

RULE 67 – PREFERRED PACKAGE DISCOUNT

The applicable rates will be reduced by the appropriate factor shown in the Automobile Rating Section when the policy meets either the Level A, Level B, Level C, or Level D eligibility qualifications below:

Level A Qualification

Qualification A1

- insure one Private Passenger Automobile and/or Utility Automobile as counted in Rule 24 – Household Composition Factor, **and**
- have a named insured or spouse who owns a residential property (the residence does not need to be occupied by the named insured or spouse to satisfy this requirement) **and**
- the bill for the policy is received electronically **and**
- the policy is assigned to Policy Group 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, or 12 based on the Insurance Score as outlined in Rule 23 – Policy Group.

OR

Qualification A2

- insure more than one Private Passenger Automobile and/or Utility Automobile as counted in Rule 24 – Household Composition Factor, **and**
- have a named insured or spouse who owns a residential property (the residence does not need to be occupied by the named insured or spouse to satisfy this requirement) **and**
- the bill for the policy is received electronically.

Level B Qualification

- insure more than one Private Passenger Automobile and/or Utility Automobile as counted in Rule 24 – Household Composition Factor, **and**
- have a named insured or spouse who owns a residential property (the residence does not need to be occupied by the named insured or spouse to satisfy this requirement), **and**
- the bill for the policy is received electronically, **and**
- the policy is assigned to Policy Group 7, 8, 9, 10, 11, or 12 based on the Insurance Score as outlined in Rule 23 – Policy Group, **and**

- when the Multiple Policy Discount applies as outlined in Rule 25 – Multiple Policy Discount resulting in a rate affecting premium change, or when the Multiple Policy Discount applies to a standalone Personal Umbrella Policy.

Level C Qualification

1. insure more than one Private Passenger Automobile and/or Utility Automobile as counted in Rule 24 – Household Composition Factor, **and**
2. have a named insured or spouse who owns a residential property (the residence does not need to be occupied by the named insured or spouse to satisfy this requirement), **and**
3. the bill for the policy is received electronically, **and**
4. the policy is assigned to Policy Group 1, 2, 3, 4, 5, or 6 based on the Insurance Score as outlined in Rule 23 – Policy Group, **and**
5. when the Multiple Policy Discount applies as outlined in Rule 25 – Multiple Policy Discount resulting in a rate affecting premium change, or when the Multiple Policy Discount applies to a standalone Personal Umbrella Policy.

Level D Qualification

1. have a named insured or spouse who rents a residential property (the residence does not need to be occupied by the named insured or spouse to satisfy this requirement) **and**
2. the bill for the policy is received electronically, **and**
3. the policy is assigned to Policy Group 1, 2, 3, 4, 5, or 6 based on the Insurance Score as outlined in Rule 23 – Policy Group, **and**
4. when the Multiple Policy Discount applies for a qualifying Renters policy as outlined in Rule 25 – Multiple Policy Discount resulting in a rate affecting premium change.

If a policy meets all criteria after a policy period begins, including method of billing, the discount will be re-evaluated upon mid-term endorsement. If a policy qualifies for multiple levels of the discount, only the highest level of the discount will apply.

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
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**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
PREMIUM CALCULATION**

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP

STEP #		AA	BB	VA	DD	HH
1	TERRITORIAL BASE RATE (RP-4A)					
2	RATE ADJUSTMENT FACTOR	x 2.7957	x 2.4963	x 2.9370	x 0.9684	x 1.0959
3	PREFERRED PACKAGE DISCOUNT (RP-58A)	x	x	x	x	x
4	INCREASED LIMIT FACTOR/ADDEND (RP-5A)	x	x	x		
5	PIP DEDUCTIBLE BY LIMIT FACTOR (RP-6A)			x		
6	DRIVER CLASSIFICATION FACTOR (RP-7A-10A)	x	x	x	x	x
7	SENIOR ADULT BY TERRITORY FACTOR (RP-11A)	x	x	x	x	x
8	HOUSEHOLD COMPOSITION FACTOR (RP-60A)	x	x	x	x	x
9	HOUSEHOLD COMPOSITION ADJUSTMENT FACTOR (RP-60A)	x	x	x	x	x
10	MODEL YEAR FACTOR (RP-61A)				x	x
11	DEDUCTIBLE BY PGS FACTOR (RP-61A)				x	x
12	EXPERIENCE GROUP RATING FACTOR (RP-EGR-1)	x	x	x	x	x
13	ALLSTATE DRIVEWISE® DISCOUNT (RP-59A)	x	x	x	x	x
14	ALLSTATE DRIVEWISE® ENROLLMENT DISCOUNT (RP-68A)	x	x	x	x	x
15	ALLSTATE DRIVEWISE® PERFORMANCE RATING (RP-68A)	x	x	x	x	x
16	NEW CAR DISCOUNT FACTOR (RP-51A-53A)	x	x	x	x	x
17	RESIDENT STUDENT DISCOUNT FACTOR (RP-58A)	x	x		x	
18	GOOD STUDENT DISCOUNT FACTOR (RP-58A)	x	x	x	x	x
19	YOUNG DRIVER TRAINING DISCOUNT FACTOR (RP-58A)	x	x	x	x	
20	PASSIVE RESTRAINT DISCOUNT FACTOR (RP-58A)			x		
21	MERIT FACTOR (RP-62A)	x	x	x	x	
22	MINOR VIOLATION FACTOR (RP-63A)	x	x	x	x	
23	SERIOUS VIOLATION SURCHARGE FACTOR (RP-63A)	x	x	x	x	
24	MAJOR VIOLATION SURCHARGE FACTOR (RP-63A)	x	x	x	x	
25	OPERATOR EXPERIENCE FACTOR (RP-59A)	x	x		x	
26	VEHICLE SURCHARGE FACTOR (RP-12A)				x	x
27	ANTI-THEFT DEVICE DISCOUNT (RP-59A)					x
28	CAMPER UNIT ADDITIONAL PREMIUM (RP-64A)					
29	DEFENSIVE DRIVER DISCOUNT FACTOR (RP-58A)	x	x	x	x	
30	TIER FACTOR (RP-13A-47A)	x	x	x	x	x
31	PREMIER PLUS DISCOUNT FACTOR (RP-48A-49A)	x	x	x	x	x
32	PREMIER DISCOUNT FACTOR (RP-49A-50A)	x	x	x	x	x
33	NON VERIFIABLE DRIVING RECORD (RP-58A)	x	x	x	x	
34	MULTIPLE POLICY DISCOUNT FACTOR (RP-53A-57A)	x	x	x	x	x
35	NAMED DRIVER PHYSICAL DAMAGE EXCLUSION FACTOR (RP-58A)				x	x
36	ANTI-LOCK BRAKE DISCOUNT FACTOR (RP-58A)	x	x		x	
37	MEDICAL EXPENSE BENEFITS AS SECONDARY COV. (RP-6A)			x		
38	EXTENDED MEDICAL BENEFITS COVERAGE (RP-6A)					
39	THE GOOD HANDS PEOPLE® DISCOUNT FACTOR (RP-58A)	x	x	x	x	x
40	THE GOOD PAYER DISCOUNT FACTOR (RP-59A)	x	x	x	x	x
41	ALLSTATE EASY PAY PLAN DISCOUNT (RP-59A)	x	x	x	x	x
42	FUTURE EFFECTIVE DATE DISCOUNT FACTOR (RP-59A)	x	x	x	x	x
43	FULLPAY DISCOUNT (RP-59A)	x	x	x	x	x
44	ALLSTATE AUTO/LIFE DISCOUNT SM (RP-58A)	x	x	x	x	x
45	ALLSTATE eSMART SM DISCOUNT (RP-59A)	x	x	x	x	x
46	ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-59A)	x	x	x	x	x
47	ALLSTATE RIDE FOR HIRE ENDORSEMENT (RP-59A)	x	x		x	x
48	EXPENSE FEE	+ 14	+ 11	+ 19	+ 24	+ 7
49	SENIOR CITIZEN DISCOUNT (RP-58A)	x	x	x	x	x
50	TABLE ASSIGNMENT NUMBER GROUP RATING FACTOR (RP-69A-1 through RP-69A-22)	x	x	x	x	x
51	RATE TRANSITION FACTOR (Rule 66)	x	x	x	x	x
52	REFERRAL REWARDS (RP-59A)	-	-	-		
53	TOTAL COVERAGE PREMIUM	=	=	=	=	=
54	MINIMUM PREMIUM AMOUNT	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
55	LARGER OF 53 OR 54	=	=	=	=	=

56 ADDED PIP (VB)	
ADDED PIP COVERAGE ADDEND (RP-6A)	
EXTENSION OF ADDED PIP TO RESIDENT RELATIVES (RP-6A)	+
ALLSTATE RIDE FOR HIRE ENDORSEMENT (RP-59A)	
SENIOR CITIZEN DISCOUNT (RP-58A)	x
TABLE ASSIGNMENT NUMBER GROUP RATING FACTOR (RP-69A-1 through RP-69A-22)	x
RATE TRANSITION FACTOR (Rule 66)	x
TOTAL ADDED PIP PREMIUM	=

