	S	1000	500,000	300,000	3000	n/a	2000	1000	N	n/a
22	S	1000	300,000	300,000	2000	n/a	4000	2000	N	outboard
23	M	1000	300,000	300,000	2000	n/a	4000	2000	N	outboard
24	M	500	500,000	300,000	1000	n/a	7000	1000	N	inboard
25	M	1500	500,000	500,000	1000	n/a	7000	none	N	inboard/outboard
26	M	2500	300,000	300,000	2000	n/a	4000	2000	N	inboard
27	M	2500	300,000	100,000	5000	n/a	5000	500	N	inboard

Credit - assume the best credit for all scenarios

Usage - assume usage of 8 months or less

Multi-policy discount Do not apply any multi-policy discounts.

For all date/age related items, reference point is 2/1/2009.

Length - rounded to the nearest foot.

Personal Watercraft Scenarios - February 2009

Scenario #	General Type	Manufacturer	Model	VIN	Length	Unit Value	HP	CC	Gender	Boat Age
1	PWC	Arctic Cat	Tiger Shark	ARJ03216L495	12	7600	72	750	M	1995
2	PWC	Honda	ARX1200T24	HPSC3759A404	10	9300	165	1200	M	2004
3	PWC	Kawasaki	JH750-C3	KAW57547D7	9	3000	80	750	F	2007
4	PWC	Kawasaki	JH750A	KAW93955E292	8	1750	69	750	M	1992
5	PWC	Kawasaki	1200 F	KAW34511F606	10	8700	125	1200	F	2006
6	PWC	Kawasaki	JH75046	KAW15769T495	8	1400	155	750	M	1995
7	PWC	Polaris	Virage I	PLE10815E000	10	8000	100	1000	F	2000
8	PWC	Sea Doo	GTS Jet ski	ZZN20187B496	10	6600	58	700	M	1996
9	PWC	Sea Doo	GTX	ZZN54300A797	10	3000	60	782	M	1997
10	PWC	Sea Doo	GX51	ZZNG9611E898	8	3000	130	1200	M	1998
11	PWC	Yamaha	1100fx Deluxe	YAMA2891F6	11	8000	110	1100	M	2006
12	PWC	Yamaha	GP1200	YAMA3616A797	9	4000	135	1200	M	1997

NOTE: Certain CC's are approximate.

Credit - assume the best credit for all scenarios

Usage - assume usage of 8 months or less

Multi-policy discount Assume a PPA or HO policy regardless if with same company

For all date/age related items, reference point is 2/1/2009.

Length - rounded to the nearest foot.

Personal Watercraft Scenarios - February 2009

Scenario #	Insured Age	Marital Status	Deductible	Liability Limit	UM Limit	Medical Payment	Trailer	Surcharge	Personal Property	Tow limit
1	44	M	500	300,000	50,000	1000	1000	N	0	750
2	42	S	500	300,000	50,000	1000	1000	N	1000	750
3	35	S	500	100/300/50	50/100/25	5000	1000	N	0	750
4	48	M	250	300,000	50,000	1000	500	N	0	500
5	37	M	250	100,000	50,000	1000	1000	N	0	500
6	31	M	250	100/300/50	50/100/25	1000	500	N	0	500
7	58	M	250	300,000	50,000	2000	1000	N	0	500
8	52	M	250	100,000	50,000	1000	500	N	0	750
9	29	M	250	100,000	50,000	3000	500	N	0	500
10	46	M	500	500,000	50,000	5000	1000	N	0	500
11	25	M	250	50/100/25	50/100/25	2000	1000	N	0	750
12	58	M	250	100,000	50,000	1000	500	N	0	750

NOTE: Certain CC's are approximate.

Credit - assume the best credit for all scenarios

Usage - assume usage of 8 months or less

Multi-policy discount Assume a PPA or HO policy regardless if with same company

For all date/age related items, reference point is 2/1/2009.

Length - rounded to the nearest foot.