57 UM COVERAGE (SS)	
UM TERRITORIAL BASE RATE (RP-4A)	
RATE ADJUSTMENT FACTOR	x 2.9361
UM - BI INCREASED LIMIT ADDEND (RP-5A)	+
UM - PD INCREASED LIMIT ADDEND (RP-5A)	+
ALLSTATE RIDE FOR HIRE ENDORSEMENT (RP-59A)	
RATE TRANSITION FACTOR (Rule 66)	
TOTAL UM/UIM COVERAGE PREMIUM	=

58 RENTAL REIMBURSEMENT (UU)	
RENTAL REIMBURSEMENT BASE RATE (RP-64A)	
RENTAL REIMBURSEMENT INCREASED LIMIT FACTOR (RP-5A)	x
SENIOR CITIZEN DISCOUNT (RP-58A)	x
RATE TRANSITION FACTOR (Rule 66)	x
TOTAL RENTAL REIMBURSEMENT COVERAGE PREMIUM	=

59 MISCELLANEOUS COVERAGES				
	Rate	SA Discount	RTF	Total Premium
TOWING (JJ) (RP-64A)		x	x	=
SOUND SYSTEMS (ZA) (RP-64A)		x	x	=
TAPE (ZZ) (RP-64A)		x	x	=
COLLISION FOR CUSTOMIZING EQUIPMENT (CD) (RP-64A)		x	x	=
COMPREHENSIVE FOR CUSTOMIZING EQUIPMENT (CH) (RP-64A)		x	x	=
IDENTITY THEFT EXPENSES COVERAGE (IT) (RP-64A)			x	=
NEW CAR EXPANDED PROTECTION (NC) (RP-3A)				=
TOTAL MISCELLANEOUS COVERAGES				=

60	TOTAL SEMI-ANNUAL PREMIUM =	
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NOTES	
Territory #:	_____
Tier:	_____
Classification:	_____
Model Year:	_____
PGS:	_____
DD/HH Deductibles:	_____
PIP Option:	_____

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO – MILEWISESM
PREMIUM CALCULATION**

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP

#		AA	BB	VA	DD	HH	DNC*	HNC*
1	TERRITORIAL BASE RATE (RP-4A)							
2	RATE ADJUSTMENT FACTOR	x 2.7957	x 2.4963	x 2.9370	x 0.9684	x 1.0959	x 0.9684	x 1.0959
3	PREFERRED PACKAGE DISCOUNT (RP-58A)	x	x	x	x	x	x	x
4	INCREASED LIMIT FACTOR/ADDEND (RP-5A)	x	x	x	x	x	x	x
5	PIP DEDUCTIBLE BY LIMIT FACTOR (RP-6A)			x				
6	DRIVER CLASSIFICATION FACTOR (RP-7A-10A)	x	x	x	x	x	x	x
7	SENIOR ADULT BY TERRITORY FACTOR (RP-11A)	x	x	x	x	x	x	x
8	HOUSEHOLD COMPOSITION FACTOR (RP-60A)	x	x	x	x	x	x	x
9	HOUSEHOLD COMPOSITION ADJUSTMENT FACTOR (RP-60A)	x	x	x	x	x	x	x
10	MODEL YEAR FACTOR (RP-61A)				x	x	x	x
11	DEDUCTIBLE BY PGS FACTOR (RP-61A)				x	x	x	x
12	EXPERIENCE GROUP RATING FACTOR (RP-EGR-1)	x	x	x	x	x	x	x
13	NEW CAR DISCOUNT FACTOR (RP-51A-53A)	x	x	x	x	x	x	x
14	RESIDENT STUDENT DISCOUNT FACTOR (RP-58A)	x	x		x		x	
15	GOOD STUDENT DISCOUNT FACTOR (RP-58A)	x	x	x	x	x	x	x
16	YOUNG DRIVER TRAINING DISCOUNT FACTOR (RP-58A)	x	x	x	x		x	
17	PASSIVE RESTRAINT DISCOUNT FACTOR (RP-58A)			x				
18	MERIT FACTOR (RP-62A)	x	x	x	x		x	
19	MINOR VIOLATION FACTOR (RP-63A)	x	x	x	x		x	
20	SERIOUS VIOLATION SURCHARGE FACTOR (RP-63A)	x	x	x	x		x	
21	MAJOR VIOLATION SURCHARGE FACTOR (RP-63A)	x	x	x	x		x	
22	OPERATOR EXPERIENCE FACTOR (RP-59A)	x	x		x		x	
23	VEHICLE SURCHARGE FACTOR (RP-12A)				x	x	x	x
24	ANTI-THEFT DEVICE DISCOUNT (RP-59A)					x		
25	CAMPER UNIT ADDITIONAL PREMIUM (RP-64A)				+	+		
26	DEFENSIVE DRIVER DISCOUNT FACTOR (RP-58A)	x	x	x	x		x	
27	TIER FACTOR (RP-13A-47A)	x	x	x	x	x	x	x
28	PREMIER PLUS DISCOUNT FACTOR (RP-48A-49A)	x	x	x	x	x	x	x
29	PREMIER DISCOUNT FACTOR (RP-49A-50A)	x	x	x	x	x	x	x
30	NON VERIFIABLE DRIVING RECORD (RP-58A)	x	x	x	x	x	x	x
31	MULTIPLE POLICY DISCOUNT FACTOR (RP-53A-57A)	x	x	x	x	x	x	x
32	NAMED DRIVER PHYSICAL DAMAGE EXCLUSION FACTOR (RP-58A)				x	x		
33	ANTI-LOCK BRAKE DISCOUNT FACTOR (RP-58A)	x	x		x		x	
34	MEDICAL EXPENSE BENEFITS AS SECONDARY COV. (RP-6A)			x				
35	EXTENDED MEDICAL BENEFITS COVERAGE (RP-6A)			+				
36	THE GOOD HANDS PEOPLE [®] DISCOUNT FACTOR (RP-58A)	x	x	x	x	x	x	x
37	FUTURE EFFECTIVE DATE DISCOUNT FACTOR (RP-59A)	x	x	x	x	x	x	x
38	ALLSTATE AUTO/LIFE DISCOUNT SM (RP-58A)	x	x	x	x	x	x	x
39	ALLSTATE [®] YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-59A)	x	x	x	x	x	x	x
40	ALLSTATE RIDE FOR HIRE ENDORSEMENT (RP-59A)	x	x		x	x	x	x
41	NEW CAR EXPANDED PROTECTION FACTOR (RP-64A)						x	x
42	SENIOR CITIZEN DISCOUNT (RP-58A)	x	x	x	x	x	x	x
43	TABLE ASSIGNMENT NUMBER GROUP RATING FACTOR (RP-69A-1 through RP-69A-22)	x	x	x	x	x	x	x
44	BASE COVERAGE PREMIUM	=	=	=	=	=	=	=

45 ADDED PIP (VB)	
ADDED PIP COVERAGE ADDEND (RP-6A)	
EXTENSION OF ADDED PIP TO RESIDENT RELATIVES (RP-6A)	+
ALLSTATE RIDE FOR HIRE ENDORSEMENT (RP-59A)	
SENIOR CITIZEN DISCOUNT (RP-58A)	x
TABLE ASSIGNMENT NUMBER GROUP RATING FACTOR (RP-69A-1 through RP-69A-22)	x
TOTAL ADDED PIP PREMIUM	=

46 UM COVERAGE (SS)	
UM TERRITORIAL BASE RATE (RP-4A)	
RATE ADJUSTMENT FACTOR	x 2.9361
UM - BI INCREASED LIMIT ADDEND (RP-5A)	+
UM - PD INCREASED LIMIT ADDEND (RP-5A)	+
ALLSTATE RIDE FOR HIRE ENDORSEMENT (RP-59A)	
TOTAL UM/UM COVERAGE PREMIUM	=

47 RENTAL REIMBURSEMENT (UU)	
RENTAL REIMBURSEMENT BASE RATE (RP-64A)	
RENTAL REIMBURSEMENT INCREASED LIMIT FACTOR (RP-5A)	x
SENIOR CITIZEN DISCOUNT (RP-58A)	x
TOTAL RENTAL REIMBURSEMENT COVERAGE PREMIUM	=

NOTES	
Territory #:	_____
Tier:	_____
Classification:	_____
Model Year:	_____
PGS:	_____
DD/HH Deductibles:	_____
PIP Option:	_____

* \$100 DEDUCTIBLE FOR COLLISION, \$50 DEDUCTIBLE FOR COMPREHENSIVE

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO – MILEWISESM
RATING FACTORS**

	FACTOR				
	AA	BB	VA	DD	HH
<u>Milewise Vehicle Option Factor</u>					
Pay per Mile Vehicles	1.0000	1.0000	1.0000	1.0000	1.0000
Unlimited Vehicles	0.9559	0.9483	0.9723	0.9753	0.9669

RATE PER DAY

<u>Fixed Portion of Rate</u>					
Pay per Mile Vehicles	12%	12%	12%	12%	12%
Unlimited Vehicles	100%	100%	100%	100%	100%
Technology Expense Premium Base	\$23	\$0	\$0	\$0	\$0
Milewise Referral Rewards Base	\$36	\$10	\$14	\$0	\$0
Average Number of Days in Policy Period	182.5	182.5	182.5	182.5	182.5
Minimum Rate Per Day	0.13	0.01	0.01	0.01	0.01

RATE PER MILE

<u>Variable Portion of Rate</u>					
Pay per Mile Vehicles	88%	88%	88%	88%	88%
Unlimited Vehicles	0%	0%	0%	0%	0%
Base Miles	6000	6000	6000	6000	6000
Minimum Rate Per Mile	0.001	0.001	0.001	0.001	0.001

	VB	SS	UU	JJ	FACTOR					
					ZA	ZZ	CD	CH	IT	
RATE PER DAY										
Average Number of Days in Policy Period	182.5	182.5	182.5	-	-	-	-	-	-	-
Minimum Rate Per Day	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01

**PRIVATE PASSENGER TRAILER – MILEWISESM
RATING FACTORS**

	FACTOR								
	DD	HH	HC	UU	JJ	ZA	ZZ	CD	CH
RATE PER DAY									
Average Number of Days in Policy Period	182.5	182.5	182.5	182.5	-	-	-	-	-
Travel Trailer Minimum Rate Per Day	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Utility Trailer Minimum Rate Per Day	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
NEW CAR EXPANDED PROTECTION PREMIUM CALCULATION - STANDARD**

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

NEW CAR EXPANDED PROTECTION COVERAGE (NC) - RULE 53*

STEP #		DD	HH
1	TERRITORIAL BASE RATE (RP-4A)		
2	RATE ADJUSTMENT FACTOR	x 0.9684	x 1.0959
3	PREFERRED PACKAGE DISCOUNT (RP-58A)	x	x
4	DRIVER CLASSIFICATION FACTOR (RP-7A-10A)	x	x
5	SENIOR ADULT BY TERRITORY FACTOR (RP-11A)	x	x
6	HOUSEHOLD COMPOSITION FACTOR (RP-60A)	x	x
7	HOUSEHOLD COMPOSITION ADJUSTMENT FACTOR (RP-60A)	x	x
8	MODEL YEAR FACTOR (RP-61A)	x	x
9	DEDUCTIBLE BY PGS FACTOR (RP-61A)	x	x
10	EXPERIENCE GROUP RATING FACTOR (EGR PAGES)	x	x
11	ALLSTATE DRIVEWISE® DISCOUNT (RP-59A)	x	x
12	ALLSTATE DRIVEWISE® ENROLLMENT DISCOUNT (RP-68A)	x	x
13	ALLSTATE DRIVEWISE® PERFORMANCE RATING (RP-68A)	x	x
14	NEW CAR DISCOUNT FACTOR (RP-51A-53A)	x	x
15	RESIDENT STUDENT DISCOUNT FACTOR (RP-58A)	x	
16	GOOD STUDENT DISCOUNT FACTOR (RP-58A)	x	x
17	YOUNG DRIVER TRAINING DISCOUNT FACTOR (RP-58A)	x	
18	NAMED DRIVER PHYSICAL DAMAGE EXCLUSION FACTOR (RP-58A)	x	x
19	MERIT FACTOR (RP-62A)	x	
20	MINOR VIOLATION FACTOR (RP-63A)	x	
21	SERIOUS VIOLATION SURCHARGE FACTOR (RP-63A)	x	
22	MAJOR VIOLATION SURCHARGE FACTOR (RP-63A)	x	
23	OPERATOR EXPERIENCE FACTOR (RP-59A)	x	
24	VEHICLE SURCHARGE FACTOR (RP-12A)	x	x
25	DEFENSIVE DRIVER DISCOUNT FACTOR (RP-58A)	x	
26	TIER FACTOR (RP-13A-47A)	x	x
27	PREMIER PLUS DISCOUNT FACTOR (RP-48A-49A)	x	x
28	PREMIER DISCOUNT FACTOR (RP-49A-50A)	x	x
29	NON VERIFIABLE DRIVING RECORD (RP-58A)	x	
30	ANTI-THEFT DEVICE DISCOUNT FACTOR (RP-58A)		x
31	MULTIPLE POLICY DISCOUNT FACTOR (RP-53A-57A)	x	x
32	ANTI-LOCK BRAKE DISCOUNT FACTOR (RP-58A)	x	
33	THE GOOD HANDS PEOPLE® DISCOUNT FACTOR (RP-58A)	x	x
34	THE GOOD PAYER DISCOUNT FACTOR (RP-59A)	x	x
35	ALLSTATE EASY PAY PLAN DISCOUNT (RP-59A)	x	x
36	FUTURE EFFECTIVE DATE DISCOUNT FACTOR (RP-59A)	x	x
37	FULLPAY DISCOUNT (RP-59A)	x	x
38	ALLSTATE AUTO/LIFE DISCOUNT SM (RP-58A)	x	x
39	ALLSTATE eSMART SM DISCOUNT (RP-59A)	x	x
40	ALLSTATE® YOUR CHOICE AUTO INSURANCE OPTION PACKAGE FACTOR (RP-59A)	x	x
41	ALLSTATE RIDE FOR HIRE ENDORSEMENT (RP-59A)	x	x
42	NEW CAR EXPANDED PROTECTION FACTOR (RP-64A)	x	x
43	SENIOR CITIZEN DISCOUNT (RP-58A)	x	x
44	TABLE ASSIGNMENT NUMBER GROUP RATING FACTOR (RP-69A-1 through RP-69A-22)	x	x
45	RATE TRANSITION FACTOR (Rule 66)	x	x
46	TOTAL COVERAGE PREMIUM		

* \$100 DEDUCTIBLE FOR COLLISION, \$50 DEDUCTIBLE FOR COMPREHENSIVE

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
RATING FACTORS**

RATING PLAN	RULE	RATING		COVERAGE			
		GROUP	AA	BB	VA	DD	HH
TIER ADJUSTMENT GROUP 1 FACTORS		56 & 57					
	<u>Tier</u>						
	1	1	0.4604	0.5627	0.2558	0.4195	0.3786
	2	1	0.5008	0.5798	0.3206	0.4608	0.4604
	3	1	0.5409	0.5802	0.3344	0.5114	0.5311
	4	1	0.5627	0.6753	0.2967	0.5218	0.4604
	5	1	0.6203	0.7078	0.3802	0.5603	0.5603
	6	1	0.6783	0.7078	0.4031	0.6587	0.6291
	7	1	0.4924	0.5866	0.2829	0.4506	0.3981
	8	1	0.5333	0.5937	0.3622	0.4830	0.4729
	9	1	0.5876	0.5976	0.3685	0.5378	0.5478
	10	1	0.6047	0.6915	0.3281	0.5432	0.4714
	11	1	0.6682	0.7289	0.4454	0.5857	0.5771
	12	1	0.7497	0.7297	0.4597	0.6797	0.6498
	13	1	0.4974	0.5890	0.3249	0.4470	0.3959
	14	1	0.5414	0.6202	0.4332	0.4792	0.4922
	15	1	0.5928	0.6219	0.4373	0.5345	0.5539
	16	1	0.6135	0.7140	0.3721	0.5431	0.4725
	17	1	0.6797	0.7389	0.4926	0.5812	0.5812
	18	1	0.7663	0.7564	0.5108	0.6780	0.6582
	19	1	0.4604	0.5627	0.2558	0.4195	0.3786
	20	1	0.5008	0.5809	0.3206	0.4608	0.4604
	21	1	0.5409	0.5901	0.3344	0.5114	0.5311
	22	1	0.5627	0.6753	0.2967	0.5218	0.4604
	23	1	0.6203	0.7078	0.3802	0.5603	0.5603
	24	1	0.6783	0.7078	0.4031	0.6587	0.6291
	25	1	0.4915	0.5855	0.2824	0.4497	0.3974
	26	1	0.5323	0.6026	0.3615	0.4821	0.4720
	27	1	0.5864	0.6031	0.3678	0.5368	0.5468
	28	1	0.6035	0.6902	0.3274	0.5422	0.4705
	29	1	0.6669	0.7275	0.4446	0.5846	0.5760
	30	1	0.7482	0.7283	0.4588	0.6784	0.6486
	31	1	0.4965	0.5878	0.3243	0.4462	0.3952
	32	1	0.5404	0.6189	0.4324	0.4783	0.4912
	33	1	0.6013	0.6207	0.4364	0.5335	0.5528
	34	1	0.6123	0.7126	0.3814	0.5420	0.4716
	35	1	0.6784	0.7375	0.4916	0.5800	0.5800
	36	1	0.7648	0.7549	0.5098	0.6766	0.6569
	37	1	0.4695	0.5843	0.2921	0.4383	0.4486
	38	1	0.5516	0.6333	0.3575	0.5108	0.5312
	39	8	0.6117	0.6418	0.4011	0.5916	0.6218
	40	1	0.5739	0.6886	0.3339	0.5321	0.5411
	41	1	0.6633	0.7449	0.4286	0.6122	0.6225
	42	8	0.7619	0.7619	0.4712	0.7217	0.7519
	43	1	0.5108	0.6173	0.3193	0.4895	0.4682
	44	1	0.5928	0.6541	0.3884	0.5417	0.5520
	45	8	0.6677	0.6677	0.4350	0.6373	0.6467
	46	1	0.6143	0.7392	0.3643	0.5726	0.5519
	47	8	0.7301	0.7919	0.4833	0.6657	0.6365
	48	8	0.8223	0.8021	0.5178	0.7920	0.7716
	49	1	0.5156	0.6394	0.3609	0.4963	0.4743
	50	1	0.6000	0.6700	0.4600	0.5400	0.5600
	51	8	0.6811	0.6910	0.5034	0.6416	0.6416
	52	1	0.6332	0.7560	0.4290	0.5720	0.5619
	53	8	0.7506	0.8006	0.5404	0.6604	0.6428
	54	8	0.8483	0.8183	0.5987	0.7883	0.7883
	55	1	0.4705	0.5855	0.3241	0.4391	0.4495
	56	1	0.5527	0.6346	0.3890	0.5119	0.5322
	57	8	0.6331	0.6431	0.4623	0.5929	0.6231
	58	1	0.5751	0.6900	0.3763	0.5332	0.5437
	59	8	0.6646	0.7464	0.4805	0.6135	0.6238
	60	8	0.7633	0.7633	0.5424	0.7231	0.7534
	61	1	0.5109	0.6173	0.3618	0.4896	0.4782
	62	1	0.5929	0.6542	0.4395	0.5417	0.5520
	63	8	0.6880	0.6678	0.5058	0.6474	0.6474
	64	1	0.6144	0.7393	0.4268	0.5726	0.5622
	65	8	0.7302	0.7919	0.5246	0.6658	0.6480
	66	15	0.8224	0.8021	0.5889	0.7920	0.7716
	67	1	0.5157	0.6395	0.4125	0.4963	0.4744

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
RATING FACTORS**

<u>RATING PLAN</u>	<u>RULE</u>	<u>RATING</u>		<u>COVERAGE</u>			
		<u>GROUP</u>	<u>AA</u>	<u>BB</u>	<u>VA</u>	<u>DD</u>	<u>HH</u>
TIER ADJUSTMENT GROUP 1 FACTORS	56 & 57						
<u>Tier</u>							
272		22	1.1299	1.2616	1.2945	1.1250	1.0642
273		22	1.2492	1.2924	1.3139	1.3354	1.3247
274		15	1.0757	1.3333	1.2549	1.1990	1.1653
275		22	1.3589	1.3808	1.6000	1.2932	1.2602
276		22	1.4856	1.3995	1.6471	1.5288	1.5933
277		15	0.9723	1.2849	1.1459	1.0880	1.0765
278		22	1.2118	1.3119	1.4452	1.1622	1.1561
279		22	1.3095	1.3425	1.4745	1.3795	1.4635
280		15	1.1211	1.3816	1.3930	1.2386	1.2457
281		22	1.4318	1.4318	1.8009	1.3424	1.3647
282		22	1.5683	1.4799	1.8443	1.5793	1.7339
283		15	0.9836	1.2849	1.3228	1.0880	1.1306
284		22	1.2388	1.3264	1.6773	1.1622	1.2169
285		22	1.3526	1.3526	1.7096	1.3795	1.5366
286		15	1.1646	1.3885	1.6349	1.3274	1.3213
287		22	1.4700	1.4481	2.0734	1.3424	1.4371
288		22	1.6410	1.5097	2.1552	1.5793	1.8489

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
RATING FACTORS**

<u>RATING PLAN</u>	<u>RULE</u>	<u>RATING GROUP</u>	<u>AA</u>	<u>BB</u>	<u>COVERAGE</u>		
					<u>VA</u>	<u>DD</u>	<u>HH</u>
TIER ADJUSTMENT GROUP 2 FACTORS							
	56 & 57						
	<u>Tier</u>						
	272	23	1.3069	1.4594	1.4812	1.3287	1.2525
	273	23	1.4875	1.5431	1.5652	1.6318	1.6318
	274	16	1.2447	1.5361	1.4577	1.4128	1.3680
	275	23	1.5772	1.6216	1.8659	1.5438	1.5216
	276	23	1.7884	1.6988	1.9782	1.8664	1.9671
	277	16	1.1187	1.4762	1.3262	1.2902	1.2686
	278	23	1.4344	1.5483	1.7191	1.4231	1.3889
	279	23	1.5901	1.6247	1.7974	1.7052	1.8089
	280	16	1.3306	1.6313	1.6428	1.4808	1.5156
	281	23	1.7116	1.7116	2.1481	1.6252	1.6772
	282	23	1.9002	1.7850	2.2457	1.9348	2.1651
	283	16	1.1531	1.4844	1.5413	1.2902	1.3473
	284	23	1.4663	1.5791	1.9965	1.4231	1.4889
	285	23	1.6531	1.6646	2.1008	1.7105	1.9401
	286	16	1.4090	1.6515	1.9404	1.4808	1.6169
	287	23	1.7729	1.7388	2.5004	1.6252	1.7729
	288	23	1.9867	1.8261	2.6298	1.9408	2.3083

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
RATING FACTORS**

<u>RATING PLAN</u>	<u>RULE</u>	<u>RATING</u>		<u>COVERAGE</u>			
		<u>GROUP</u>	<u>AA</u>	<u>BB</u>	<u>VA</u>	<u>DD</u>	<u>HH</u>
TIER ADJUSTMENT GROUP 5 FACTORS	56 & 57						
<u>Tier</u>							
1		5	0.5316	0.6603	0.3001	0.4802	0.5060
2		5	0.6003	0.7117	0.3946	0.5317	0.6260
3		5	0.6603	0.7204	0.4117	0.6088	0.7117
4		5	0.6603	0.7975	0.3601	0.6002	0.6002
5		5	0.7460	0.8489	0.4631	0.6603	0.7460
6		5	0.8400	0.8571	0.4886	0.7800	0.8571
7		5	0.5796	0.6849	0.3424	0.5093	0.5357
8		5	0.6498	0.7341	0.4479	0.5708	0.6410
9		5	0.7119	0.7463	0.4567	0.6498	0.7463
10		5	0.7201	0.8253	0.4040	0.6410	0.6234
11		5	0.8166	0.8781	0.5268	0.7025	0.7727
12		5	0.9092	0.8964	0.5538	0.8009	0.8964
13		5	0.5868	0.7059	0.3913	0.5054	0.5315
14		5	0.6448	0.7284	0.4966	0.5663	0.6373
15		5	0.7063	0.7405	0.5069	0.6448	0.7405
16		5	0.7365	0.8492	0.4506	0.6412	0.6326
17		5	0.8202	0.8787	0.5942	0.6970	0.7700
18		5	0.9021	0.8938	0.6124	0.7946	0.8894
19		5	0.5316	0.6603	0.3001	0.4802	0.5060
20		5	0.6003	0.7117	0.3946	0.5317	0.6260
21		5	0.6603	0.7204	0.4117	0.6088	0.7117
22		5	0.6603	0.7975	0.3601	0.6002	0.6002
23		5	0.7460	0.8489	0.4631	0.6603	0.7460
24		5	0.8400	0.8571	0.4886	0.7800	0.8571
25		5	0.5785	0.6835	0.3418	0.5083	0.5346
26		5	0.6486	0.7327	0.4470	0.5697	0.6398
27		5	0.7105	0.7448	0.4558	0.6486	0.7448
28		5	0.7187	0.8237	0.4032	0.6398	0.6222
29		5	0.8150	0.8764	0.5258	0.7011	0.7712
30		5	0.9074	0.8947	0.5527	0.7993	0.8947
31		5	0.5857	0.7045	0.3905	0.5044	0.5304
32		5	0.6435	0.7269	0.4956	0.5652	0.6361
33		5	0.7049	0.7390	0.5059	0.6435	0.7390
34		5	0.7350	0.8475	0.4497	0.6399	0.6313
35		5	0.8186	0.8770	0.5930	0.6956	0.7685
36		5	0.9003	0.8920	0.6112	0.7930	0.8877
37		5	0.5509	0.6908	0.3497	0.5071	0.5946
38		5	0.6647	0.7434	0.4373	0.6034	0.7084
39		12	0.7433	0.7696	0.4896	0.7171	0.8569
40		5	0.6733	0.8394	0.4022	0.6121	0.7083
41		5	0.7957	0.8833	0.5159	0.7258	0.8569
42		12	0.9353	0.9353	0.5594	0.8828	1.0227
43		5	0.5976	0.7314	0.3835	0.5619	0.6243
44		5	0.7225	0.8027	0.4816	0.6270	0.7582
45		12	0.8295	0.8295	0.5352	0.7670	0.9097
46		5	0.7314	0.8830	0.4460	0.6780	0.7403
47		12	0.8920	0.9544	0.5709	0.7798	0.8920
48		12	1.0168	0.9744	0.6250	0.9236	1.0713
49		5	0.6221	0.7430	0.4320	0.5575	0.6306
50		5	0.7168	0.7987	0.5213	0.6221	0.7522
51		12	0.8271	0.8271	0.5909	0.7610	0.9026
52		5	0.7658	0.8889	0.5194	0.6778	0.7658
53		12	0.8850	0.9521	0.6376	0.7737	0.8850
54		12	1.0089	0.9668	0.7062	0.9164	1.0629
55		5	0.5520	0.6922	0.3856	0.5082	0.5958
56		5	0.6660	0.7448	0.4732	0.6046	0.7098
57		12	0.7711	0.7711	0.5432	0.7185	0.8587
58		5	0.6747	0.8412	0.4469	0.6134	0.7097
59		12	0.7974	0.8850	0.5608	0.7272	0.8587
60		12	0.9372	0.9372	0.6568	0.8846	1.0248
61		5	0.5976	0.7314	0.4282	0.5619	0.6333
62		5	0.7225	0.8028	0.5352	0.6270	0.7581
63		12	0.8563	0.8296	0.6155	0.7850	0.9098
64		5	0.7314	0.8831	0.5085	0.6780	0.7581
65		12	0.8921	0.9545	0.6244	0.7798	0.8921
66		19	1.0168	0.9745	0.7141	0.9237	1.0714
67		5	0.6221	0.7430	0.4839	0.5575	0.6306

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
RATING FACTORS**

RATING PLAN	RULE	RATING		COVERAGE			
		GROUP	AA	BB	VA	DD	HH
TIER ADJUSTMENT GROUP 5 FACTORS	56 & 57						
	<u>Tier</u>						
	68	12	0.7168	0.7988	0.5633	0.6221	0.7521
	69	12	0.8496	0.8272	0.6668	0.7788	0.9026
	70	5	0.7658	0.8891	0.5633	0.6777	0.7658
	71	12	0.8851	0.9521	0.6801	0.7737	0.8851
	72	19	1.0088	0.9669	0.7903	0.9165	1.0630
	73	5	0.6026	0.7444	0.4253	0.5317	0.6469
	74	5	0.7179	0.8242	0.5230	0.6204	0.7711
	75	12	0.8419	0.8507	0.6026	0.7532	0.9215
	76	5	0.6912	0.8774	0.4962	0.6381	0.7710
	77	12	0.8241	0.9837	0.6203	0.7532	0.9038
	78	12	0.9921	1.0098	0.7175	0.9034	1.0895
	79	5	0.6483	0.8104	0.4592	0.5763	0.6933
	80	12	0.7698	0.9093	0.5672	0.6844	0.8104
	81	12	0.9362	0.9362	0.6663	0.7986	0.9724
	82	5	0.7563	0.9543	0.5402	0.6933	0.8104
	83	12	0.9093	1.0715	0.6663	0.7871	0.9454
	84	19	1.0778	1.0863	0.7931	0.9579	1.1717
	85	5	0.6629	0.8110	0.4971	0.5757	0.6890
	86	12	0.7638	0.9022	0.6109	0.6790	0.8040
	87	19	0.9289	0.9289	0.7157	0.7923	0.9648
	88	5	0.7728	0.9862	0.6042	0.7019	0.8174
	89	12	0.9022	1.0630	0.7294	0.7809	0.9379
	90	19	1.0693	1.0778	0.8401	0.9503	1.1624
	91	5	0.6329	0.7578	0.4368	0.5707	0.7044
	92	12	0.7490	0.8560	0.5528	0.6777	0.8024
	93	12	0.9004	0.8826	0.6419	0.8113	0.9807
	94	5	0.7221	0.9004	0.5082	0.6776	0.8202
	95	12	0.8291	1.0074	0.6419	0.7845	0.9361
	96	19	1.0248	1.0426	0.7574	0.9713	1.1763
	97	5	0.6871	0.8407	0.4611	0.6327	0.7325
	98	12	0.7986	0.9492	0.6057	0.7504	0.8679
	99	19	0.9764	0.9764	0.6871	0.8794	1.0667
	100	5	0.7865	0.9854	0.5604	0.7504	0.8769
	101	12	0.9312	1.1121	0.6961	0.8598	1.0215
	102	19	1.1079	1.1250	0.8143	1.0391	1.2195
	103	5	0.6917	0.8406	0.5167	0.6304	0.7267
	104	12	0.7923	0.9417	0.6220	0.7444	0.8610
	105	19	0.9837	0.9687	0.7441	0.8725	1.0583
	106	12	0.8029	1.0170	0.6244	0.7582	0.8831
	107	12	0.9238	1.1033	0.7581	0.8530	1.0134
	108	19	1.0992	1.1162	0.8691	1.0309	1.2099
	109	5	0.6785	0.8658	0.5624	0.6696	0.7677
	110	12	0.7946	0.9731	0.7231	0.7767	0.8749
	111	12	0.9552	0.9998	0.8391	0.9552	1.0980
	112	5	0.7498	0.9998	0.6606	0.7766	0.9016
	113	12	0.8927	1.1337	0.8480	0.9016	1.0355
	114	19	1.0886	1.1779	0.9904	1.1153	1.3028
	115	5	0.7317	0.9486	0.6143	0.7407	0.8202
	116	12	0.8582	1.0660	0.7678	0.8582	0.9486
	117	19	1.0479	1.1112	0.8943	1.0253	1.1373
	118	12	0.8312	1.1112	0.7136	0.8762	0.9756
	119	12	0.9756	1.2557	0.9124	0.9806	1.1112
	120	19	1.1758	1.2702	1.0490	1.2297	1.3389
	121	5	0.7349	0.9450	0.6650	0.7349	0.8137
	122	12	0.8514	1.0576	0.8175	0.8514	0.9411
	123	19	1.0429	1.1024	0.9488	1.0172	1.1283
	124	12	0.8557	1.1232	0.8023	0.8736	0.9717
	125	19	0.9729	1.2458	0.9815	0.9729	1.1024
	126	19	1.1665	1.2601	1.1323	1.2200	1.3283
	127	5	0.6986	0.8778	0.5823	0.6986	0.8151
	128	12	0.8242	1.0033	0.7346	0.8242	0.9048
	129	19	0.9942	1.0481	0.8510	1.0032	1.1644
	130	5	0.7972	1.0301	0.6808	0.8241	0.9495
	131	12	0.9316	1.1644	0.8599	0.9585	1.0749
	132	19	1.1371	1.2088	1.0117	1.1730	1.3609
	133	5	0.7599	0.9772	0.6152	0.7689	0.8656
	134	12	0.8939	1.0947	0.7870	0.9137	0.9583
	135	19	1.0947	1.1400	0.9137	1.0786	1.2166

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
RATING FACTORS**

<u>RATING PLAN</u>	<u>RULE</u>	<u>RATING</u>		<u>COVERAGE</u>			
		<u>GROUP</u>	<u>AA</u>	<u>BB</u>	<u>VA</u>	<u>DD</u>	<u>HH</u>
TIER ADJUSTMENT GROUP 5 FACTORS	56 & 57						
<u>Tier</u>							
136		12	0.8685	1.1218	0.7329	0.9137	1.0404
137		19	1.0223	1.2756	0.9227	1.0343	1.1581
138		19	1.2406	1.2979	1.0777	1.2859	1.4267
139		5	0.7800	0.9694	0.6660	0.7628	0.8587
140		12	0.8868	1.0861	0.8357	0.9065	0.9507
141		19	1.0872	1.1310	0.9758	1.0700	1.2070
142		12	0.9017	1.1338	0.8123	0.9194	1.0356
143		19	1.0261	1.2655	0.9916	1.0261	1.1489
144		19	1.2364	1.2876	1.1511	1.2757	1.4154
145		5	0.7771	1.0074	0.6235	0.7771	0.8731
146		12	0.9211	1.1514	0.8060	0.9114	0.9882
147		19	1.1127	1.1895	0.9402	1.1127	1.2472
148		12	0.8827	1.1608	0.7291	0.9113	1.0360
149		12	1.0553	1.3333	0.9498	1.0553	1.1704
150		19	1.2754	1.3713	1.1028	1.2946	1.4768
151		12	0.8447	1.0680	0.6894	0.8544	0.9479
152		12	0.9961	1.1991	0.8836	1.0097	1.0238
153		19	1.2038	1.2622	1.0195	1.1946	1.3241
154		12	0.9708	1.1986	0.8157	1.0097	1.1166
155		19	1.1554	1.3897	1.0292	1.1472	1.2428
156		19	1.3897	1.4296	1.2051	1.4285	1.5496
157		12	0.8464	1.0626	0.7430	0.8558	0.9404
158		19	0.9882	1.1896	0.9333	1.0017	1.0157
159		19	1.1942	1.2522	1.0839	1.1851	1.3136
160		12	0.9963	1.2454	0.9005	1.0155	1.1304
161		19	1.1566	1.3787	1.1196	1.1381	1.2329
162		26	1.3787	1.4183	1.2811	1.4172	1.5373
163		5	0.8248	1.0263	0.7002	0.8057	0.8920
164		12	1.0169	1.2087	0.9017	0.9497	0.9881
165		19	1.1895	1.2470	1.0552	1.1702	1.2662
166		12	0.9592	1.1833	0.8248	0.9496	1.0456
167		19	1.1606	1.3621	1.0646	1.1031	1.1702
168		19	1.3710	1.4191	1.2465	1.3520	1.5054
169		12	0.8949	1.0701	0.7782	0.9023	0.9498
170		19	1.0796	1.2548	1.0116	1.0506	1.0350
171		19	1.2710	1.2937	1.1770	1.2525	1.3360
172		12	1.0408	1.2289	0.9435	1.0506	1.1283
173		19	1.2522	1.4110	1.2063	1.2354	1.2646
174		26	1.4799	1.4818	1.4118	1.5091	1.5803
175		12	0.9062	1.0762	0.8686	0.8969	0.9441
176		19	1.0839	1.2473	1.0931	1.0443	1.0288
177		19	1.2634	1.2860	1.2819	1.2450	1.3280
178		12	1.0675	1.2503	1.0579	1.0579	1.1541
179		19	1.2447	1.4026	1.3377	1.2280	1.2571
180		26	1.4711	1.4730	1.5341	1.5001	1.5709
181		12	0.8495	1.0404	0.7254	0.8590	0.9354
182		12	1.0501	1.2123	0.9355	1.0023	1.0405
183		19	1.2122	1.2599	1.0977	1.2218	1.3172
184		12	0.9927	1.1835	0.8686	1.0022	1.1072
185		19	1.2218	1.3745	1.1263	1.1645	1.2313
186		26	1.4120	1.4312	1.3167	1.4215	1.5647
187		12	0.9021	1.0863	0.8050	0.9506	0.9892
188		19	1.1251	1.2610	1.0476	1.0781	1.1057
189		19	1.2951	1.3094	1.2318	1.3580	1.4154
190		12	1.0476	1.2318	0.9701	1.1057	1.1833
191		19	1.2997	1.4144	1.2706	1.2997	1.3192
192		26	1.5047	1.4854	1.4854	1.5728	1.6678
193		12	0.9243	1.0847	0.9243	0.9526	1.0093
194		19	1.1206	1.2560	1.1656	1.0738	1.1013
195		26	1.2899	1.3042	1.3636	1.3526	1.4098
196		12	1.1050	1.2558	1.1339	1.1243	1.2203
197		19	1.2993	1.4088	1.4200	1.2945	1.3139
198		26	1.4987	1.4795	1.6336	1.5665	1.6612
199		12	0.9040	1.0468	0.7708	0.9134	0.9515
200		19	1.1325	1.2277	0.9802	1.0563	1.0658
201		19	1.2942	1.2846	1.1324	1.2751	1.3702
202		12	1.0468	1.1799	0.9326	1.0657	1.1419
203		19	1.3131	1.3798	1.1896	1.2371	1.2655

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
RATING FACTORS**

<u>RATING PLAN</u>	<u>RULE</u>	<u>RATING</u>		<u>COVERAGE</u>			
		<u>GROUP</u>	<u>AA</u>	<u>BB</u>	<u>VA</u>	<u>DD</u>	<u>HH</u>
TIER ADJUSTMENT GROUP 5 FACTORS	56 & 57						
<u>Tier</u>							
204		26	1.4933	1.4362	1.3793	1.4838	1.6265
205		12	0.9689	1.1046	0.8623	0.9933	1.0368
206		19	1.2015	1.2597	1.1143	1.1138	1.1598
207		26	1.3662	1.3274	1.2887	1.3953	1.4787
208		12	1.1143	1.2306	1.0465	1.1724	1.2306
209		19	1.4050	1.4242	1.3372	1.3372	1.3856
210		26	1.5905	1.5129	1.5614	1.6196	1.7490
211		12	0.9725	1.1045	1.0007	0.9913	1.0574
212		19	1.1991	1.2572	1.2309	1.1116	1.1575
213		26	1.3650	1.3248	1.4387	1.3925	1.4757
214		19	1.1637	1.2696	1.2215	1.1734	1.2792
215		19	1.4027	1.4214	1.5049	1.3345	1.3828
216		26	1.5873	1.5099	1.7363	1.6164	1.7455
217		12	0.9475	1.1180	0.8716	0.9854	1.0232
218		19	1.2034	1.3076	1.0707	1.1086	1.1371
219		26	1.3359	1.3644	1.2602	1.3454	1.4685
220		12	1.1180	1.2507	1.0611	1.1370	1.2222
221		19	1.4212	1.4685	1.3169	1.2886	1.3644
222		26	1.5815	1.5248	1.5248	1.5532	1.7426
223		12	0.9958	1.1699	0.9764	1.0383	1.1119
224		19	1.2665	1.3632	1.2278	1.1389	1.2471
225		26	1.4406	1.4016	1.4309	1.4309	1.5856
226		19	1.1699	1.3051	1.1892	1.2182	1.3246
227		19	1.4953	1.5276	1.4890	1.3825	1.4696
228		26	1.6644	1.5871	1.7322	1.6741	1.8966
229		12	1.0288	1.1704	1.1137	1.0383	1.1327
230		19	1.2665	1.3632	1.3685	1.1389	1.2492
231		26	1.4406	1.4016	1.5953	1.4309	1.6043
232		19	1.2213	1.3270	1.3943	1.2213	1.3847
233		26	1.4953	1.5276	1.6717	1.3825	1.4953
234		26	1.6644	1.5871	1.9288	1.6741	1.8966
235		12	0.9473	1.1842	0.9378	1.0230	1.0893
236		19	1.2315	1.3452	1.1842	1.1651	1.2221
237		26	1.3545	1.4093	1.3451	1.3831	1.5630
238		12	1.1272	1.3261	1.1651	1.1936	1.2977
239		19	1.4493	1.5062	1.4587	1.3451	1.4587
240		26	1.6096	1.5623	1.6570	1.6096	1.8558
241		12	0.9996	1.2423	1.0774	1.0613	1.1840
242		19	1.3005	1.4073	1.3296	1.2229	1.3296
243		26	1.4461	1.4440	1.5237	1.4655	1.7081
244		19	1.1840	1.3975	1.3199	1.2617	1.4073
245		26	1.5335	1.5723	1.6402	1.4171	1.5917
246		26	1.6903	1.6320	1.8748	1.7097	2.0303
247		12	1.0328	1.2507	1.2318	1.0613	1.2318
248		19	1.3005	1.4073	1.5029	1.2229	1.3369
249		26	1.4461	1.4440	1.6939	1.4655	1.7216
250		19	1.2355	1.4191	1.5445	1.2742	1.4963
251		26	1.5384	1.5723	1.8646	1.4171	1.6037
252		26	1.6903	1.6320	2.0838	1.7097	2.0376
253		12	0.9897	1.2630	0.9897	1.1123	1.1498
254		19	1.2820	1.3857	1.2631	1.2442	1.2914
255		26	1.4139	1.4293	1.3666	1.4799	1.6589
256		19	1.1781	1.3855	1.2253	1.2630	1.3666
257		26	1.5175	1.5268	1.5645	1.4043	1.5268
258		26	1.6864	1.5828	1.6958	1.6864	1.9501
259		12	1.0666	1.3285	1.1151	1.1455	1.2606
260		19	1.3575	1.4546	1.4448	1.2994	1.4060
261		26	1.5127	1.4705	1.5612	1.5515	1.8036
262		19	1.2606	1.4739	1.3963	1.3285	1.5030
263		26	1.6194	1.5999	1.7744	1.4739	1.6873
264		26	1.7956	1.6791	1.9411	1.7761	2.1449
265		19	1.0793	1.3349	1.2875	1.1455	1.3159
266		26	1.3575	1.4546	1.6121	1.2994	1.4278
267		26	1.5127	1.4705	1.7479	1.5515	1.8219
268		19	1.3116	1.4949	1.6298	1.3406	1.5914
269		26	1.6209	1.5999	2.0214	1.4739	1.7139
270		26	1.7956	1.6791	2.1556	1.7761	2.1740
271		19	1.0612	1.4274	1.1739	1.2114	1.2772

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
RATING FACTORS**

<u>RATING PLAN</u>	<u>RULE</u>	<u>RATING GROUP</u>	<u>AA</u>	<u>BB</u>	<u>COVERAGES VA</u>	<u>DD</u>	<u>HH</u>
TIER ADJUSTMENT GROUP 5 FACTORS	56 & 57						
<u>Tier</u>							
272		26	1.3525	1.5121	1.5403	1.3336	1.4275
273		26	1.5213	1.5683	1.6153	1.5964	1.8219
274		19	1.2584	1.5495	1.4745	1.3711	1.5213
275		26	1.6153	1.6622	1.9159	1.5120	1.6998
276		26	1.8117	1.7177	1.9994	1.8211	2.1778
277		19	1.1448	1.5037	1.3485	1.2806	1.4067
278		26	1.4746	1.5910	1.7657	1.4067	1.5716
279		26	1.6201	1.6285	1.8238	1.6589	2.0082
280		19	1.3485	1.6589	1.6783	1.4455	1.6687
281		26	1.7366	1.7463	2.1924	1.5910	1.8626
282		26	1.9324	1.8159	2.2819	1.8935	2.4081
283		19	1.1554	1.5037	1.5440	1.2806	1.4681
284		26	1.4746	1.5910	1.9630	1.4067	1.6037
285		26	1.6201	1.6285	2.0541	1.6589	2.0633
286		19	1.4088	1.6789	1.9685	1.4455	1.7948
287		26	1.7521	1.7463	2.4790	1.5910	1.9198
288		26	1.9324	1.8159	2.5529	1.8935	2.4424

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
RATING FACTORS**

RATING PLAN	RULE	RATING GROUP	FACTOR AA	BB	VA	DD	HH	
RESIDENT STUDENT DISCOUNT	27	Male Restricted 16-20 (MR1-5)	*	0.65	0.65	N/A	0.70	N/A
		Female Restricted 16-20 (FR1-5)	*	0.80	0.80	N/A	0.80	N/A
		Male Restricted 21-24 (MR6-9)	*	0.75	0.75	N/A	0.75	N/A
		Female Restricted 21-24 (FR6-9)	*	0.80	0.80	N/A	0.80	N/A
GOOD STUDENT DISCOUNT	28	Male Basic (16-20) MB1-5, Male Restricted (16-20) MR1-5	*	0.80	0.80	0.80	0.80	0.80
		Female Basic (16-20) FB1-5, Female Restricted (16-20) FR1-5	*	0.90	0.90	0.90	0.90	0.90
		Male Basic (21-24) MB6-9, Male Restricted (21-24) MR6-9	*	0.80	0.80	0.80	0.80	0.80
		Female Basic (21-24) FB6-9, Female Restricted (21-24) FR6-9	*	0.90	0.90	0.90	0.90	0.90
PASSIVE RESTRAINT DISCOUNT	38	Airbags on both sides	*	N/A	N/A	0.70	N/A	N/A
		Airbags on driver side only	*	N/A	N/A	0.80	N/A	N/A
		Automatic motorized seatbelts	*	N/A	N/A	0.90	N/A	N/A
DEFENSIVE DRIVER DISCOUNT	31	*	0.95	0.95	0.95	0.95	N/A	
ANTI-THEFT DEVICE DISCOUNT	40	Type I	*	N/A	N/A	N/A	N/A	0.95
		Type II	*	N/A	N/A	N/A	N/A	0.90
		Type III	*	N/A	N/A	N/A	N/A	0.85
		Type IV	*	N/A	N/A	N/A	N/A	0.80
		Type III & IV	*	N/A	N/A	N/A	N/A	0.75
ANTILOCK BRAKE DISCOUNT	39	*	0.90	0.90	N/A	0.90	N/A	
THE GOOD HANDS PEOPLE® DISCOUNT	34	LEVEL 1	*	0.99	0.99	0.99	0.99	0.99
		LEVEL 2	*	0.98	0.98	0.98	0.98	0.98
		LEVEL 3	*	0.97	0.97	0.97	0.97	0.97
		LEVEL 4	*	0.96	0.96	0.96	0.96	0.96
		LEVEL 5	*	0.95	0.95	0.95	0.95	0.95
		LEVEL 6	*	0.94	0.94	0.94	0.94	0.94
		LEVEL 7	*	0.93	0.93	0.93	0.93	0.93
		LEVEL 8	*	0.92	0.92	0.92	0.92	0.92
		LEVEL 9	*	0.91	0.91	0.91	0.91	0.91
		LEVEL 10	*	0.90	0.90	0.90	0.90	0.90
YOUNG DRIVER TRAINING DISCOUNT	38	FB1-5, FR1-5, & FM1-5	*	0.90	0.90	0.90	0.90	N/A
		MB1-5, MR1-5, & MM1-5	*	0.85	0.85	0.85	0.85	N/A
SENIOR CITIZEN DISCOUNT	33	*	0.95	0.95	0.95	0.95	0.95	
NAMED DRIVER PHYSICAL DAMAGE EXCLUSION DISCOUNT	35	*	N/A	N/A	N/A	0.80	0.95	
PREFERRED PACKAGE DISCOUNT	67	Level A1	*	0.90	0.90	0.90	0.90	0.90
		Level A2	*	0.90	0.90	0.90	0.90	0.90
		Level B	*	0.83	0.83	0.83	0.83	0.83
		Level C	*	0.79	0.79	0.79	0.79	0.79
		Level D	*	0.95	0.95	0.95	0.95	0.95
ALLSTATE AUTO/LIFE DISCOUNT SM	64	<30	*	0.950	0.950	0.950	0.950	0.950
		30-34	*	0.950	0.950	0.950	0.950	0.950
		35-39	*	0.950	0.950	0.950	0.950	0.950
		40-44	*	0.950	0.950	0.950	0.950	0.950
		45-49	*	0.975	0.975	0.975	0.975	0.975
		50-54	*	0.975	0.975	0.975	0.975	0.975
		55-59	*	0.975	0.975	0.975	0.975	0.975
		60-69	*	0.975	0.975	0.975	0.975	0.975
		70+	*	0.975	0.975	0.975	0.975	0.975
NON VERIFIABLE DRIVING RECORD	36	*		1.23	1.42	1.23	1.29	N/A
		MOMENTUM FACTORS (Rule 66)	A	1.090				
		MOMENTUM FACTOR	B	0.910				
		SUBSEQUENT MOMEMNTUM FACTOR	X	1.090				
			Y	0.910				

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
PHYSICAL DAMAGE RATING FACTORS**

**DEDUCTIBLE BY PGS FACTORS
(Rules 14 & 15)**

COLLISION

DEDUCTIBLE

PGS	\$100	\$150	\$200	\$250	\$300	\$500	\$750	\$1,000	\$1,500	\$2,000
M	0.57	0.53	0.50	0.46	0.43	0.35	0.25	0.19	0.12	0.06
O	0.69	0.65	0.62	0.58	0.55	0.46	0.35	0.29	0.22	0.15
S	0.78	0.74	0.71	0.67	0.64	0.53	0.42	0.37	0.28	0.21
T	0.86	0.83	0.80	0.77	0.73	0.61	0.50	0.44	0.35	0.27
U	0.99	0.96	0.93	0.90	0.85	0.73	0.59	0.52	0.44	0.36
V	1.09	1.06	1.03	1.00	0.95	0.83	0.67	0.60	0.52	0.44
W	1.18	1.15	1.12	1.09	1.03	0.91	0.74	0.67	0.58	0.50
N	1.27	1.24	1.21	1.18	1.12	0.99	0.82	0.74	0.65	0.56
P	1.37	1.34	1.30	1.27	1.21	1.08	0.88	0.80	0.71	0.61
Q	1.49	1.44	1.40	1.35	1.30	1.16	0.95	0.87	0.77	0.67
R	1.61	1.55	1.49	1.44	1.38	1.24	1.03	0.94	0.84	0.73
G	1.73	1.67	1.61	1.55	1.49	1.33	1.11	1.04	0.92	0.81
I	1.87	1.81	1.76	1.70	1.64	1.46	1.25	1.18	1.05	0.93
K	2.04	1.98	1.92	1.86	1.79	1.61	1.38	1.31	1.16	1.04
C	2.32	2.25	2.17	2.10	2.03	1.85	1.58	1.49	1.32	1.19
D	2.65	2.56	2.47	2.38	2.31	2.10	1.77	1.65	1.45	1.29
E	2.77	2.69	2.60	2.52	2.42	2.18	1.84	1.73	1.53	1.36
F	3.09	3.00	2.91	2.82	2.71	2.44	2.07	1.94	1.72	1.53
H	3.42	3.32	3.22	3.12	3.00	2.70	2.29	2.15	1.91	1.70
J	3.75	3.64	3.54	3.42	3.30	2.96	2.52	2.36	2.09	1.87
L	4.08	3.96	3.85	3.73	3.59	3.23	2.74	2.57	2.29	2.04

COMPREHENSIVE

DEDUCTIBLE

PGS	\$0	\$50	\$100	\$150	\$200	\$250	\$500	\$750	\$1000	\$1,500	\$2,000
M	0.31	0.26	0.23	0.21	0.19	0.17	0.13	0.10	0.09	0.04	0.02
O	0.39	0.34	0.30	0.27	0.25	0.23	0.18	0.15	0.12	0.08	0.05
S	0.55	0.49	0.43	0.40	0.37	0.34	0.26	0.22	0.18	0.11	0.08
T	0.64	0.57	0.53	0.49	0.45	0.42	0.33	0.29	0.25	0.17	0.13
U	0.81	0.74	0.68	0.64	0.60	0.56	0.48	0.39	0.34	0.28	0.23
V	1.00	0.95	0.90	0.86	0.81	0.77	0.66	0.54	0.48	0.43	0.37
W	1.17	1.12	1.06	1.02	0.98	0.95	0.85	0.72	0.67	0.61	0.56
N	1.31	1.27	1.22	1.18	1.14	1.10	1.00	0.86	0.79	0.74	0.69
P	1.45	1.41	1.37	1.33	1.28	1.23	1.13	0.97	0.90	0.86	0.81
Q	1.59	1.54	1.48	1.44	1.39	1.34	1.22	1.06	0.99	0.93	0.87
R	1.72	1.66	1.60	1.55	1.49	1.44	1.31	1.15	1.07	1.01	0.94
G	1.93	1.86	1.79	1.74	1.68	1.62	1.48	1.30	1.22	1.14	1.06
I	2.21	2.13	2.06	2.00	1.93	1.87	1.71	1.50	1.41	1.32	1.24
K	2.56	2.48	2.39	2.32	2.24	2.17	1.99	1.75	1.64	1.55	1.45
C	3.16	3.06	2.95	2.87	2.77	2.68	2.45	2.16	2.03	1.91	1.80
D	4.10	3.96	3.81	3.70	3.56	3.44	3.12	2.73	2.56	2.39	2.23
E	4.94	4.77	4.59	4.45	4.28	4.14	3.76	3.29	3.08	2.88	2.69
F	5.77	5.58	5.36	5.20	5.01	4.84	4.40	3.85	3.60	3.37	3.15
H	6.61	6.39	6.14	5.96	5.74	5.54	5.04	4.41	4.12	3.86	3.61
J	7.44	7.19	6.91	6.71	6.46	6.24	5.67	4.96	4.65	4.34	4.07
L	8.27	8.00	7.69	7.46	7.18	6.94	6.31	5.52	5.17	4.84	4.52

**MODEL YEAR
FACTORS
(Rule 13)**

MODEL YEAR	DD FACTOR
2020	6.15
2019	5.64
2018	5.22
2017	4.83
2016	4.47
2015	4.14
2014	3.83
2013	3.55
2012	3.29
2011	3.05
2010	2.82
2009 & PRIOR	2.61

Subsequent Model Year Adjustment:

For model year factors not shown in the table, apply the following annual increase to the most recent model year factor shown above. Round to 2 decimal places after each calculation.

Collision = 9%
Comprehensive = 7%

**MODEL YEAR
FACTORS
(Rule 13)**

MODEL YEAR	HH FACTOR
2020	3.19
2019	2.98
2018	2.81
2017	2.65
2016	2.50
2015	2.36
2014	2.23
2013	2.10
2012	1.98
2011	1.87
2010	1.76
2009 & PRIOR	1.66

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
MERIT RATING
(Rule 22)**

Years Since Most Recent Accident	MERIT POINTS			
	Years Since 2nd Most Recent Accident			
	0 - 1	1 - 2	2 - 3	none
0 - 1	9	8	6	3
1 - 2		7	5	2
2 - 3			4	1
none				0

Each Additional Accident	+4 Merit Points
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Merit Points Due to First and Second Accident	
Merit Points Due to Additional Accidents	+
Total Merit Points	=

RATING GROUP	MERIT POINTS	MERIT SURCHARGE FACTOR			
		AA	BB	VA	DD
1-7	0	1.00	1.00	1.00	1.00
1-7	1	1.15	1.09	1.01	1.13
1-7	2	1.22	1.16	1.11	1.20
1-7	3	1.82	1.69	1.60	1.75
1-7	4	1.32	1.33	1.20	1.37
1-7	5	1.51	1.41	1.25	1.47
1-7	6	2.12	1.94	1.64	2.03
1-7	7	1.72	1.62	1.55	1.63
1-7	8	2.13	1.94	1.81	2.08
1-7	9	4.87	4.19	3.79	4.48
1-7	Each Add'l Point	Add 0.10	Add 0.11	Add 0.08	Add 0.11
8-14	0	1.00	1.00	1.00	1.00
8-14	1	1.15	1.09	1.01	1.13
8-14	2	1.22	1.16	1.11	1.20
8-14	3	1.82	1.69	1.60	1.75
8-14	4	1.32	1.33	1.20	1.37
8-14	5	1.51	1.41	1.25	1.47
8-14	6	2.12	1.94	1.64	2.03
8-14	7	1.72	1.62	1.55	1.63
8-14	8	2.13	1.94	1.81	2.08
8-14	9	4.87	4.19	3.79	4.48
8-14	Each Add'l Point	Add 0.10	Add 0.11	Add 0.08	Add 0.11
15-21	0	1.00	1.00	1.00	1.00
15-21	1	1.15	1.09	1.01	1.13
15-21	2	1.22	1.16	1.11	1.20
15-21	3	1.82	1.69	1.60	1.75
15-21	4	1.32	1.33	1.20	1.37
15-21	5	1.51	1.41	1.25	1.47
15-21	6	2.12	1.94	1.64	2.03
15-21	7	1.72	1.62	1.55	1.63
15-21	8	2.13	1.94	1.81	2.08
15-21	9	4.87	4.19	3.79	4.48
15-21	Each Add'l Point	Add 0.10	Add 0.11	Add 0.08	Add 0.11
22-28	0	1.00	1.00	1.00	1.00
22-28	1	1.15	1.09	1.01	1.13
22-28	2	1.22	1.16	1.11	1.20
22-28	3	1.82	1.69	1.60	1.75
22-28	4	1.32	1.33	1.20	1.37
22-28	5	1.51	1.41	1.25	1.47
22-28	6	2.12	1.94	1.64	2.03
22-28	7	1.72	1.62	1.55	1.63
22-28	8	2.13	1.94	1.81	2.08
22-28	9	4.87	4.19	3.79	4.48
22-28	Each Add'l Point	Add 0.10	Add 0.11	Add 0.08	Add 0.11

**NEW JERSEY
VOLUNTARY PRIVATE PASSENGER AUTO
BASIC POLICY PREMIUM CALCULATION**

ROUND AFTER EACH CALCULATION TO THE NEAREST PENNY

STEP #		AA	BB	VA
1	TERRITORIAL BASE RATE (RP-66A)			
2	RATE ADJUSTMENT FACTOR	x 2.7957	x 2.4963	x 2.9370
3	PREFERRED PACKAGE DISCOUNT (RP-58A)	x	x	x
4	BODILY INJURY COVERAGE FACTOR (RP-67A)	x		
5	BASIC POLICY RATING FACTOR (RP-67A)	x	x	x
6	DRIVER CLASSIFICATION FACTOR (RP-7A-10A)	x	x	x
7	SENIOR ADULT BY TERRITORY FACTOR (RP-11A)	x	x	x
8	HOUSEHOLD COMPOSITION FACTOR (RP-60A)	x	x	x
9	HOUSEHOLD COMPOSITION ADJUSTMENT FACTOR (RP-60A)	x	x	x
10	PIP DEDUCTIBLE BY LIMIT FACTOR (RP-6A)			x
11	EXPERIENCE GROUP RATING FACTOR (EGR PAGES)	x	x	x
12	ALLSTATE DRIVEWISE® DISCOUNT (RP-59A)	x	x	x
13	ALLSTATE DRIVEWISE® ENROLLMENT DISCOUNT (RP-68A)	x	x	x
14	ALLSTATE DRIVEWISE® PERFORMANCE RATING (RP-68A)	x	x	x
15	NEW CAR DISCOUNT FACTOR (RP-51A-53A)	x	x	x
16	RESIDENT STUDENT DISCOUNT FACTOR (RP-58A)	x	x	
17	GOOD STUDENT DISCOUNT FACTOR (RP-58A)	x	x	x
18	YOUNG DRIVER TRAINING DISCOUNT FACTOR (RP-58A)	x	x	x
19	PASSIVE RESTRAINT DISCOUNT FACTOR (RP-58A)			x
20	MERIT FACTOR (RP-62A)	x	x	x
21	MINOR VIOLATION FACTOR (RP-63A)	x	x	x
22	SERIOUS VIOLATION FACTOR (RP-63A)	x	x	x
23	MAJOR VIOLATION SURCHARGE FACTOR (RP-63A)	x	x	x
24	OPERATOR EXPERIENCE FACTOR (RP-58A)	x	x	
25	DEFENSIVE DRIVER DISCOUNT FACTOR (RP-58A)	x	x	x
26	TIER FACTOR (RP-13A-47A)	x	x	x
27	PREMIER PLUS DISCOUNT FACTOR (RP-48A-49A)	x	x	x
28	PREMIER DISCOUNT FACTOR (RP-49A-50A)	x	x	x
29	NON-VERIFIABLE DRIVING RECORD FACTOR (RP-58A)	x	x	x
30	MULTIPLE POLICY DISCOUNT FACTOR (RP-53A-57A)	x	x	x
31	ANTI-LOCK BRAKE DISCOUNT FACTOR (RP-58A)	x	x	
32	MEDICAL EXPENSE BENEFITS AS SECONDARY COV. (RP-6A)			x
33	THE GOOD HANDS PEOPLE® DISCOUNT FACTOR (RP-58A)	x	x	x
34	THE GOOD PAYER DISCOUNT FACTOR (RP-59A)	x	x	x
35	ALLSTATE EASY PAY PLAN DISCOUNT (RP-59A)	x	x	x
36	FUTURE EFFECTIVE DATE DISCOUNT FACTOR (RP-59A)	x	x	x
37	FULLPAY DISCOUNT (RP-59A)	x	x	x
38	ALLSTATE AUTO/LIFE DISCOUNT SM (RP-58A)	x	x	x
39	OUT OF STATE COVERAGE CHARGE (RP-67A)			+
40	EXPENSE FEE	+ 14	+ 11	+ 19
41	SENIOR CITIZEN DISCOUNT (RP-58A)	x	x	x
42	TABLE ASSIGNMENT NUMBER GROUP RATING FACTOR (RP-69A-1 through RP-69A-22)	x	x	x
43	RATE TRANSITION FACTOR (Rule 66)	x	x	x
44	REFERRAL REWARDS (RP-59A)	-	-	-
45	TOTAL COVERAGE PREMIUM	=	=	=
46	MINIMUM PREMIUM AMOUNT	\$ 1	\$ 1	\$ 1
47	LARGER OF 45 OR 46	=	=	=

48	TOTAL SEMI-ANNUAL PREMIUM =	
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NOTES	
Territory #:	_____
Tier:	_____
Classification:	_____
PIP Option:	_____